

Count Financial Limited

Financial Services Guide

ABN 19001 974 625 | AFSL NO 227232

Version number 16.00

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 Level 3E, 11 Harbour Street Sydney NSW 2000
Phone:	1300 650 432

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
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 Pacific East Coast Pty Ltd ABN 87 003 135 617.

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 one of Australia's leading professional association for financial advisers and we are committed to its Code of Professional Practice, which includes a Code of Ethics, Practice Standards and Rules 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 day 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 services and products helps ensure your Adviser can provide a tailored financial solution just for you.

Advice services we provide

Our Advisers can provide advice in the following areas:

- investment planning, including borrowing to invest
- superannuation and retirement planning
- Self-Managed Superannuation Funds
- personal and business risk insurance
- information on Centrelink benefits
- portfolio review services.

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

Our Advisers can provide advice in relation to the following types of financial products:

- deposit and payment products (eg savings accounts or term deposits)
- government debentures, stocks and bonds
- life products (eg life cover, total and permanent disability cover, trauma cover, income protection and business overheads insurance)
- managed investment schemes (eg managed funds, unit trusts, Separately Managed Accounts and Investor Directed Portfolio Services)
- Retirement Savings Accounts
- securities (eg listed securities, hybrid securities, listed property trusts and exchange-traded funds)
- margin loans, and
- superannuation (eg employer super, rollovers and account based pensions).

Approved products

Our specialist product research team undertakes due diligence on product providers and also use independent research to select 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.

When it is appropriate, your adviser may recommend a financial product from the Count APL, or 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 must meet our selection criteria and approval process.

The financial services and 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, eg 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 at www.commbank.com.au/security-privacy/general-security/privacy.html.

Information acquired by Count in the course of providing services will only be disclosed as per sections 4 and 5 of the Commonwealth Bank Group's Privacy Policy.

If you wish to review your personal information held by Count, please contact us by phoning 1300 650 432 or emailing 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 as 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, SMS or fax.

In most circumstances we can accept instructions from a person who is authorised to give instructions on your behalf.

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 the 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 Count Financial Limited Level 3E, 11 Harbour Street Sydney NSW 2000
Emailing:	reportcomplaints@count.com.au
Phone:	1300 650 432
Fax:	1300 457 703

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 GPO Box 3 Melbourne VIC 3001
Emailing:	info@fos.org.au
Phone:	1800 367 287
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 GPO Box 4285 Sydney NSW 2001.

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: 1300 650 432

Date of preparation: 3 July 2017



Roberts & Morrow Financial Services Pty Ltd Financial Services Guide

ABN 61 003 363 942 | Authorised Representative No: 252589

Version number: 16.17

PART TWO – 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.

Roberts & Morrow Financial Services Pty Ltd has been providing financial planning services for over 20 years to individuals and businesses

Roberts & Morrow Financial Services Pty Ltd trading as Roberts & Morrow Financial Planning is an Authorised Representative of Count Financial Limited (Count).

The individuals listed in this FSG are authorised by Count to provide personal advice through Roberts & Morrow Financial Services Pty Ltd.

Our contact details:

Address: 137 Beardy Street/PO Box 112, Armidale NSW 2350

Phone: 02 6774 8490

Fax: 02 6772 4728

Email: enquiries@rmfp.net.au

Web: www.rmfp.net.au

Kyle Pearson



Authorised Representative Number: 250828

Kyle is an Authorised Representative of Count and a partner of Roberts & Morrow chartered accountants. Kyle is remunerated by way of a fixed distribution from Roberts & Morrow Entities.

Kyle has over 25 years of experience in the provision of financial advice and 20 years' experience in the provision of financial planning advice. Kyle has attained:

- a Bachelor of Financial Administration from the University of New England on 27/03/92
- a Diploma of Financial Planning from Deakin University on 18/03/98

He is a Certified Financial Planner and Fellow of the Financial Planning Association.

Kyle is also a chartered accountant and has completed the Professional Service Firm Leader Programme at the Judge Business School, University of Cambridge, UK.

Financial services and product types

Kyle is authorised to provide advice in the following areas:

- Deposit and payment products
- Government debentures, stocks and bonds
- Life products
- Managed investment schemes
- Retirement Savings Accounts
- Securities
- Margin lending
- Superannuation.

