



IPS Financial Services Pty Ltd

Financial Services Guide

ACN 010 391 474 | Authorised Representative No: 270468

Version number: 24.01

PART TWO – ADVISER PROFILE

This adviser profile is Part Two of the Count Financial Limited (Count) Financial Services Guide (FSG) 12 January 2024 and should be read in conjunction with Part One of our FSG dated 1 January 2024. Together these documents form the complete FSG.

IPS Financial Services Pty Ltd as Trustee for IPS Financial Services Unit Trust is an Authorised Representative of Count Financial Limited (Count).

The individual(s) listed in this FSG is authorised by Count to provide personal advice through IPS Financial Services Pty Ltd.

Our contact details:

Address: Suite 2, Level 11, Australia Fair Office Tower, 40 Marine Parade, Southport, Qld 4215.

Phone: 07 55813200

Fax: 07 55280727

Email: Davids@ips.com.au

Web: www.ips.com.au

David Sidhu

Authorised Representative Number: 231931

David is an Authorised Representative of Count and a director of IPS Financial Services Pty Ltd and receives a salary.

David has 27 years of experience in the provision of financial / accounting advice and 18 years' experience in the provision of financial planning advice. David attained the Advance Diploma of Financial Services (Financial Planning) from Kaplan on 25 July 2008. David is a Chartered Accountant from Institute of Chartered Accountants of Australia and New Zealand. David is a SMSF Specialist Advisor from Self-Managed Super Fund Association.

David is authorised to provide advice in the following areas:

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

How to contact me: davids@ips.com.au or 0755813200

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 our available payment options that can be combined to pay for our services. We will provide you with a quote for our services before we undertake any work on your behalf.

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 between \$50 to \$500 per hour (incl. GST).

Price can vary depending on scope and complexity of the advice 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 \$1,650 (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 advised upon. Our minimum fee for this is \$4,400 (incl. GST), based on percentage of your total portfolio between 0.88% and 1.5% and the maximum fee is \$33,000 (incl. GST) calculated based upon fee schedule 1 below.

Schedule 1 (investments)

Maximum initial fee*	Investment amount	Average portfolio charge
0.88%	first \$1,000,000	\$4,400.00
1.50%	\$1,000,000 plus	Up to a maximum of \$33,000

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

Where we are aware that you are using borrowed funds to invest (including where we have recommended this), borrowed amounts will be excluded for the purpose of calculating fees in Schedule 1 - above.

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

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 \$250 per hour.

Where you enter into an Ongoing Service Arrangement, Supplementary services are included, and will not be provided at an additional cost.

Ongoing & Fixed Term service fees

Our ongoing and fixed term advice fees vary depending on scope and complexity and range from \$1,320 to \$33,000 (incl. GST) unless otherwise agreed. The exact cost of the ongoing /fixed term review service will depend on the review offering we recommend, and this will be disclosed within the Ongoing or Fixed Term Service Agreement we provide to you.

Should you require any additional services outside of any agreement between you and your adviser, an amount of up to \$500 per hour, may be applied.

Non-advised transaction fees

If we assist you on an execution only basis (i.e. where you have been offered and declined advice), a fee of \$500 per hour will be applicable.

Referral arrangements

We currently do not have a referral arrangement in place with any providers.

**Other associations
and relationships**

David Sidhu is a director of IPS Financial Services Pty Ltd and International Professional Services Pty Ltd.

**Other third-party
payments we may receive**

We may also receive the following fees, which are not payable by you.

Stamping Fees

Where we facilitate Share Placements and Initial Public Offers in relation to ASX-listed Direct Equities (i.e. Shares - this excludes Listed Investment Companies and Trusts), we may receive up to 1.5% of the transaction value as “stamping fees”.

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.
