# Financial adviser profiles

These profiles are part of your Financial Services Guide and should be read in conjunction with this document.

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| **Lawrence Business Management** | **ASIC Authorised Representative Number: 320387**<br>Lawrence Business Management ABN No 79 128 381 939 is an Authorised Representative of Count.<br><br>Our firm's advisers listed below will provide the financial services set out in this guide, in their capacity as Authorised Representatives of Count. |
| **Brent Fairhead**<br><br>**Director - Financial Planning** | **Authorised Representative Number: 227115**<br><br>Brent is an Authorised Representative of Count and a Director of Lawrence Business Management, and receives a salary plus a bonus payable if certain targets are reached.<br><br>Brent attained a Bachelor of Commerce Degree from Murdoch University and has 12 years of experience in the provision of financial and securities/investment advice.<br><br>Brent is a member of the Financial Planning Association of Australia Limited and is a recognised Certified Financial Planner. He has also completed a Graduate Diploma in Financial Planning at the Securities Institute of Australia (SIA).<br><br>Brent has specialised in the provision of Investment, Superannuation and Retirement Planning advice, as well as Wealth Protection and Estate Planning for his clients.<br><br>He is very experienced in advising on strategies and compliance for Self-Managed Super Funds, which has resulted in significant savings for his clients.<br><br>The focus of Brent and his team is to assist clients in achieving their financial objectives, with a particular focus on legal tax minimisation strategies. |
| **Antonio Raccuia**<br><br>**Financial Planner** | **ASIC Authorised Representative Number: 312927**<br><br>Antonio is an Authorised Representative of Count and an employee of Lawrence Business Management, and receives a salary plus a bonus payable if certain targets are reached.<br><br>Antonio Raccuia attained a Bachelor of Commerce degree at the University of Western Australia in 2004 with a triple major in Accounting, Corporate Finance and Money and Banking.<br><br>Antonio commenced his career in Accounting and Taxation which has provided him with a sound knowledge and understanding of taxation.<br><br>Antonio successfully completed his Diploma of Financial Services (Financial Planning) in 2007 and proceeded to become an Authorised Representative of Count Financial Ltd.<br><br>Antonio specialises in giving advice to clients with a focus on superannuation strategies to build wealth, minimise tax and help clients achieve their goals.<br><br>Antonio also plays a major role in advising clients on their investments, wealth protection and estate planning needs.<br><br>He has a strong technical knowledge and is focussed and committed to making a difference to his client's financial well being.<br><br>Antonio has 2 years of experience in the provision of financial/accounting advice and 3 year experience in the provision of financial planning advice. |

**Jarrad Bailye**

**Financial Planner**

**ASIC Authorised Representative Number: 332224**

Jarrad is an Authorised Representative of Count and an employee of Lawrence Business Management. Jarrad receives a salary plus a bonus payable if certain targets are reached.

Jarrad successfully completed his Diploma of Financial Planning (DFP) in 2005 and has attained a Bachelor of Business degree at the Edith Cowan University in 2008 with a major in Finance. Jarrad is a member of the Financial Planning Association and is currently studying to become a Certified Financial Planner (CFP).

Jarrad has been working in the Financial Planning industry for the last 7 years and has worked for both large organisations and small boutique firms. Jarrad specialises in wealth accumulation and retirement planning as well as wealth protection and estate planning.

He strongly believes in providing strong strategic advice to better structure every client's financial position while also providing security for them to meet their future goals.

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**Lena Hilton**

**Financial Planner**

**ASIC Authorised Representative Number: 231333**

Lena is an Authorised Representative of Count and an employee of Lawrence Business Management. Lena receives a salary plus dividends as a shareholder of Lawrence Business Management.

Lena has 32 years of experience in the provision of financial/accounting advice and 17 years experience in the provision of financial planning advice. Lena attained a Bachelor of Business Degree from Curtin University Lena is a member of the Tax Institute of Australia, NTAA and Taxpayers Association.

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**Dimitri Pandazis**

**Financial Planner**

**ASIC Authorised Representative Number: 321323**

Dimitri Pandazis is an Authorised Representative of Count and an employee of Lawrence Business Management. Dimitri receives a salary from Lawrence Business Management.

