

Financial Services Guide – Part 2

Version number 25.0, 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.

The financial services provider

Your Adviser(s) is/are 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 Client First Wealth Management, ABN 86 735 969 165 trading as Client First Financial Planning. ASIC ID number 388176.

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 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:

Advice Preparation and Implementation fees:	The fee for the preparation and implementation of our advice is calculated as follows 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)
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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 of \$80 per hour. 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 Fees:	These are the fees you pay when you agree to receive our ongoing or fixed term advice. Our services will be agreed with you in a Client Service Arrangement. ○ Our minimum fee is \$880 ○ Our maximum fee is \$22,000
Non-advised Transaction Fees:	If we assist you on an execution only basis (ie where you have been offered and declined advice), a fee of up to \$80 per hour for administrative related time and \$440 per hour for adviser related time (price incl. GST) will be applicable will be applicable.

Note: All fees are inclusive of GST.

Our contact details

Craig Gunawardana

Mobile: 0408 886 518

Client First Wealth Management

Email: admin@cffp.com.au

Website: www.cffp.com.au

Office Address: 32 Williams Road, Dandenong South VIC 3175

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)

Client First Wealth Management may engage the services of external services providers both here and overseas who supply administrative, financial or other services to assist us to provide financial and services to you.

- VKAN Business Solutions Pty Ltd providing administrative and paraplanning services. This provider is located in Melbourne, Australia & Sri Lanka.

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 Craig Gunawardana

The Authorised Representative number for Craig Gunawardana is 388175 and their details are available on the [Financial Advisers Register](#).

What experience does the adviser have?

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).

What qualifications has the adviser completed?

Qualification Name
Bachelor of Commerce (Finance & Financial Planning)

What products and services can the adviser provide?

Craig Gunawardana is authorised to provide the following products and services:

- Basic deposit products
 - Life insurance
 - Government debentures, stocks and bonds
 - Managed investment schemes
 - Retirement Savings Accounts
 - Securities
 - Superannuation
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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 Client First Wealth Management. Client First Wealth Management may pass on up to 100% of those fees and commission to Craig Gunawardana.

Craig Gunawardana is the Director of Client First Wealth Management and receives a salary and may also receive a profit share as the owner of CFWM.