

Financial Adviser Profile

Overview

I am a Melbourne based financial adviser who joined the industry in 2010 with the last 5 years specialising in SMSF strategies, personal insurance solutions and aged care advice. My approach is grounded in transparency, empathy and steady guidance. I focus on understanding each client's motivations and decision making style, then tailoring advice that aligns with their values and long-term wellbeing. Building trust, communicating clearly and supporting clients through every stage of life sit at the core of how I work.

Tracee Pang is a Sub-Authorised Representative of ARA Financial Planning Services Pty Ltd, Corporate Authorised Representative No. 1277898. Authorised Representative No. 1270646.

Qualifications

Tracee Pang is a Certified Financial Planner and holds a Graduate Diploma of Financial Planning; Bachelor of Business (Economics and Finance); Master of Professional Accounting; and specialist accreditation in SMSFs and Aged Care. And meets the competency requirements under ASICs Regulatory Guide RG 146.

Professional Memberships

Tracee Pang is a member of the Financial Advice Association Australia (FAAA) and abides by their code of professional conduct and ethics.

Authorisations

Tracee Pang is authorised to provide advice and deal in the following financial products:

- Life Products including Investment Life Insurance Products and Life Risk Insurance Products
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services
- Deposit and Payment Products
- Retirement Savings Accounts ("RSA") products
- Debentures, Stocks or Bonds issued or proposed to be issued by a Government
- Superannuation
- Self Managed Superannuation Funds
- Securities
- Standard Margin Lending Facility.

Tracee Pang

ARA Financial Planning Services

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ARA Financial Planning Services Advice Fees and Charges

Tracee Pang will be paid Advice Fees and Commissions as described in the Financial Services Guide. The amount of the benefit and how it is calculated will be advised to you before it is charged.

Tracee's fee for the preparation of a Statement of Advice (SoA) and other Advice documents will vary depending on the complexity involved and the time taken. The SoA fee is typically between \$6,600 and \$13,200 incl. GST.

Tracee provides the option of ongoing reporting and advisory services. This may be a fixed fee, typically between \$6,600 and \$17,050 incl. GST. The fee will vary depending on the complexity of the service to be provided. For example, if the percentage-based fee is 1.1% p.a. and you invest \$300,000, your ongoing advice fee will be \$3,300 incl. GST.

ARA Financial Planning Services Pty Ltd pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Tracee is a salaried employee of ARA Financial Planning Services Pty Ltd and will receive a salary/benefit from this company.

Other Benefits Tracee Pang May Receive

From time to time Tracee may be invited to social or sporting events and receive the occasional gift such as a bottle of wine or hamper on special occasions. These non-cash benefits will have a value of less than \$300. A register listing the details of any non-cash benefits between \$100 and \$300 is maintained. These invitations and gifts do not influence the advice provided to you. If you would like more information you can request a copy of the register.

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