

# Count Financial Limited

## Financial Services Guide

ABN 19001 974 625 | AFSL NO 227232

Version number 13.00

### The purpose of this Financial Services Guide

This Financial Services Guide (FSG) is for Count Financial Limited ABN 19 001 974 625 ('Count') and is an important document designed to provide you with information to make an informed decision about the advice and services that Count provides.

Count ('we', 'us' or 'our') provides financial services through its Australian Financial Services Licence (AFSL No. 227232).

Your Count Financial Adviser ('Adviser') provides financial planning services to you as an Authorised Representative of Count. Your Adviser acts on behalf of Count which means that we are responsible for the services outlined in this FSG.

Your Adviser will operate under one of Count's franchisees. Our franchisees nominate the Advisers that Count appoints as Authorised Representatives for the purpose of providing financial advice.

This FSG is divided into two parts and both parts must be read in conjunction as together they form the full FSG. Part One of this FSG provides high level disclosure of the financial services and products provided by our Group whereas Part Two of this FSG more specifically outlines the financial services and products provided by your Adviser, as well as more detail about the franchise for which they work.

### Contacting us

If you need to contact us, you can speak with your Adviser or we can be reached using the following details:

|          |   |
|----------|---|
| Writing: | Count Financial Limited<br>Level 3E Commonwealth Bank Place<br>11 Harbour Street<br>Sydney NSW 2000 |
| Phone:   | 1800 026 868  |

### Part One

Part One of this FSG provides information about:

- Count and who we are
- Our relationships or associations with other entities
- Other disclosure documents you may receive
- The financial services and types of products we provide
- Collecting your personal information and providing us with instructions
- Fees or costs that may apply to you
- Remuneration that we, your Adviser or a related entity may receive, and
- What you can do if you are not happy with our services.

### 1. About Count Financial Limited

At Count our purpose is to help Australians afford their dreams. Our Advisers educate clients and help them make informed decisions about their future. So whether you are just starting out or approaching retirement, our Advisers assist you by providing you with a financial plan which gives you greater control over your financial future.

### Our relationship with the Commonwealth Bank Group

We are a wholly owned, but non-guaranteed subsidiary of the Commonwealth Bank of Australia, one of Australia's largest financial services organisations.

We have associations with the following entities within the Commonwealth Bank Group:

|   |
|---|
| Acadian Asset Management (Australia) Limited                                    |
| Avanteos Investments Limited  |
| Bank of Western Australia Ltd   |
| BWA Managed Investments Ltd   |
| The Colonial Mutual Life Assurance Society Limited (CMLA trading as CommInsure) |
| Colonial First State Investments Limited  |
| Commonwealth Bank of Australia (CBA)  |
| Commonwealth Securities Limited (CommSec)                                       |
| Finconnect (Australia) Pty Ltd Australian Credit Licence No. 385888             |
| Realindex Investments Pty Limited   |

Count has a significant shareholding in Countplus Limited ABN 11 126 990 832 (Countplus). Countplus owns 100% of Kidmans PEC Pty Ltd ABN 66 155 201 273 which in turn owns 100% of Pacific East Coast Pty Ltd ABN 87 003 135 617.

Count owns 10% of Class Super. Class Super is Count's preferred third party service provider of software to assist in the administration of Self-Managed Super Funds. In situations where you purchase this software Count receives 17.5% of the annual software licence fee.

We are a Professional Partner of the Financial Planning Association of Australia (FPA). The FPA is the professional association for qualified financial advisers in Australia and we are committed to its Code of Ethics and Code of Professional Conduct.

### 2. Disclosure documents

You may receive the following documents when your Adviser provides financial services to you.

## Statement of Advice (SoA)

If your Adviser provides personal advice tailored to your circumstances and needs you will receive a SoA. The information contained in the SoA will help you make an informed decision in relation to the advice provided. It also sets out the advice, the reasons for the advice and details about any remuneration payable.

## Record of Advice (RoA)

If you were previously issued with a Count SoA, certain circumstances may allow the provision of further advice without the need for another SoA. Where this is the case, you are entitled to request a RoA within seven (7) years after the advice was provided. The RoA can be requested from your Adviser and will detail the further advice and the basis of those recommendations.

