Member of Count

The Next Step FINANCIAL GROUP

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LOOKING AFTER YOUR FINANCIAL NEEDS

WELCOME TO THE NEXT STEP

The Next Step Financial Group Pty Ltd is part of the Count network, one of Australia's largest networks of financial accountants or accountant-based financial planners.

The simple goal of a Count Financial Adviser is to guide you through financial uncertainty by providing you with a plan giving you control over your financial objectives and financial future. We offer you financial and investment advice with ongoing support.

Our services cover six main areas: investment advice, tax minimisation, wealth protection, superannuation, estate planning and business specific advice (succession planning, business protection, business structuring) as well as ongoing reviews of your financial situation.

We assess your current financial situation, listen to your financial goals then guide you step-by-step to create, build and protect your wealth.

ABOUT COUNT

Count was established in 1980 and was listed on the ASX in 2000. Most Count Financial Advisers are qualified practising accountants who are CPAs or Chartered Accountants. This means Count Financial Advisers can give you tax-effective advice on how to grow your wealth. Count Financial Advisers operate from offices around Australia.

As a Member of Count we only recommend financial solutions based on in-depth research. Of the 5,000+ financial products available, we analyse and aim to find the products suited to your needs.

*Not all Count Financial Advisers are accountants, however here at The Next Step Financial Group, two out of the three directors are Chartered Accountants.

5 TIPS FOR CHOOSING A FINANCIAL ADVISER

1 SHOP AROUND

Talk to several potential advisers before you make a decision. You'd get three quotes for a renovation to your house; why not shop around when it comes to choosing a financial adviser?

2 ASK QUESTIONS

Don't be afraid to ask questions. You need to feel comfortable with any potential adviser and it's important to get a sense of whether or not you'd be happy working with them to reach your financial goals.

3 MAKE SURE THEIR SERVICES MATCH YOUR NEEDS

Do they specialise in a particular area such as investment advice or do they offer a total financial advice solution, including services such as insurance, investments, estate planning etc.?

4 IS THEIR ADVICE LIMITED?

Some advisers can only recommend financial products issued by the organisations they work for. You can find more information about our research and investment process beginning on page 9.

5 ARE THEY LICENSED TO GIVE ADVICE?

You should only deal with financial advisers who are licensed by ASIC to provide advice. All Count Financial Advisers are Authorised Representatives under Count's Australian Financial Services Licence 227232.

HELPING ALL CLIENTS AT ALL STAGES IN LIFE

8 REASONS TO CHOOSE A COUNT FINANCIAL ADVISER

As a Member of the Count network we offer a combination of skills, ethics and professionalism to help keep you on the right financial track.

1. PEACE OF MIND

For more than 30 years, Count has provided written financial plans to help Australians reach their goals.

2. WE'RE ON YOUR SIDE

We recommend investments based on their suitability to your specific goals and needs.

3. WE'RE HIGHLY TALENTED PROFESSIONALS

To join the Count network we've had to meet strict criteria and undergo comprehensive training. In fact, to remain part of Count we must continue our training on an ongoing basis.

4. PAY LESS TAX

Your Count Financial Adviser can recommend strategies for tax minimisation as well as wealth creation.

5. SAVE YOU TIME

Our comprehensive advice saves you the time and hassle of visiting a number of different finance professionals. We can advise you on superannuation, investments, personal insurance, retirement planning, Centrelink strategies, loans, risk insurance and asset finance.

6. BIG ENOUGH TO TRUST

As a Count Financial Adviser, we are backed by Count Financial – a wholly-owned, non-guaranteed subsidiary of The Commonwealth Bank of Australia – so you can be assured of the strength, expertise and resources of a respected major financial institution supporting you.

7. SMALL ENOUGH TO CARE

Even though we are part of a larger network we are committed to advising clients in our local community.

8. WE USE OUR SIZE TO NEGOTIATE THE BEST PRODUCTS FOR YOU

We use the combined buying power of the Count network to negotiate special investment products that are only available to our clients.

ABOUT THE NEXT STEP- TEAM PROFILE

The Next Step Financial Group Pty Ltd

Authorised Representative Number: 461357

The Next Step Financial Group Pty Ltd, ABN 52 147 552 029 is an Authorised Representative of Count Financial Limited. Our firm's adviser(s) listed below will provide the financial services set out in this guide, in their capacity as Authorised Representatives.

Our Contact Details:

VIC: Suite 1, 40-44 St Kilda Road, St Kilda VIC 3182
Phone: 03 9530 2000 Fax: 03 9534 3631

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PO Box 60, Albury NSW 2640
Phone: 02 6041 3900 Fax: 02 6023 4555
Email: fp@tnsfg.com.au Web: www.tnsfg.com.au

Roger Schnelle

Authorised Representative Number: 232149

Roger is an Authorised Representative of Count and director & partner of The Next Step Financial Group Pty Ltd, and receives profit distribution.

