# Adviser Profile

*Information about your Lifespan Adviser*

**This Adviser Profile is issued by Lifespan Financial Planning Pty Ltd (Lifespan), Australian Financial Services Licence number 229892. This Adviser Profile forms part of the Lifespan Financial Services Guide (FSG) dated 9 October 2026. These documents should be read together. This document provides important information about your Adviser, including their qualifications and experience, the areas in which they are authorised to provide advice, how they are paid, and the fees and costs you may be charged. It is designed to help you to make an informed decision about the financial advice provided to you. Lifespan has authorised its authorised representatives to provide this document to you.**

## JOURNEYNEST Pty Ltd

is a Corporate Authorised Representative (ASIC No. 1277563) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)

**Martinus Billy Hanafi** is an Authorised Representative (ASIC No. 1002847) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).

## Contact details

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## Your Adviser



Martinus Billy Hanafi is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and a director of Journeynest Pty Ltd, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd since August 2019.

Journeynest was founded by Paul Yeo and Billy Hanafi in August 2019. They met when they both worked at Commonwealth Bank and struck a friendship through their common interest in cycling, church and contributing back to the community. Paul remains involved as an external consultant.

Billy is a crucial element to Journeynest with his extensive experience in superannuation and banking. He has a Bachelor of Science and Master of Financial Planning.

Billy specialises in wealth creation, retirement planning including superannuation and self-managed super fund (SMSF), and business and personal risk insurances He is a well-rounded individual with skills to complement Billy.

Journeynest was founded to serve clients and community through financial education and advice.

**JOURNEY** represents our partnership with you by delivering world class service to you and your life's journey.

**NEST** represents the heart of what truly matters to you – Your Health, Relationship and Wealth.

## Your Adviser's Authorisations

Billy is authorised to provide advice in relation to the following financial products:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Life Products
- Managed Investment Schemes
- Retirement Savings Account Products
- Securities
- Superannuation (All)
- Tax (financial) advice services

This means that Billy can assist you in meeting your financial planning needs and objectives in these areas, which include personal insurances, saving and investment as well as superannuation, retirement planning strategies and tax (financial) advice.

## Other Services

Lifespan is NOT responsible for advice and work associated with products and services where he is not acting as an authorised representative of Lifespan.

## Your Adviser's Experience

Billy was originally from Indonesia and migrated to Papua New Guinea with his parents, brother and sister at the age of 5 where he spent his early childhood and adolescent years.

He migrated to Australia at the age of 16 and learnt from an early age that in becoming independent and self-sufficient, was important for him to map out the right plan and budget.

Billy completed his secondary schooling in 2001 and then commenced a Bachelor of Science at The University of Melbourne. He completed his Master of Financial Planning at Kaplan in 2012.

Billy worked in financial planning with Commonwealth Bank for 13 years where he was an Award-winning Financial Planner with an incredible work ethic and commitment to his clients.

He worked in various locations at Commonwealth Bank including branches in the South Eastern suburbs and inner city in the Boroondara region.

Whilst in this role, Billy received world class training and gained valuable experience advising hundreds of clients and providing solutions to a wide variety of financial planning cases.



Billy is happily married to Fransiska and has two young children, Elise (14) and Oliver (10). He is actively involved in the church, community, and school activities.



Outside of work Billy enjoys cycling around Melbourne, playing golf, tennis and spending an active quality family time with Fransiska, Elise and Oliver. Home life can be chaotic but there is a sense of order. During our quiet time and when not transporting children to activities and school events, we love sitting down to a board game of which we have an extensive collection of.

Billy is passionate about making a positive impact to his clients and believes that by helping them with their financial plan will them to be closer to reaching their financial goals and dreams.

## Cost of Advisory Services

An initial meeting to discuss your financial circumstances is free of charge. At this meeting Billy will establish how he can assist you and gather the information required to prepare a financial plan.

Billy will discuss the fee basis with you and agree on the method of charging prior to proceeding.

Payment will be either by way of a fee from the brokerage paid by the product issuers or as invoiced. A fee for portfolio preparation or, if investment recommendations are not implemented, may also be charged. Ongoing advice that includes portfolio reviews may be charged on complexity and structure, or as a fixed dollar amount as agreed between you and your adviser.

The basis for the fee for the SoA will be agreed upon with you before any advice is provided or costs incurred. All other fees are fully disclosed in the Statement of Advice and Product Disclosure Statement prior to any charges being incurred.

## Fee Schedule

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| **Preparation of Statement of Advice (SoA)**<br>(depending on complexity) | $668 to $14,998 |
| **Investment Portfolio Establishment** | $668 to $9,998 |
| **Annual Portfolio Management and Review** | $1,828 to $14,998 |
| **Insurance**<br>Upfront commission<br>Renewal commission<br>*% based on amount of premium and is paid by the insurance provider | <br>Up to 66%*<br>Up to 33%* |

***All fees include 10% GST.***

***All fees are payable to Lifespan. Lifespan retains 0% and pays JOURNEYNEST Pty Ltd 100%. Billy receives a salary and as a director/shareholder of JOURNEYNEST Pty Ltd is entitled to a Director's drawing and/or dividend if and when paid.***

***Fee Examples:***

### Example for Investment Products

If you received advice regarding an investment of $350,000, the SoA fee could be $3,800, of which $0 is retained by Lifespan, $3,800 is paid to JOURNEYNEST Pty Ltd. If you maintained the investment and assuming the balance of the investment remains at $350,000, the annual portfolio management and review fee will be $3,521 per annum, of which $0 is retained by Lifespan, $3,521 is paid to JOURNEYNEST Pty Ltd.

### Example for Risk Products

If you received advice regarding insurance, the SoA fee could be $668 of which $0 is retained by Lifespan, $668 is paid to JOURNEYNEST Pty Ltd. However, if the policy was cancelled in the first two years ('responsibility period') you will be liable for the portion of the commission clawed back.

If you took out a life insurance policy with an annual premium of $5,000, assuming the highest commission for the Upfront Option was selected at 66%, the upfront payment to Lifespan would be $3,300, of which $0 is retained by Lifespan, $3,300 is paid to JOURNEYNEST Pty Ltd. The maximum renewal commission for the Upfront Option is currently 22% per annum which could result in a payment of $1,100 per annum for as long as the policy remains in force, of which $0 is retained by Lifespan, $1,100 is paid to JOURNEYNEST Pty Ltd. Where a level commission option is selected, it could be as much as 33%, or $1,650, of which $0 is retained by Lifespan, $1,650 is paid to JOURNEYNEST Pty Ltd.

This commission has what is called a 'responsibility period' imposed by the risk product issuer. This means that if the policy is cancelled within the first 1-2 years of inception commission is returned to the product issuer by Lifespan.

## Referral Fees

JOURNEYNEST Pty Ltd may pay the person who referred you to us a fee or commission in relation to that referral. If the referrer receives a fee or commission, it will be disclosed in the Statement of Advice who will receive that fee or commission and the amount they will receive.

## AIA Vitality and Health

I may receive an Activation Payment of $500.00 when AIA Vitality is added onto a Priority Protection policy. This is a once-off payment and is payable only once for each life insured. The Activation Payment will be paid when AIA Vitality is added onto a new or an in-force Priority Protection policy. AIA Vitality activation payment is paid to Lifespan.

If you proceed with the purchase of an AIA Health policy after I have referred you to AIA Health, I will receive a referral fee of 20% of the first year's premium (plus GST). The referral fee is paid to Lifespan.