

Venture Financial Advisers

Financial Services Guide



ABN 62 095 194 559 | Authorised Representative No: 289889

Version number: 18.01

PART TWO – ADVISER PROFILE

This adviser profile is Part Two of the Count Financial Limited Financial Services Guide (FSG) 23 February 2021 and should be read in conjunction with Part One of our FSG dated 13 January 2020. Together these documents form the complete FSG.

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

The individuals listed in this FSG are authorised by Count to provide personal advice through Venture Financial Advisers.

Our contact details:

Address: 61 Bull Street, Bendigo VIC 3550

Postal: PO Box 928, Bendigo VIC 3552

Phone: 03 5434 7600

Email: venture@venturebendigo.com.au

Web: <https://venturebendigo.com.au>

Nicola Chaffe

Authorised Representative Number: 452641

Nicola is an Authorised Representative of Count and the Managing Director of Venture Financial Advisers, and receives a salary plus profit distributions.

Nicola has sixteen years of experience in the financial and accounting industry, including seven years of experience in the provision of financial planning advice. Nicola attained a Graduate Diploma of Financial Planning from Kaplan Australia in 2014 and a Bachelor of Commerce with a major in Accounting from Monash University in 2005. She is a Certified Practising Accountant (CPA) of CPA Australia, and an Associate of the Financial Planning Association of Australia (FPA).

Financial services and product types

Nicola 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
- Superannuation.

**How to contact me: N.Chaffe@venturebendigo.com.au or
via our support team on 03 5434 7600**

Hamish McLean-Perry**Authorised Representative Number: 1271780**

Hamish is an Authorised Representative of Count and an employee of Venture Financial Advisers, and receives a salary.

Hamish has six years of experience in the financial and accounting industry, including 2 years of experience in the provision of financial planning advice. Hamish attained an Advanced Diploma of Financial Planning from Kaplan Professional in 2017, a Master of Business with majors in Banking and Finance from Monash University in 2014, and a Bachelor of Science with Honours in Biochemistry from the University of Sydney on 27 May 2011. He is an associate of the Financial Planning Association of Australia (FPA).

Financial services and product types

Hamish 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: H.McLean-Perry@venturebendigo.com.au or
via our support team on 03 5434 7600**

Jakob van Dalen**Authorised Representative Number: 1253730**

Jakob is an Authorised Representative of Count and an employee of Venture Financial Advisers, and receives a salary.

Jakob has four years of experience in the financial and accounting industry, including four years of experience in the provision of financial planning advice. Jakob attained a Diploma of Financial Planning from Kaplan Australia in 2017 and a Bachelor of Business with a major in Sport Development and Management from La Trobe University in 2016. He is an associate of the Financial Planning Association of Australia (FPA).

Financial services and product types

Jakob 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: J.Van.Dalen@venturebendigo.com.au or
via our support team on 03 5434 7600**

Authorised Representative Number: 239721

Michael is an Authorised Representative of Count and a shareholder of Venture Financial Advisers, and receives a salary plus profit distributions.

Michael has twenty-nine years of experience in the financial and accounting industry, including twenty-eight years of experience in the provision of financial planning advice. Michael attained a Diploma of Financial Planning from the Financial Planning Association of Australia (FPA) in 1999 and a Bachelor of Business from Bendigo College of Advanced Education in 1982. He is a Certified Financial Planner (CFP®) of the Financial Planning Association of Australia (FPA), and a Certified Practising Accountant (CPA) of CPA Australia.

Financial services and product types

Michael 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: M.Camm@venturebendigo.com.au or
via our support team on 03 5434 7600**

**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 to invest through us, we will charge you a flat dollar fee. These fee options include:

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 scope and complexity of advice being provided, and will be agreed upon prior to commencement.

Our minimum fee for this is \$2,750 (incl. GST) up to a maximum of \$20,000 (incl. GST). Extra charges may apply if your needs change during our engagement, and we will confirm updated pricing with you before proceeding with further work.

