



Financial Services Guide

This Financial Services Guide (FSG) will help you decide if you want to use any of the financial services offered by Count and your adviser. Included in this guide is information on:

- ✓ **Documents** you may receive from your adviser
- ✓ The **relationship** between Count and your adviser
- ✓ The **financial services** and **products** we provide
- ✓ How we will be **remunerated**
- ✓ **Complaint resolution** procedures
- ✓ Your **privacy**
- ✓ Your adviser's **profile**
- ✓ **Safe money management** practices



Looking after your financial life

Count and **Count Wealth Accountants**[®] are trading names of Count Financial Limited

ABN 19 001 974 625, Australian Financial Services Licence No. 227232

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info@count.com.au www.count.com.au

Other documents you may receive

Statement of Advice (SoA)	When your adviser provides you with personal advice tailored to your personal circumstances and needs, you will receive a Statement of Advice (SoA). A Statement of Advice is a financial plan that sets out the advice, the basis of that advice and details about fees, commissions and other benefits payable as a result of the advice provided.
Record of Advice (RoA)	If you have previously been issued with a Statement of Advice, certain circumstances may allow the provision of further advice without the need to issue a further Statement of Advice. Where this is the case, you are entitled to request a Record of Advice (RoA) within 7 years after the advice was provided. The RoA can be requested from your adviser, by any means, and will detail the further advice and the basis of those recommendations.
Product Disclosure Statement (PDS)	If your adviser recommends that you buy a particular financial product, you will receive a Product Disclosure Statement (PDS) to help you decide whether or not to buy that product. The Product Disclosure Statement contains information about that particular product's features, fees benefits and risks.

The relationship between Count and your adviser

Count	Count Financial Limited (Count) was established in 1980 and listed on the Australian Stock Exchange in 2000 (COU). Australian shareholders, many of whom are franchisees of Count, own more than 90% of Count. Count consists of two franchise networks of around 500 franchisees Australia-wide and is a principal member of the Financial Planning Association of Australia Limited.
Your Adviser	Your adviser is an Authorised Representative of Count and an employee, sole practitioner, partner or director of a company that has entered into a franchise agreement with Count. As an Australian Financial Services Licensee (AFSL), Count is responsible for the financial services your adviser provides.
Services Count is not responsible for	Count is not responsible for services offered by your adviser in their capacity as an accountant, such as: <ul style="list-style-type: none"> • Taxation advice and services such as completing tax returns; • Accounting and audit services; • Self Managed Super Fund compliance and administration services not outsourced to Trust; • Business advisory services; or • Any other services not provided as a franchisee of Count. <p>Please contact Count on 1800 026 868 if you are uncertain as to who is responsible for the services offered.</p>

The financial services and products we provide

As an Authorised Representative of Count, your adviser can offer the following financial services:

Financial Services	Services such as:	Utilising financial products such as:
Wealth Creation	<ul style="list-style-type: none"> • Investment strategies • Margin lending • Savings plans 	Deposit products such as Cash Management Trusts and Term Deposits, Managed Funds, Master Trusts, wrap accounts and listed securities (shares).
Wealth Protection	<ul style="list-style-type: none"> • Personal insurance planning • Business insurance planning 	Death, permanent disability, trauma & income protection, business overheads and key man insurance.
Retirement Planning	<ul style="list-style-type: none"> • Personal Superannuation • Business Superannuation 	Corporate, personal and Self-Managed Super Funds, approved deposit funds and Retirement Savings Accounts, Allocated Pensions, Term Allocated Pensions and complying annuities.
Ongoing Advice	Ongoing advice and formal reviews in relation to your financial situation	
Placement services	Non-advisory product placement service	
Credit services	Home, business line of credit, investment loans, leasing and asset purchase facilities	

Your adviser has access to a wide range of products that have been approved by Count's research committee and assessed through independent research providers, such as van Eyk Research. Your adviser is not permitted to make any recommendations on industry or in-house corporate superannuation funds due to the lack of independent research currently available on these products.

How we will be remunerated

All new clients may receive a complimentary, no obligation introduction to Count's services which excludes any financial advice. The cost of subsequent services to you will depend on the nature of the service provided.

Where personal advice is provided, any remuneration (including commission, benefits and incentives) relating to the specific financial products recommended, will be disclosed in your SoA. For other financial services, you may request particulars of the remuneration we may receive before any financial services are provided.

