Count

A plan which puts you in charge of your financial life

COMPREHENSIVE FINANCIAL ADVICE

Who is Count?

Count is one of Australia's largest independently owned networks of financial planning accountants and advisers. We are not owned by a financial product manufacturer so we only have your financial welfare in mind.

Count was established in 1980 and has over $12 billion of clients' funds and loans under advice.

Most Count advisers are qualified practising accountants who are CPAs or Chartered Accountants. This means our advisers can give you tax-effective advice on how to grow your wealth.

Count has approximately 950 financial advisers operating from approximately 500 offices Australia-wide.

Count is a publicly listed company that is not controlled by a bank, insurance company or any other institution. We only recommend financial solutions based on in-depth research. Of the 5,000+ financial products available, we analyse and aim to find the products suited to your needs.

LISTED ON AUSTRALIAN STOCK EXCHANGE

How can Count help you?

The single goal of a Count adviser is to guide you through financial confusion by providing you with a plan giving you control over your financial future. We offer you tax-effective financial and investment advice with ongoing support.

Our services cover 6 main areas: financial planning; wealth protection; superannuation; home and investment loans; business loans and leasing; and portfolio reviews. We assess your current financial situation, listen to your goals in life and then guide you step-by-step to help you create, build and protect your wealth.

What is Financial Planning?

Financial planning is the difference between creating your own financial future and just allowing it to happen. It's about identifying your financial goals and objectives and then developing a plan for the future.

This may include:

- An assessment of your current financial position which covers income, assets, debts, spending habits and level of current savings;
- In-depth financial advice and the recommendation of tax-effective wealth building strategies;
- Recommendations of various investments to suit your needs; and
- Superannuation strategies to help you save enough for a comfortable retirement.

Using our strength to your advantage

With our size and reputation, we use our strong buying power to source quality financial products for you. Quite simply, this means you have access to great products and better service from a variety of financial product providers.

Combined with our great advice, you'll really appreciate the true strength and value of our network.

We are competitively priced

Count advisers offer competitive fees and generally operate on an agreed fee for service basis. And when you consider the quality of our research and the professionalism of our advisers, you'll really appreciate the value of our service.

✷ WEALTH IS A FINANCIAL NECESSITY

Helping you pay less tax

As most Count advisers are professional accountants, they are well-qualified to provide you with specific advice on the best way to minimise the tax on your investments.

Comprehensive research process

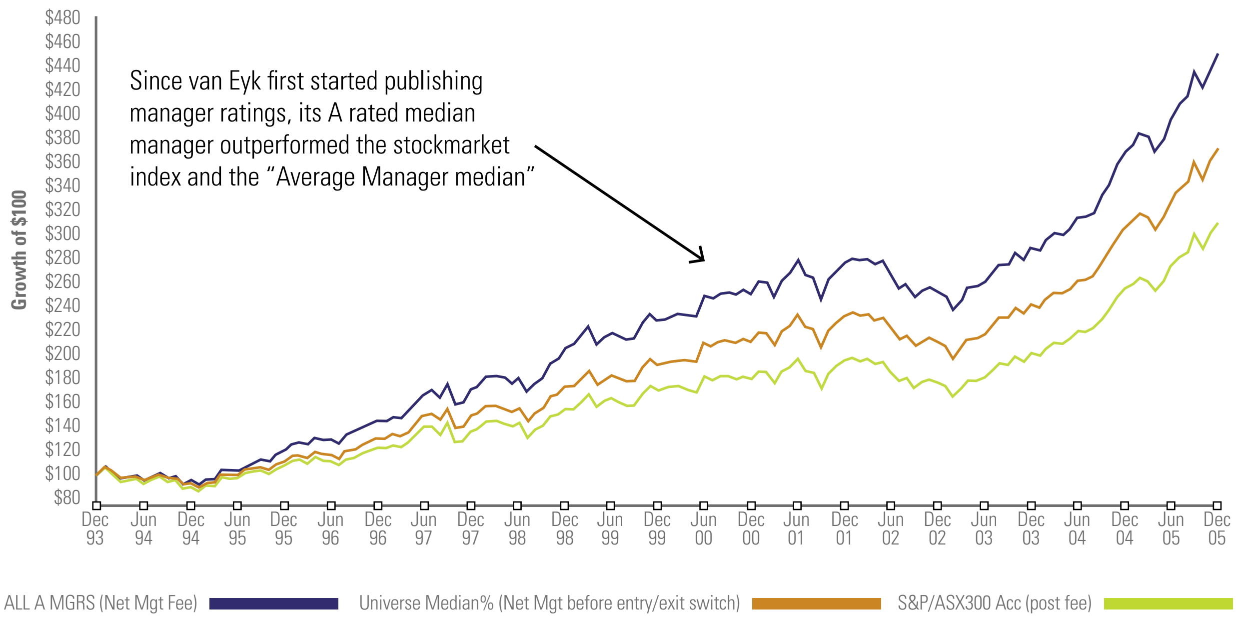
Not all financial products offer value, which is why Count follows a comprehensive research process to review many investment products.

