

Financial Stability Pty Ltd

Financial Services Guide

ABN 48 919 903 822 ACN 139 792 211 Authorised Representative No: 341434

Version number: 24.02

PART TWO – ADVISER PROFILE

This adviser profile is Part Two of the Count Financial Limited (Count) Financial Services Guide (FSG) 19 December 2023 and should be read in conjunction with Part One of our FSG dated 1 March 2024. Together these documents form the complete FSG.

Financial Stability Pty Ltd is a Corporate Authorised Representative of Count Financial Limited (Count).

The individual listed in this FSG is authorised by Count to provide personal advice through Financial Stability Pty Ltd.

Our contact details:

Address: 325A Moreland Road, Coburg, 3058

Phone: 03 9383 1112

Email: info@financialstability.com.au

Web: www.financialstability.com.au

Sonia Turkovic

Authorised Representative Number: 313205



Sonia Turkovic is an Authorised Representative of Count and is an employee of Financial Stability Pty Ltd, and receives a salary only.

She has over 30 years experience in the provision of financial planning advice. In April 2022 she attained her Graduate Diploma of Financial Planning, and successfully completed her FASEA exam in 2019.

She completed her Diploma of Financial Planning from Deakin University in 1994, and subsequently received her Certified Financial Planner (CFP) designation in 1995.

She is a member of the Financial Planning Association of Australia (FPAA).

Sonia specialises in Retirement Planning, Centrelink, and Aged Care

In February 2021, Sonia became an ACS Accredited Aged Care Professional.



Sonia Turkovic is authorised to provide advice in the following areas:

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

Contact details: sonia@financialstability.com.au or 03 9383 1112

Initial Consultation

We charge a fee of **\$475** for the initial consultation.

This amount is deducted from the fee for the preparation of the Statement of Advice, if that is requested within 12 months of the initial consultation.

Advice preparation and implementation fees (non-Aged Care)

The fee for the preparation 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 **\$3,800** (incl. GST) up to a maximum of \$20,000 (incl. GST).

In some instances, an implementation fee may also apply, depending on the recommended product/s.

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

AGED CARE: Advice preparation and implementation fees

Aged Care advice fees:

We have 2 packages available:

Package 1: \$4,500 – Provides explanation of Aged Care fees, calculations, and “Day 1” position, plus a written strategy document – Statement of Advice – with alternatives for restructuring assets to meet Aged Care obligations.

Package 2: \$5,800 – For complex situations. (eg. Family Trusts, Self Managed Super Funds, Investment Properties)

Includes all the services outlined in the above Package, plus liaising with Accountants and Solicitors.

In some instances, an implementation fee may also apply, depending on the recommended product/s.

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 –
(non-Aged Care)**

Our ongoing advice fees vary depending on scope and complexity and range from **\$3,200** to \$18,000 p.a. (incl. GST) unless otherwise agreed. The exact cost of the ongoing review service will depend on the review offering recommended 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 \$250 per hour, may be applied.

**AGED CARE:
Fixed Term Agreement
- 12 Months**

Aged Care ONGOING fees:

We have 2 packages available for the 12 Month Fixed Term Agreement:

Package 1: \$4,800 –

- Assistance with the completion of Centrelink/DV documentation.
- Financial Stability becomes “Correspondence Nominee”, enabling us to deal with Centrelink on the client’s behalf.
- We examine the current information Centrelink/DVA have on record, and ensure details are updated in line with the recommended changes, when implemented.
- Ensure correct Centrelink payments are being made.
- Make sure correct Aged Care Fees are being paid.
- Monitor Annual and Lifetime Caps on Means-Tested Care Fees.
- Prior to the end of 12 month period, a further meeting to ensure all is in order.

Package 2: \$6,200 –

For complex situations. Includes all the services outlined above, plus:

- Liaising with Accountants, Solicitors, Aged Care provider, and multiple family members.

Should you require any additional services outside of any agreement between you and Financial Stability, an amount of up to \$250 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 \$250 per hour will be applicable.

**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.
