

Financial Services Guide

05 September 2024
Version 6.1



R a n c i e
F I N A N C I A L

WPP Licensee Services Pty Ltd

P.O. Box 3592

Burleigh Town QLD 4220

AFSL No. 530393 ABN 76 649 079 998

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 we are not able to refer to ourselves as 'independent', 'impartial' or 'unbiased'



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



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

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.

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.

PDS

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.

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 (strategic asset allocation and goals-based investing)
- Budget and cash flow management
- Debt management (including borrowing for personal purposes)
- Salary packaging
- Superannuation strategies and retirement planning
- Personal insurance
- Estate planning
- Centrelink and other government benefits
- Ongoing advice and services, including regular portfolio reviews
- Aged care

WE CAN ARRANGE THE FOLLOWING PRODUCTS AND SERVICES:

- Deposit & Payment Products – Basic Deposit
- Deposit & Payment Products – Non-Basic Deposit
- 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.

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/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. We will

Services	Fee Amount inc. GST
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 inc. GST
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.

Note: We may receive commissions on increases or additions to existing policies put in place before 2018 of up to 130%, and between 88% to 66% for policies written after that time.

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)

HOW YOU CAN 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:
 - Responsible Manager: Amanda Cassar, P O Box 3592, Burleigh Town, QLD, 4220.
 - Phone: 07 5593 0855 or email: 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.

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY (AFCA)

Any issues relating to financial advice, investments, superannuation, insurance matters, or credit matters



Australian Financial Complaints Authority (AFCA)
 GPO Box 3 Melbourne VIC 3001
 1800 931 678
www.afca.org.au
info@afca.org.au

THE PRIVACY COMMISSIONER

Any issues relating to your personal information



Australian Government
 Office of the Australian Information Commissioner

The Privacy Commissioner
 GPO Box 5218 Sydney NSW 2001
 1300 363 992
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.

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

WPP Licensee Services Pty Ltd

P.O. Box 3592
 Burleigh Town QLD 4220
 AFSL No. 530393 ABN 76 649 079 998

MEET THE ADVICE TEAM

Adviser **Andrew Rancie**

AR number: 3035378

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 commenced working in the financial services industry in 1999 and has completed a Bachelor of Economics & Finance at RMIT, as well as the Association of Financial Advisers (AFA) accreditation to become an AFA Fellow Chartered Financial Practitioner. Andrew is passionate about helping individuals and families get their financial lives in order so that they have the greatest possibility of achieving their desired goals, as well as helping people stay on track throughout all phases of their lives through the implementation of individually tailored strategies that evolve as needs change.

Andrew is also a keen investor and enjoys both the fundamental and tactical side to investing. He is married to Laura and they have three children. He enjoys running, cycling, football, going to the beach and all things French.



Rancie Financial ARN	1280860
Address	4/420 Collins Street Melbourne VIC 3000
Telephone	03 9671-4490
Email	andrew@ranciefinancial.com.au

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 (e.g. discretionary and family trusts)
- 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

MEET THE ADVICE TEAM



Adviser

Jon Rancie

AR number: 305329

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 commenced working in the financial services industry in early 2004 and has completed an Advanced Diploma of Financial Planning and is also a CFP (Certified Financial Planner).

Jon is also a member of the FPA (Financial Planning Association). Jon enjoys guiding clients through the financial planning process of identifying goals, providing and implementing recommendations and then tracking progress to help clients achieve their goals.

Jon is married to Marijke and has four children and is interested in sports, in particular boxing and football, he also spends quite a few hours each week as a volunteer in his church.

Rancie Financial ARN	1280860
Address	4/420 Collins Street Melbourne VIC 3000
Telephone	03 9671-4490
Email	jon@ranciefinancial.com.au

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 (e.g. discretionary and family trusts)
- 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

MEET THE ADVICE TEAM



Adviser
Chris Rancie

AR number: 429157

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 in 2010 completed a Bachelor of Business majoring in Financial Planning at LaTrobe University.

Chris has been an authorised representative since 2012. He is married to Jessica and they had their first child (Phoebe) in August 2021. Chris enjoys all sports in particular football and running.

Rancie Financial ARN	1280860
Address	4/420 Collins Street Melbourne VIC 3000
Telephone	03 9671-4490
Email	chris@ranciefinancial.com.au

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 (e.g. discretionary and family trusts)
- 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

MEET THE ADVICE TEAM

Adviser David Martin

AR number: 247599

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 been working in financial services since 1982. He started his own practice in 2003 providing advice to clients, understanding their needs, and using his extensive industry experience. David had a vision for an equitable and valued relationship and delivered advice that was tailored to the client's needs and aspirations while using strategies that focussed on transparency of costs and educating his client so they had confidence in their future. He wants all clients to have significant benefits through the relationship.

David has completed a Diploma of Financial Services and is a Certified Financial Planner practitioner, he is also a member of SMSF Professionals Association of Australia and an SMSF Specialist Adviser.

David has a strong commitment where appropriate to SMSF strategies and direct assets and explores a variety of strategies to meet client needs. Clients' broader financial interests are well looked after with David has developed a strong referral bank of other professionals to help clients where required.

David is a committed family man. He is a keen (but not very good) golfer, has more than a passing interest in wine, enjoys reading, has an extensive interest in finance and his charitable activities extend to Palliative Care Australian and Disability Sport and Recreation.



Rancie Financial ARN	1280860
Address	4/420 Collins Street Melbourne VIC 3000
Telephone	03 9671-4490
Email	davidm@ranciefinancial.com.au

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 (e.g. discretionary and family trusts)
- 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 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 DAVID IS PAID

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