Additionally, in certain circumstances where you are provided advice on a small investment balance or strategy advice only, you may be issued with a RoA. Your Adviser is required to provide you with a copy of the RoA in this circumstance, which will outline the advice, the reason for the advice, and details about any remuneration payable.

## Product Disclosure Document (PDS)

You will receive a PDS if your Adviser recommends a financial product or offers to arrange the issue of a financial product on your request. The PDS contains information about a financial product's features, fees, benefits and risks.

### 3. Advice services and products we offer

Having access to a comprehensive range of products and services helps ensure your Adviser can provide a tailored financial solution just for you.

#### Advice services we provide

Our licence can provide advice in the following areas:

- Basic deposit products
- Life insurance
- Government debentures, stocks and bonds
- Managed investment schemes
- Securities
- Superannuation, and
- Standard margin lending.

Count is registered with the Tax Practitioners Board as a Registered Tax (Financial) Adviser. Based on the information collected from you, your Count Adviser will consider the tax consequences that relate directly to the financial advice being provided. However this financial advice will not include an assessment of your overall tax position. To determine how your Count Adviser's financial advice fits with your overall tax position, you should seek separate tax advice about liabilities, obligations or claim entitlements that arise, or could arise, under a taxation law.

#### Financial product types we recommend

Based on the advice services we are authorised in, examples of the types of products that we are able to provide advice on include:

- Savings accounts and term deposits
- Insurance (life cover, total and permanent disability cover, trauma cover, income protection and business overheads insurance)
- Treasury bonds and notes
- Managed funds and pooled investments

- Listed shares and exchange-traded funds
- Retail superannuation funds, Self-Managed Superannuation Funds and Retirement Savings Accounts, and
- Margin loans.

#### Approved products

Our specialist product research team undertakes due diligence on product providers and also use independent research providers to select a range of high quality products worthy of recommendation to our clients.

While other products may also be suitable to your needs, your Adviser will generally only provide advice on products that are listed on the Count Approved Product List ('Count APL').

The Count APL contains both Commonwealth Bank Group products and financial products issued by other providers external to the Group. All products must meet our rigorous selection criteria and approval process to be listed on the Count APL.

Depending on your objectives, financial situation and needs, your Adviser may need to recommend a financial product that is not on the Count APL. If this happens, any product that your Adviser may recommend needs to meet our selection criteria and approval process. The specific financial services and types of products that your Adviser is authorised to provide are outlined in Part Two of this FSG.

In some instances, your Adviser may seek portfolio research advice from CommSec Adviser Services and incorporate this research into the advice that they provide to you. The cost of this advice will be incorporated into the total advice fee and detailed in your SoA.

#### Services we are not responsible for

We are only responsible for those financial services or products offered by your Adviser in their capacity as an Authorised Representative of Count. This does not include any other services your Adviser may provide in any other capacity, including as an accountant or tax agent, such as:

- Taxation advice and services, e.g. completing tax returns
- Accounting and audit services
- Self-Managed Super Fund compliance and administration services
- Business or legal advisory services and referrals
- Advice on unlisted or private companies and investments, private development funds, franchises, high yield debentures, direct property, property syndicates, solicitor's or other mortgage schemes, derivatives, general insurance or direct international share holdings, and
- Any other services not provided as a franchisee of Count.

In all your dealings with your Adviser you must satisfy yourself as to who is responsible for the advice or services provided to you. If you require further clarification, please do not hesitate to contact Count.

### 4. Your personal information and providing us with instructions

#### How we handle your personal information

Count and your Adviser are committed to ensuring the privacy and security of your personal information. As part of our continuing commitment to client service and maintenance of client confidentiality we have adopted the principles set out in the Privacy Act 1988. For further details you can refer to the Commonwealth Bank Group's Privacy Policy which is available from the security centre page at [www.commbank.com.au](http://www.commbank.com.au)

Information acquired by Count in the course of providing services will not be disclosed to third parties without your express consent, except as required by legal or professional obligations.

