FRANC MARK STERLING
Your Wealth Creation Concierge

Financial Services Guide

Part Two – Adviser Profile

1 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.

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

Authorised Representative No: 238573

Office Telephone: 02 8080 7310

Mobile Telephone: 0416 370 016

Address: 3 Spring St SYDNEY NSW 2000

Email: lachlanb@francmarksterling.com.au

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Lachlan Baker is authorised to provide financial services as:

- An authorised representative of Count AFS licence no. 227232, ABN 19 001 974 625, authorised to provide the financial services described in this FSG through Franc Mark Sterling Pty Limited, ABN 38 103 129 924, trading as Franc Mark Sterling, ASIC ID number 238 958.

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

These fees should be considered a guide 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.

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.

Note: All fees are inclusive of GST.

Fixed Term service fees

Our fixed term advice fees vary depending on scope and complexity and range from $13,090 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.

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.

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.

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

All fees and commissions disclosed in the FSG which are attributed to the services provided to you by your adviser are paid to Count who will pay up to 100% of those fees and commissions to Franc Mark Sterling. Franc Mark Sterling, may pass on up to 100% of those fees and commission to Lachlan Baker.

Lachlan Baker is a Director of Franc Mark Sterling and is remunerated through the payment of salary and bonus.

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.