

# GOLD GROUP WEALTH MANAGEMENT

## Financial Services Guide



ABN 46 169 057 961 | Authorised Representative No: 460958

Version number: 17.00

## 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.

*Gold Group Finance Pty Ltd* trading as Gold Group Wealth Management is an Authorised Representative of Count Financial Limited (Count).

The individuals listed in this FSG are authorised by Count to provide personal advice through Gold Group Wealth Management.

### Our contact details:

Address: 56 Davenport Street, SOUTHPORT, QLD, 4215

Phone: 07 5532 2855

Fax: 07 5532 4563

Email: [wealth@gold-group.com.au](mailto:wealth@gold-group.com.au)

Web: [www.gold-group.com.au](http://www.gold-group.com.au)

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### Tyson Flower

#### Authorised Representative Number: 460959

Tyson is an Authorised Representative of Count and a Director of Gold Group Wealth Management, and receives a salary only.

Tyson has 13 years of experience in the provision of financial/accounting advice and 3 years' experience in the provision of financial planning advice. Tyson attained a Bachelor of International Finance from Griffith University on 5 August 2006 and a Diploma of Financial Planning from the International Institute of Technology on 17 April 2014. Tyson is accredited to provide specialist advice on Self-Managed Superannuation Funds (SMSF) and Defined Benefit funds. He is a Chartered Accountant with Chartered Accountants Australia and New Zealand.

Tyson 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
- Superannuation.

How to contact me: [wealth@gold-group.com.au](mailto:wealth@gold-group.com.au) or 07 5532 2855

## Stephen Hodgkinson

### Authorised Representative Number: 460957

Stephen is an Authorised Representative of Count and a Director of Gold Group Wealth Management, and receives a salary only.

Stephen has 30 years of experience in the provision of financial/accounting advice and 3 years' experience in the provision of financial planning advice. Stephen attained a Bachelor of Business from the University of Southern Queensland on 30 June 1988 and a Diploma of Financial Planning from International Institute of Technology on 23 May 2014. Stephen is accredited to provide specialist advice on Self-Managed Superannuation Funds (SMSF) and is a Chartered Accountant with Chartered Accountants Australia and New Zealand.

Stephen 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
- Superannuation.

**How to contact me: [wealth@gold-group.com.au](mailto:wealth@gold-group.com.au) or 07 5532 2855**

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## Anthony Coote

### Authorised Representative Number: 461644

Tony is an Authorised Representative of Count and a Director of Gold Group Wealth Management, and receives a salary only.

Tony has 35 years of experience in the provision of financial/accounting advice and 3 years' experience in the provision of financial planning advice. Tony attained a Bachelor of Financial Administration from the University of New England on 8 April 1989 and a Diploma of Financial Planning from the International Institute of Technology on 17 April 2014. He is a Chartered Accountant with Chartered Accountants Australia and New Zealand.

Tony 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
- Superannuation.

**How to contact me: [wealth@gold-group.com.au](mailto:wealth@gold-group.com.au) or 07 5532 2855**

## **Laura Baker**

### **Authorised Representative Number: 1248031**

Laura is an Authorised Representative of Count and an employee of Gold Group Wealth Management, and receives a salary only.

Laura has 3 years of experience within the financial planning division of Gold Group, as a key support person in the provision of financial planning advice. Laura attained a Bachelor of Commerce from Griffith University on 22 July 2016 with a Double Major in Financial Planning and Accounting. Laura is accredited to provide specialist advice on Self-Managed Superannuation Funds (SMSF) and Defined Benefit funds. She is a Financial Planner AFP® member of the Financial Planning Association of Australia Ltd and is a registered Tax (Financial) Adviser with the Australian Tax Practitioners Board.

Laura 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, and
- Superannuation.

**How to contact me: [wealth@gold-group.com.au](mailto:wealth@gold-group.com.au) or 07 5532 2855**

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## 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 \$3,300 (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 as detailed in fee schedule 2 below.

#### Schedule 1 (Retail insurance)

Additional cover added to an existing product that was issued before 1 January 2018
The initial commission that we may receive can be up to 124% of the first year's premium. The ongoing commission that we can receive may be up to 33% per annum of the renewal premium.
New products issued on or after 1 January 2018
The initial commission that we may receive on insurance products applied for and issued on or after 1 January 2018 will be no more than 80% of the premium in the year of issue. The ongoing commission that we can receive will not exceed 20% per annum of the premium (33% of the premiums for level commission structures).

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

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## 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 \$300 per hour.

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## Ongoing service fees

Our ongoing advice fees vary depending on scope and complexity and range from \$1,000 to \$8,000 (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.

Should you require any additional services outside of any agreement between you and your adviser, an amount of up to \$300 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.

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## 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 that we may be entitled to receive which is paid by the product provider.

**Wealth protection:** A fee as detailed in Schedule 1 (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 \$400 may be applied.

## 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
<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.	Gold Group Wealth Management receives 30% of any upfront commission paid by the Loan provider. Gold Group Wealth Management receives 40% of any ongoing commission paid by the Loan Provider.
<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 Gold Group Wealth Management. 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. These fees are paid by Pacific East Coast and are not an additional cost to you.
<b>TFSA</b>	TFSA (AFSL No 224954) provides wealth protection solutions to clients. It is a publicly listed company on the ASX and a wholly owned subsidiary of Countplus, Count Financial Limited currently holds a 36% stake in Countplus.	Gold Group Wealth Management receives 25% and Count Financial Limited 12.5% of any upfront commission paid by the Insurance Provider.
<b>PracAssist</b>	PracAssist is a sub-aggregation equipment finance model designed for accountancy practices and related professionals to offer equipment finance solutions. It is a member of Mortgage & Finance Association of Australia.	If you use the services of PracAssist, Gold Group Wealth Management will receive 60% of the brokerage fee inclusive of GST. The remaining 40% is paid to PracAssist.

I may refer you to a third party for advice or services. Should this occur, you are not obliged to consult the professional person I have suggested, but where you do I may receive a referral fee or other benefit from the business transacted on your behalf.

## Other associations and relationships

Our Group offers financial planning and accounting 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.

Anthony Coote, Tyson Flower and Stephen Hodgkinson are Directors and owners of both Gold Group Wealth Management and Gold Group Consulting which are separate entities. Referrals may pass between these two entities. Whilst there is no direct payment received by either party, there may be a potential financial benefit received by the owners of either business as a result of fees charged for services provided to the referred party.

## Other costs

All fees and commissions will be disclosed in your Statement of Advice.