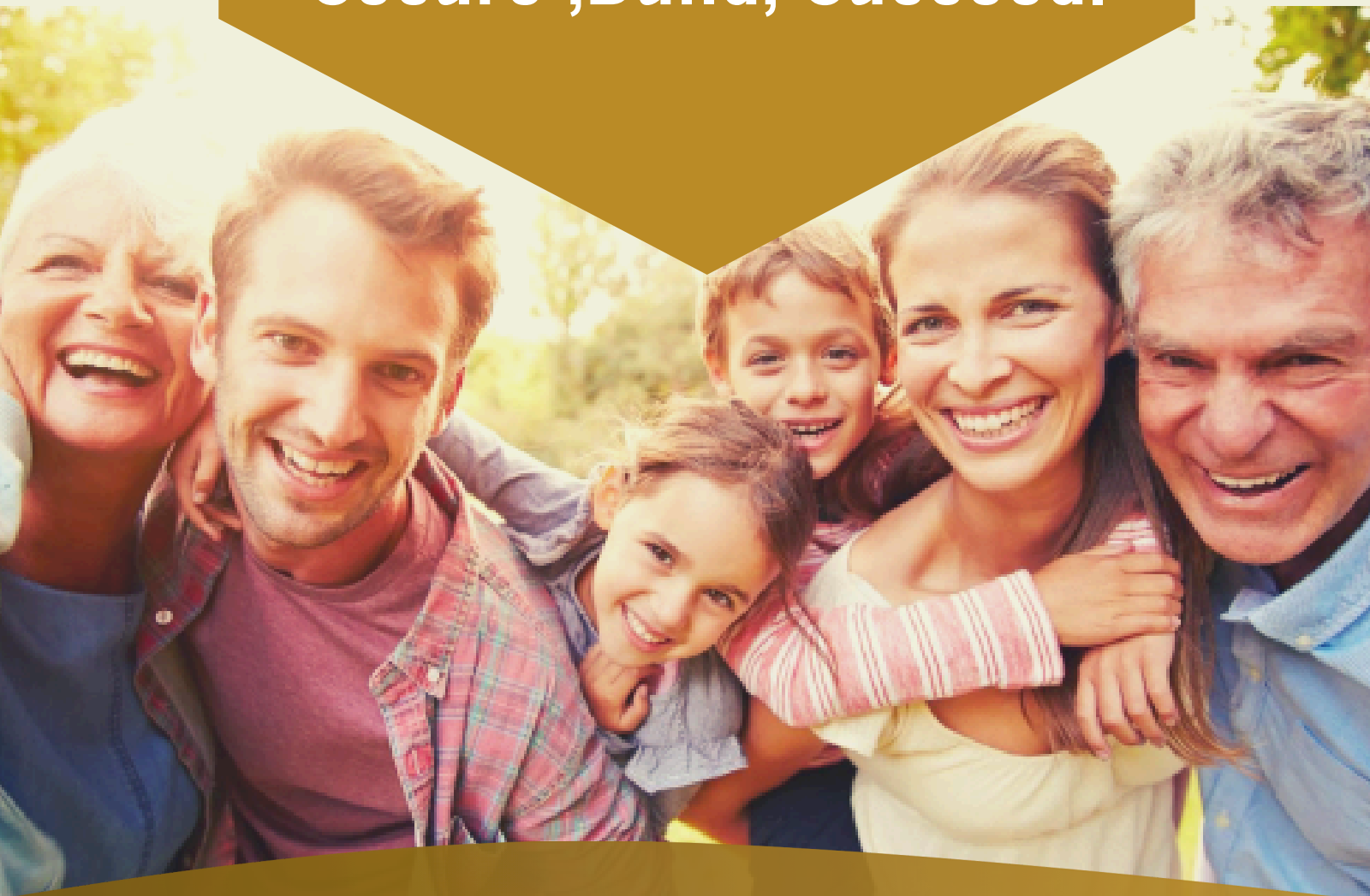


# Financial Services Guide

04 September 2024

Version 3.2

Secure ,Build, Succeed.



**WPP Licensee Services Pty Ltd**

P.O. Box 3592

Burleigh Town QLD 4220

AFSL No. 530393 ABN 76 649 079 998

*Wealth Planning*  
PARTNERS



# 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

We use “The WPP Way” to ensure you Secure, Build, Succeed.

### Not Independent

WPP Licensee Services Pty Ltd 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

Wealth Planning Partners Pty Ltd  
ABN: 80 114 978 442  
AR Number: 290999  
P.O. Box 3592  
Burleigh Town QLD 4220  
07 5593 0855

## 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

It is important that you are aware of the relationships that WPP Licensee Solutions Pty Ltd has with providers of financial services and products as they could be seen to influence the advice you receive

## Associations that may be capable of influencing the advice

Amanda Cassar is the sole Director and shareholder of WPP Licensee Services and of the Corporate Authorised Representatives (CAR) Wealth Planning Partners Pty Ltd and Future Planning Partners Pty Ltd t/a Trusted Aged Care Services. Amanda Cassar is an authorised representative of both of these CARs. From time to time your adviser may refer you from one CAR to another within our licensee depending on your relevant needs and circumstances. Your adviser does not receive any direct remuneration or benefit as a result of the referral but Amanda Cassar is entitled to distributions from her shareholding in these entities. At all times you are free to engage your own preferred professionals if you wish.