Count and your adviser may be remunerated by any combination of the methods described below (to be read in conjunction with your adviser's profile attached to this Financial Services Guide):

Commissions	<p>The companies that provide the products you invest in may pay commissions to Count and your adviser. The rate will vary depending on the type of product.</p> <p>On all new investments, we may receive a percentage of the amount you invest as upfront commissions. These commissions are generally paid from fees deducted by the product provider from the funds you invest.</p> <p>We may also receive ongoing commissions from product providers, which are generally paid monthly and calculated as a percentage of your investment balance. For insurance products, upfront and ongoing commissions are included in the premium you pay for the product(s).</p> <p>Ongoing commissions will continue to be paid for as long as you hold the product.</p>
Fee for service	<p>Your adviser may charge a set fee for service or an hourly rate that is agreed upon before the service is provided. You may receive an invoice for the relevant fee and a rebate of all or part of any commission paid.</p>
Referral fees	<p>Should a third party refer you to us, the third party may receive a fee or commission for the referral.</p> <p>Your adviser may also receive a fee or commission for referring you to third parties for specialist services. These arrangements are disclosed in your adviser's profile attached to this Financial Services Guide.</p>
Fund Manager arrangements	<p>Count may receive payments from fund managers, based on the average balance of all funds placed by Count advisers in each relevant fund manager's investment option(s). These quarterly payments are not shared with your adviser.</p>
Alternative remuneration	<p>Count and/or your adviser may receive alternative remuneration, such as entertainment and gifts, from product providers. In accordance with the Industry Code of Practice, we maintain a register of all material alternative remuneration paid and received. Copies of our public registers are available on request within 7 working days.</p>
Training conferences	<p>Product providers may pay Count a fee to exhibit at Count's annual training conference and may also sponsor evening social functions. Exhibition fees contribute to the expenses incurred in running the conference and may be used to subsidise adviser registration fees.</p> <p>All exhibition fees are disclosed in Count's public alternative remuneration register.</p>
Incentives	<p>Franchisees may be rewarded with Count share options (see below) and other benefits based on their contribution to Count's profit each financial year. Each Count service offered by your adviser has a different CTC (Contribution to Count) value. Some services or products may attract a greater CTC value than others. If applicable, more information will be provided in your Statement of Advice.</p> <p>By reaching specified CTC thresholds, franchisees may become eligible for fee waivers, cash rebates and a higher commission split paid by Count on some products. Any incentives that may apply will be disclosed in your Statement of Advice.</p>

Option incentives Franchisees who increase their CTC level by 12.5% each year may be allocated discretionary Count Financial Limited (COU) options. COU options may be converted to shares at a prescribed point in the future, upon payment of an agreed price.

Complaint resolution procedures

If our level of service or quality of advice fails to meet your expectations we would like you to tell us about your concerns.

Step 1	Contact your adviser to see if your complaint can be resolved.
Step 2	If not satisfactorily and promptly resolved, you should lodge a complaint in writing to: Complaints Resolution Manager Count Financial Limited GPO Box 3323 Sydney NSW 2001 Phone: (02) 8272 0288 Fax: (02) 9241 7342 Email: reportcomplaints@count.com.au We aim to promptly resolve complaints at step 1 or 2.
Step 3	If not satisfactorily resolved within 45 days you have the right to make a complaint, free of charge, to the Financial Industry Complaints Service (FICS) on 1300 780 808 or fics@fics.asn.au . Information about your rights can also be obtained from the Australian Securities and Investments Commission on 1300 300 630.

Your privacy

Information acquired by us in the course of providing our services will not be disclosed to other parties without your express consent, except as required by law or professional obligation. Please refer to our privacy statement on www.count.com.au for more information. If you wish to examine the personal information we hold about you, please contact Count on 1800 026 868 or email privacy@count.com.au.