Our investment advice is backed by a team of experienced and qualified experts providing technical support and research.

Our use of extensive research on a broad range of investments means we're able to analyse and select a range of products from Australia's leading fund managers.

Only fund managers who receive the highest ratings from van Eyk – an Australian provider of managed funds research – are recommended to our clients. Our disciplined approach is designed to highlight investments that deliver above average returns with better service and most importantly, reduced risk.

VAN EYK AUSTRALIAN EQUITY ALL A RATED MANAGERS
GROWTH OF $100. DECEMBER 1993 TO DECEMBER 2005.



Source: van Eyk Research Limited (ABN 99 01
that van Eyk has rated A or AA since March 1993, compared to the market and the 'average' manager. Past performance is not a reliable indicator of future performance.

THAT ANY AUSTRALIAN CAN CREATE…

We believe every Australian needs 3 pools of wealth®

Wealth Protection Insurance to safeguard your 3 pools of wealth®

Peace of mind wealth

These are your immediately accessible funds to cover short-term expenses and emergencies. Your safety net.

Lifestyle wealth

These funds can be accessed any time before your retirement. It's money that will help you enjoy life by giving you more choices.

Eg, travel the world, pay for your children's education or start your own business.

Retirement wealth

The Superannuation Guarantee Contribution (SGC) will not provide enough for a comfortable retirement.

With our investment and financial planning strategies, Count will help you build a larger pool of wealth so you'll enjoy a financially secure retirement.

More funds required

Whatever stage of life you're at, we can help…

Retirement

Already retired? We can review your retirement plan to ensure it is working effectively for you and may be able to recommend a more tax-effective strategy that maximises your income in retirement.

Children have moved out of home

This is your time. If you haven't already started, now is the time to start planning for a comfortable and secure retirement. We can help you with all your superannuation and retirement planning needs.

Your first child

We can help you save for your child's future and education. And because we don't know what life will bring, we can also help protect you and your family with wealth protection insurance.

Buying your first home

Our free home loan finder service can help you own your home sooner. Our advisers will help you select a home loan to suit your needs and take care of all the work for you.

Your first job

This is an exciting time, but the decisions you make now, can affect your future wealth. When you are young you have time on your side so it's wise to set goals and start investing. Before too long you will be able to afford your dreams of travelling, purchasing your first home or car. We can help you get on-track.

A total solution for your business

As a business owner your time is precious. To give you a competitive head start, your Count adviser can offer a comprehensive business solution with access to great deals – so you can spend more time doing what you do best… running your business.

Equipment finance – hassle-free and fast

You can lease anything you use at least 51% of the time in your business. 100% finance is available on items such as vehicles (new and used), trucks, machinery, office equipment and furniture.

Leasing through a Count adviser can help you:

- Free-up capital;
- Avoid inflation and currency movements; and
- Save time and money.

Business Loans* – flexible and affordable

With our expert advice we can recommend from a panel of lenders to provide simple, uncomplicated and competitively priced business loans.

Loans can help with:

- New business investments;
- Expansion and acquisition;
- Obtaining working capital; and
- Restructuring existing borrowings.

*As outlined in the Financial Broker's Control Act (WA) 1975, advisers in WA can only provide Residential, Business Lending and Chattel Mortgage finance if they hold a Finance Broker's Licence.

Business Superannuation

We can suggest ways to:

- Simplify your super admin, saving you time and money;
- Help set up an efficient super system;
- Help select and/or review your default fund;
- Arrange access to discounted premiums and group insurance; and
- Provide educational seminars for employees.

