



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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Ph: (02) 8272 0292 Fax (02) 9241 7342

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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:
- 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.
- Please contact Count on **1800 026 868** if you are uncertain as to who is responsible for the services offered.

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** 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.
- 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.
- 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).
- Ongoing commissions will continue to be paid for as long as you hold the product.
- Fee for service** 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.
- Referral fees** Should a third party refer you to us, the third party may receive a fee or commission for the referral.
- 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.
- Fund Manager arrangements** 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.
- Alternative remuneration** 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.
- Training conferences** 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.
- All exhibition fees are disclosed in Count's public alternative remuneration register.
- Incentives** 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.
- 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.

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	<p>If not satisfactorily and promptly resolved, you should lodge a complaint in writing to:</p> <p>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</p> <p>We aim to promptly resolve complaints at step 1 or 2.</p>
Step 3	<p>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.</p> <p>Information about your rights can also be obtained from the Australian Securities and Investments Commission on 1300 300 630.</p>

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, Chris Shiels, an employee of eFinance Centre Pty Ltd, am an Authorised Representative of Count Financial Limited, ASIC adviser ID No. 305716. I have been authorised by Count to issue this Financial Services Guide with my details attached.

Your instructions

You may provide instructions by:

Email: chris@etax.com.au

Fax: (07) 3349 1716

Telephone: (07) 3349 1121

My office address is:

eFinance Centre
Level 6, Garden City Commerce Tower
14 Mt Gravatt-Capalaba Road
UPPER MT GRAVATT QLD 4122

My postal address is:

eFinance Centre
PO Box 6348
UPPER MT GRAVATT QLD 4122

Service fees

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 \$660. 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:

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	

*Please note the above maximums do not apply to non-rebateable commissions on tax effective investments.

Should you decide not to implement our recommendations, the fee for the preparation of the Statement of Advice will be payable in full.

For strategy advice or supplementary services, such as research or comparison studies, our fee will be calculated on a time basis of \$130 per hour.

Review fees

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.

Our minimum review fee is \$660 including GST per annum subject to any previous agreements entered into.

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). eFinance Centre Pty Ltd may pay 0-5% of your review fees to Count.

Should you require any additional services outside of any agreement between you and the adviser, an amount of \$130 including GST per hour, may be applied.

Non-advisory investment fees

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.

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.

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.



Supplementary Financial Services Guide

This Supplementary Financial Services Guide dated 4 December 2006, should be read in conjunction with Financial Services Guide Version 7, dated 17 February 2006. Count Financial Limited has authorised the distribution of this Supplementary Financial Services Guide.

Please replace the section entitled “The financial services and products we provide” with:

As an Authorised Representative of Count, your Adviser can offer placement services, general advice or advice tailored to your personal circumstances and needs and on the following:

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.	
Credit services	Home, business line of credit, investment loans, leasing and asset purchase facilities.	

Count Advisers have access to a range of products that have been approved by Count’s research committee and assessed through independent research providers, such as van Eyk. The ability of your adviser to recommend some of these products may be limited due to additional accreditation requirements. If you have existing products that are not approved by Count, your Adviser may be able to make recommendations on their ongoing appropriateness but is not permitted to make recommendations on the establishment of new products that are not on Count’s approved list (such as industry superannuation funds).

In the section entitled “Service Fees”, please change the footer beneath the fee schedule with:

* Commission received on tax effective products is not subject to the above maximums but is capped at 4.4% of the invested amount with any excess refunded back to you.

Acknowledgement of Receipt

Please sign below to acknowledge that you have received and understood the contents of this Supplementary Financial Services Guide to be read in conjunction with Financial Services Guide Version 7:

Full Name:

Client signature(s):

Date:

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