

Rancie
McLean
Financial Planning

Contact Details

Our Registered Business Name is
Rancie McLean Financial Planning

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Country & Interstate

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FINANCIAL SERVICES GUIDE

Rancie
McLean
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About Rancie McLean Financial Planning

Rancie McLean Financial Planning are recognised as industry specialists and provide valuable financial advice to individuals and businesses. The Rancie family collectively hold in excess of 53 years experience in providing specialised financial advice.

Andrew and Jon Rancie are both principals of Rancie McLean Financial Services and are authorised representatives of Australian Financial Services (AFS).

Strength and competence... Rancie McLean is licenced with AFS who is a non institutionally owned licence holder. AFS was established in 1995, is nationally represented and as a group holds \$6 Billion in FUM.

Australian Financial Services ABN 50 116 900 362 hold AFSL #297239.

For further information about AFS please visit the AFS website www.austfinservices.com.au

At Rancie McLean Financial Planning we pride ourselves on providing specialised advice to our clients to meet their individual needs.

The combination of practitioner ownership coupled with the strength of a worldwide funds management group gives you two distinct benefits...

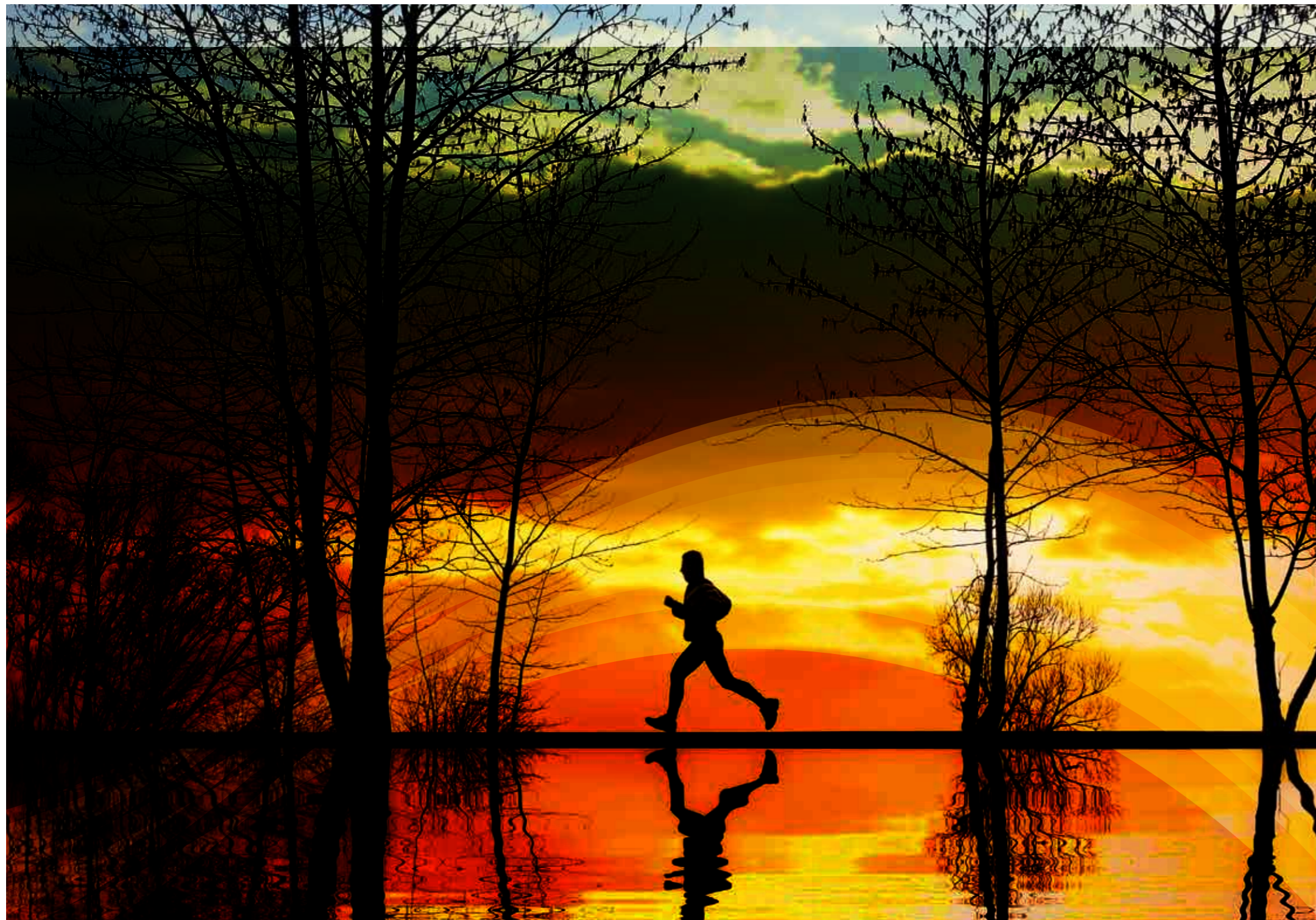


Andrew Rancie



Jon Rancie

1. The advantage of sound, practical personal advice.
2. The security of major institutional backing.



Education and knowledge for your security...You want to be sure that the investment advice you receive is up to date, accurate and specifically tailored to your benefit.

Whilst both Andrew and Jon have many years of practical experience, continuing education is a requirement of our group, and we attend many specialised industry seminars, courses, and study tours each year.

Research for your peace-of-mind... For your peace-of-mind, all the products we recommend are subject to detailed research and analysis before being placed on the Australian Financial Services Approved Product List.

Apart from the research conducted by AFS, Rancie McLean also subscribes to specialist independent research from van Eyk Research, Lonsec Research and other forms of specialist research.

This is at our cost and is to independently ensure that we are using the best research available for the benefit of our clients.

We provide Comprehensive Financial Planning and offer the following services to assist our clients:

- Becoming financially well organised
- Lifestyle planning
- Cash Flow Management
- Risk management
- Investment and superannuation planning
- Estate planning
- Debt restructuring including mortgages and investment loans
- Tax planning
- Wealth creation
- Reviewing and updating our clients financial plans



Before you get our advice

