

# Adviser Profile



FINANCIAL PLANNING  
ASSOCIATION of AUSTRALIA

**Amanda Cassar, MFP AFP® SMSF Specialist Advisor™ Accredited Aged Care Professional™**  
**Wealth Planning Partners ABN 80 114 978 442**

If you would like to make an appointment, please contact my office on:

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The Adviser Profile forms an essential part of the Financial Services Guide ("Guide"). The Guide is not complete without it.

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**Corporate Authorised Representative Number:** 290999  
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Wealth Planning Partners Pty Ltd trading as Wealth Planning Partners (Practice) is a Corporate Authorised Representative of Financial Services Partners Pty Limited (AFSL No. 237590 ABN 15 089 512 587). (Financial Services Partners).

Amanda Cassar is an Authorised Representative of Financial Services Partners.

Amanda has been in Financial Services since 1991 and has a passion for ensuring clients, especially those in small to medium enterprise, take advantage of well structured strategies to build wealth for long term.

She is the Director of Wealth Planning Partners and enjoys assisting clients with "The WPP Way" helping them to Secure, Build and Succeed.

Amanda is able to engage well with those in small business and their need for good planning for financial success as she is also a small business owner.

She is aware of the need to address risk mitigation strategies in a good financial plan to prepare for the unexpected. She also assists families with personal protection strategies and assists those interested in taking more control of their superannuation through Self-Managed Superannuation and Investment options.

Amanda is fully committed to keeping abreast of the constant changes in the world of finance, holding a Masters Degree in Financial Planning.

Her travels mean she ventures Australia-wide in her efforts to assist. Amanda also attends overseas conferences in search of new and innovative options to meet her clients needs.

## 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

## REMUNERATION

I may be remunerated by one or more of the following methods outlined below. If any remuneration I receive relates to the advice provided to you, then further details will be set out in your Advice Document.

### Fee for service

As an Authorised Representative of Financial Services Partners, all fees for the provision of financial services by the Practice are paid directly by you to Financial Services Partners, who will then pass on that fee, less an agreed amount (the Licensee Fee) to the Practice.

The Licensee fee the Practice pays Financial Services Partners will range between \$0 and \$70,000 (exc. GST) per annum.

I will disclose, at the time I provide you with advice, the amounts that Financial Services Partners receives (that is, the Licensee Fee), as well as the amounts the Practice and I may each receive as a result of providing a financial service to you.

### Remuneration from product and service providers

Financial Services Partners may receive remuneration from product and service providers who in turn may pay a proportion of this to Practices as detailed in The Guide under the heading 'How we are paid'. I will disclose, at the time I provide you advice, the amounts that Financial Services Partners, the Practice and I may each receive (if any) as a result of providing a financial service to you.

### Salary

I am/may be paid a salary based on experience and capability.

### Bonus

I may be eligible to receive a bonus, based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

### Other benefits

I may also receive other benefits, all of which are detailed in The Guide under the heading "What else you need to know".

## CLIENT FEES

There are various ways that you may pay for the services that are provided. They are:

### Fee for Service

A fee for service may be payable for the following services:

- preparation of advice and implementation
- initial advice
- ongoing review and advice services

The fee for service may be determined by any of the following:

1. an hourly rate that we agree depending on the complexity of your circumstances
2. a fee that we agree with you before we commence work
3. a percentage of funds under advice depending on the complexity of your circumstances
4. a combination of any of the above.

### Remuneration from a product or service provider

As outlined above, at the time we provide advice to you, I will disclose any remuneration that Financial Services Partners, the Practice and I may each receive from product and service providers as a result of providing a financial service to you.

### A combination of Fee for Service and Remuneration from a Product or Service Provider

A combination of fee for service and remuneration from a product or service provider may be payable. This will be disclosed to you at the time we provide you with advice.

I will obtain your agreement to the arrangement prior to proceeding.

Please sign here to acknowledge you have read this Financial Services Guide incorporating your adviser's profile (Adviser Profile).

\_\_\_\_\_ Date \_\_\_\_\_