



# Financial Services Guide

Version number 25.0

Date of preparation: 1 November 2025

## The purpose of this Financial Services Guide

This Financial Services Guide (FSG) has been authorised for distribution by the authorising licensee, Count Financial Limited ABN 19 001 974 625, Australian Financial Services (AFS) Licence no. 227232 ('Count').

Count is the AFS Licensee that authorises your Count financial adviser ('Adviser') and their firm ('we', 'us', 'our') to provide financial services.

This document provides information to help you decide whether to use the financial services we are authorised to provide. It includes details about the financial services and products we are authorised to offer you, the types of documents you may receive, any conflicts of interest we may have and how we, Count, and related parties are paid for the services provided, and our complaint handling process and options available if you are dissatisfied with our services.

This FSG is provided in two parts and both parts must be read together. Part One contains information about Count and the general obligations and arrangements that apply to all authorised representatives. Part Two is the Adviser Profile, which outlines information specific to your Adviser and their firm, including services offered and applicable fees.

## Part One

Part One of this FSG provides information about:

- Count as the holder of the AFS License that authorises us to provide financial services;
- Relationships or associations with other entities;
- Other disclosure documents you may receive;
- The financial services and types of products we provide or recommend;
- Collecting your personal information and providing us with instructions;
- Fees or costs that may apply to you;
- Remuneration that Count, us, your Adviser, or a related entity may receive; and
- What you can do if you are not happy with our services or have a complaint.

### Not Independent

Count and its authorised representatives maintain relationships with product issuers which prevents us from being classified as *independent, impartial, or unbiased* under s923A of the Corporations Act 2001.

#### Commission Payments

Count and its authorised representatives may receive regulated commissions from life insurance product issuers where financial services are provided in relation to these products.

For more information on commission payments, refer to section 4.

#### Count's Approved Product List (APL)

Authorised representatives of Count are generally restricted from recommending products that are not part of Count's APL.

Count utilises Lonsec Research as a primary research provider for the construction of Count's APL. Lonsec Research is a wholly owned subsidiary of Lonsec Holdings Pty Ltd (ABN 41 151 235 406) (Lonsec Holdings). Lonsec Investment Solutions Pty Ltd (ABN 95 608) is also a subsidiary of Lonsec Holdings, and portfolios managed by this entity may appear on Count's APL.

Count has established a partnership program with a number of financial product issuers, through which it receives financial benefits. While these financial benefits are strictly governed for the purpose of funding education initiatives for Count's authorised representatives, participating product issuers may also have products included on Count's APL. For more information on Count's APL, refer to 'Approved Products', in section 3, below.

## Contacting Count

If you need to contact us, you can speak with your Adviser. You can also contact Count using the following details:

Writing:	Count Financial Limited GPO Box 1453 Sydney NSW 2001
Phone:	1300 650 432
Email:	<a href="mailto:info@count.au">info@count.au</a>

## 1. About Count

Count is a subsidiary of Count Limited ABN 111 26 990 832 ("Count Limited"). Count provides client engagement services, training, licensing, compliance, investments advice and support services to us.

### About Count Limited

Count Limited is an Australian public company listed on the Australian Stock Exchange (ASX:CUP). Count Limited operates a network of professional accounting and financial advice firms. Count Limited also operates a services segment that specialises in the delivery of education and expertise to accountants and advisers.

### Count's relationship with Count Limited

Count is a subsidiary of Count Limited ABN 111 26 990 832 ("Count Limited"). Count Limited has subsidiaries and associates that provide accounting and financial advice services. Many of the Count Limited subsidiaries and associates that provide financial advice services do so as authorised representatives of Count.

### Other relationships which might influence Count in providing financial advice services

#### Hub24 Limited

Count Limited is the owner of Count. HUB24 Limited is an ASX listed provider of investment administration platform and technology services and holds a material shareholding in Count Limited.

The Hub24 platform is available to us through an APL. We are obliged to always act in a client's best interests and will only recommend the use of the Hub24 platform if it is appropriate to do so. We also continue to use other platforms to implement our investment advice and you are free to request us to use an alternative platform if you would prefer. Importantly, we are not under any incentive, sales target, or obligation to recommend the Hub24 platform.

#### CARE Managed Accounts

DWA Managed Accounts Pty Ltd ('DWA') (AFSL 264125), a subsidiary of Count Limited, will receive fees for the provision of investment advice in their role as investment adviser to the CARE investment process (please contact your Adviser for more details of the CARE investment process). Any such fees will be outlined in the SoA, should it be applicable, and relate to the work done by DWA's Investment Committee in maintaining the CARE portfolios.

