

CornucopiaFP

Financial Services Guide

ABN 46 734 010 794 | Corporate Authorised Representative No: 327732

Version number: 24.02

PART TWO – ADVISER PROFILE

This adviser profile is Part Two of the Count Financial Limited (Count) Financial Services Guide (FSG) 1 March 2024 and should be read in conjunction with Part One of our FSG dated 1 March 2024. Together these documents form the complete FSG.

CornucopiaFP Pty Ltd is a Corporate Authorised Representative of Count Financial Limited (Count).

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

Our contact details:

Address: "The Workers Hut" 17 Baines Crescent, Torquay VIC, 3228.

Phone: (03) 5224 1116

Email: scott@cornucopiafp.com.au

Web: www.cornucopiafp.com.au

Scott Wilding

Authorised Representative Number: 242700

Scott Wilding is an Authorised Representative of Count and the Principal of CornucopiaFP Pty Ltd and receives salary and profit generated by CornucopiaFP Pty Ltd.

Scott has been providing financial planning advice since 1996. Scott attained a Diploma of Financial Planning from Deakin University in 2001. He holds the Aged Care Certification from Aged Care Steps. He is a Certified Financial Planner® and a CFP® Member of the Financial Adviser Association Australia.

Scott Wilding 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: scott@cornucopiafp.com.au or 0419 899 645

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:

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 \$250-\$500 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.

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 \$1,100.00 (incl. GST)

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.

Ongoing & Fixed Term service fees

Our ongoing and fixed term advice fees vary depending on scope and complexity and range from \$1,100 to \$8,000pa (incl. GST) or a percentage-based fee of your total funds under advice between 0.55% and 1.1%pa payable in one lump sum or in instalments 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.

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".

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 the third-party payment, to you.

Initial Consultation / Discovery Meeting Fee

An initial consultation fee of \$330 (incl. GST) will be invoiced to all new clients.

Depending on the advice required following this meeting the following fees may be charged.

Please note, any fees will be confirmed and agreed upon prior to CornucopiaFP commencing any work on your behalf.

Strategy Paper

Strategy Paper fees will be payable should you require Strategy Advice in any of the following areas:

- Cash flow strategy/modelling –ranging from \$1,200 to \$3,300 (incl. GST)
- Retirement cashflow modelling – ranging from \$1,200 to \$3,300 (incl. GST)
- Aged Care strategies - ranging from \$2,200 to \$5,500 (incl. GST)

The above fees will be invoiced, and payable once services have been provided.

Please note: Strategy Papers do not include any Product Advice.

Advice Preparation & Implementation Fees

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

The fee for the preparation & 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. The fees for this will range from \$1,100 to \$13,200 (incl. GST).

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

Annual Service Fees

If you have an annual service arrangement, service fees may be:

- A fixed fee of between \$1,100 and \$8,800 payable in one lump sum or instalments; or
- A fee calculated as a percentage of your total funds under advice between 0.55%p.a. and 1.1%p.a. payable in one lump sum or in instalments: or
- A fee calculated on an hourly rate based on the time we have spent providing services to you.

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.

Non-advised transaction fees

If we assist you on an execution only basis (i.e. where you have been offered and declined advice), a fee of up to \$330 (incl. GST) per hour may be applicable. You will be advised in advance if this fee is to be charged and we will invoice you prior to the provision of service.

Other associations and relationships

Scott Wilding is a director and shareholder of CornucopiaFP Pty Ltd.

Other third-party payments we may receive

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

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.