Life insurance

- The fee for the preparation and implementation of our advice is calculated in line with our Service Based Charging above. You can elect to have your initial fees rebated by commissions we receive from life insurance providers.

If you decide not to implement our recommendations, the fee for the preparation of the Statement of Advice will be payable in full. Additionally, if insurance is cancelled or reduced within three years, the SOA fee will be reinstated.

Alternatively, commissions can be removed and insurance can be provided on a fee for service basis. The maximum insurance commissions are detailed in fee schedule 2 below.

Schedule 2: Retail insurance

The maximum fees are based on the commission payments detailed in the section titled 'Our fees and other costs' in Part 1 of the FSG under 'Life Insurance Products'.

Schedule 3: Group insurance

The fee is calculated in line with our Service Based Charging option above. Our minimum fee is \$2,750 (incl. GST) and the maximum fee based on the commission payments detailed in the section titled 'Our fees and other costs' in Part 1 of the FSG under 'Life Insurance Products'.

The ongoing fee for advice in relation to Group Insurance products is subject to a maximum fee of 30% of premium pa.

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 \$132 to \$484 per hour (incl. GST).

Ongoing service fees

Our ongoing advice fees vary depending on scope and complexity and range from \$1,100 to \$12,100 (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 Ongoing Service Agreement we provide to you.

Ongoing Financial Reviews

For clients who wish to receive ongoing advice, we will recommend an appropriate review package in light of your circumstances. We will schedule regular reviews at a convenient time for you, to ensure any changes to your financial circumstances are captured.

This service includes further advice that is in line with your Statement of Advice. Where new strategies or products require a further Statement of Advice, additional fees may apply, which will be agreed with you before we commence work.

Ad-Hoc Financial Reviews

For clients who are more independent, and do not wish to receive ongoing advice, we are available to provide advice upon request. Fees will be charged on either a time-spent basis, or a fixed-price basis, to be agreed before we commence work.

Our hourly rates range from \$132 to 484 per hour (incl. GST), and fixed-price reviews are expected to range from \$2,200 to \$5,500 (incl. GST), unless otherwise agreed, with a further Statement of Advice fee where applicable.

Should you require any additional services outside of any agreement between you and your adviser, an amount of up to \$484 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.

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 paid by the product provider. An hourly rate of up to \$484 (incl. GST) may apply for complex cases.

Share transactions: Transaction fees will be confirmed on a case-by-case basis, with a minimum fee of \$126.50 (includes both adviser and broker charges), and a maximum fee of 1.1% of the amount to be invested, plus an hourly rate of up to \$484 (incl. GST).

Wealth protection: A fee as detailed in *Schedule 2: 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 (e.g. where you have been offered and declined advice), a fee of up to \$484 per hour (incl. GST) 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. Where fees are paid to Venture Financial Advisers no benefit is passed on to your Adviser.

Referral arrangement	Description of referrer	Payment made to adviser
Bell Potter	Share Broking	If you use the services of Bell Potter, Venture Financial Advisers may receive up to 50% of brokerage for the referral of your business. This will be paid for by Bell Potter and is not an additional cost to you.

Other associations and relationships

Venture Financial Advisers has associations with the accounting firm AFS & Associates, and the finance broking firm Endeavor Finance, which are both separate entities from Venture Financial Advisers. Referrals may pass between these entities.

Whilst there is no direct payment received by any party, there may be a potential financial benefit received by the owners of associated businesses as a result of fees charged for services provided to the referred party:

- AFS & Associates holds an equity interest in Venture Financial Planning Pty Ltd (trading as Venture Financial Advisers), and will receive profit distributions from this equity holding.
 - Venture Financial Planning Pty Ltd holds an equity interest in Venture Finance Services Pty Ltd (trading as Endeavor Finance), and will receive profit distributions from this equity holding.
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