The CARE Portfolio Management fee is 0.297% (inclusive of GST) of funds invested as part of CARE. For example, if your account balance in the CARE Managed Account facility was \$100,000, the fee would be \$297 (inclusive of GST) for that year.

No part of this fee is paid to Count.

## 2. Disclosure documents

You may receive the following documents when your Adviser provides financial services to you.

### Statement of Advice (SoA)

If your Adviser provides personal advice tailored to your circumstances and needs, you will receive a SoA. The information contained in the SoA will help you make an informed decision in relation to the advice provided. It also sets out the advice, the reasons for the advice and details about any remuneration payable.

### Record of Advice (RoA)

In certain circumstances, if you were previously issued with a SoA, your Adviser may provide further advice without the need for another SoA. Where this is the case, you will be provided with a Record of Advice (RoA). Additionally, in certain circumstances where you are provided advice on a small investment balance you may be issued with a RoA. Your Adviser may provide you with a copy of the RoA, which will outline the advice, the reason for the advice, and details about any remuneration payable.

### Product Disclosure Document (PDS)

You will receive a PDS if your Adviser recommends a financial product or offers to arrange the issue of a financial product at your request. The PDS contains information about a financial product's features, fees, benefits and risks.

## 3. Services and products we offer

Having access to a comprehensive range of products and services helps ensure your Adviser can provide a tailored financial solution just for you.

### Advice services we provide

Count's AFS Licence authorises the provision of financial services related to the following classes of financial products:

- Basic deposit products
- Life insurance
- Government debentures, stocks and bonds
- Managed investment schemes
- Retirement Savings Accounts
- Securities
- Superannuation, and
- Standard margin lending

## Approved products

Count's specialist product research team undertakes due diligence on product providers and also uses independent research providers to select a range of high-quality products which your Advisers may recommend.

While other products may also be suitable to your needs, your Adviser will generally only provide advice on products that are listed on the Count APL.

All products included on the Count APL must meet Count's rigorous selection criteria and approval process.

Depending on your objectives, financial situation and needs, your Adviser may need to recommend a financial product that is not on the Count APL. If this occurs, any product recommended by your Adviser must still meet Count's selection criteria and approval process. The specific financial services and types of products that your Adviser is authorised to provide are outlined in Part Two of this FSG.

## Non-advised transactions

At times you may wish to make an investment transaction and do not need assistance from us with any decisions in relation to the product or transaction. In these cases, we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without advice from us, we will ask you to confirm your instructions in writing and sign an acknowledgment form. Any assistance we provide to complete your transaction should not be taken as a recommendation or endorsement of the product or transaction.

## Services Count is not responsible for

Count is only responsible for those financial services or products offered by your Adviser in their capacity as an authorised representative of Count. This does not include any other services your Adviser may provide in any other capacity, including as an accountant or tax agent, such as:

- Taxation advice and services, e.g., completing tax returns,
- Accounting and audit services,
- Self-Managed Super Fund compliance and administration services,
- Advice on specific credit products (excluding Margin Lending),
- Business or legal advisory services,
- Advice on unlisted or private companies and investments, private development funds, franchises, high yield debentures, direct property, property syndicates, solicitor's or other mortgage schemes, derivatives, general insurance or direct international share holdings, and
- Any other services not provided as an authorised representative of Count.

In all your interactions with your Adviser, it's essential to ensure that you understand who is accountable for the advice or services offered to you. If you need additional clarification, please feel free to contact your Adviser or Count.

In order to provide tax (financial) services to you an Adviser must be a Qualified Tax Relevant Provider (QTRP). Based on the information collected from you, your Adviser will consider the tax consequences that relate directly to the financial advice being provided, however, this financial advice will not include an assessment of your overall tax position. To determine how your Adviser's financial advice fits with your overall tax position, you should seek separate tax advice about liabilities, obligations or entitlements that arise, or could arise, under taxation law.

## 4. Remuneration that we or Count may receive

All advice fees, including non-advised fees, and commissions must be paid directly to Count as the licensee. Count may retain a percentage, and the remainder, that is attributable to the financial services we provide, is passed on to us.

If the fees, commissions or benefits cannot be determined at the commencement of our services, we will describe the manner by which they are calculated and provide you with an estimate of the applicable remuneration.

## Financial planning advice fees

The fees or other costs associated with the services we offer and products we recommend depend on the complexity of your situation and the nature of the advice provided.

