

April 2010

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Our Non-Advisory Investment Placement Service – How does it work?

To obtain up to 100% rebate on upfront commissions (to ensure you never pay entry fees again) on most investment products Australia-wide, simply:

1. Obtain a **Product Disclosure Statement (PDS)** from the fund manager or from us.

Phone Freecall 1800 622 892, Free-fax 1800 622 540, Email cbc@cbc.com.au or post your request to the address below. You may phone, fax or email your Product Disclosure Statement requests to us 24 hours a day, 7 days a week.

2. Please **sign the “Original” “Terms of Engagement – Non Advisory”** form enclosed and retain the “Client’s Copy” for your records.
3. **Important – Please Note**

If your application is for a **Fund Manager who you do not currently have an account with**, in order to comply with Australian Government Anti-Money Laundering laws which took effect on 12 December 2007, please also send a **photocopy of your Drivers Licence or Passport, certified as a true copy** by a police officer, Justice of the Peace, employee of Australia Post (with 2 or more years service), a lawyer, magistrate, registrar, or a judge of a Court.

This photocopy needs to be endorsed as follows:

“This is to certify that this is a true copy of the original, which I have sighted”.

Date:

Signed:

Title:

(Please refer to the attached Australian Government explanatory brochure for more information in this regard. Please feel free to call in to our office during business hours so that we can certify your identification document for you).

4. **Post the completed Application Form, cheque (payable as specified in the PDS), signed Terms of Engagement Form and (if relevant) certified ID to:**

REPLY PAID 135 (No stamp required if posted from within Australia)

Investors Save Dollars

PO BOX 135, CAMPSIE, NSW, 2194 AUSTRALIA

On receipt of your Application Form/s we will **endorse** your **100% Rebate** on the Application Form and post it and your cheque direct to the fund manager by **Express Post** on the day we receive it. We will also **Express Post** you a letter to confirm that your investment/s has/have been lodged.

Should you require any assistance in completing your Application Form/s please do not hesitate to phone us on Freecall 1800 622 892. If you have an **existing investment, Super or Allocated Pension Fund and you wish to obtain up to 100% rebate of upfront commission in respect of all future additional investments and switches**, please complete a **Change of Financial Adviser Form** for **each** one and return it to us. **Change of Financial Adviser Forms** can be ordered from us by phone, fax or email or downloaded from the **Forms** section of our website www.savedollars.com.au

Which Funds can you obtain up to 100% rebate on?

Our non-advisory investment placement service gives **up to 100% rebate of Upfront Commission** (as additional units in the fund) in respect of most investment, superannuation, allocated pension and Complying Annuity products that you choose yourself. Where it is **not** possible to rebate the upfront commission to you **as additional units** in the fund we will send you an **80% rebate** of any upfront commission received by **cheque** as soon as we receive it. This rebate applies not only to your initial deposit but to **all ongoing and future deposits** as well as all switches within the product itself.

How do we get paid?

Some Fund Managers (at no additional cost to you) will pay us an Ongoing Adviser Fee whilst you remain invested with them (for example, if you invest \$1,000 with a Colonial First State Retail Fund for 1 year via us we will receive a gross amount of \$4.40 including GST which we then share with Count Head Office).

Our **Service Offering** to you in return for these fees are outlined in the attached **Terms of Engagement – Non Advisory**.

How do I qualify for a complimentary Statement of Advice?

Effective from 1st January 2010, to obtain a **complimentary Statement of Advice** you simply need to have had **\$500,000 or more** invested via us (in product/s that pay us an ongoing Adviser Service Fee) for a period of **12 months or more**. If you wish **to confirm** whether you are eligible to receive a complimentary Statement of Advice please **phone Gavin** on **Freecall 1800 622 892** (or email cbc@cbc.com.au).

Who is Count Wealth Accountants?

