

# Manoeuvre Wealth Financial Services Guide

ABN 22 097 374 420 | Authorised Representative No: 344512

Version number: 20.02

## PART TWO – ADVISER PROFILE

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

Ian Moiler Pty Ltd trading as Manoeuvre Wealth is an Authorised Representative of Count Financial Limited (Count). The individual(s) listed in this FSG are authorised by Count to provide personal advice through Ian Moiler Pty Ltd.

### Our contact details:

Address: 70 Parry Street, Perth WA 6000+

Phone: 08 9328 5044

Email: [adam@m-wealth.com.au](mailto:adam@m-wealth.com.au)

Web: [www.moiler.com.au](http://www.moiler.com.au)

### Adam Moiler



### Authorised Representative Number: 426353

Adam Moiler is an Authorised Representative of Count and receives salary and bonuses.

Adam has had experience in the provision of financial/accounting advice since 2011. Adam attained an Honours Degree in Mechanical Engineering from Curtin University of Technology in 2005, a Diploma of Financial Planning 2012, a Graduate Certificate in the Chartered Accounting Foundations 2011, and has a Cert IV in Finance and Mortgage Broking 2012.

### Adam is authorised to provide the following services:

- Deposit and payment products
- Government debentures, stocks and bonds
- Life products
- Managed investment schemes
- Retirement Savings Accounts
- Securities
- Standard margin lending, and
- Superannuation

How to Contact me: [adam@m-wealth.com.au](mailto:adam@m-wealth.com.au) or (08) 9328 5044

## Mark Spagnolo

### **Authorised Representative Number: 1267727**

Mark Spagnolo is an Authorised Representative of Count and receives salary and bonuses.

Mark has had experience in the financial services industry since 2016. Mark attained a Bachelor's of Commerce Degree majoring in Accounting from Curtin University of Technology in 2015, a Diploma of Financial Planning from Kaplan 2015 and a Diploma of Finance and Mortgage Broking in 2018. Mark joined our firm in 2017. Mark is currently studying towards his masters in Financial Planning.

### **Mark is authorised to provide the following services:**

- Deposit and payment products
- Government debentures, stocks and bonds
- Life products
- Managed investment schemes
- Retirement Savings Accounts
- Securities
- Superannuation

**How to Contact me:** [mark@m-wealth.com.au](mailto:mark@m-wealth.com.au) or (08) 9328 5044

## 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 (ie funds that are either secured or unsecured) to invest through us, we will charge you a flat dollar fee. 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 \$275 per hour (incl. GST) with our advice preparation fee starting from \$5,500 to a maximum of \$20,000 (incl. GST). Price can vary depending on scope and complexity 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 \$5,500 (incl. GST) up to a maximum of \$20,000 (incl. GST).

### Asset Based Charging

- iii) The fee for the preparation and implementation of our advice is calculated as a percentage of the dollar amount invested or brokerage amount paid. Our minimum fee for this is \$5,500 (incl. GST), based on the complexity and time involve. The maximum fee is calculated based upon fee schedule 1.

#### Schedule 1 (investments)

Maximum initial fee*	Investment amount	Average portfolio charge
4.40%	first \$50,000	\$2,200 on \$50,000
2.75%	\$50,001 - \$100,000	\$3,575 on \$100,000
2.20%	\$100,001 - \$200,000	\$5,775 on \$200,000
1.65%	\$200,001 - \$300,000	\$7,425 on \$300,000
1.10%	\$300,001 - \$1,000,000	\$15,125 on \$1,000,000
0.55%	over \$1,000,001	Up to a maximum of \$20,000

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

### Life insurance

- i) The fee for the preparation and implementation of our advice is calculated as a percentage of the premium amount paid. Our minimum fee for this is \$880 (incl. GST) and the maximum fee as detailed in fee schedule 2 below.

#### Schedule 2 (Retail insurance)

Additional cover added to an existing product that was issued before 1 January 2018
The initial commission that we may receive can be up to 124% of the first year's premium. The ongoing commission that we can receive may be up to 33% per annum of the renewal premium.
New products issued on or after 1 January 2018
The initial commission that we may receive on insurance products applied for and issued on or after 1 January 2018 will be no more than 80% of the premium in the year of issue. The ongoing commission that we can receive will not exceed 20% per annum of the premium (33% per annum of the premium for level commission structures).