If you wish to review your personal information held by Count, please contact us by phoning 1800 026 868 or emailing [privacy@count.com.au](mailto:privacy@count.com.au)

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as your passport or driver's licence. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

### **Instructing your Adviser**

You will generally need to instruct your Adviser in person and your signature will be required for verification. For some products and services though, special arrangements can be put in place to instruct your Adviser by electronic means, for example phone, e-mail or fax.

### **Non-advisory transactions**

At times you may wish to make an investment transaction and do not need assistance from us with any decisions in relation to the product or transaction. In these cases, we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without advice from us we will ask you to confirm your instructions in writing and sign an acknowledgment form. Any assistance we provide to complete your transaction should not be taken as a recommendation or endorsement of the product or transaction.

## **5. Our fees and other costs**

### **Financial planning advice fees**

The fees or other costs that your Adviser may charge for services provided or products recommended, depends on the nature and complexity of your situation and the advice that is provided.

Your Adviser will agree with you the form and amount of charges before they provide any advice or services. The general way you pay for our services is through our financial planning advice fees or commissions.

The methods are explained below and the actual costs will be disclosed in your Adviser's written advice to you or in the acknowledgment form completed when a transaction is requested. You have the right to request further information in relation to the remuneration, the range of amounts or rates of remuneration that we or your Adviser may receive.

The fees and charges for our advice and service may be based on a dollar amount, a percentage of the amount invested, an hourly rate, or any combination of these.

Where we are aware that you have used borrowed funds to invest through us, we will charge you a flat dollar advice fee.

Our financial planning advice fees generally include charges for providing you with a SoA, ongoing advice and services, or it can be for other fees, such as a fee for a transaction. You may choose to pay these fees directly or from the product(s).

Please refer to Part Two of this FSG for further details on fees that your Adviser charges.

### **Commission payments**

When you invest in a product or commence an insurance policy through us, we may receive initial or ongoing commission payments from product providers.

An initial commission is a one-off payment made upon entry to a financial product and an ongoing commission is paid each year for which a financial product is maintained.

These commissions are based on a percentage of the funds you invest, or the premiums you pay. They are not paid directly by you and are instead deducted from the investment, superannuation, loan or insurance premium by the product provider. We only receive commission where we are entitled to receive these payments through existing arrangements with product providers.

If you are charged a direct fee, your Adviser may rebate some or all of the above commission to you.

### **Investment, superannuation and loan products**

The initial commission we receive on an investment, superannuation or loan product may be up to 4.40% of the investment amount. The ongoing commission we receive may be up to 1.50% per annum.

We will only receive commission payments on investments, superannuation or loan products, or additional contributions or drawdowns to these products, where we are entitled to.

### **Insurance products**

The initial commission we receive on insurance products may be up to 123.75% of the first year's premium. The ongoing commission we receive may be up to 33% per annum of the renewal premium.

### **Referral fees**

If you have been referred to your Adviser by a third party they may pay that referrer a fee. The franchisee and/or your Adviser may also receive a benefit for referring you to third parties for specialist services.

If applicable, further details will be disclosed in Part Two of this FSG at 'Referral Arrangements' and in your SoA.

## **6. Benefits we may receive**

### **Fund manager payments**

We receive payments from product providers on a monthly or quarterly basis each year. These payments are based on the average balance of funds placed by all Count Advisers in each relevant product provider's investment option(s). We will continue to receive payments where we have an entitlement to do so under an arrangement with a product provider prior to 1 July 2013.

### **Incentive payments**

#### **Fee rebate or waiver**

The franchisee and/or your Adviser may also receive fee waivers, fee subsidies and/or fee reimbursements. These fees are for the provision of support services provided by Count to the franchisee and include such items as annual membership fees, software and data service fees, Paraplanning fees and the travel and accommodation costs associated for attending conferences and training events.

## Other benefits we may receive

### Alternative remuneration

From time to time, Count and your Adviser may also receive other benefits from product providers. If other benefits are received, they can only be valued at less than \$300 per provider each year or will otherwise be declined.

Count and your Adviser maintain a public register of all other benefits we receive, regardless of whether they are accepted or declined. We also maintain a conflicts of interest register.

Conflicts of interests are circumstances where some or all your interests are inconsistent with, or diverge from, some or all of our interests or those of your Adviser. If you would like to see a copy of these registers, you can speak with your Adviser or contact us.

