

# Financial Services Guide





# Welcome

## Purpose of the FSG

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use any of the financial services we offer. It explains:

- who we are and how we can be contacted;
- the services we provide;
- our fees and how we are remunerated in relation to the services we provide;
- how you can make a complaint.

**Please take the time to read this guide carefully.**

If you have further questions, or if there is anything that isn't clear please contact us on **07 5593 0855**

### Not Independent

WPP Licensee Services Pty Ltd receives commissions from life insurance products. As such

## 01

# Documents we may provide you

You will receive various documents as part of our financial planning process for each stage of your advice journey.

We will provide these documents electronically to a nominated email address, you may also request documents be provided to you in hardcopy.

## SOAs and RoAs

When we provide personal advice, ordinarily this will be recorded and provided in a Statement of Advice (SOA), known as a financial plan. The SOA contains a summary of your goals and the strategies and the financial products we may recommend achieving your goals. It also provides you with detailed information about product costs, associated fees and other benefits we and others will receive because of the advice we have provided.

If we provide you with further personal advice, it will be recorded in a Record of Advice (RoA). RoAs will be kept on record for seven years and you may request a copy of such records by contacting our office during that period.

## PDS

If we recommend or arrange a financial product for you, we will provide you with a Product Disclosure Statement (PDS) or Investor Directed Portfolio Service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product. You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

## Other Documents

If you enter into an Annual Agreement with your adviser for a period of no greater than 12 months, a Client Service Agreement will be issued to you. The CSA will contain information about the terms of the agreement, the services you will receive and the fees to be paid during the year. The CSA also seeks your consent to enter into our annual services. Fee Disclosure Statements will be provided for existing ongoing service clients that have not yet entered into a CSA.



# 02

## Services we offer

In providing advice and other services described in this FSG, we act on behalf of WPP Licensee Services Pty Ltd who is responsible for the services we provide.

We can provide you with personal and general advice about services and financial products below. We can also arrange for financial products to be issued without advice from us.

Individual advisers within our firm may not be qualified to provide advice in all the services and products noted below. Their individual profile guides will note any limitations to the advice they are qualified to provide. At all times we will ensure the appropriate adviser is available to you to provide advice consistent with your goals.





## We can provide advice on



Investment strategies



Budget and cash flow management



Debt management



Salary packaging



Superannuation strategies and retirement planning



Personal insurance



Estate planning



Centrelink and other government benefits



Ongoing advice and services



Aged care

## We can arrange the following products and services

- Basic Deposit & Payment Products
- Non-Basic Deposit & Payment Products
- Government Debentures, Stocks or Bonds
- Investment Life Insurance Products
- Life Risk Insurance products
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Securities
- Superannuation inc. SMSF
- Standard Margin Lending Facility

## Approved Product List

WPP Licensee Services Pty Ltd maintains an approved products and services list ('APL') from various approved Australian and International providers, which do not include companies related to WPP Licensee Services Pty Ltd. WPP Licensee Services Pty Ltd periodically reviews these products to ensure they are competitive with similar products that address similar client needs and objectives. These products are researched using external research houses as well as our in-house research team. Generally, the products we recommend are on the APL. However, if it is appropriate for your needs, we may, subject to WPP Licensee Services Pty Ltd approval, recommend other products. You can obtain a copy of the APL upon request.

## Providing us with instructions

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions via telephone, mail or email using the contact details provided in this Guide. We can only accept instructions via email once you have signed an authority form. If the information provided is incomplete or inaccurate, the advice or services we provide may not be appropriate. If at any time you wish to terminate your relationship with us, please contact us using the details provided in this Guide

## Associations and Relationships

Amanda Cassar is the sole Director and shareholder of WPP Licensee Services and of the Corporate Authorised Representative (CAR) Future Planning Partners Pty Ltd t/a Trusted Aged Care Services. Your adviser may refer you to Trusted Aged Care Services depending on your relevant needs and circumstances. Your adviser does not receive any direct remuneration or benefit as a result of the referral. Rancie Financial has no other existing relationships that might reasonably be expected to be capable of influencing us in providing advice.

## Tax implications of our advice

WPP Licensee Services Pty Ltd's authorised representatives may be registered with ASIC as qualified tax relevant providers and authorised to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

## Other benefits

We may receive additional benefits by way of sponsorship of educational seminars, conferences, or training days. Details of any benefits received above \$100 will be recorded on a register which is available to you on request

## Our referral arrangements

You may be referred to an external specialist to receive further advice. We do not receive any referral fees or commissions for introducing you to the specialist. At all times you are free to engage your own preferred professionals if you wish.



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## Our fees

The actual fee charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed. The following section outlines the types of fees that may apply and are inclusive of GST.