Q Who is my Accredited Adviser/ Authorised Representative?

A This will be either Andrew Rancie or Jon Rancie.



After you get our advice

Q What if I have a complaint about the advice I have received?

A If you have any complaint about the advice provided to you, you should take the following steps.

1. Contact Rancie McLean Financial Planning and tell your adviser about your complaint.
2. If your complaint is not satisfactorily resolved within 7 days, contact the Head of Compliance of Australian Financial Services in writing and send it to AFS P.O. Box 630, Collins Street West Melbourne VIC 8007. AFS will try and resolve your complaint quickly and fairly.
3. If you are still dissatisfied with the outcome, then you should direct your complaint to the Credit Ombudsman Service Limited at:

**Case Management Team, c/o Credit Ombudsman Service
PO Box A252, Sydney South NSW 1235**

Their freecall number is **1800 138 422** and their web address is **www.cosl.com.au** The Australian Securities and Investments Commission (ASIC) also has a freecall infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights

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Our Commitment to You

Rancie McLean Financial Planning provides comprehensive financial planning for life:

Our Firm's Motto

*"Rancie McLean Financial Planning –
Your financial guide through life"*

Sometimes, trying to meander through the maze of "life" can be challenging. It can particularly be so when you face financial hurdles or objectives that seem, almost insurmountable.

That's where Rancie McLean Financial Planning can be of assistance. We can help by taking complex issues and explaining them in a manner that is easy to understand.

At Rancie McLean Financial Planning we promise to:

1. Identify with you your "Desired Lifestyle Goals" in the short, medium and long term and help you clearly see what those look like
2. Help you understand the financial resources you will require to achieve your lifestyle objectives
3. Evaluate your circumstances in terms of your current Budget, Debt position, Estate Planning needs, Wealth Protection needs and Wealth Creation Strategy
4. Provide tailored advice for your needs
5. Conduct annual "Health Checks" of your Wealth Creation Strategy to ensure that you are "on track" to achieve your Lifestyle Goals
6. Always act professionally and with integrity
7. Always be open and transparent in the fees we charge

Rancie McLean Financial Planning does not believe that Financial Advice needs to be overly complex. We pride ourselves in solving complex problems with easy to understand solutions. We believe that our clients should be well informed about the financial landscape surrounding them and the importance of diversified investment strategies across asset classes. Rancie McLean Financial Planning adopts strategies to help you achieve your long and short-term objectives. We understand the discipline required to accumulate wealth and achieve goals.