How to contact me: kpearson@rmfp.net.au or 02 6774 8490

David McDowell



Authorised Representative Number: 454933

David is an Authorised Representative of Count and an employee of Roberts & Morrow Financial Planning, and receives a salary only.

David has 4 years of experience in the provision of financial and 7 years' experience in the superannuation industry. David has attained:

- Diploma of Financial Planning from Kaplan Professional on 16th January 2012
- Advanced Diploma of Financial Planning from Kaplan Professional on 6th of November 2014.

He is an Affiliate of the Financial Planning Association.

Financial services and product types

David is authorised to provide advice in the following areas:

- Deposit and payment products
- Government debentures, stocks and bonds
- Life products
- Managed investment schemes
- Retirement Savings Accounts
- Securities
- Margin lending, and <<Only include if on your Certificate of Authorisation>>
- Superannuation.

How to contact me: dmcowell@rmfp.net.au or 02 6774 8490

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 (ie funds that are either secured or unsecured) to invest through us, we will charge you a flat dollar fee.

These fee options include:

Service based charging

- i) The fee for the preparation and implementation of our advice is calculated based upon a fixed price agreement. This fixed dollar amount will vary based upon the complexity of advice being provided and agreed upon prior to commencement. Our minimum fee for this is \$3,000 (incl. GST) up to a maximum of \$20,000 (incl. GST).

Insurance

- ii) The fee for the preparation and implementation of our advice is calculated as a percentage of the premium amount paid. Our minimum fee for this is \$550 (incl. GST) and the maximum fee is calculated based upon fee schedule 2 below.

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

For supplementary services, such as the provision of general research material or the completion of

service fees

administrative tasks, our fee will be calculated on a time basis of \$220 per hour.

Ongoing service fees

Our ongoing advice fees vary depending on scope and complexity and range from \$3,000 to \$30,000 (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.

We have tailored review packages that are available upon request.

Should you require any additional services outside of any agreement between you and your adviser, an amount of up to \$220 per hour, may be applied.

With respect to platforms, as Licensee, Count may receive an ongoing fee which may be tiered based on the value of your portfolio of up to 0.6% pa.

Non-advisory implementation fees

Managed investments and bank accounts: A fee of up to \$150 per 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 and a maximum of \$250.00

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.

Referral arrangements

We have a referral arrangement in place with the providers detailed below. If you use the services of these providers we 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
Finconnect	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.	Roberts & Morrow Financial Services Pty Ltd receives 30% of any upfront commission paid by the Loan Provider. Roberts & Morrow Financial Services Pty Ltd receives 40% of any ongoing commission paid by the Loan Provider.
Pacific East Coast Property	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 Roberts & Morrow Financial Services 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 East Coast and are not an additional cost to you.

If you have been referred to us by Peter Cameron Insurance Brokers, and you use our services, Peter Cameron Insurance Brokers will receive 30% of the total initial commission for the referral of your business and 0% of the ongoing commission. This will be paid from the initial fees and total ongoing fees disclosed above and will not be an additional cost to you.

Other associations and relationships

Our Group offers financial planning, accounting and information technology services, of which each service is offered from a separate company structure within the Group. Please be aware that should your adviser recommend financial strategies that result in you taking up services from one of these other practices, then the subsequent remuneration received by those practices will benefit the Group as a whole.

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 pa for non-advised portfolios and up to 0.22% pa for advised portfolios.

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

Schedule 4 (Margin lending)

We receive an ongoing commission in relation to margin loan facilities and it is calculated at 0.55% of your loan balance.

Schedule 5 (Term deposits and cash)

We receive an ongoing commission of up to 0.44% of your account balance.

Schedule 6 (Protected equity investments)

We receive an upfront commission of up to 1.375% and ongoing commission of 0.55 of your investment amount.

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.

Other benefits - contributions to Count (CTCs)

CTCs are a points-based rewards system primarily calculated on revenue contributed to Count. For investments placed by Roberts & Morrow Financial Services 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 ² and wealth-e-account	250	Perpetual WealthFocus*	250
IOOF Pursuit	250	Colonial First State FirstChoice*	250
Star Portfolio	250	Colonial First State FirstChoice Wholesale	250
wealth-e-account Wrap Essentials*	250	Praemium Customised Portfolio	250

* Closed to new business

With respect to advice fees and ongoing commissions paid from Retail Investments and insurance, Roberts & Morrow Financial Services 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).