Roger has 35 years of experience in the provision of financial/accounting advice and 12 years of experience in the provision of financial planning advice. Roger attained a Bachelor of Business from Charles Sturt University in 1979 and has been a member of the Institute of Chartered Accountants since 1988.

How to Contact me: roger@sptns.com.au or 02 6023 3555

Gino Roussety

Gino is a director & partner of The Next Step Financial Group Pty Ltd, and receives a profit distribution.

Gino has more than 15 years in public practice in the areas of accounting and tax advice. Gino holds a Bachelor of Economics (Accounting major) from Monash University. He qualified as a Chartered Accountant in 1995 and is also a Fellow of CPA Australia. Gino recently qualified as a Self Managed Superannuation Funds (SMSF) Specialist from the UNSW

How to Contact me: gbr@roussety.com or 03 9530 2000

Crystal Broadfoot

Authorised Representative Number: 302007

Crystal is an Authorised Representative of Count and a director & partner of The Next Step Financial Group Pty Ltd, and receives a salary and profit distribution.

Crystal has over 12 years of experience in the provision of financial planning advice. Crystal finalised her Advanced Diploma of Financial Planning through Kaplan Professional in 2007 and is currently completing a Bachelor of Commerce/ Bachelor of Arts (International Relations) Degree at Deakin University.

How to Contact me: crystal@tnsfg.com.au or 02 6041 3900 or 03 9530 2000

Lucija Saric

Authorised Representative Number: 280305

Lucija (Lucy) is an Authorised Representative of Count and an employee of The Next Step Financial Group Pty Ltd, and receives a salary plus a bonus, payable based on performance. Lucy has over 11 years of experience in the provision of financial planning advice. Lucy finalised her Advanced Diploma of Financial Planning through Kaplan in 2009.

How to Contact me: lucy@tnsfg.com.au or 02 6041 3900

Sarah Black

Authorised Representative Number: 1250528

Sarah is an Authorised Representative of Count and an employee of The Next Step Financial Group Pty Ltd, and receives a salary plus a bonus, payable based on performance.

Sarah finalised her Diploma of Financial Planning through Kaplan in 2016 and is a member of the Association of Financial Advisers.

How to Contact me: SarahB@tnsfg.com.au or 02 6041 3900

FINANCIAL PLANNING PROCESS AND STEPS

A good financial plan developed specifically to suit your individual situation is critical to your financial success.

The following four steps outline the financial planning process that occurs once you have decided to proceed with our services.

STEP ONE: IDENTIFY & PRIORITISE YOUR GOALS

Our initial meeting is all about getting to know you, giving us a clear picture of your current position and financial goals. This will involve a detailed discussion about why you are seeking advice, including:

- gathering information on your current financial situation and budget through the completion of a Financial Needs Analyser document (FNA);
- what you want to achieve – identifying your goals;
- your approach to investing – understanding your risk profile; and
- identifying other issues which may be relevant in the context of providing you with financial services.

The information obtained will be used if you decide to proceed to the next stage, where we will prepare a financial plan specific to your circumstances. **If you choose to proceed, a plan preparation fee will be discussed and agreed upon.** The base rate for the plan preparation fee is $2,000 + GST and increases depending on the complexity of strategies & research considered. This fee covers the time and resources required to prepare your financial plan and will vary depending on your requirements and the complexity of your plan.

STEP TWO: PRESENTING OUR ADVICE

At our second meeting, your financial plan (known as a Statement of Advice), will be presented to you. It will include strategies and products designed to suit your individual needs and your financial goals.

This meeting will involve confirming why you are seeking advice and explaining our advice to you. It is important you understand the recommended strategies and associated risks so you can make an informed decision about achieving your financial goals.

We also provide you with educational information, which explains strategy and investment concepts contained in the Statement of Advice (SoA).

You will also be provided with Product Disclosure Statements (PDS), or other disclosure documents relating to any recommended products in your financial plan. These important documents will detail and explain the features, benefits, risks and product specific costs, fees and charges.