We look forward to being your financial guide through life, and helping you get to where it is you wish to go...



Financial Planning The Rancie McLean Way



Comprehensive financial advice is crucial in this day and age of rapid change and uncertainty. Understanding where you are and importantly where you wish to be is key to us being able to develop a strategy with you that will stand the test of time. With that in mind, the time we will spend together early in our relationship is of utmost importance.

There is no cost or obligation for our first meeting with you. Prior to our first meeting we will send you our Risk Profile and Lifestyle Questionnaire. These will provide us important information about your current circumstance and must be returned prior to our first meeting.

Our comprehensive financial planning includes

- > Cash flow management
- > Risk management
- > Lifestyle planning
- > Investment planning
- > Tax planning
- > Estate Planning

you have provided prior to our meeting will all have been put into our computer planning model ready for discussion and analysis at our first meeting.

We will then develop a strategy with you that is tailored to your needs and designed to achieve your lifestyle objectives. In providing personal advice, we will explain any significant risks relating to any financial products, advice or strategies recommended.

If we have prepared you with personal advice, Andrew or Jon will provide you with a Statement of Advice (SOA), which will take into account your goals, objectives, financial situation and needs. The SOA must be given to you before you make any investments or buy an insurance policy.

Calendar of Events

As a valued client of Rancie McLean Financial Planning you will have regular contact from our firm during the year. This is detailed in our calendar of events. As part of our ongoing review service each client will receive invitations to the following events each year to help ensure you re on track to achieve your goals:

- › Educational Seminars on a regular basis
- › Annual comprehensive review meeting
- › Access to monthly investment and educational updates via our website and our newsletter.
- › You will receive reports on your investment portfolio, you will also have the opportunity to meet to discuss your portfolio with your adviser once you receive your report.

AFS Strategic Business Partners

The strategic partners provide us with access to products on favourable terms, which is beneficial to both AFS and our clients. Please note that inclusion of a product or service on our recommended list is not dependent on support from a product provider. Andrew and Jon will detail any changes in these arrangements if they are altered.



Our Fees

There will be no fee for our preliminary work, including data input, or our first meeting including discussions clarifying your life values and strategy development.

Service	Contents	Cost
Comprehensive Financial Plan or Statement of Advice	Including Strategy details and implementation processes	Complimentary
Implementation of Investment Strategy	Establishing the structure and arranging the investments	Complimentary
Ongoing Review Fees		
Total Portfolio Balance	1.1%	
Amounts above \$500,000	0.66%	

If a financial product recommendation has also been made, you will be provided with a Product Disclosure Statement (PDS) containing information about the product that will enable you to make an informed decision about the appropriateness of the product.

Your satisfaction is assured...

As a client of Rancie McLean Financial Planning, you will receive conscientious and personal attention from our firm at all times.

Your personal information we have collected is contained in your file. This includes information about your financial objectives and also contains the recommendations we have made to you. If you wish to examine your file, you should ask Andrew or Jon, who will make arrangements for you to do so.

We are committed to ensuring the privacy and security of the information provided. Information on this is included under section titled privacy policy.

Notes

(1). Above fees include GST.

(11). Ongoing review fees are tax deductible, in certain circumstances.