If we achieve at least 92,000 CTCs, then we will be entitled to a rebate of our membership fee to Count for the following financial year.

We may also qualify for scale based rebates, ie once we have exceeded 186,000 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.

Class Super

We receive CTCs to the value of 20% of the subscription revenue paid to Class Super.

Financial Care Agreement

Our commitment includes:

Service Level Agreement Options

	Gold	Platinum	Diamond
Personal Advice	<ul style="list-style-type: none"> Annual conversation with a financial adviser to discuss your current goals, objectives and portfolio and the effect of your personalised strategy in achieving these goals. Half yearly valuations detailing your current portfolio and the previous 12 month's performance Where required, Statement of Advice/Record of Advice, outlining any changes to your portfolio or strategy which may be required to assist in meeting your goals. Half yearly contact with financial adviser to discuss any developments which may occur, and to review the portfolio Notification of legislative changes which may affect your financial plan or strategy 	<ul style="list-style-type: none"> Annual conversation with a financial adviser to discuss your current goals, objectives and portfolio and the effect of your personalised strategy in achieving these goals Quarterly valuations detailing your current portfolio and the previous 12 month's performance Where required, Statement of Advice/Record of Advice, outlining any changes to your portfolio or strategy which may be required to assist in meeting your goals. Quarterly contact with financial adviser to discuss any developments which may occur, and to review the portfolio Notification of legislative changes which may affect your financial plan or strategy 	<ul style="list-style-type: none"> Annual conversation with a financial adviser to discuss your current goals, objectives and portfolio and the effect of your personalised strategy in achieving these goals Monthly valuations detailing your current portfolio and the previous 12 month's performance Where required, Statement of Advice/Record of Advice, outlining any changes to your portfolio or strategy which may be required to assist in meeting your goals. Monthly contact with financial adviser to discuss any developments which may occur, and to review the portfolio Notification of legislative changes which may affect your financial plan or strategy
Extra Support (included in all packages)	<ul style="list-style-type: none"> Investment administration Management and execution of ongoing financial transactions Where requested, personal insurance review specific to your debt, income levels and desired needs Notification of Corporate actions appropriate to your portfolio for ASX 50 stock holdings Additional contact in relation to your investment portfolio, where appropriate, and additional Records of Advice where changes to your portfolio are recommended 		
Ongoing Communication (included in all packages)	<ul style="list-style-type: none"> During business hours of 9.00am and 5.30pm, Monday to Friday(excluding public holidays) you will have telephone access to your adviser or other staff members of RMFP Electronic copy of The Count Report, emailed to your preferred email address quarterly.(Where email is not available a paper copy will be mailed) Where requested, online access to your portfolio. 		

- Our Total Financial Care Program fee will be an agreed amount (from \$2,650 per annum based on your service level). This amount is to be paid on a monthly basis, deducted from your nominated bank account.
- Total transaction costs on each share trade will be the greater of 1.10% of the value of the trade or \$199. This amount includes brokerage of the greater of \$20 or 0.11%, a Count transaction fee of \$29. The remaining transaction cost represents our Adviser Service Fee. Roberts & Morrow Financial Services Pty Ltd will receive 85.00% of this amount with Count receiving the remaining 15.00%.
- Term Deposits may provide an in built commission of 0.25% pa of your investment, which is paid on maturity. This will be rebated in full, unless otherwise stated. Where not rebated, Roberts & Morrow Financial Services Pty Ltd receives 85.00%, with Count receiving the remaining 15.00%.
- Additional Managed Fund Investments will incur an upfront fee of 1.10% of your additional contribution. This fee will be paid directly from your investment. Roberts & Morrow Financial Services Pty Ltd will receive 85.00% of this amount with Count receiving the remaining 15.00%.
- **Custom service packages are also available and will be determined by the frequency of meetings and the complexity of the services provided. Associated costs will be set out in the package agreement and advice documents provided.**