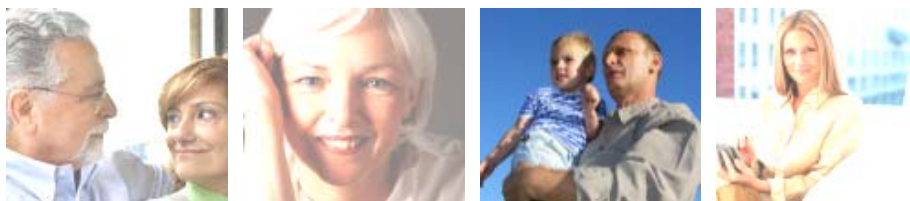




# FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) explains Count's financial service offering. It is a legal requirement that you be provided with an FSG. It has information on:

- **Documents** you may receive from your adviser
- The **relationship** between your adviser and Count
- The **financial services** your adviser can provide
- How your adviser and associated entities are **remunerated**
- How **complaints** are resolved
- Count's **privacy policy**
- **Safe money management** practices
- Your adviser's **profile**



Looking after your financial life

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'Count' and Count Wealth Accountants® are trading names of Count Financial Limited  
ABN 19 001 974 625, Australian Financial Services Licence No. 227232

## Other documents you may receive

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### *Statement of Advice*

If your adviser provides personal advice tailored to your personal circumstances and needs, you will receive a Statement of Advice (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*

If you were previously issued with a Count SoA, certain circumstances may allow the provision of further advice without the need for a further SoA. 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 and will detail the further advice and the basis of those recommendations.

### *Product Disclosure Statement*

You will receive a Product Disclosure Statement (PDS) if your adviser recommends a financial product or offer 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..

## The relationship between Count and your adviser

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### *Count*

Count consists of two franchised networks of around 450 franchisees Australia-wide and is a principal member of the Financial Planning Association of Australia Limited and a member of the Investments and Financial Services Association.

### *Your Adviser*

Your adviser will either be an employee, sole practitioner, partner or director of a company or entity that has entered into a franchise agreement with Count.

As an Authorised Representative, your adviser will be acting on behalf of Count when providing the financial services offered in this FSG and is authorised to issue this FSG with their profile attached. As an Australian Financial Services Licensee, Count is responsible for the advice and financial services provided to you except as set out below in '*Services Count is not responsible for*'.

### *Services Count is not responsible for*

Count is only responsible (together with your adviser) for services offered by your adviser as a Count Authorised Representative and not in any other capacity including as an accountant or tax agent, such as:

- Taxation advice and services such as 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, direct international shareholdings or any products that only require disclosure using an information memorandum; or
- 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 service. If you require further clarification please contact Count on 1800 026 868.

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## The financial services and products provided

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

Financial Services	Services such as:	Utilising financial products such as:
Wealth Creation	Investment strategies Margin lending Savings plans	Deposit products such as Cash Management Trusts and Term Deposits, Managed Funds, Master Trusts, wrap accounts, listed securities (shares) and investment loans.
Wealth Protection	Personal insurance planning Business insurance planning	Death, permanent disability, trauma & income protection, business overheads and key man insurance.
Retirement Planning	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.
Social Security	Benefit eligibility and maximisation	
Ongoing Advice	Ongoing advice and formal reviews in relation to your financial situation	

### Approved Products

Count uses the research of independent research providers, such as van Eyk, to select a range of high quality products. While there may be other products also suitable to your needs, your adviser will generally only provide financial advice on those products on the Count Approved Product List (APL). Ask your adviser if you would like more information on the APL. The ability of your adviser to recommend some of the products on the APL may be limited due to some additional accreditation requirements of some financial institutions. Where this is the case, additional information is provided in your adviser's profile attached to this FSG.

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 APL (such as industry superannuation funds) without prior approval from Count.

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## Count & your adviser's remuneration

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

Count and your adviser may receive remuneration, commission, benefits and other incentives through a combination of any of the methods described below:

### Fees

Before the provision of any advice or service, your adviser will outline for your approval any fees that apply. You may choose to pay these fees directly or from the financial product(s) you are invested in and it may be based on:

- A dollar amount;
- A percentage of the amount invested;
- An hourly rate; or
- A combination of some or all of the above.

Further details on fees are provided in the attached 'Your adviser's profile' section.

## Commissions

Commissions may be paid by the organisations that issue the financial products recommended and the percentage varies depending on the product:

- Upfront commission is an amount deducted by the product provider from initial investments.
- Ongoing commission is a percentage of the value of ongoing investment balances and is calculated at the end of each month the investments are held.
- Commission on insurance products is based on a percentage of the premium paid.

If a direct fee is charged, your adviser may rebate some or all of the above commission.

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## Referrals

If you have chosen to use Count based on a recommendation, the third party may receive a fee, commission or other benefit, such as a gift voucher, for the referral. Your adviser may also receive a benefit for referring you to third parties for specialist services.

If applicable, further details will be disclosed in *'Your adviser's profile'* and Statement of Advice.

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## Fund manager payments

Count may receive payments from financial institutions, based on the average balance of all funds placed by Count advisers in each relevant institution's investment option(s). These payments are not shared with your adviser, however they may receive indirect benefits as described in *'Incentives'* below.

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## Alternative remuneration

Count and your adviser may receive alternative remuneration, such as entertainment and gifts, from financial institutions. In accordance with the Industry Code of Practice, both Count and your adviser must maintain a register of all material alternative remuneration paid and received. Copies of these registers are available on request within 7 working days.

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## Training conferences

Financial Institutions may pay Count a fee to attend Count's annual training conference and they 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 alternative remuneration register.

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## 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 Contribution to Count (CTC) value based on the service's profitability.

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.

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## 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.