#### Our agreed advice and service fees may include charges for



Initial advice and implementation



Ongoing /Annual advice and services



Investment fees



Hourly rate/ Ad hoc fees

#### We accept the following payment methods for our advice fees



Direct payment



Credit card



Deduction from your superannuation account



Deduction from your investment account

All fees and commissions will be paid directly to WPP Licensee Services Pty Ltd. They retain an amount (licensee fee) to cover the licensee costs and the balanced is passed to us. The amount is determined annually, based on several factors, including our business revenue and the number of advisers in the practice.

## Initial service fees

These are the fees paid when you agree to receive our advice.

Services	Fee Amount*
Initial Meeting	At our expense
Research and Preparation of Statement of Advice	\$550- \$5,500
Implementation	If relevant, as per Statement of Advice, from \$55 - \$1,100

## Ongoing service fees

These fees support our ongoing services which help you stay on track to meet your goals. These fees vary depending on the scope and complexity of services provided.

Services	Fee Amount*
Investment management fees	0.77%-1.21% +CPI e.g. If you invest \$100,000 with us and we charge you a 0.77% investment management fee, you will pay \$770
Annual Review	\$550- \$40,000

## Commissions

Any commission amounts will be disclosed to you when providing advice. The following table is a guide of commissions we may receive.

Product Type	Initial Commission	Ongoing Commission	Example
Insurance	Up to 66% of the first year's premium for new policies implemented	Up to 22% of the insurance premium each following year	On any insurance policies implemented, if your commissionable premium was \$1,000, we would receive a commission of up to \$660 and an ongoing commission of up to \$220 per annum.

## Other costs

If you prefer, we can sometimes charge on an hourly rate basis. These charges vary between \$220 and \$385 per hour depending on the complexity (inc. GST)

\*inc. GST



## 04

# How to make a complaint

If at any time you feel like you are not satisfied with our services, the following are your options in finding a resolution.

- Contact your adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three business days, please contact

**WPP Licensee Services complaint supervisor:**

Amanda Cassar, P O Box 3592, Burleigh Town, QLD, 4220

Phone: 07 5593 0855 | email: [info@wealthplanningpartners.com.au](mailto:info@wealthplanningpartners.com.au)

- If your complaint has not been resolved satisfactorily within 30 days, you may escalate your complaint to the relevant External Dispute Resolution Scheme.



1800 931 678  
[www.afca.org.au](http://www.afca.org.au)  
[info@afca.org.au](mailto:info@afca.org.au)

OAIC

1300 363 992  
[privacy@privacy.gov.au](mailto:privacy@privacy.gov.au)

**PERSONAL  
 INDEMNITY  
 INSURANCE\***

\* We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. WPP Licensee Services Pty Ltd is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001. The insurance covers claims arising from the actions of former employees or representatives of WPP Licensee Services Pty Ltd, even where subsequent to these actions they have ceased to be employed by or act for WPP Licensee Services Pty Ltd.

# 05

Meet the advice team

AR number: 3035378

## Andrew Rancie

### Adviser

Rancie Financial Pty Ltd trading as Rancie Financial is a Corporate Authorised Representative of WPP Licensee Service Pty Ltd AFSL number 530393 ABN: 76 649 079 998. Andrew is an Authorised Representative of WPP Licensee Services Pty Ltd.

Andrew has worked in financial services since 1999, holding a Bachelor of Economics & Finance from RMIT and AFA Fellow Chartered Financial Practitioner accreditation. He's passionate about helping individuals and families achieve their goals through tailored strategies that adapt to their changing needs.



Accredited  
SMSF Association  
Specialist

### Areas of advice

Andrew is authorised to provide advice in the following areas:

- Superannuation
- Centrelink / DVA
- Retirement planning
- Investments, including savings plans
- Ownership and structures
- ASX listed investments managed under a model portfolio
- Self-managed superannuation
- Personal insurance
- Portfolio review
- Budget and cash flow planning
- Estate planning
- Debt management
- Ongoing advisory services
- Gearing
- Referrals to specialists (eg accountants, solicitors)
- Approved ASX listed investments within the ASX 200

### Products offered

Andrew is an authorised to provide advice in the following products:

- Deposit and payment products
- Retirement savings accounts
- Derivatives
- Securities
- Life investment or life risk products
- Superannuation
- Standard margin lending facilities
- Interests in managed investment schemes, including Investor
- Directed Portfolio Services (IDPS)

### How Andrew is paid

Andrew is remunerated by a combination of salary, company profits and bonuses

AR number: 305329

## Jon Rancie

### Adviser

Rancie Financial Pty Ltd trading as Rancie Financial is a Corporate Authorised Representative of WPP Licensee Service Pty Ltd AFSL number 530393 ABN: 76 649 079 998. Jon is an Authorised Representative of WPP Licensee Services Pty Ltd.