A Licensee Advice Fee is charged by my Licensee, Count Financial Limited, on some products. It is a payment for services related to the provision of advice. These include (among others):

- Access to and research of product and platform offerings
- Technical and strategy advice
- Technology and process support, and
- Professional and technical development.

### Professional Development Conference Sponsorship

We may also receive sponsorship payments from product providers which are in no way linked to volume of sales. These sponsorship arrangements help us to offset the organisational and running costs of providing education and training services for our Advisers.

### Safeguards Adopted

We have adopted safeguards to manage conflicts of interest that may arise wholly or partially in relation to the activities that we undertake. These include

- Providing full disclosure of the conflict of interest, potential conflict of interest, or perceived conflict of interest to you
- Referring you to another adviser within our Group to provide advice to you and
- Declining or withdrawing the services provided to you.

We believe these safeguards are a sound and effective means for controlling and avoiding conflicts of interest. Where we have identified a conflict of interest, we will act as a reasonable advice provider without a conflict would do, including providing advice that is in the client's best interests.

## 7. Complaints, privacy and compensation arrangements

We always strive to provide quality advice and service and welcome any feedback that allows us to continue to improve our services.

### What to do if you have a complaint

Count is committed to resolving your concerns. If you are not fully satisfied with any part of the service or advice for whatever reason, you should take the following steps:

### Step 1: Contact your Adviser

If you have a complaint or are not satisfied with the advice or services provided to you, you should contact your Adviser in the first instance and discuss your concerns with them. Most complaints can be resolved quickly and fairly at this stage.

### Step 2: Complaints Manager

If your complaint has not been resolved within five (5) business days to your satisfaction, you can lodge a complaint with us. You can contact our Complaints Manager by:

|          |   |
|----------|---|
| Writing: | Complaint Resolution Manager<br>Count Financial Limited<br>Level 3E Commonwealth Bank Place<br>11 Harbour Street<br>Sydney NSW 2000 |
|----------|---|

|           |                               |
|-----------|-------------------------------|
| Emailing: | reportcomplaints@count.com.au |
|-----------|-------------------------------|

|        |              |
|--------|--------------|
| Phone: | 1800 026 868 |
|--------|--------------|

|      |                |
|------|----------------|
| Fax: | (02) 9241 7342 |
|------|----------------|

### Step 3: Financial Ombudsman Service (FOS)

If a satisfactory outcome is still not reached, you have the right to make a complaint, free of charge, to the Financial Ombudsman Service (FOS). You can contact the FOS by:

|          |  |
|----------|--|
| Writing: | Financial Ombudsman Service Limited<br>GPO Box 3<br>Melbourne VIC 3001 |
|----------|--|

|           |                 |
|-----------|-----------------|
| Emailing: | info@fos.org.au |
|-----------|-----------------|

|        |              |
|--------|--------------|
| Phone: | 1300 780 808 |
|--------|--------------|

|      |                |
|------|----------------|
| Fax: | (03) 9613 6399 |
|------|----------------|

Information about your rights can also be obtained from the Australian Securities and Investments Commission on 1300 300 630.

If your concerns involve unethical conduct, you may wish to consider raising these concerns with the Financial Planning Association of Australia (FPA). They can be contacted at PO Box 109 Collins St Melbourne VIC 8007.

### Our compensation arrangements

We have professional indemnity insurance cover in place and these arrangements comply with the requirements for compensation under the Corporations Act.

Our professional indemnity insurance is subject to terms and exclusions and generally covers claims arising from the actions of our current and former employees or authorised representatives whilst they acted on our behalf.

Count Financial Limited  
Head Office  
Level 3E Commonwealth Bank Place  
11 Harbour Street  
Sydney NSW 2000  
Phone: 1800 026 868

Date of preparation: 1 December 2014





# S&B Financial Solutions Pty Ltd

## Financial Services Guide

ABN 311 2489 3885 | Authorised Representative No: 320374

Version number: 13.1

### PART TWO – FINANCIAL ADVISER PROFILE

This adviser profile is Part Two of the Count Financial Limited Financial Services Guide (FSG) and should be read in conjunction with Part One. Together these documents form the Count Financial Limited FSG.

