

Virtue Advice – Financial Services Guide Part II

ABN 46 144 919 513 | Corporate Authorised Representative No: 376438

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PART II – ADVISER PROFILE

This adviser profile is Part II of the Count Financial Limited Financial Services Guide (FSG) dated 7 March 2022 and should be read in conjunction with Part I of our FSG dated 1 June 2021. Together these documents form the complete FSG.

Virtue Advice Pty Ltd trading as Virtue Advice is an Authorised Representative of Count Financial Limited (Count).

The individuals listed in this FSG are authorised by Count to provide personal advice through Virtue Advice Pty Ltd trading as Virtue Advice.

Our contact details:

Address: Suite 6, 201 Alison Road Randwick NSW 2031

Phone: 02 9398 2722 Email: admin@virtueadvice.com.au

Web: www.virtueadvice.com.au

Cameron McAusland



Authorised Representative Number: 300321

Cameron is an Authorised Representative of Count and a director and owner of Virtue Advice. Cameron receives a salary plus profits generated within the business.

Cameron has over 24 years of professional experience. Cameron attained his Certified Financial Planner qualifications in 2011 and he also holds a Bachelor of Business as well as an Advanced Diploma (Financial Services). In 2020 he completed the FASEA Code of Ethics requirements and is an active member of the Financial Planning Association. Cameron attained his Self-Managed Superannuation Fund accreditation in 2018, his Aged Care accreditation in 2013, Margin Lending accreditation in 2011, Listed Securities >\$300,000 accreditation in 2018.

“Virtue is an ancient ethical approach that has characteristics and habits such as Honesty, Integrity, Compassion and Fairness. I am confident that Virtue Advice meets all of these and more.”

Financial services and product types

Cameron is authorised to provide advice in the following areas:

- Superannuation
- Retirement Savings Account products
- Life products
- Government Debentures, Stocks or Bonds
- Deposit and payment products
- Managed investment schemes
- Securities
- Margin lending

How to contact me: cameron@virtueadvice.com.au or 02 9398 2722

Jacqui Irwin



Authorised Representative Number: 285008

Jacqui is an Authorised Representative of Count and an employee of Virtue Advice, and receives a salary only.

Jacqui has 29 years of experience in the provision of financial / accounting advice and 14 years' experience in the provision of financial planning advice. Jacqui attained her Certified Financial Planner qualifications in 2010 and she also holds an Advanced Diploma (Financial Services). In 2020 she completed the FASEA Code of Ethics requirements. She has also been a Chartered Accountant for 29 years. She is also an accredited Aged Care professional, accredited in Self-Managed Superannuation Fund advice and is an active member of the Financial Planning Association and Chartered Accountants Australia & New Zealand.

Financial services and product types

Jacqui is authorised to provide advice in the following areas:

- Superannuation
- Retirement Savings Account products
- Life products
- Government Debentures, Stocks or Bonds
- Deposit and payment products
- Managed investment schemes
- Securities

How to contact me: jacqui@virtueadvice.com.au or 02 9398 2722

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 how our initial fees are calculated. We will provide you with a quote for our services before we undertake any work on your behalf.

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 agreed scope of advice, the complexity of advice being provided and upon the time we spend developing the plan. This fee will be agreed upon prior to commencement. Our minimum fee for this is \$2,750 (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.

Ongoing service fees

Our ongoing advice fees vary depending on scope and complexity and range from \$2,750 per annum to \$25,000 (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.

We will recommend an appropriate review package in light of your circumstances.

Should you require any additional services outside of any agreement between you and your adviser, an amount of up to \$330 (incl. GST) per hour, may be applied.

Non-advised transaction fees

If we assist you on an execution only basis (ie where you have been offered and declined advice), a fee of up to \$330 (incl.GST) will be applicable.

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 Financial Services By Design no benefit is passed on to your Adviser.

Referral partner	Description of referrer	Payment structure
<i>Financial Solutions By Design – Scott Compton</i>	<i>Mortgage Broking</i>	Client Referral – Full Advice, Virtue Advice will receive 30% commission

I 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. If you wish to consult a non-referral partner, I can provide additional options.

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.

Where we provide advice in relation to the above transactions and charge an advice fee, we may choose to rebate part or all of the third-party payment, to you.