Authorised Representative Disclosure Statement



Australian Financial Services

Andrew Rancie
Authorised Representative
No. 305378

(B.Ec Fin) Bach. of Economics & Finance

AFS is responsible for the advice provided to clients by Andrew Rancie

Andrew is authorised to provide both general and specific advice in the following product and advice areas

Services

- > Full Financial Planning
- > Investment Advice
- > Pre & Post Retirement Planning
- > Social Security Planning
- > Salary Packaging
- > Self Managed Superannuation Funds
- > Wealth Protection

Products

- > Managed Funds
- > Personal Superannuation
- > Corporate superannuation
- > Direct Shares
- > Tax Effective Products
- > Life, disability and trauma insurance

Background to Andrew Rancie

Andrew is a keen investor and enjoys both the fundamental and tactical side to investing. His areas of interest are mathematics/statistics, accounting and macroeconomics. Andrew is married, with two kids and a French bulldog.

Authorised Representative Disclosure Statement



Australian Financial Services

Jon Rancie
Authorised Representative
No. 305329

(Adv.Dip FP) Advanced Diploma of Financial Planning

(CFP) Certified Financial Planner

AFS is responsible for the advice provided to clients by Jon Rancie

Jon is authorised to provide both general and specific advice in the following product and advice areas

Services

- > Full Financial Planning
- > Investment Advice
- > Pre & Post Retirement Planning
- > Social Security Planning
- > Salary Packaging
- > Self Managed Superannuation Funds
- > Wealth Protection

Products

- > Managed Funds
- > Personal Superannuation
- > Corporate superannuation
- > Direct Shares
- > Tax Effective Products
- > Life, disability and trauma insurance

Background to Jon Rancie

Jon commenced working in the Financial Services industry in 2004. Jon's interests outside of work are spending time with his family, keeping fit, his church responsibilities and learning about business.



Rob Rancie

(B.Ec) Bach. of Eco (B.Ec)
(DFP) Diploma of Financial Planning (DFP)
(CFP) Certified Financial Planner (CFP)

Rob is also a member of the: Portfolio Construction forum (PCF) & The Self Managed Superannuation Funds Professionals Association (SPAA)

AFS is responsible for the advice provided to clients by Rob Rancie

Rob is authorised to provide both general and specific advice in the following product and advice areas

- > Specialist Self Managed Superannuation Fund advice
- > Full Financial Planning
- > Investment Advice including Portfolio Construction
- > Pre & Post Retirement Planning
- > Social Security Planning
- > Salary Packaging
- > Wealth Protection

Products

- > Self Managed Superannuation Funds
- > Direct Shares
- > Managed Funds
- > Personal Superannuation
- > Corporate Superannuation
- > Tax Effective Products
- > Life, disability and trauma insurance

Background to Rob Rancie

Rob is happily married to Rae, and has been for over 38 years. They have 10 children and 16 grand children. Rob has been in the Financial Services industry since July 1978. Prior to that he was a High School Economics and Politics teacher for 5 years. He has a degree in economics, a diploma of education, and a diploma of financial planning and is a Certified Financial Planner. He has gained significant experience through previous roles with dealer groups, Securitor, Paul Melling Retirement Planning and Charter Financial Planning. He established his own financial planning business in 1992. Rob's interest outside investments are his family, water-skiing holidays with the family, his church, reading and jogging (on occasion).

PRIVACY POLICY

In order to comply with the requirements of the Privacy Act, we are required to gather personal information about you.

The personal information has been and will continue to be collected by us for the purpose of providing you with financial services including:

- > The preparation of your financial plan
- > The provision of financial planning advice to you
- > Making securities and investment recommendations
- > Reviewing your financial plan
- > Reviewing securities and investment recommendations and;
- > For other related matters

We are required, pursuant to the Corporations Act, certain regulations issued by the Australian Securities and Investment Commission and rules of Professional Conduct of the Financial Planning Association, of which AFS is a principal member, to collect information about you for the purpose of providing you with the services referred to above.

We will from time to time disclose information about you to authorised representatives of this firm and to other professionals, insurance providers, superannuation trustees and product issuers in connection with the purposes detailed above. In the event we consider it necessary to use or disclose information about you for purposes other than those detailed above, or related purposes, we will seek your consent.

You are entitled to obtain access to the information which we hold about you by contacting the firm's Professional Standards Manager on **03 8320 1500** or by writing to

**PO Box 630
Collins Street West Post Office
Melbourne VIC 8007**

“We look forward to being your financial guide through life, and helping you get to where it is you wish to go”