Financial Services Guide – Part 2

Version number 25.0, 10 November 2025

This FSG Part 2 contains information specific to your Adviser and their firm and should be read together with the FSG Part 1, Version Number 25.0, which contains information about the AFS licensee and their general obligations and arrangements. Count Financial Limited (Count'), has authorised your adviser to distribute this FSG.

The financial services provider

Your Adviser is authorised to provide financial services such as:

An authorised representative of Count AFS license no. 227232, ABN 19 001 974 625, authorised to provide the financial services described in this FSG through IPS Financial Services Pty Ltd ABN 56 010 391 471 ASIC ID number 270468.

Referral arrangements

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

Please refer to FSG Part 1, for further information on other relationships that might influence Count in providing financial advice services, we will also disclose any associations or conflicts in the Statement of Advice that we prepare for you.

Fees

These fees should be considered guides only. We will discuss your individual needs and agree our fees with you before we provide advice. The actual agreed fees will depend on the complexity of your circumstances, goals and needs and the scope of advice we provide. Please note that fees may be higher than those outlined here if mutually agreed upon. The indicative fees we charge are set out below:

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.

Note: All fees are inclusive of GST.

Ongoing & Fixed Term service fees

Our ongoing and fixed-term advice fees vary depending on scope and complexity and range from $1,320 to $20,000 (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.

Our contact details

Cameron Reed

Count Financial Limited (Count) Financial Services

Website: www.ips.com.au

Phone: 07 5581 3200

Mobile: 0439 074 745

Email: cameronr@ips.com.au

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

Our Privacy Collection Statement

We collect personal information about you (and, if applicable, anyone acting on your behalf) to help us provide financial services that are suited to your needs, to manage our relationship with you, and to meet our legal obligations under the Privacy Act 1988 and the Corporations Act 2001.

This statement forms part of our broader Privacy Policy, and together they make up our formal notice under Australian Privacy Principle 5.

Why we collect your information

We need certain information to understand your financial situation and provide appropriate advice or services. The specific information we collect will depend on who you are and the nature of the services you need.

If you choose not to share some details, or if the information is incomplete or inaccurate, it may limit our ability to provide advice or services to you, or we may not be able to proceed at all. It could also mean that the advice you receive is less tailored to your situation. In some cases, we may need to end our relationship if we cannot properly meet your needs.

Who we may share your information with

To deliver our services, we may need to share your information with:

- Product and platform providers
- External service providers (e.g. paraplanners, IT providers)
- Other professionals you've authorised us to work with (e.g. your accountant or tax adviser)

Sharing information overseas

Some service providers we use may be located overseas or have operations outside Australia. Your personal information might be stored or accessed in these countries. We take reasonable steps to make sure your information is protected and handled in line with the Australian Privacy Act.

For more information about which countries your information may be sent to, please refer to Count's Privacy Policy or contact us directly. If you do not wish for your information to be transferred overseas, please let us know.

Accessing or correcting your information

If you think any of the details that we hold are incorrect or out of date, please contact us to correct this. You can ask to access or correct your personal information at any time by contacting us.

A copy of our Privacy Policy is on Count's website www.count.au. We can also send you a copy if you contact us.

ADVISER PROFILE

About Cameron Thorton Reed

The Authorised Representative number for Cameron Thorton Reed is 297495 and their details are available on the Financial Advisers Register.

What experience does the adviser have?

Cameron has over 25 years' experience in the provision of financial / accounting advice and 20 years' experience in the provision of financial planning advice. Cameron holds a Bachelor of Economics, Graduate Diploma in Financial Management, Diploma of Financial Services (Financial Planning). Cameron is Fellow member of the SMSF Association and a SMSF Specialist Advisor of the SMSF Association of Australia.

What qualifications has the adviser completed?

Qualification Name
Bachelor of Economics
Graduate Diploma of Financial Management
Diploma of Financial Services (Financial Planning)

What products and services can the adviser provide?

Cameron Reed is authorised to provide the following products and services:

- Deposit and payment products
- Government debentures, stocks and bonds
- Life products
- Managed investment schemes
- Retirement Savings Accounts
- Superannuation - All

What other associations and relationships does the adviser have?

How will your financial adviser be paid for the services provided?

Cameron Reed is a Director of IPS Financial Services Pty Ltd and is remunerated through the payment of salary and bonus.

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 the third-party payment to you.