Jon has worked in financial services since 2004, holding an Advanced Diploma of Financial Planning and CFP certification. As an FPA member, he enjoys guiding clients through goal setting, tailored recommendations, and ongoing progress tracking.



Accredited  
SMSF Association  
Specialist

### Areas of advice

**Jon is authorised to provide advice in the following areas:**

- Superannuation
- Centrelink / DVA
- Retirement planning
- Investments, including savings plans
- Ownership and structures
- ASX listed investments managed under a model portfolio
- Self-managed superannuation
- Personal insurance
- Portfolio review
- Budget and cash flow planning
- Estate planning
- Debt management
- Ongoing advisory services
- Gearing
- Referrals to specialists (eg accountants, solicitors)
- Approved ASX listed investments within the ASX 200

### Products offered

**Jon is an authorised to provide advice in the following products:**

- Deposit and payment products
- Retirement savings accounts
- Derivatives
- Securities
- Life investment or life risk products
- Superannuation
- Standard margin lending facilities
- Interests in managed investment schemes, including Investor
- Directed Portfolio Services (IDPS)

### How Jon is paid

**Jon is remunerated by a combination of salary, company profits and bonuses**



AR number: 247599

## David Martin

### Adviser

Rancie Financial Pty Ltd trading as Rancie Financial is a Corporate Authorised Representative of WPP Licensee Service Pty Ltd AFSL number 530393 ABN: 76 649 079 998. David is an Authorised Representative of WPP Licensee Services Pty Ltd.

David has worked in financial services since 1982, starting his own practice in 2003 to provide tailored advice based on client needs. His approach focuses on equitable relationships, transparent costs, and client education to build confidence in their financial future.

David holds a Diploma of Financial Services, is a Certified Financial Planner, and a member of the SMSF Professionals Association of Australia as an SMSF Specialist Adviser. He emphasizes SMSF strategies and direct assets while leveraging a strong referral network to support clients' broader financial interests.



Accredited  
SMSF Association  
Specialist

### Areas of advice

David is authorised to provide advice in the following areas:

- Superannuation
- Centrelink / DVA
- Retirement planning
- Investments, including savings plans
- Ownership and structures
- ASX listed investments managed under a model portfolio
- Self-managed superannuation
- Personal insurance
- Portfolio review
- Budget and cash flow planning
- Estate planning
- Debt management
- Ongoing advisory services
- Gearing
- Referrals to specialists (eg accountants, solicitors)
- Approved ASX listed investments within the ASX 200

### Products offered

David is authorised to provide advice in the following products:

- Deposit and payment products
- Retirement savings accounts
- Derivatives
- Securities
- Life investment or life risk products
- Superannuation
- Standard margin lending facilities
- Interests in managed investment schemes, including Investor
- Directed Portfolio Services (IDPS)

### How David is paid

David is remunerated by a combination of salary, company profits and bonuses

AR number: 429157

## Chris Rancie

### Adviser

Rancie Financial Pty Ltd trading as Rancie Financial is a Corporate Authorised Representative of WPP Licensee Service Pty Ltd AFSL number 530393 ABN: 76 649 079 998. Chris is an Authorised Representative of WPP Licensee Services Pty Ltd.

Chris started working at Rancie Financial in 2007 and completed a Bachelor of Business, majoring in Financial Planning, at La Trobe University in 2010. He has been an authorised representative since 2012, providing tailored financial advice to help clients achieve their goals.



Accredited  
SMSF Association  
Specialist

### Areas of advice

**Chris is authorised to provide advice in the following areas:**

- Superannuation
- Centrelink / DVA
- Retirement planning
- Investments, including savings plans
- Ownership and structures
- ASX listed investments managed under a model portfolio
- Self-managed superannuation
- Personal insurance
- Portfolio review
- Budget and cash flow planning
- Estate planning
- Debt management
- Ongoing advisory services
- Gearing
- Referrals to specialists (eg accountants, solicitors)
- Approved ASX listed investments within the ASX 200

### Products offered

**Chris is an authorised to provide advice in the following products:**

- Deposit and payment products
- Retirement savings accounts
- Derivatives
- Securities
- Life investment or life risk products
- Superannuation
- Interests in managed investment schemes, including Investor
- Directed Portfolio Services (IDPS)

### How Chris is paid

**Chris is remunerated by a combination of salary, company profits and bonuses**

# Rancie

FINANCIAL

## **About the Licensee**

WPP Licensee Services Pty Ltd

ABN: 76 649 079 998

AFSL Number: 530393

P.O. Box 3592

Burleigh Town QLD 4220

07 5593 0855

## **About the Corporate**

### **Authorised Representative**

Rancie Financial Pty Ltd

ABN: 51 636 133 063

AR Number: 1280860

4/420 Collins Street, Melbourne VIC 3000

03 9671 4990

This FSG has been prepared and provided with the authority of WPP Licensee Services.