

# MAS Wealth Management Financial Services Guide

ACN 600 815 781 | Authorised Representative No: 001280518

Version number: 21.00

## PART TWO – ADVISER PROFILE

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

MAS Operations Pty Ltd trading as MAS Wealth Management is an Authorised Representative of Count Financial Limited (Count).

The individuals listed in this FSG are authorised by Count to provide personal advice through MAS Operations Pty Ltd trading as MAS Wealth Management.

### Our contact details:

Address: 14 Fiona Street, Biggera Waters QLD 4216

Postal: PO Box 260, Biggera Waters QLD 4216

Phone: 07 5537 7818

Fax: 07 5537 7715

Email: [reception@maswealth.com.au](mailto:reception@maswealth.com.au)

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

### Eric McCay



### Authorised Representative Number: 245042

Eric is an Authorised Representative of Count and a director / shareholder of MAS Operations Pty Ltd and receives a salary plus a dividend from the residual profit of the company.

Eric has 34 years' experience in the provision of financial planning advice. Eric attained a Bachelor of Commerce from Queensland Institute of Technology on 16th October 1984. He is a CERTIFIED FINANCIAL PLANNER® of the Financial Planning Association of Australia.

Eric 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, and
- Superannuation.

How to contact Eric: [eric@maswealth.com.au](mailto:eric@maswealth.com.au) or 07 5537 7818

## Robert Dugdale



### Authorised Representative Number: 244805

Robert is an Authorised Representative of Count and a director of MAS Operations Pty Ltd and receives a salary plus a dividend from the residual profit of the company.

Robert has 26 years' experience in the provision of financial planning advice. Robert attained a Bachelor of Business majoring in Accounting from Griffith University on 17 March 1995. He is a CERTIFIED FINANCIAL PLANNER® of the Financial Planning Association of Australia.

Robert 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, and
- Superannuation.

**How to contact Robert: [rob@maswealth.com.au](mailto:rob@maswealth.com.au) or 07 5537 7818**

## 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 spent and qualifications of the personnel developing the plan. Our hourly rate ranges from \$198 to \$385 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 \$2,200 (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 \$2,200 (incl. GST), based on the complexity of the work and the maximum fee is calculated based upon fee schedule 1 below.

#### Schedule 1 (investments)

Maximum initial fee*	Investment amount	Average portfolio charge
4.40%	first \$100,000	\$4,400 on \$100,000
3.30%	\$100,000 - \$200,000	\$7,700 on \$200,000
2.20%	\$200,000 - \$300,000	\$9,900 on \$300,000
1.10%	Over \$300,000	Up to a maximum of \$20,000

\* 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.

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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 ranging from \$198 to \$385 per hour.

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

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**Ongoing service fees**

Our ongoing advice fees vary depending on scope and complexity and range from \$2,200 to \$20,000 (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 \$385 per hour, may be applied.

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**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 \$385 per hour will be applicable.

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**Other associations and relationships**

Eric McCay and Robert Dugdale are directors and shareholders of both MAS Operations Pty Ltd, Mortgage Administration Services Pty Ltd and MAS Loans Pty Ltd which are separate entities. Referrals may pass between these entities. Whilst there is no direct payment received by either party, there may be a potential financial benefit received by the owners of either business as a result of fees charged for services provided to the referred party.

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**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.

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