

# Edwards Irvine & Facius Pty Ltd

## Financial Services Guide

ABN 72 009 219 050 | Authorised Representative No: 316015

Version number: 14.00

### 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.

Edwards Irvine & Facius 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: 128 Northwood Street, West Leederville, WA, 6007  
Phone: (08) 9381 2555 Fax: (08) 9381 7776  
Email: [eif@eifcpa.com](mailto:eif@eifcpa.com) Web: <http://www.eifcpa.com>

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#### Mark Newman

#### Authorised Representative Number: 231423



Mark is an Authorised Representative of Count, an associate of Edwards Irvine and Facius Pty Ltd and receives a wage.

Mark has 24 years of experience in the provision of financial/accounting advice and 16 years experience in the provision of financial planning advice. Mark attained a Bachelor of Business Degree (Double Major Accounting and Computing) from Edith Cowan University in February 1990. He is a Certified Practising Accountant and holds a Specialist Designation in Financial Planning with CPA Australia

#### Financial services and product types

Mark is authorised to 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.

How to Contact me: [mark@eifcpa.com](mailto:mark@eifcpa.com) or 08 9381 2555

## Geoff Edwards



### **Authorised Representative Number: 231422**

Geoff is an Authorised Representative of Count, a director of Edwards Irvine & Facius Pty Ltd and receives a wage.

Geoff has over 27 years of experience in the provision of financial/accounting advice and 16 years experience in the provision of financial planning advice. Geoff attained a Bachelor of Business Degree (Accounting) from Edith Cowan University in February 1991. He is a Certified Practising Accountant and holds a Specialist Designation in Financial Planning with CPA Australia and is a member of the N.T.A.A. (National Tax and Accountants Association).

### **Financial services and product types**

Geoff is authorised to 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.

How to Contact me: [geoff@eifcpa.com](mailto:geoff@eifcpa.com) or (08) 9381 2555

## 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 \$165 per hour (incl. GST) with our advice preparation fee ranging from \$2,200 (incl. GST) 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 \$2,200 (incl GST) 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 37%	Up to 33%
Hybrid	Up to 90%	Up to 28%
Upfront	Up to 124%	Up to 13%
Stepped	Up to 95%	Up to 20%

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

## 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 \$165 per hour.

## Ongoing service fees

Our ongoing advice fees vary depending on scope and complexity and range from \$495 (incl GST) to \$20,000 (incl. GST) unless otherwise agreed. The exact cost of the ongoing review service will depend on the review offering we recommend and this will be disclosed within the Total Financial Care Agreement we provide 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.

We will recommend what we feel is the most appropriate review package to fit your circumstances.

Below is a summary of our available review packages:

### **Cost of ongoing service**

At Edwards Irvine and Facius we offer four levels of ongoing service packages. These are Platinum, Gold, Silver and Bronze package.

Which level is correct for you is determined by:

- the type of engagement we have with you
- how quickly your personal situation is likely to change
- the complexity of the strategy we have created for you
- the level of engagement you wish to have with the products and services we have implemented for you.

#### **Platinum**

- Up to 2 formal annual reviews of your situation (SoA/RoA)
- Up to 4 direct meetings or scheduled phone calls as required by you
- Quarterly Portfolio report
- Quarterly 'Count Report'
- Quarterly Market Outlook Report
- Priority access to any seminars we run or participate in

Price inclusive of advice documents from \$5,000 per annum

#### **Gold**

- A formal annual review of your situation (SoA/RoA)
- Up to 2 face to face meetings or scheduled phone calls to discuss your situation as requested by you
- Half Yearly Portfolio Report
- Quarterly 'Count Report'
- Quarterly Market Outlook Report

Price Inclusive of advice document from \$2,500 per annum

#### **Silver**

- A Formal review of your situation (SoA/RoA)
- Face to face or phone meeting as part of review process
- Quarterly 'Count Report'

Price inclusive of advice document from \$1,500 per annum

#### **Bronze**

- An offer of a Formal review each year to be billed on a time basis at \$165 per hour
- Quarterly Count reports

If you require additional services above those listed above, a fee will be negotiated at the time the service is to be provided. An amount of up to \$165 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.

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#### 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.

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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 Edwards Irvine & Facius 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, Edwards Irvine & Facius Pty Ltd 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 310,000 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.

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## 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 Edwards Irvine & Facius Pty Ltd and the balance to Finconnect. Any ongoing commission received will be split 30% to the lending manager, 30% to Finconnect and 40% to Edwards Irvine & Facius Pty Ltd.
<b>Pacific East Coast Property</b>	Pacific East Coast Property is one of Australia's leading sources of property investments. They can assist clients that may be interested in investing in direct property.	A referral fee of 2% (plus GST) of the purchase price is paid to Edwards Irvine & Facius Pty Ltd. This is paid in two instalments 50% on exchange of Contract and the remainder at settlement. In addition 1% of the purchase price is paid to Count Financial Limited, and will contribute to our firm's annual revenue contribution to Count. These fees are paid by Pacific Eastcoast and are not an additional cost to you.
<b>Count Essentials</b>	Count Essentials is part of Count Financial Ltd and provides an exclusive wealth protection service.	If you use the services of Count Essentials, I will receive 75% of the initial and ongoing commission for the referral of your business. This will be paid for by the relevant life company recommended, and is not an additional cost to you.

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