## 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

WPP Licensee Services has a referral arrangement with Astute Property Network whereby it receives a referral fee of up to 2% of the value of any property sold. All referral fees received by WPP Licensee Solutions from Astute Property Network are passed back on to the client in full.

WPP Licensee Services has a referral arrangement with Mi Insurance Brokers whereby it receives a referral fee of 30% of the upfront and ongoing commission from any general insurance products written. Your adviser does not receive any direct remuneration or benefit as a result of the referral but the Director is entitled to a distribution from their shareholding in WPP Licensee Services.

WPP Licensee Services has a referral arrangement with Cornerstone Home Loans. Neither WPP Licensee Solutions nor its advisers receive any referral fees as part of this arrangement.

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 / From \$550
Research and Preparation of Statement of Advice	\$550- \$7,700
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- \$7,700

### 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 \$330 and \$550 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](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.

### 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](http://www.afca.org.au)  
[info@afca.org.au](mailto: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](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.

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



**Director & Senior Adviser:**

**Amanda Cassar**

**MFP AFP® SMSF Specialist Advisor™ Accredited Aged Care Professional™  
Financial Abuse Specialist™ and SAPEPAA Accredited**

**AR number: 263612**

Wealth Planning Partners Pty Ltd trading as Wealth Planning Partners (Practice)  
is a Corporate Authorised Representative of WPP Licensee Services Pty Ltd  
AFSL No. 530393 ABN 76 649 079 998

Amanda Cassar is an Authorised Representative of WPP Licensee Services.

Amanda Cassar holds a Master of Financial Planning and has been serving as a Financial Adviser since 2001.

She holds specialist accreditations in Self-Managed Superannuation and Aged Care.

She loves operating **The WPP Way**: helping clients to *“Secure, Build, Succeed.”*

In her downtime, she enjoys reading, travel, and time with family and friends over good food and great wine.



P.O Box 3952 Burleigh Town QLD 4220

Address

(07) 5593 0855

Phone

amanda@wealthplanningpartners.com.au

Email

### AREAS OF ADVICE

Amanda Cassar is authorised to provide services covering advice and dealing in financial products in the specialised areas listed below:

- Life Risk Insurance Products
- Risk Insurance within Superannuation
- Deposit and Payment Products
- Interests in Managed Investment Schemes - Superannuation
- Retirement Saving Accounts
- Approved Deposit Funds
- Traditional Annuities and Pensions
- Market-linked Annuities and Pensions
- Investment Life Insurance Products
- Standard Margin Lending Facilities
- Business insurance
- Estate Planning
- Self Managed Superannuation Funds
- A range of approved ASX listed investments managed under a model portfolio
- A wide range of approved ASX listed investments within the ASX 200 - Gearing/Margin Lending
- Aged Care

### PRODUCTS OFFERED

Amanda Cassar 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 AMANDA IS PAID

Amanda Cassar is remunerated by salary and distributions from her various companies.



Accredited  
SMSF Association  
Specialist



## MEET THE ADVICE TEAM



**Adviser & Practice Manager:**  
**Mitchell Cassar, DFP, ADFP**  
**AR number: 1255956**

Wealth Planning Partners Pty Ltd trading as Wealth Planning Partners (Practice) is a Corporate Authorised Representative of WPP Licensee Services Pty Ltd AFSL No. 530393 ABN 76 649 079 998

Mitchell Cassar is an Authorised Representative of WPP Licensee Services.

Mitch Cassar holds a Graduate Diploma of Financial Planning and accreditation in Self-Managed Super Funds from Kaplan Professional.

Mitch has been serving as a Financial Adviser since 2017.

Mitch can be found dirt bike riding and enjoying the company of his wife Gabby and young children along with his menagerie of cats and dogs, when he isn't assisting clients.

Address	P.O Box 3592, Burleigh Town, QLD, 4220
Phone	(07) 5593 0855
Email	mitch@wealthplanningpartners.com.au

### AREAS OF ADVICE

Mitchell Cassar is authorised to provide services covering advice and dealing in financial products in the specialised areas listed below:

- Life Risk Insurance Products
- Risk Insurance within Superannuation
- Deposit and Payment Products
- Interests in Managed Investment Schemes
- Superannuation
- Retirement Saving Accounts
- Approved Deposit Funds
- Traditional Annuities and Pensions
- Market-linked Annuities and Pensions
- Investment Life Insurance Products

### PRODUCTS OFFERED

Mitchell Cassar is authorised to provide advice in the following products:

- Deposit and payment products (Non-basic Deposit Products)
- Government Debentures, Stocks or Bonds
- Investment Life Insurance Products and Life Risk Insurance Products
- Securities
- Managed Investment Schemes, including IDPS
- Superannuation
- Retirement Savings Account Products

### HOW MITCH IS PAID

Mitchell Cassar is remunerated by salary, bonuses and distributions.