STEP THREE: IMPLEMENTING YOUR FINANCIAL PLAN

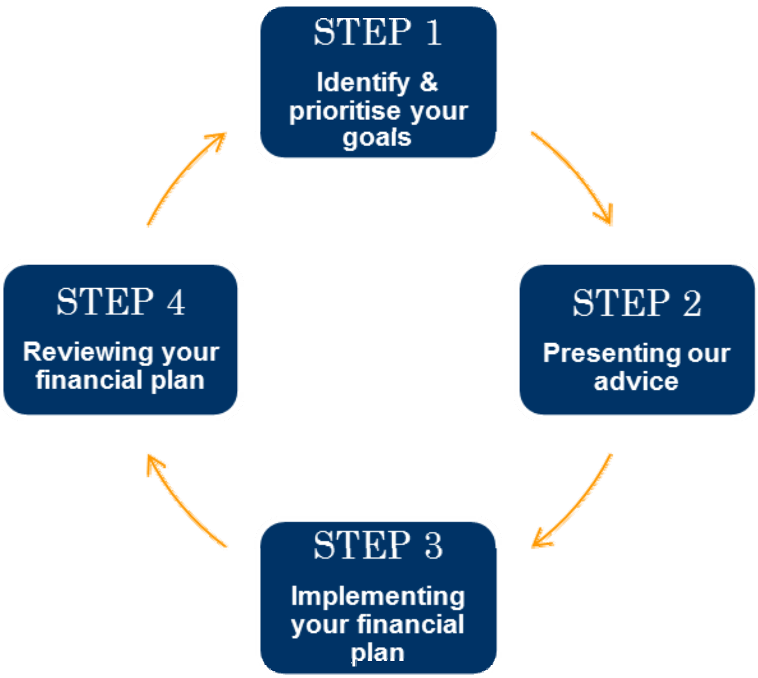
When you are happy with our advice and have provided your written authority to proceed, we will start the process of implementing the recommendations. This can include, but may not be limited to:

- setting up new, or transferring existing investments;
- assisting you in establishing new loan facilities;
- consolidating or rolling over your superannuation accounts;
- establishing regular investment or superannuation contributions;
- establishing insurance policies.

STEP FOUR: REVIEWING YOUR FINANCIAL PLAN

Ongoing reviews are essential in achieving your desired lifestyle and financial goals;

Should you choose to receive ongoing advice and service, the frequency of contact you would like to maintain with us and your individual circumstances will determine the fees charged for the ongoing relationship.



CLIENT SERVICES

INVESTING

There are thousands of investment options available to the average investor – but how do you sort the good from the bad?

Many Australians have lost money to investment scams over the years. Our investment advice is backed by Count's team of experienced and qualified experts, providing technical support and research.

There are over two hundred fund managers in Australia offering over four thousand investment products. They are not all as good as each other. Many are not good enough for Count Financial Advisers to recommend.

Through a thorough investment research process, Count is able to analyse and select a range of products from Australia's leading fund managers. Only fund managers who receive the highest ratings are considered suitable for our clients.

RESEARCH AND INVESTMENT PHILOSOPHY

OUR RESEARCH PHILOSOPHY IS TO PROVIDE YOU WITH INVESTMENT OPTIONS THAT REFLECT THE VERY BEST OF ALL INVESTMENTS THE MARKET HAS TO OFFER.

Following a thorough and strict research process means that all of our recommended products have undergone and passed the same strict tests with no favouritism.

When reviewing various investments we undertake three tests to ensure that your investments are managed by fund managers that deliver:

- above average returns;
- reduced risk; and
- superior service over the long-term.

TEST ONE: THE LONSEC RATING

At the first level, all investments are screened by Lonsec, a specialist investment research house. Lonsec believes that managing money is a combination of 'art' and 'science' and while there is more than one way to manage money, there are a number of critical ingredients that combine to produce a quality investment product.

Lonsec regularly reviews fund managers on the basis of:

- how they manage their business;
- their investment philosophy and people managing their investment process; and
- whether the returns that they generate add value relative to the investments they undertake.

The following illustrates the criteria against which fund managers are rated:

INVESTMENT PROCESS	▪ Clearly articulated ▪ Consistent – 'true to label' ▪ Nexus to the process ▪ Performance in differing market conditions
PEOPLE	▪ Experience, team size, quality and stability ▪ Management of key person risk ▪ Investment 'culture' and alignment of interests
RESEARCH AND PORTFOLIO CONSTRUCTION	▪ Screening process, fundamental analysis, valuation methodology ▪ Accountability ▪ Clear link from research ▪ Buy and sell discipline
RISK MANAGEMENT	▪ Risk limits ▪ Monitoring, accountability, methodology and frequency ▪ Pre- and post-trade compliance
FUND VIEW	▪ Funds under management ▪ Tax efficiency, product focus, evolution, investor focus and commitment ▪ Company/parent company issues impacting on manager

Lonsec's assessment is a comprehensive review that is focused upon identifying superior fund management organisations. Its approach aims to provide a relative view of the merits of each funds management organisation compared to the universe of fund managers available.