S&B Financial Solutions Pty Ltd is an Authorised Representative of Count Financial Limited (Count). Our firm's adviser(s) listed below will provide the financial services set out in this guide, in their capacity as an Authorised Representative.

#### Our Contact Details:

Address: Suite 3, Santa Cruz House, 56 Santa Cruz Boulevard, Clear Island Waters QLD 4226

Phone: (07) 5575 2780

Fax: (07) 5575 2781

Email: [sscallan@sbfinancialsolutions.com.au](mailto:sscallan@sbfinancialsolutions.com.au)

Web: [www.sbfinancialsolutions.com.au](http://www.sbfinancialsolutions.com.au)

#### Simon Scallan



#### Authorised Representative Number: 281519

Simon is an Authorised Representative of Count and a Director of S&B Financial Solutions Pty Ltd ACN 124 893 885, and receives remuneration by way of salary, dividends and profit allocation.

Simon has over 15 years of experience in the financial services industry domestically and abroad, having lived and worked in London, Perth, Melbourne, Sydney and the Gold Coast. He has been licensed as a Financial Planner in Australia since 2004 and a member of Count since 2007.

Simon completed a Bachelor of Commerce degree in Information Management in 2002 through Oxford Brookes University (UK) and a Graduate Diploma of Financial Planning from the Financial Services Institute of Australasia (FINSIA) in 2006. He is also a Fellow member of FINSIA (FFin).

#### Financial services and product types

Simon is authorised to provide advice in the following areas:

- Deposit and Payment Products
- Life Insurance
- Government Debentures, Stocks and Bonds
- Managed Investment Schemes
- Retirement Savings Accounts
- Securities
- Superannuation, and
- Standard margin lending.

#### How to contact Simon

Email: [sscallan@sbfinancialsolutions.com.au](mailto:sscallan@sbfinancialsolutions.com.au)

Tel: (07) 5575 2780



## Advice Preparation and Implementation fee

Prior to the provision of personal advice we will agree upon a preferred payment option for both parties. Below is a summary of our available payment options that can be combined to pay for our services.

Where we are aware that you have used borrowed funds (i.e. funds that are either secured or unsecured) to invest through us, we will charge you a flat dollar fee.

These payment options include:

### Time Based Charging

- i) The fee for the preparation and implementation of our advice is calculated based upon the time we spend developing the plan. Our hourly rate is \$330 per hour (incl. GST) with our advice preparation fee ranging from \$550.00 to a maximum of \$20,000 (incl. GST).

Price can vary depending on scope and complexity and we will provide you with an estimate of the overall cost. If extra charges apply, then we will inform you before proceeding with any work.

### Asset Based Charging

- i) The fee for the preparation and implementation of our advice is calculated as a percentage of the dollar amount invested or premium/brokerage amount paid. Our minimum fee for this is \$550.00 (incl. GST), based on the complexity of the advice we provide to you and the maximum fee is calculated based upon fee schedule 1 and/or fee schedule 2 below.

#### Schedule 1 (investments)

| Maximum initial fee* | Investment amount | Average portfolio charge    |
|----------------------|-------------------|-----------------------------|
| 4.40%                | first \$50,000    | \$2,200 on \$50,000         |
| 2.75%                | next \$50,000     | \$3,575 on \$100,000        |
| 2.20%                | next \$100,000    | \$5,775 on \$200,000        |
| 1.65%                | next \$100,000    | \$7,425 on \$300,000        |
| 1.10%                | next \$700,000    | \$15,125 on \$1 million     |
| 0.55%                | over \$1 million  | Up to a maximum of \$20,000 |

\* Fees on tax effective products are capped at 4.4% with any excess refunded back to you.

#### Schedule 2 (Retail insurance)

| Commission Structure | Upfront Amount | Ongoing Amount |
|----------------------|----------------|----------------|
| Level                | Up to 33%      | Up to 33%      |
| Hybrid               | Up to 85%      | Up to 25%      |
| Upfront              | Up to 124%     | Up to 18%      |
| Stepped              | Up to 95%      | Up to 20%      |

#### Schedule 3 (Group insurance)

The fee is calculated based on the complexity of the advice we provide to you. Our minimum for this is \$2,200 (incl. GST) and the maximum fee is \$20,000.00 (incl. GST).