Count Wealth Accountants is an Australian Financial Services Licence Holder. Count is a listed public company. It is not owned by a life insurance company, bank, Fund Manager or motoring organisation. As such Count is free to provide advice and recommend investments which are solely in the best interests of its clients.

Who is Investors Save Dollars?

The employees of Investors Save Dollars are Authorised Representatives of **Count Wealth Accountants**. For the last 8 years we have been the No.1 ranked **Count Wealth Accountants** franchisee (out of some 400 plus Firms Australia wide!)

Disclaimer

Count Wealth Accountants® is the trading name of **Count Financial Limited**, ABN 19 001 974 625, **Australian Financial Services Licence Holder Number 227232**. Suggestions made herein are NOT recommendations or offers to invest as they are of a general nature only and may not be appropriate to your specific circumstances. They should not be acted upon without first consulting your Financial Adviser. (This letter has been prepared without taking into consideration your specific objectives, financial situation or needs. You need to consider the appropriateness of the advice before acting on it. If the advice relates to acquiring a specific product, you should obtain a **Product Disclosure Statement (PDS)** relating to the product and consider that statement before making any decisions). All investments must be made on a current **Product Disclosure Statement**.

Pursuant to the **Corporations Law**, Count Wealth Accountants states that its Directors and Advisers may have an interest in any of the securities mentioned by way of investment, brokerage and/or fees.

Can we assist you?

Please do not hesitate to contact us should you have any queries in regard to any of the above.

Visit us at www.cbc.com.au Email us at cbc@cbc.com.au

Phone us on **Freecall 1800 622 892** (if calling from overseas +61 2 9784 2000)

With Compliments

Investors Save Dollars Team

Gavin Latz B.A. (Hons), AFPA, Dip.FP (**Team Leader**)

Anthony Mihaljek DFS (FP), AFP

Dimos Fessopoulos B.App.Sc.(Physio.), DFS (FP), Grad. Cert. Fin. Plan. (FINSIA)

Maciek Slusarczyk DFS (FP)

Authorised Representatives of Count Wealth Accountants®

Yolla Nohra DFS(FP), AMC, RMC, FMFAA (**Lending and Leasing Manager**)

Member of **finconnect™** Australia Pty Ltd

Investors Save Dollars Non Advisory Placement Service - Service Offering

We value your business and wish to confirm our **Service Offering** available to you as a 'Non-Advisory' client of Investors Save Dollars:

- ✚ Up to **100% rebate of upfront commission** (so you **never need to pay entry fees again** on any initial or ongoing applications) for investments in managed investment, superannuation, pension and annuity funds that you choose yourself. This means that up to 100% of your money is working for you straight away. This is a substantial saving to you compared with investing directly with the Fund provider as you would normally incur the full upfront fee – up to 4%. This rebate is normally given to you in the form of additional units in the Fund that you choose yourself.
- ✚ Complimentary **General Advice** and information at any time from the team of Financial Advisers at Investors Save Dollars. As a client, you are free to call our office and talk about your investments or any other issues. This is an invaluable service as you are able to find out answers to questions on complex legislative areas (such as the Super rules on retirement) from specialists in that field who are licensed, qualified, experienced and in the know.
- ✚ As a Non-Advisory client of Investors Save Dollars, you not only have the **'backing' of Count Wealth Accountants' No. 1 Member, but also the 'buying power' of Count Wealth Accountants itself.** We use this strength to support our clients on issues such as insurance claims, paperwork queries or any administration issues that may arise. Unfortunately often the harsh reality is that Fund Managers may not be as helpful to individuals as they are to clients of Count's No.1 Member Firm.
- ✚ We also offer a **complimentary Statement of Advice (Financial Plan)** if you have had over \$500,000 invested with us (in product/s that pay us an Ongoing Adviser Service Fee) for a period of 12 months or more. In order to give you any "Personal" Advice, i.e. advice specifically tailored to your own goals, objectives or future planning, we need to ensure that any advice we give is appropriate to your own circumstances. We cannot do this of course until we have a basis for these recommendations and therefore need to know more about your financial circumstances and require a completed **Financial Needs Analyser** questionnaire from you prior to the preparation of any Personal Advice.
- ✚ You also gain access to our award winning **Loan & Leasing providers.** Cash Rebates are available for taking out a loan via us.
- ✚ Access to our DIY **Stockbroking Service**, a facility that lets you trade shares at competitive prices.
- ✚ Our **complimentary email newsletters.** These include up to date legislation changes, special offers and information that you might find both practical and interesting.
- ✚ You receive access to **'My Net Wealth'**, a secure online service unique to Count Wealth Accountants. When you register you will have access to your very own personalised and secure My Net Wealth Homepage. Features include:
 - View all of your investment data consolidated into a single net wealth online statement
 - Access to product research & commentaries on your investments
 - View Count's investment market outlook



