

Client First Wealth Management (CFWM) Financial Services Guide

ABN 86 735 969 165 | Authorised Representative No: 388176

Version number: 24.02

PART TWO – ADVISER PROFILE

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.

Client First Financial Planning Pty Ltd trading as Client First Wealth Management is an Authorised Representative of Count Financial Limited (Count).

The individual listed in this FSG is authorised by Count to provide personal advice through Client First Financial Planning Pty Ltd.

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

Our contact details:

Address: 32 Williams Road, Dandenong South VIC 3175
Phone: 0408 886 518
Email: admin@cfp.com.au
Web: www.cfp.com.au

Craig Gunawardana



Authorised Representative Number: 388175

Craig is an Authorised Representative of Count and a Director/Financial Adviser of Client First Wealth Management. Craig receives a salary and may also receive a profit share as the owner of CFWM.

Craig has 17 years' experience in the provision of financial planning advice. He attained Bachelor of Commerce (Finance & Financial Planning) from Deakin University in 2007. He is also a member of the Financial Advisers Association Australia (FAAA). In May 2024, Craig successfully completed the Self-Managed Superannuation Fund accreditation (SMSF Association).

Craig is authorised to provide advice in the following areas:

- Deposit and payment products
- Government debentures, stocks and bonds
- Life products
- Managed investment schemes
- Retirement Savings Account Products
- Securities
- Self-Managed Superannuation Funds
- Superannuation

How to contact me: Phone: 0408 886 518 | Email: craig@cfp.com.au

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 ranges from \$80ph for administrative related time and \$440 per hour for adviser related time (price incl. GST) and we will quote this to you in your advice documents.

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 \$880 (incl. GST)

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

Supplementary Service Fees

For supplementary services, such as the provision of general research material or the completion of administrative tasks, our fee will be calculated on a time basis from \$80 per hour (incl. GST).

Where you enter into an Annual Fee Agreement, Supplementary services are included, and will not be provided at an additional cost.

Ongoing & Fixed Term service fee

Our ongoing and fixed term advice fees vary depending on scope and complexity and range from \$2,200 to \$22,000 (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.

We will recommend an appropriate review package in light of your circumstances.

Should you require any additional services outside of any agreement between you and your adviser, an additional fee may be applied based on the additional advice and/or service required.

Non-advised Transaction Fees

If we assist you on an execution only basis (ie where you have been offered and declined advice), a fee at our hourly rate from \$80ph for administrative related time and \$440 per hour for adviser related time (price incl. GST) will be applicable.

Referral Arrangements

I may refer you to a third party for advice or services. Should this occur, you are not obliged to consult the professional person I have suggested. If you wish to consult a non-referral partner, I can provide additional options.

Other third-party payments we may receive

We may also receive the following fees, which are not payable by you.

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.