Dimitri has eight years of experience in the provision of accounting advice. Dimitri attained a Bachelor of Commerce degree from Curtin University.

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

## Advice Preparation and Implementation fee

At Lawrence Business Management, we charge for Financial Planning advice on a service basis. Due to our team approach, the client will have contact with various team members throughout their dealings with LBM. This enables us to provide a more cost-effective service to all clients.

**Service Based Charging**

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.

**Indicative fees for preparation of a Statement of Advice (Financial Plan)**

For personal Financial Planning advice, the preparation of a Statement of Advice is required. A Statement of Advice preparation fee will be agreed upon prior to the provision of advice. We have outlined the typical cost range for varying levels of advice:

- Between $3,850 - $5,500 for a full comprehensive Statement of Advice (incl GST)
- Between $1,650 - $3,300 for a restricted or limited Statement of Advice (incl GST), in the event that we compare superannuation funds as part of our advice there will be an additional fee of up to $250 (incl. GST) per superannuation fund.
- $990 for a Wealth Protection only Statement of Advice (see below for "Important" information about fees for Wealth Protection only advice)

Depending on your advice requirements, there may be additional fees for Strategy Planning sessions and implementation of our advice. These fees will be discussed and agreed upon prior to any strategy planning or implementation work being undertaken.

**Important information re fees for Wealth Protection only advice**

As mentioned above, our fee for providing you with a Wealth Protection only Statement of Advice will be $990 (including GST). This is payable in full in any of the following circumstances:

- If you proceed with our recommendations and the total **in-force** insurance premiums are below $1,500pa
- if you choose not proceed with our recommendations
- if your application for insurance is declined by the insurer due to medical or other reasons
- if you fail to undertake all underwriting requirements, for example specific questionnaires or medical requirements within a reasonable period of time
- if you cancel your insurance within the first 12 months

However, if you do proceed, our fee may be partially or fully rebated to you according to the following:

- where the **in-force** premiums of the recommended policies are between $1,500pa and $2,500pa, you will receive a partial rebate equivalent to 50% of the advice fee ($495 including GST);
- where the **in-force** premiums of the recommended policies exceed $2,500, you will receive a full rebate of the advice fee. ($990 including GST);

Count may retain a portion of fees and commissions received from the providers of the underlying products. Where this applies all fees and commissions will be disclosed in your Statement of Advice.

## 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 as follows:

**Time based charges for team members:**

- Manager - Financial Planning up to $330 per hour
- Senior Financial Planner up to $275 per hour
- Financial Planner up to $220 per hour
- Para-planner up to $165 per hour
- Planning Assistant up to $132 per hour

## Ongoing service fees

Our ongoing advice fees vary depending on scope and complexity, with a minimum fee of $1,485pa (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 advice document we provide to you.

We will recommend what we feel is the most appropriate review package to fit your circumstances. We currently have 4 service packages ranging from very comprehensive, high level service offerings to very basic and affordable options.

These tailored review packages are available upon request.

Should you require any additional services outside of any agreement between you and your adviser, an hourly rate may be applied depending on who performs the work. The following are the standard hourly rates for our team members:

- Manager - Financial Planning — up to $330 per hour
- Senior Financial Planner — up to $275 per hour
- Financial Planner — up to $220 per hour
- Para-planner — up to $165 per hour
- Planning Assistant — up to $132 per hour

Count may retain a portion of fees and commissions received from the providers of the underlying products.  Where this applies all fees and commissions will be disclosed in your Statement of Advice.

## Non-advisory implementation 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

## 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.

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| **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 Lawrence Business 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, and will contribute to our firm's annual revenue contribution to Count.<br><br>These fees are paid by Pacific Eastcoast and are not an additional cost to you. |
| **Special Risk Managers** | Special Risk Managers (SRM) is Member of Count and provides advice to clients suffering serious medical conditions. | Any commission received will be split 85% to Special Risk Managers, 15% to Count Financial Limited.<br><br>SRM will then pay to Lawrence Business Management 25% of the first year's commissionable premium. |