The ongoing fee for advice in relation to Group Insurance products is subject to a maximum fee of 30% of premium p.a.

### If you do not proceed with our advice

We will provide you with an indication of the cost of our advice prior to the drafting of your Statement of Advice (SOA), consequently should you decide not to implement the recommendations contained within the provided Statement of Advice, we will charge you a fee based on the time involved with the preparation of your financial planning strategy and Statement of Advice, which is payable in full. This fee for advice preparation will be a minimum of \$550 (incl. GST) and a maximum of \$20,000 (incl. GST) depending on the complexity of the advice provided.

Count may retain a portion of fees and commissions received from the providers of the underlying products. Where this applies all fees and commissions will be disclosed in your Statement of Advice.

## Supplementary service fees

For supplementary services, such as the provision of general research material or the completion of administrative tasks, our fee will be calculated on a time basis of \$330.00 per hour.

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## Ongoing service fees

Our ongoing advice fees vary depending on scope and complexity and range from 0.55% to 1.10% of your total funds under management (incl. GST). If you receive any ongoing wealth protection (life insurance) advice from us, our fees will be paid by the ongoing commission received from the insurance provider on your behalf, which ranges between 10% and 33% of your annual premium depending on the commission structure selected.

Alternatively you can elect to pay a fee for service for which we will invoice you and you will be required to pay with your available cash reserves. We will then rebate any commission that we received from your investments, superannuation or wealth protection products. The exact cost of the ongoing review service will depend on the review offering we recommend and this will be disclosed within your Total Financial Care Agreement (TFCA) document we provide to you. Regardless of the method of ongoing remuneration, either via commission or fee for service, you will pay approximately the same amount for our ongoing advice provided to you.

Where an ongoing fee is charged, you will also be provided with a Fee Disclosure Statement (FDS) on an annual basis. This will outline the fees you have been charged as well as the qualifying services offered and received under the terms of the ongoing fee arrangement.

Below is an example of our Total Financial Care Agreement (TFCA):

- Every 12 months we will contact you to discuss:
  - the performance and quality of your investments relative to your financial goals and objectives;
  - the adequacy of your personal insurances specific to your needs;
  - legislative changes that may affect your financial plan or strategy
- Every 12 months you will receive a portfolio report summarising investment balance, asset allocation and performance.
- Investment product ratings will be reviewed and you will be contacted via phone or email to discuss the impact upon your portfolio.
- 24 hours a day, 7 days a week, you will have access to view your consolidated portfolio via the selected investment website.
- Where we hold investment briefings, you will be invited to keep you up to date with investments and the financial market.
- During business hours of 9:00am and 5:00pm Monday to Friday, you will have telephone access to your Adviser, or if your Adviser is unavailable, to other staff members at S&B Financial Solutions Pty Ltd, to discuss any areas of concern regarding your financial plan.

Should you require any additional services outside of any agreement between you and your adviser, an amount of up to \$330 per hour, may be applied.

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## Other costs

All fees and commissions will be disclosed in your Statement of Advice. Count may also charge transaction fees in respect of particular products. These include the following:

- Where trades are executed using our approved stockbrokers, Count charges a Transaction Fee in addition to the brokerage charged by the broker. This fee ranges from \$25 to \$29.
- For listed securities held off platform \$110 p.a for non-advised portfolios and up to 0.22% p.a for advised portfolios.
- With respect to platforms, Count may receive an ongoing account keeping fee which may be tiered based on the value of your portfolio of up to 0.6%p.a, a licensee advice fee of up to 0.33% p.a or charge a dealer group fee of up to 0.22%p.a.

In addition to the commissions outlined above, we may also receive the following fees and/or commissions in respect to particular products.

#### Schedule 4 (Margin Lending)

We receive 0.55% ongoing commission in relation to margin loan facilities where we are entitled to do so under existing arrangements.

#### Schedule 5 (Term Deposits and Cash)

We receive an ongoing commission of up to 0.44% where we are entitled to do so under existing arrangements.