### Schedule 3 (Group insurance)

The fee is calculated based on value. Our minimum fee is \$5,500 (incl. GST) and the maximum fee is \$33,000 (incl. GST).

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

If you decide not to implement our recommendations, the fee for the preparation of the Statement of Advice will be payable in full. The ongoing fee for advice in relation to Group Insurance products is subject to a maximum fee of 30% of premium pa.

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

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### 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 per hour.

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### Ongoing service fees

Our ongoing advice fees vary depending on scope and complexity, the minimum ongoing service package is \$5,500 per year (incl. GST) up to a maximum of 1.5%, 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 Total Financial Care Agreement we provide to you.

**For example, if you have \$150,000 Funds under Manoeuvre Wealth management, you can be charged:**

$$= 1.5\% \times \$150,000$$

$$= \$2,250$$

We will recommend an appropriate review package in light of your circumstances. We have tailored review packages that are available upon request.

Should you require any additional services outside of any agreement between you and your adviser, an amount of up to \$275 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.

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### 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.

**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 of \$150.

**Wealth protection:** A fee of up to 124% of first year's premium may be applied, plus any applicable ongoing commission paid by the product provider.

**Other:** If we assist you on an execution only basis (ie where you have been offered and declined advice), a fee of up to \$275 per hour may be applied.

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## 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 Manoeuvre Wealth no benefit is passed on to your adviser.

Referral arrangement	Description of referrer	Payment made to adviser
<b>Finconnect</b>	Finconnect provides lending and financing solutions to clients. These services will either be provided by a Finconnect lending manager or a loan writer at another Count Firm.	Manoeuvre Wealth receives 30% of any upfront commission paid by the Loan Provider. Manoeuvre Wealth receives 40% of any ongoing commission paid by the Loan Provider.
<b>TFSA</b>	TFSA (AFSL No 224954) provides wealth protection solutions to clients. CountPlus Limited owns 85% of the shares in Count Financial Limited and Count Member Firm Pty Ltd owns the remaining 15% of the shares in the Count Financial Limited. CountPlus Limited owns Total Financial Solutions Australia Limited. Total Financial Solutions Australia Limited holds an Australian Financial Services License.	Manoeuvre Wealth receives 25% and Count Financial Limited 12.5% of any upfront commission paid by the Insurance Provider.

Manoeuvre Wealth may 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, but where Manoeuvre Wealth may receive a referral fee or other benefit from the business transacted on your behalf.

## Other associations and relationships

Our Group offers financial planning, chartered accounting and mortgage broking services, of which each service is offered from a separate company structure within the Group. Please be aware that should your adviser recommend financial strategies that result in you taking up services from one of these other practices, then the subsequent remuneration received by those practices will benefit the Group as a whole.

Adam Moiler is a director and shareholder of both Ian Moiler Pty Ltd Trading As Manoeuvre Wealth (Financial Planning and Mortgage Broking firm) and Moiler Associates Pty Ltd As trustee for the MLG Unit Trust, which trades as Moiler Associates (Accounting Firm).

Referrals may pass between these two entities. Whilst there is no direct payment received by either party, there may be a potential financial benefit received by the owner of either business as a result of fees charge for services provided to the referred party.

## Other costs

All fees and commissions will be disclosed in your Statement of Advice. Count may also charge transaction fees in respect of particular products. These include the following:

- Where trades are executed using our approved stockbrokers, Count charges a Transaction Fee in addition to the brokerage charged by the broker. This fee ranges from \$25 to \$29.
- For listed securities held off platform \$110 pa for non-advised portfolios and up to 0.22% pa for advised portfolios.

In addition to the commissions outlined above, we may also receive the following fees and/or commissions in respect to particular products.

**Schedule 4 (Margin lending)**

We receive an ongoing commission in relation to margin loan facilities and it is calculated at 0.55% of your loan balance.

**Schedule 5 (Term deposits and cash)**

We receive an ongoing commission of up to 0.44% of your account balance.

**Schedule 6 (Protected equity investments)**

We receive an upfront commission of up to 1.375% and ongoing commission of 0.55% of your investment amount.

**Schedule 7 (Intra-fund advice)**

Count may receive payments from the trustee of a superannuation fund with which it has entered into an intra-fund services agreement. These payments will generally be up to \$80 pa per member and are paid periodically to Count. Count may pass a portion of this payment on to me.

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