The Lonsec ratings process is predominantly 'bottom-up', assessing the investment merits of managers and/or products relative to their relevant peer group. However, there is an important top-down aspect of the process, which focuses on ensuring an appropriate 'reward for risk' relationship exists. Lonsec will screen out funds:

- that have an inadequate risk-reward trade-off and will downgrade funds if it believes the 'reward for risk' relationship has deteriorated;
- when they have low confidence in business heads or funds management teams and will downgrade funds when confidence in management deteriorates; and
- that are not accessible to investors through traditional channels such as retail, wholesale, wrap accounts and master. Lonsec will not rate products that do not have adequate seeding and are not available for immediate investment by Australian investors.

TEST TWO: COUNT'S INTERNAL RESEARCH TEAM REVIEWS EACH INVESTMENT

Even when an investment passes the Lonsec test, it doesn't automatically pass the next test – Count's internal research test. Count conducts an analysis of each product separately and uses a range of ratings to determine whether each investment is suitable and can add value.

Count undertakes a further assessment of each product to ensure that such things as **cost structure** and the **design of the product** are suitable for our clients.

TEST THREE: RESEARCH COMMITTEE RECOMMENDATION

Once the abovementioned tests and assessment processes are carried out and an investment has passed with flying colours, it is then a question of final recommendation by the Count Research Committee.

After this final test has been carried out and the investment(s) has been accepted, the product(s) is then added to Count's Approved Product List for Count Financial Advisers to recommend to their clients.

Only fund managers who meet Count's high standards are considered for addition of their products to our Approved Product List.

Regular reviews in association with Lonsec and all Count Financial Advisers, are systematically undertaken by Count.

Count Financial Advisers can only recommend investments from the Count Approved Product List of fund managers and investments. In this way you can be sure that you are getting an investment that has been thoroughly screened and assessed from a number of different perspectives.

GETTING YOUR INVESTMENTS WORKING FOR YOU

Your goals and our goals are the same – making sure your investments are managed in the best way possible to produce long term financial success. When you work with us, you know you've got our vast expertise, knowledge and research behind you every step of the way. You want a solid plan to see you through your financial life; we're here to help you build and ultimately achieve it.

THE BENEFITS OF FINANCIAL ADVICE

LEADERSHIP, STRATEGIC DIRECTION AND GOAL CLARIFICATION	We make every effort to understand what you want and then set a strategy to reach it. This means you have an expert in your corner to guide you through the complexities of financial planning.
BEHAVIOUR MANAGEMENT AND SUPPORT	Few of life's journeys are smooth rides, and you might sometimes hit a bumpy road. Our advisers empathise with your situation and give you emotional support, perspective and confidence in order to help you stay on course and avoid making unfortunate decisions when you're under pressure.
EXPERTISE	The sophistication behind a financial plan is often underestimated. This is because many of the benefits of financial advice are intangible and only apparent after the passing of many years. We have the skill, knowledge and experience required to help clients reach their financial goals.
TIMESAVING	Seeking professional advice can save you time and effort. Our advisers look after monitoring investments, lodging applications, undertaking research, compliance and handling all administration tasks.
FOCUS	In times of uncertainty, it's easy for people to sometimes lose sight of their long-term plan. Through our ongoing review service we will monitor your investments to ensure you remain on track, and advise when adjustments may be needed to boost your investment performance.

ONGOING SERVICE PACKAGES

We will tailor an ongoing service package to suit your requirements. The specific services we provide include, but are not limited to, the following:

- a specified number of formal review meetings on an annual basis;
- ongoing and full access to our expertise, skills, knowledge and experience;
- service and advice on an “as needs basis”, as determined by you, including telephone, email and face-to-face access to advisers and staff;
- our technical expertise and access to cutting-edge financial strategies and tools;
- continual monitoring of investment portfolios; legislative changes and their potential impact; market, economic, political and environmental risks and opportunities
- regular consolidated reporting;
- regular updates and information relevant to your circumstances;
- access to industry-leading investment research;
- access to industry-leading investment products and administration platforms;
- investment recommendations and portfolio construction;
- co-ordination and liaison with other professional service providers including accountants, solicitors, brokers and agents.

This document has been prepared by Count Financial Limited ABN 19 001 974 625, AFSL 227232, (Count) a wholly-owned, non-guaranteed subsidiary of Commonwealth Bank of Australia ABN 48 123 123 124. ‘Count’ and Count Wealth Accountants® are trading names of Count.

Count Financial Advisers are authorised representatives of Count. Taxation and accounting services do not fall under Count’s AFSL. Lending services are authorised by Finconnect (Australia) Pty Ltd ABN 45 122 896 477 Australian Credit Licence No. 385888.

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This document contains general advice. It does not take account of your individual objectives, financial situation or needs. You should consider talking to a financial adviser before making a financial decision.