Salary Packaging

Your Count adviser can help you put together a salary package solution to help you attract and retain quality employees.

Business Insurance

We can help you put a succession plan in place and recommend appropriate insurance to ensure your business and family can carry on financially in the event of sickness, injury or death.

Plus, we will regularly review your situation to ensure you are meeting your goals tax-effectively.

Strategic wealth management

Are your financial needs more complex? Count advisers are experienced in offering strategic, tailored advice to those with more complex financial needs.

You may have a number of assets, run a number of businesses, have a complex investment portfolio, or inherited a fortune you don't know how to best manage.

Your Count adviser can offer advice to minimise your tax and guide you through your options so you can decide how to grow and manage your wealth.

The advice process

It's your financial life. Whatever advice we offer, **you remain in control**. Count advisers are there to help you whether you are a new or experienced investor, so you can make informed decisions.

1. No-obligation first meeting

The first meeting you have with your Count adviser is a free, no-obligation consultation. At this meeting, your adviser should give you a Financial Services Guide and outline their fees, how they operate and any other information you need to be aware of before proceeding. It is also your opportunity to ask any questions.

2. Our advice

After identifying your current and future financial needs, your Count adviser will analyse your situation and offer advice for the best course of action. This advice will be written in a financial plan called a Statement of Advice, specific to your needs. Depending on the level of advice you need, your Statement of Advice may take into account:

- Your current financial situation;
- Your current income and debts;
- Your assets and income needs;
- Economic, tax and social security issues;
- Current government regulations; and
- Your lifestyle choice for the future.

Your Count adviser will make sure you thoroughly understand their recommendations.

3. Follow-up meeting

When you are ready, your Count adviser is there to help you implement your plan. We will explain what you need to know to get you on-track to a wealthier and secure future.

4. Regular reviews

It's important to review your plan at least once a year or as your circumstances change as this may affect your financial situation. You could be in a new job, starting a family or moving into retirement. We will help you ensure your future is financially stress-free.

Our services

Financial Planning – By discussing your personal goals, your Count adviser can build the foundations of a financial plan that, with on-going reviews, ensures you enjoy life and are financially prepared to cope with unforeseen events.

Wealth Creation – As a qualified and experienced professional, your Count adviser can discuss different investment strategies and help you decide the most suitable investment platform and managed funds to help you reach your goals sooner. We will also review your investment strategy to ensure that you remain on track to achieve your goals.

Wealth Protection – A comprehensive wealth protection portfolio can safeguard your financial security and ensure your loved ones are adequately protected. Without adequate cover, the wealth you have built up, or have the potential to build, can rapidly erode as a result of accident or illness. We can assist with:

- Life cover;
- Total and Permanent Disability cover;
- Trauma cover; and
- Income Protection cover.

Retirement Planning – We can help ensure you save enough for retirement. Your Count adviser can help you with:

- Achieving adequate income in retirement;
- Superannuation strategies and advice;
- Tax-effective retirement income streams; and
- Estate Planning.

Debt Management, Home & Investment Loans – Whether you are after a home or investment loan, loan refinancing, car leasing, debt management advice or saving strategies, your Count adviser can help.

Business Services – With our expert advice your Count adviser can offer you a comprehensive business solution with access to great deals, saving you time and money. We can assist with:

- Succession Planning & Business Insurance;
- Business Loans*; and
- Equipment Financing.

Employee Financial Management – Happy employees increase loyalty and productivity. Your Count adviser can offer you valuable advice to take care of your employees. We can help you with:

- Superannuation advice and reviews; and
- Salary Packaging.

HEAD OFFICE

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*As outlined in the Financial Broker's Control Act (WA) 1975, advisers in WA can only provide Residential, Business Lending and Chattel Mortgage finance if they hold a Finance Broker's Licence.

Count

Count advisers are bound by the ethics of their professional Accounting bodies, financial planning bodies, Corporations Law and our own high standards.

In the unlikely event that you think your Count adviser has not provided you with a quality financial planning service, please contact us on 1800 026 868 as we wish to maintain our high standards.

Visit www.count.com.au to view our Privacy Policy.

FPA

Count is a principal member of the Financial Planning Association

TO FIND OUT MORE

To arrange a no-obligation consultation to find out how we can help you create, build and protect your wealth tax-effectively, please contact or visit your local Count adviser today: