

## About this Guide

This Financial Services Guide ('FSG') is designed to assist you in deciding whether to use our services and provides you with important information about:

- who we are
- who is Count
- the financial services we provide
- how we and our associates are paid
- any arrangements which may influence our advice to you
- how we protect your privacy
- who you should contact if you have a complaint and the process to do this

## Who is providing the Advice?

The financial services offered in this FSG will be provided by the following Authorised Representatives of Merit Wealth Pty Ltd ('Merit Wealth', 'Us', 'Our').

**Name:** Phyllis Tam

**Practice Name:** Raymond K. H. Ho & Associates Pty Ltd

**ABN:** 65 107 355 448

**Business Address:** Units 1 - 5, 182 Eighth Avenue  
Inglewood WA 6052

**Postal Address:** PO Box 8 INGLEWOOD WA 6932

**Authorised Representative Number:** 1240191

**Corporate Authorised Representative Number:**  
001240194

**Phone:** 08 9370 3887

**Website:** <http://www.raymondhoassoc.com.au>

**Email:** [phyllis.tam@raymondhoassoc.com.au](mailto:phyllis.tam@raymondhoassoc.com.au)

Merit Wealth Pty Ltd, as the holder of an Australian Financial Services Licence is responsible for the advice services offered in the FSG.

	ABN: 89 125 557 002	Phone: 1300 650 432
<b>Merit Wealth Pty Ltd</b>	AFSL: 409 361	Email: <a href="mailto:info@count.au">info@count.au</a>
	Address: GPO Box 1453, SYDNEY NSW 2001	Website: <a href="http://www.count.au">www.count.au</a>

Merit Wealth Pty Ltd, ABN 89 125 557 002, AFSL: 409 361, is a wholly owned subsidiary of Count Limited (ABN: 111 26 990 832), an ASX listed company.

### Why we are not Independent

Merit Wealth is part of the Count group of companies. Count and a number of its subsidiaries maintain relationships with financial product issuers which prevents us from being classified as independent, impartial, or unbiased under s923A of the Corporations Act 2001. Merit Wealth and its Authorised Representatives receive commissions on the placement of life risk insurance products that are not rebated in full to clients. Merit Wealth and its Authorised Representatives use Approved Product Lists (APL) and are not free from direct or indirect restrictions relating to financial products in respect of which they provide financial services. Merit Wealth operates a partnership program with a number of financial product issuers whereby financial benefits may be received by Merit Wealth. While these benefits may be received for education purposes, participating product issuers may have products included on the Merit Wealth APL.

Information contained in this FSG may be updated from time to time without the need to notify you, provided the updated information is not materially adverse to you.

## Who is Count?

Count Limited ABN 111 26 990 832 (ASX: CUP) ('Count') is an ASX listed company. Count's purpose is to help Australians afford their dreams. Count educates clients and helps them make informed decisions about their future. So, whether you are just starting out or approaching retirement, Count can assist you by providing you with a financial plan which gives you greater control over your financial future.

Merit is a subsidiary of Count.

Count has other subsidiaries and associates that provide accounting and financial services. Many of the Count subsidiaries and associates that provide financial services do so as authorised representatives of another of Count's subsidiaries, Count Financial Limited which holds its own AFSL. Count Financial Limited is also the authorising licensee of a number of unrelated entities and financial planners who provide financial services under its AFSL.

## Our experience and qualifications

**Phyllis Tam** has been working in the accounting and financial services industry since 2016 in the following roles:

<b>Role</b>	<b>Firm</b>	<b>Service Period</b>
Director –Providing advice on superannuation and self managed superannuation funds	Raymond K. H. Ho & Associates Pty Ltd	2003 –current
Director –Providing advice on taxation, accounting and business planning	Raymond K. H. Ho & Associates Pty Ltd	2003 –current

<b>Qualification</b>	<b>Completed</b>
ASIC RG146 - Generic Knowledge, Superannuation & SMSF	31/12/2016

## Financial Services that we provide

### What financial services am I authorised to advise you on?

We only advise you after considering your individual objectives, financial situation and needs.

We only provide you with financial advice limited to the following:

- Superannuation, limited to
  - Self-Managed Superannuation Fund(SMSF)
  - A persons existing holding in a superannuation product as it relates to SMSF advice
- Basic Deposit Products

We are not authorised by Merit Wealth to provide you with advice on any other matters, financial services or any other financial product.

### Other services

Services outside of the above specific areas of financial advice are not provided under Merit Wealth Australian Financial Services Licence and Merit Wealth does not train, support or supervise the provision of these other services and has no responsibility in relation to those services.

Examples of the services which Merit Wealth is not responsible if provided by us include:

- Borrowing/lending advice and services (including within a SMSF)
- Taxation services, such as completion of tax returns
- Accounting and audit services
- Administration and compliance of Self-Managed Superannuation Funds
- General insurance services (for example, car insurance)
- Real estate and direct property advice
- Legal services.

## Information you will receive

You will be provided with various documents that explain how our recommendations will work towards achieving your goals, the fee and potential conflicts that may exist that could influence the advice provided. These documents are designed to help you make informed decisions about our recommendations.

### Statement of Advice

When we provide you with initial personal financial product advice you will receive a written Statement of Advice (SOA) that confirms the discussions you have had with us, the recommendations we are making and the basis for those recommendations. We will also record any further advice we provide to you as a record of further advice and we retain these documents for seven years. You may request a copy of this advice or subsequent records of advice at any time.