Your Adviser will discuss and determine the fees with you before providing any advice or services. Typically, payment for our services is through our financial planning advice fees.

We will clarify the method for calculating costs and provide you the actual costs in an agreement before starting any work that you will be charged for. You can ask for more information about the fees and the remuneration we may receive. The fees and charges for our advice and service may be based on a fixed dollar amount, percentage of funds invested, an hourly rate, or any combination of these.

Where we are aware that you have used borrowed funds to invest, including where we recommend that you borrow to invest, we will not charge you percentage-based fees on the borrowed amount.

Our financial planning advice fees generally include charges for providing you with a SoA, RoA, ongoing advice and services, or other transaction-related fees. You may choose to pay these fees directly or from an eligible financial product which you hold, or which we recommend.

Please refer to Part Two of this FSG for further details on fees that we charge.

## Insurance commission payments

When we advise on an insurance policy that you hold, or we recommend, we may receive initial and ongoing commission payments from the product issuer.

An initial commission is a one-off payment made upon entry to a financial product and an ongoing commission is paid each year, starting from the second year, as long as you hold the policy. These commissions are a percentage of the premiums you pay. They are not paid directly by you but instead paid by the product issuer. We only receive commission where we are entitled to receive these payments through existing arrangements with product providers.

If you are charged a financial planning advice fee, we may rebate some or all of the above commission to you.

## Detailed Commission Rates

### **Additional cover added to an existing product which was issued before 1 January 2018**

The initial commission we receive on insurance products may be up to 124% of the first year's premium. The ongoing commission we receive may be up to 33% per annum of the renewal premium.

### **Additional cover added to an existing product which was issued after 1 January 2018 and before 1 January 2020**

Where additional cover is added on or after 1 January 2019 and before 1 January 2020, to an existing product issued after 1 January 2018, the initial commission that Count will receive will be no more than 77% of the increase in premium. The ongoing commission that Count can receive will not exceed 22% p.a. of the premium (33% p.a. of the premium for level commission structures).

### **Additional cover added to an existing product after 1 January 2020**

Where additional cover is added on or after 1 January 2020, to an existing product issued after 1 January 2018, the initial commission that Count will receive will be no more than 66% of the increase in premium. The ongoing commission that Count can receive will not exceed 22% p.a. of the premium (33% p.a. of the premium for level commission structures).

### **New products issued on or after 1 January 2020**

The initial commission that Count may receive on insurance products applied for and issued on or after 1 January 2020 will be no more than 66% of the premium in the year of issue. The ongoing commission that Count can receive will not exceed 22% p.a. of the premium (33% p.a. of the premium for level commission structures).

## Referral fees

If you have been referred to your Adviser or us by a third party, Count Limited, Count or the Adviser's firm may also receive a benefit for referring you to third parties for

specialist services. These benefits are not passed on to your Adviser.

Class Super is Count's preferred third-party service provider of software to assist in the administration of Self-Managed Super Funds. In situations where you purchase this software Count Limited may receive up to 17.5% of the annual software licence fee.

If applicable, further details will be disclosed in Part Two of this FSG or within your SoA.

## Count Bonus Scheme

Your Adviser is employed by a Corporate Authorised Representative (CAR) of Count and may also be a shareholder in that entity. This CAR may receive a monetary benefit which relates to the financial performance of Count, through participation in a bonus scheme. Whether the CAR receives any benefits depends on meeting specific criteria including financial and compliance standards.

## Fee rebate or waiver

Count, your Adviser and/or we may also receive fee waivers, fee subsidies and/or fee reimbursements. These fees are for the provision of support services provided by Count to its authorised representatives, including expenses such as annual membership fees, software and data service fees, paraplanning fees, as well as travel and accommodation costs related to conferences and training events.

## Professional Development Sponsorship

Count Limited may receive sponsorship payments from product providers which are in no way linked to volume of sales. These sponsorship arrangements help Count Limited to offset the organisational and running costs of providing education and training services to Count's authorised representatives.

## Safeguards Adopted

Count has adopted safeguards to manage conflicts of interest that may arise wholly or partially in relation to the activities that we undertake. These may include:

- us providing full disclosure of the conflict of interest, potential conflict of interest, or perceived conflict of interest to you,
- us referring you to another adviser to provide advice to you, and
- us declining or withdrawing the services provided to you.

We consider these safeguards to be a robust and effective way to manage and prevent conflicts of interest. If we detect a conflict of interest, we will act as an impartial advisor would, prioritising advice that is in your best interests.