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Count collects and may retain a percentage of all fees and commission with the balance passed on to your adviser's franchise. Where personal advice is provided, any fees, remuneration, commission, benefits and incentives relating to the advice and the financial products recommended, will be disclosed in writing in your Statement of Advice. For other financial services, you may request details of any remuneration before any financial services are provided.

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## Complaint resolution procedures

If the level of service or quality of advice provided by your Adviser fails to meet your expectations you can contact us by following these steps:

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<b>Step 1</b>	Contact your adviser to see if your complaint can be resolved.
<b>Step 2</b>	If not satisfactorily resolved within 5 business days, please lodge a written complaint to:  Attention: Complaints Resolution Manager Count Financial Limited  Please post to: GPO Box 3323 Sydney NSW 2001  Or email to: <a href="mailto:reportcomplaints@count.com.au">reportcomplaints@count.com.au</a> Or Fax to: (02) 9241 7342  Alternatively you can call on (02) 8272 0288 and ask to speak to the Complaints Resolution Manager.

**We aim to promptly resolve complaints at step 1 or 2.**

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<b>Step 3</b>	If a satisfactory outcome is not reached 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 <a href="mailto:fics@fics.asn.au">fics@fics.asn.au</a> .  Information about your rights can also be obtained from the Australian Securities and Investments Commission on 1300 300 630.
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## Your privacy

Information acquired by Count in the course of providing 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](http://www.count.com.au) for more information. If you wish to review your personal information held by Count please contact Count on 1800 026 868 or email [privacy@count.com.au](mailto:privacy@count.com.au).

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## Safe Money Management Practices

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

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- 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.

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  - Ensure any cheques you draw can only be used for the purpose intended by always:
    - 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'.

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  - 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.

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  - All financial statements should be sent directly to you from the Financial Institution, not via a third party (this includes your Adviser). 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.

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  - Do not appoint anyone from your adviser's firm as your Personal Representative/Agent, Power of Attorney or Account Operator as it allows them to redeem your investments. Please note that appointing your investment

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adviser as an authorised nominee for online broking transactions, does not give them the ability to redeem your investments.

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- Give careful consideration to the establishment of an Enduring Power of Attorney as it authorises an individual to sign on your personal, business or Self Managed Super Fund (SMSF) bank accounts or cheque books.
  - If you have a Self Managed Super Fund (SMSF), and your adviser's firm recommended the investment strategy, placed the investments and/or administers your SMSF, an unrelated partner or accounting firm must audit your fund.
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### Your adviser's profile

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#### *CDB Wealth Strategies Pty Ltd*

**ASIC Authorised Representative Number: 286810**

CDB Wealth Strategies Pty Ltd 99 005 473 790 is an Authorised Representative of Count. Our firm's adviser's listed below will provide the financial services set out in this guide, in their capacity as Authorised Representatives of Count.

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#### *Paul Clements*

**ASIC Authorised Representative Number: 286809**

Paul is an Authorised Representative of Count and a director of CDB Wealth Strategies Pty Ltd.

Paul attained a Bachelor of Commerce Degree from the University of Melbourne, a Post Graduate qualification as a Chartered Accountant, a Post Graduate certificate of Financial Planning from FINSIA (formerly known as the Securities Institute) and is a registered Tax Agent. Paul has 22 years of experience in the provision of financial / accounting / taxation / strategic wealth creation advice. Paul is a member of the Institute of Chartered Accountants and the Securities Institute.

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#### *Barry Lizmore*

**ASIC Authorised Representative Number: 314110**

Barry is an Authorised Representative of Count and an employee of CDB Wealth Strategies Pty Ltd.

Barry attained a Bachelor of Arts Degree (major in Economics) from the University of Toronto, a Graduate Diploma in Property from RMIT University, an advanced Certificate in Real Estate Agency from the Gordon Institute, and a Graduate Diploma in Financial Planning from FINSIA (formally known as the Securities Institute). Barry has 10 years experience in the financial services industry. Barry holds the qualification of a Certified Financial Planner (CFP) and is a member of the Financial Planning Association of Australia.

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### Your instructions

You may provide instructions to your adviser by post, email, fax or telephone.

**Contact Details:**

CDB Wealth Strategies Pty Ltd  
Level 14, 350 Queen Street, Melbourne, Vic, 3000

Phone: (03) 8618 2222  
Fax: (03) 8618 2200  
Email: [cdbwealth@cdb.com.au](mailto:cdbwealth@cdb.com.au)  
Web: [www.cdb.com.au](http://www.cdb.com.au)

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**All fees and commissions outlined in this profile are inclusive of GST.**

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**Advice fees**

For personal advice, the preparation of a Statement of Advice is required (except in situations where a Record of Advice applies as set out on Page 2 under the heading “Other documents you may receive”). Our total fee for the preparation and implementation of the Statement of Advice is calculated as a percentage of the dollar amount invested, subject to the maximums in the fee schedule below. Should this amount fall below the minimum preparation fee of \$990 then the minimum preparation fee will apply.

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	

\* 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.

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 \$990.

For strategy advice or supplementary services, such as research or comparison studies, our fee will be calculated on a time basis up to \$275 per hour.

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**Ongoing service fees**

Regular reviews of your financial situation are essential to ensure you stay on track to reach your goals. The cost and services to be provided will be established by mutual agreement.

Our minimum review fee is \$550 up to a maximum based on our hourly rate, subject to any previous agreements entered into.

For investment reviews, the fee is capped at the greater of the minimum review fee or 1.5% pa of your portfolio balance (including ongoing commission received from Financial Institutions). This cap does not include ongoing commission received on investment loans or any ongoing fees and commission payable to Count.

Should you require any additional services outside of any agreement between you and your adviser, an amount of up to \$275 per hour, may be applied.

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**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.

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