

Prosperity Financial Planning Pty Ltd

Financial Services Guide

ABN 91 161 761 208 | Authorised Representative No: 434805

Version number: 24.03

PART TWO – ADVISER PROFILE

This adviser profile is Part Two of the Count Financial Limited (Count) Financial Services Guide (FSG), 24 July 2024, and should be read in conjunction with Part One of our FSG dated 01 March 2024. Together these documents form the complete FSG.

Prosperity Financial Planning Pty Ltd trading as Prosperity Financial Planning is an Authorised Representative of Count Financial Limited (Count).

The individual listed in this FSG is authorised by Count to provide personal advice through Prosperity Financial Planning Pty Ltd.

Our contact details:

Address: 446 Nepean Highway Parkdale, Vic 3195

Phone: 03 9587 8201

Email: admin@prosperityfp.com.au

Web: www.prosperityfp.com.au

John Redmond

Authorised Representative Number: 306363

John is an Authorised Representative of Count and the principal director of Prosperity Financial Planning Pty Ltd, and receives a salary, bonuses and dividends may also be payable at the directors' discretion.

John has over 30 years of experience in the provision of financial / accounting advice and 17 years' experience in the provision of financial planning advice. John attained a Bachelor of Business degree from Chisholm Institute of Technology on 16 May 1985 and a Diploma of Financial Planning from Dover Financial Training Pty Ltd on 14 September 2006.

He has been a member of Chartered Accountants Australia and New Zealand (CAANZ) since 18 April 1981 and is recognised by the CAANZ as a CA Financial Planning Specialist.

John has been a registered Tax Agent since 14 August 1985, and has accreditation from Kaplan Education Pty Ltd as a Listed Product Adviser and for the provision of advice in the area of Self Managed Super Funds.

John 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
- Superannuation.

How to contact me:

Email: john.redmond@prosperityfp.com.au

Telephone: 0408529126

Advice preparation and implementation fees

Prior to the provision of personal advice, we will agree upon a preferred payment option and disclose how our fee is calculated. Below is a summary of our available payment options that can be combined to pay for our services. We will provide you with a quote for our services before we undertake any work on your behalf.

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 \$2,750.00 (incl. GST)

Time based charging

- ii) 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 \$275.00 per hour (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.

*Asset based charging

- iii) 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 \$2,750.00 (incl. GST), based on a portfolio value not less than \$550,000.00 and the maximum fee is \$12,000.00 (incl. GST) / calculated based upon fee schedule 1 below.

Schedule 1 (investments)

Maximum initial fee*	Investment amount	Average portfolio charge
2.20%	first \$100,000	\$2,200
1.50%	>\$100,000	Up to a maximum of \$12,000

* Fees on tax effective products are capped at 4.4% with any excess refunded back to you.

Where we are aware that you are using borrowed funds to invest (including where we have recommended this), borrowed amounts will be excluded for the purpose of calculating fees in Schedule 1 - above.

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 \$275.00 per hour.

Where you enter into an Ongoing Service Arrangement, Supplementary services are included, and will be provided at no additional cost.

Ongoing & Fixed Term service fees

Our ongoing and fixed term advice fees vary depending on scope and complexity and range from \$2,200.00 to \$12,000.00 (incl. GST) unless otherwise agreed. The exact cost of the ongoing/fixed term review service will depend on the review offering we recommend and this will be disclosed within the Ongoing or Fixed Term 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 \$275.00 per hour, may be applied.

Non-advised transaction fees

If we assist you on an execution only basis (ie where you have been offered and declined advice), a fee of up to \$275.00 per hour will be applicable.

Referral arrangements

Prosperity Financial Planning has no formal referral arrangements in place however, I can at your request 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.

No fees will be paid to or received or from a referral firm.

Other associations and relationships

John Redmond is a director and shareholder of Prosperity Financial Planning Pty Ltd.

Other third-party payments we may receive

We may also receive the following fees, which are not payable by you.

Stamping Fees

Where we facilitate Share Placements and Initial Public Offers in relation to ASX-listed Direct Equities (i.e. Shares - this excludes Listed Investment Companies and Trusts), we may receive up to 1.5% of the transaction value as "stamping fees".

Stockbroking

We may receive a brokerage payment up 0.50% of the value of each trade with Ausiex Financial Services with the minimum brokerage payment being \$33.00 incl GST per transaction.

Insurance Commissions

Where we facilitate the acquisition, or modification of a Life Insurance product, we may receive commissions as described in Part 1 of this FSG.

Where we provide advice in relation to the above transactions and charge an advice fee, we may choose to rebate part or all of the third-party payment, to you.