

Financial Services Guide

Part Two – Adviser Profile

1 March 2024

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

Franc Mark Sterling Pty Limited is an Authorised Representative of Count Financial Limited (Count).

Our firm's adviser(s) listed below will provide the financial services set out in this guide, in their capacity as Authorised Representatives of Count.

Personal Profile and contact details:

Name:	Lachlan Charles Hudson Baker	Address:	3 Spring St SYDNEY NSW 2000
Authorised Representative No:	238573	Email:	lachlanb@francmarksterling.com.au
Office Telephone:	02 8080 7310	Web:	www.francmarksterling.com.au
Mobile Telephone:	0416 370 016		

Lachlan is an Authorised Representative of Count and a Director of Franc Mark Sterling Pty Ltd and receives a salary and may receive income from an associated entity that holds an equity interest in Franc Mark Sterling Pty Ltd.

Lachlan has over 25 years of experience in the provision of financial planning advice. Lachlan attained a Graduate Diploma of Financial Planning from Kaplan Professional on 20 January 2023. He is a member of Financial Advice Association Australia (FAAA), Finance Brokers Association of Australasia (FBAA), and the Institute of Public Accountants (IPA). Lachlan has completed specialist training with Kaplan in the areas of Margin Lending & Geared Investments, and in Self-Managed Superannuation Funds.

Financial services and product types

Lachlan is authorised to provide advice in the following areas:

- Deposit and payment products
- Government debentures, stocks & bonds
- Life products
- Managed investment schemes
- Margin lending
- Retirement Savings Account Products
- Securities
- Superannuation.

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 \$770 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 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. Fees for the preparation of your advice may range from \$770 to \$15,400 (incl. GST).

The fee for the 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. Fees for the implementation of your advice may be a set fee between \$2,310 and \$30,800. Alternatively, we may be remunerated on a commission basis (personal insurance only) or a combination of both.

The exact amounts of fees and charges and initial and ongoing commissions (see below) for the products you have purchased as a result of my recommendation to you will be detailed in your Statement of Advice.

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

Fixed Term service fees

Our fixed term advice fees vary depending on scope and complexity and range from \$12,320 to \$42,350 (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 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 \$770 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 \$770 per hour may be applicable, if not included under a Fixed Term Service Agreement.

Referrals & Associations

Lachlan Baker, or an associated entity of his, holds an equity interest in Cambridge & Kent Pty Ltd, an accountancy practice. As such, referrals to this practice for tax and accountancy services may result in him receiving additional payments depending on the profitability of Cambridge & Kent.

Lachlan Baker is a Credit Representative (Credit Representative no: 404252) of BLSSA Pty Ltd (Australian Credit Licence no: 391237), & Franc Mark Sterling Pty Ltd is a Corporate Credit Representative (Corporate Credit Representative no: 404122) of BLSSA Pty Ltd (Australian Credit Licence no: 391237). Referrals for mortgage broking services may result in him receiving additional payments via that Australian Credit Licensee. There are no payments made between Count, Lachlan or his associates and BLSSA Pty Ltd as a result of any referral made.

Lachlan Baker holds an individual Real Estate Agent & Auctioneer licence (no: 20118019), & Franc Mark Sterling Pty Ltd holds a corporate Real Estate Agent Licence (no: 10043560). Referrals for Real Estate &/or property services may result in Lachlan / Franc Mark Sterling receiving additional payments for these services via these licences.

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.