### Product Disclosure Statements

When a financial product is recommended to you, you will be provided with a Product Disclosure Statement (PDS) or other disclosure document issued by the product provider. These documents contain information about the risks, benefits, features and fees payable for the product.

## How are we paid for our services

### Fees for advice

We may charge you fees for the preparation, presentation and implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you.

We will discuss these fees with you and gain your agreement before we provide you with advice. These fees will also be documented in your Statement of Advice.

Our fees are set out below. Note, the fees are a guide only.

- Plan preparation and implementation fees. These are the fees you pay when you have agreed to receive our advice and will generally be between \$0.00 and \$5,000, inclusive of GST, depending on complexity and scope of advice.

### Payment methods

In most instances you will be able to select the method of payment. Our fees are invoiced to you directly, all fees relating to the financial advice provided to you are payable to Merit Wealth and Merit Wealth then passes up to 100% of these fees onto us.

## Other Benefits

In accordance with industry requirements and the law, we and the Licensee each maintain an Alternative Remuneration register that contains information about any alternative forms of payments or benefits over \$100 that may be received (e.g. tickets to events and conferences). Benefits that are identical and similar and given on a frequent basis are prohibited. If you wish to inspect the Alternative Remuneration register or ask any questions about this, please ask.

Merit Wealth may receive funds for education support from various product providers. Funds associated with this support must be used in the education and training of advisers.

Any benefits that we receive that are relevant to your consideration of our advice to you will be disclosed in the Statement of Advice.

## Does your adviser have any associations or relationships?

Phyllis Tam is a Director of Raymond K. H. Ho & Associates Pty Ltd and is remunerated by salary and bonus / dividends / trust distributions from this company Raymond K. H. Ho & Associates Pty Ltd.

## Referral Fees

Under the Financial Planners and Advisers Code of Ethics, I am not permitted to directly receive any referral fees for acting on our behalf. Referral fees may, however, be paid to the Corporate Authorised Representative or the Licensee.

We will also not refer to a third party, or provide advice, in circumstances where there is a conflict of interest, unless it can be shown that this course of action is demonstrably in your best interest, and with your prior informed consent. If there is a conflict of interest such that it is not demonstrably in your best interest, then we will decline to provide that advice.

We are required to conduct due diligence on referral partners to ensure that referral partners are only recommended where they meet this requirement.

## Other payments received by Merit Wealth Pty Ltd and associates

Merit Wealth Pty Ltd, its associated entities and other authorised representatives of the Merit Wealth Australian Financial Services Licence, may receive other forms of fees, commissions and payments, one-off and ongoing, from financial product providers or other parties. None of these amounts are on-paid to us.

## Privacy

Your privacy is important to us. In general, we collect and verify information about you (and where applicable, persons acting on your behalf) to manage our relationship with you, to ensure that we provide the products and services most appropriate to your needs, and to make certain that we comply with our legal obligations.

The information required to be collected and verified by us depends on who you are and the nature of the service to be provided by us. If you fail to provide us with the required information, or if you provide us with incomplete or inaccurate information, we may not be able to provide you with the products or services you are seeking within the time periods contemplated. Information acquired by us in the course of providing our services may be provided to external service providers (in Australia or Overseas), product and platform providers, auditors, taxation and legal advisers, and information technology consultants. If you do not agree to the transfer of your personal information outside Australia, please contact us. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction.

If you think any of the details that we hold are incorrect or out of date, please contact us to correct this. You can always access the personal information held about you by contacting us. A copy of our privacy policy and privacy collection statement are on our websites ([www.meritwealth.com.au](http://www.meritwealth.com.au) and [www.count.au](http://www.count.au)). Otherwise if you contact us, we can send you a copy.

## **Professional Indemnity**

Merit holds a professional indemnity ('PI') insurance policy, which complies with the requirements for compensation arrangements under the Corporations Act (subject to its terms and conditions), covering claims relating to the professional services provided by us and Merit.

The PI insurance policy covers advice in relation to professional services provided by us while authorised by the Licensee, even where we have subsequently ceased to be an authorised representative of Merit.

## **Anti-Money Laundering**

Merit Wealth Pty Ltd is required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF) and its corresponding rules and regulations to implement certain customer identification processes. We may be required to obtain information about you at the time of providing financial services to you and from time to time thereafter in order to meet our legal obligations. We have certain reporting obligations pursuant to the AML/CTF Act and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

## **How to instruct us**

You may specify how you would like to give us instructions, for example, by phone or email. Alternatively, you may provide instructions to us in person. Where instructions are provided by telephone, these must be confirmed in writing.

## Complaints

Please contact us first about your complaint. If your complaint is not satisfactorily resolved by us within 3 business days, please contact Merit Wealth on 1300 650 432 or put your complaint in writing and send to:

<b>Complaints Manager</b>	Merit Wealth Pty Ltd GPO Box 1453, Sydney, NSW 2001
<b>Or email your complaint to</b>	reportcomplaints@count.au

If you do not feel your complaint has been resolved in a satisfactory manner, or if you have not received a response after 30 days, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers. AFCA accepts complaints in regards to either:

- a financial planning or advice matter;
- a credit assistance matter; or
- a superannuation matter

AFCA can be contacted by one of the following alternatives [Merit Wealth Pty Ltd's AFCA membership number is 27958]

<b>By telephone:</b>	1800 931 678 (free call)
<b>In writing (by mail):</b>	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
<b>By email:</b>	info@afca.org.au
<b>Website:</b>	www.afca.org.au

The Australian Securities and Investments Commission also has a free call Info line on 1300 300 630. You can call this number to make a complaint and to obtain further information about your rights.

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