

Alpha Consulting Group (FP) Pty Ltd

Financial Services Guide

ABN 88 106 799 599 | Authorised Representative No: 231984

Version number: 18.02

PART TWO – ADVISER PROFILE

This adviser profile is Part Two of the Count Financial Limited Financial Services Guide (FSG) 13 January 2020 and should be read in conjunction with Part One of our FSG dated 13 January 2020. Together these documents form the complete FSG

Wayne Clark 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 Authorised Representatives of Count.

Our contact details:

Address: Suite 22, 3-9 Terminus Street, Castle Hill NSW 2154

Phone: 02 8311 9425

Email: wayne@alphafp.com.au

Web: www.alphafp.com.au

Wayne Clark

Authorised Representative Number: 231984

Wayne is an Authorised Representative of Count and director of Alpha Consulting Group (FP) Pty Ltd. He receives a salary and may also receive dividends and director fees.

Wayne has over 20 years of experience in the provision of, financial advice, accounting advice and taxation advice.

Wayne attained following qualifications:

- 1) Bachelor in Financial Administration from the university of New England on 12 October, 2002;
- 2) Diploma of Business (Accounting) on 1 December 1992;
- 3) Diploma of Finance and Mortgage Broking Management for the institute of Strategic Management on 19 September, 2012; and
- 4) Certificate IV in Financial Services (Finance/ Mortgage Broking) on 12 August, 2009.

Wayne is a Chartered Tax Adviser with the Taxation Institute of Australia, a full member of the Mortgage and Finance Association of Australia, and a Fellow of the Institute of Public Accountants.

Financial services and product types

Wayne 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: wayne@alphafp.com.au or (02) 8311 9425

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:

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 \$330 per hour (incl. GST) with our advice preparation fee ranging from \$5,000 to a maximum of \$20,000 (incl. GST).

Price can vary depending on scope and complexity of the advice 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.

Service based charging

- ii) 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 \$5,000 (incl. GST) up to a maximum of \$20,000 (incl. GST).

Asset based charging

- i) The fee for the preparation and implementation of our advice is calculated as a percentage of the dollar amount advised upon. Our minimum fee for this is \$5,000 (incl. GST), based on Fixed Price and the maximum fee is calculated based upon fee schedule 1 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.

Life 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 \$5,000 (incl. GST) and the maximum fee as detailed in fee schedule 2 below.

Schedule 2 (Retail insurance)

The maximum fees are based on the commission payments detailed in the section titled 'Our fees and other costs' in Part 1 of the FSG under 'Life Insurance Products'.

Schedule 3 (Group insurance)

The fee is calculated based on Fixed Price. Our minimum fee is \$5,000 (incl. GST) and the maximum fee is capped at 30% of the premium.

The ongoing fee for advice in relation to Group Insurance products is subject to a maximum fee of 30% of premium pa.

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 \$330 per hour.

Ongoing service fees

Our ongoing advice fees vary depending on scope and complexity and range from \$5,000 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 Ongoing Service Agreement we provide to you.

We will recommend an appropriate review package in light of your circumstances.

Should you require any additional services outside of any agreement between you and your adviser, an amount of up to \$330 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.

Wealth protection: A fee as detailed in Schedule 2 (Retail Insurance) in the Advice Preparation and Implementation Fee - Insurance section above applies for this service.

Other: If we assist you on an execution only basis (ie where you have been offered and declined advice), a fee of up to \$330 per hour may be applied.

Referral arrangements

We do not have a referral arrangement in place

Other associations and relationships

Our Group offers financial planning, accounting and mortgage broking 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 to 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. Intra-fund refers to the type of advice that a superannuation trustee can provide to members where the costs of the advice is borne by all members of the fund. These payments will generally be up to \$80 p.a. per member and are paid periodically to Count. Count may pass a portion of this payment on to me.