Australian Government
Attorney-General's Department

The new Anti-Money Laundering and Counter-Terrorism Financing laws

What is money laundering and terrorism financing?

The goal of most criminal acts is to generate a profit.

To enjoy their ill-gotten gains, criminals commonly seek to disguise the illegal source of those profits. Money laundering is the processing of criminal profits to disguise their illegal origin.

Terrorist groups also move funds to disguise their source, purpose and destination. Terrorism financing includes the financing of terrorist acts, terrorists and terrorist organisations.

Both money laundering and terrorism financing are serious crimes.

What are the new laws?

The Anti-Money Laundering and Counter-Terrorism Financing Act 2006 requires those providing certain financial or gambling services, or those involved in bullion dealing, to:

- identify their customers before providing certain services
- report certain transactions, and
- report suspicious matters.

Why have the new laws been introduced?

The Australian Government has introduced the new anti-money laundering and counter-terrorism financing (AML/CTF) laws to:

- bring Australia's AML/CTF system into line with international standards
- reduce the risk of Australian businesses being misused for the purposes of money laundering or terrorism financing, and
- meet the needs of law enforcement agencies for targeted information about possible criminal activity and terrorism.

Who will the new laws affect?

From 12 December 2007 the new laws may affect customers of a number of service providers, including:

- banks, credit unions, building societies, lending, leasing and hire purchase companies, stored value card issuers, issuers of traveller's cheques, foreign exchange dealers, asset management companies, remittance dealers, financial planners who arrange for the issue of financial products, life insurers, superannuation funds, custodial service companies, cash couriers and securities dealers
- the gambling sector, including casinos, bookmakers, TABs, clubs and pubs, internet and electronic gaming service providers, and
- bullion dealers.

When might you be affected?

As a customer you will be affected in a range of circumstances, including:

- opening an account with a bank or other financial institution
- obtaining a loan
- buying traveller's cheques
- sending, receiving or transferring funds electronically
- undertaking a gambling cash transaction of \$10,000 or more
- buying or selling bullion, and
- withdrawing superannuation benefits.

What differences will you notice?

As a customer, the business you're dealing with may need to verify your identity. The types of documents you might be asked to provide to verify your identity may vary for different transactions or services.

For example, where a business determines that the service or transaction represents a low risk of money laundering or terrorism financing, customers might only be required to produce a driver's licence. For other transactions or services you might be required to provide more information.

Identification documents that you could be asked to provide include:

- passport
- birth certificate
- driver's licence
- utilities statement, or
- a statement from a bank or other financial institution.

Businesses covered by the new laws are also required to have AML/CTF programs in place, which include ongoing monitoring of customer activity and the reporting of suspicious matters.

How will your privacy be protected?

Reporting entities and Australian Government agencies which collect personal information are subject to the Privacy Act 1988 (Privacy Act). The Privacy Act regulates the collection, use, disclosure, quality and security of personal information.

www.privacy.gov.au/business/aml

Need more information?

Customer information line: 1800 021 037

www.ag.gov.au/aml

E-mail: customers@austrac.gov.au