Your adviser's profile

Introduction	I, Robert Julian, am an Authorised Representative of Count Financial Limited, ASIC adviser ID No. 252955. I am a director of JSA Accounting Pty Ltd, which is also an Authorised Representative of Count Financial Limited, ASIC adviser ID No 252957. I have been authorised by Count to issue this Financial Services Guide with my details attached.																					
Qualifications & experience	I am a fellow of the Australian Society of CPA's and a Fellow of the Taxation Institute of Australia. I have 16 years experience in the provision of financial, accounting and taxation advice as a public accountant and registered tax agent.																					
Your instructions	You may provide instructions by email robert@jsaaccounting.com.au , fax 08 8322 5383, or telephone 08 8322 5383. My office address is 64 Hillier Road, Reynella SA 5161 and my postal address is PO Box 702, MORPHETT VALE SA 5172.																					
Service fees	<p>For personal advice, the preparation of a Statement of Advice is required. A Statement of Advice preparation fee will be agreed upon prior to the provision of advice and is subject to a minimum fee of \$825. Our total fee for the preparation and implementation of advice is calculated as a percentage of the dollar amount you are investing and is subject to the maximums* in the below fee schedule:</p> <table border="1"> <thead> <tr> <th>Maximum* initial fee</th> <th>Investment amount placed</th> <th>Average portfolio charge</th> </tr> </thead> <tbody> <tr> <td>4.4%</td> <td>first \$50,000</td> <td>\$2,200 on \$50,000</td> </tr> <tr> <td>2.75%</td> <td>next \$50,000</td> <td>\$3,575 on \$100,000</td> </tr> <tr> <td>2.2%</td> <td>next \$100,000</td> <td>\$5,775 on \$200,000</td> </tr> <tr> <td>1.65%</td> <td>next \$100,000</td> <td>\$7,425 on \$300,000</td> </tr> <tr> <td>1.10%</td> <td>next \$700,000</td> <td>\$15,125 on \$1 million</td> </tr> <tr> <td>0.55%</td> <td>over \$1 million</td> <td></td> </tr> </tbody> </table> <p>*Please note the above maximums do not apply to non-rebateable commissions on tax effective investments.</p> <p>Should you decide not to implement our recommendations, the fee for the preparation of the Statement of Advice will be subject to our minimum fee of \$825.</p> <p>For strategy advice or supplementary services, such as research or comparison studies, our fee will be calculated on a time basis of \$180 per hour.</p>	Maximum* initial fee	Investment amount placed	Average portfolio charge	4.4%	first \$50,000	\$2,200 on \$50,000	2.75%	next \$50,000	\$3,575 on \$100,000	2.2%	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	
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Review fees	<p>Regular reviews of your investments are essential to ensure you are on track to reach your goals. The cost and services to be provided will be established by mutual agreement.</p> <p>Our minimum review fee is \$500, subject to any previous agreements entered into.</p> <p>For investment product reviews, the fee is capped at the greater of the minimum review fee or 1.1% pa of your portfolio balance (including ongoing commission received from product providers). JSA Accounting Pty Ltd may pay 0-5% of your review fees to Count.</p> <p>Should you require any additional services outside of any agreement between you and the adviser, an amount of \$180 per hour may be applied.</p>																					
Non-advisory investment fees	<p>Managed funds: A fee of \$150 per investment transaction (excluding any non-rebateable component of fund manager fees) will be applied, plus any applicable ongoing commission paid by the product provider.</p> <p>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 adviser fee of \$150.</p>																					

Safe Money Management Practices

We recommend you always adhere to the following safe money management practices:

1	Only act on financial product advice received from Authorised Representatives of Count and always read the relevant Product Disclosure Statement before investing in a financial product.
2	Ensure your cheques can only be used for the purpose you intended by always: <ul style="list-style-type: none">✓ Making your cheques for investments payable to the Financial Institution in the format of 'Trustee' – 'Fund Name' – 'Your Name';✓ Crossing your cheque 'not negotiable' and crossing out 'or bearer'.
3	Make sure you receive written confirmation of your investment from the Financial Institution or Share Registry within 3 weeks of investing. Please also check that the investment was made in the correct name, fund or share.
4	All financial statements should be sent directly to you from the Financial Institution, not via a third party. You should receive a new statement at least once a year and you should check all transactions that have taken place since the previous statement.
5	Do not appoint anyone from our firm as your Personal Representative/Agent, Power of Attorney or Account Operator as it allows them to redeem your investments. Please note that appointing us as your investment adviser or authorised nominee for online broking transactions, does not give us the ability to redeem your investments.
6	If you have a Self Managed Super Fund (SMSF), and our firm recommended the investment strategy, placed the investments and/or administers your SMSF, an unrelated partner or accounting firm must audit your fund.
7	It is not a safe money management practice to give anyone authorisation to sign on your personal, business or SMSF bank accounts or cheque books. Note that the establishment of an Enduring Power of Attorney authorises an individual to act in this capacity.
8	Count is not responsible for any advice or services provided as accountants in public practice. Where we discuss or recommend investments in products that are not on Count's approved product list such as: residential property, unlisted private companies, property syndicates, franchisees, and private development funds, these recommendations are not made as Authorised Representatives of Count.