#### Schedule 6 (Protected Equity Investments)

We receive an upfront commission of up to 1.375% and ongoing commission of 0.55% where we are entitled to do so under existing arrangements.

#### Schedule 7 (Intra-Fund Advice)

Count may receive payments from the trustee of a superannuation fund with which it has entered into an intra-fund services agreement. These payments will generally be up to \$80 pa per member and are paid periodically to Count. Count may pass a portion of this payment on to me.

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#### Non-advisory implementation fees

**Managed funds:** A fee of up to \$150 per investment transaction (excluding any non-rebateable component of fund manager fees) may be applied, plus any applicable ongoing commission paid by the product provider.

**Share transactions:** A fee of 1.5% (includes both adviser and broker charges) of the amount to be invested will be applied, subject to a minimum of \$150.

**Wealth Protection:** A fee of up to 124% of first year's premium may be applied, plus any applicable ongoing commission paid by the product provider.

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#### Other Benefits - Contributions to Count (CTCs)

CTCs are a points-based rewards system primarily calculated on revenue contributed to Count. For investments placed by S&B Financial Solutions Pty Ltd (a franchisee of Count) in approved administration platforms and retail products, CTCs are calculated based on your total balance and are allocated annually.

The following table shows the level of CTCs allocated in relation to Count's approved administration platforms and retail products, calculated per \$100,000 invested.

| \$100,000 invested in the following platform          | CTC Value | \$100,000 invested in the following platform | CTC Value |
|---|-----------|--|-----------|
| IOOF IPS*, platform <sup>2</sup> and wealth-e-account | 500       | Perpetual WealthFocus*                       | 500       |
| IOOF Pursuit  | 500       | Colonial First State FirstChoice*            | 350       |
| Star Portfolio  | 500       | Colonial First State FirstChoice Wholesale   | 500       |
| wealth-e-account Wrap Essentials*                     | 400       | Praemium Customised Portfolio                | 150       |

\* Closed to new business

With respect to ongoing commissions paid from Retail Investments, Simon Scallan will receive one CTC for each \$1 paid to Count. The amount will be set out in the advice document provided to you.

Each year Count sets a CTC target for our firm. If we exceed this target, we are entitled to a cash payment equivalent to 5% of our CTC total (plus GST). As a worked dollar example, if we were to assume that our firm accumulates 100,000 CTCs over the year, Count will pay us 100,000 x 5% (plus GST) = \$5,500 (GST inclusive).

We may also qualify for scale based rebates, i.e. once we have exceeded 295,000 CTCs we may qualify for cash payments starting from \$10,000 including GST.

Any amount to be paid and the method of calculating the benefit will be disclosed at the time the advice is provided.



## Referral arrangements

We have a referral arrangement in place with the providers detailed below. If you use the services of these providers I will receive the corresponding fee disclosed in the below table for the referral of your business. This will be paid for by the relevant provider and is not an additional cost to you.

| Referral Arrangement | Description of Referrer  | Payment Made to Adviser  |
|----------------------|--|--|
| <b>Finconnect</b>    | Finconnect provides lending and financing solutions to clients. These services will either be provided by a Finconnect lending manager or a loan writer at another Count Firm. | Any upfront commission received will be split 45-60% to the lending manager, 30% to S&B Financial Solutions Pty Ltd and the balance to Finconnect.<br>Any ongoing commission received will be split 30% to the lending manager, 30% to Finconnect and 40% to S&B Financial Solutions Pty Ltd |

If you have been referred to us by SB Partners Pty Ltd, Michael Ellis & Associates Chartered Accountants, Munro & Partners Pty Ltd, MWM Advisory Pty Ltd, Clear Accounting Solutions Pty Ltd or PTSC Bookkeeping and you use our services, SB Partners Pty Ltd, Michael Ellis & Associates Chartered Accountants, Munro & Partners Pty Ltd, MWM Advisory Pty Ltd, Clear Accounting Solutions Pty Ltd or PTSC Bookkeeping will receive up to 20% of the total initial commission or fees received by S&B Financial Solutions Pty Ltd for the referral of your business.

This will be paid from the initial fees disclosed above and will not be an additional cost to you.