## 5. Complaints, privacy and compensation arrangements

### How we handle your personal information

Count is committed to ensuring the privacy and security of your personal information. As part of its continuing commitment to client service and maintenance of client confidentiality, Count has adopted the principles set out in the Privacy Act 1988. For further details you can refer to Count's Privacy Policy, available at: [Privacy Policy - Count](#)

If you wish to review your personal information held by us, please contact your Adviser directly, or Count by emailing [info@count.au](mailto:info@count.au).

You may also contact the Australian Securities & Investments Commission (ASIC) on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

As a financial service provider, we have obligations under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as your passport or driver licence. We will also retain copies of this information. We cannot provide you with services if you are unwilling to provide this information.

### What to do if you have a complaint

We are committed to resolving your concerns. If you are not fully satisfied with any part of the service or advice you have received, for whatever reason, you should take the following steps:

#### Step 1: Contact your Adviser

You should contact your Adviser in the first instance and discuss your concerns with them. Most complaints can be resolved quickly and fairly at this stage.

#### Step 2: Contact the Count Complaints Manager

If your complaint is not resolved by your Adviser to your satisfaction, or if you would prefer to contact Count directly to discuss the issue, it has an internal complaints process through which it independently reviews and seeks to address your concerns. In these circumstances your complaint will be escalated to the Count complaints manager who will aim to resolve your complaint quickly and fairly and will communicate a proposed solution to you. Count will try to resolve complaints as quickly as possible, and in any event within 30 days of receipt of your complaint. Count will let you know if it needs more time to finalise your complaint.

Writing: Count Complaints Manager  
GPO Box 1453  
Sydney NSW 2001

Phone: (02) 8218 8778

Email: [reportcomplaints@count.au](mailto:reportcomplaints@count.au)

#### Step 3: Contact the Australian Financial Complaints Authority (AFCA)

If you remain dissatisfied with the outcome provided by our, or Count's internal complaints processes, you are entitled to refer your complaint to the Australian Financial Complaints Authority (AFCA). AFCA is an external, independent body offering free and accessible dispute resolution services to individuals who have been unable to satisfactorily resolve their complaint.

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

The AFCA contact details are set out below:

Writing: Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

Online: [www.afca.org.au](http://www.afca.org.au)

Phone: 1800 931 678 (free call)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Any issue about your personal information, you can contact the OAIC:

Writing: The Office of the Australian Information Commissioner  
GPO Box 5218  
Sydney NSW 2001

Online: [www.oaic.gov.au](http://www.oaic.gov.au)

Phone: 1300 363 992 (free call)

Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

### Our compensation arrangements

Count has professional indemnity insurance cover in place and these arrangements comply with the requirements for compensation under the Corporations Act.

Count's professional indemnity insurance is subject to terms and exclusions and generally covers claims arising from the actions of our current and former employees or authorised representatives whilst they acted on Count's behalf.

# Financial Services Guide

ACN 115 198 742 | Authorised Representative No: 328222

Version Number: 25.0  
Date of preparation: 1 November 2025

This adviser profile is Part Two of the Count Financial Limited Financial Services Guide (FSG) dated 1 November 2025 and should be read in conjunction with Part One of our FSG dated 1 November 2025. Together these documents form the complete FSG.

Ascent Private Wealth Pty Ltd ACN: 115 198 742 ATF Ascent Private Wealth Unit Trust ABN: 63 112 123 742 (trading as Ascent Private Wealth) is an Authorised Representative of Count Financial Limited (Count).

The individual(s) listed in this FSG are authorised by Count to provide personal advice through Ascent Private Wealth.

## Our contact details:

Address: Suite 103, 12 Cato Street Hawthorn East VIC 3123

Phone: +61 3 9672 5111

Email: [enquiries@ascentpw.com.au](mailto:enquiries@ascentpw.com.au)

Web: [www.ascentpw.com.au](http://www.ascentpw.com.au)

## Mark O'Toole



### Authorised Representative Number: 241866

Mark is an Authorised Representative of Count and a Managing Director / Founder of Ascent Private Wealth and receives salary and share of profit payable as a distribution.

Mark O'Toole has over 32 years' experience in the financial services industry and has been providing clients with financial advice for over 29 years. He has outstanding experience in providing financial advice to high-net-worth people and families, including numerous listed company directors and executives from various firms and partners from multiple mid and upper level tier law firms. Mark successfully led the business and its clients through the peaks and troughs of a number of economic downturns, including the 2008 GFC and COVID-19 Global Pandemic in 2020.

Mark attained Master of Commerce (in Financial Planning) from University of Western Sydney in 2002 and Diploma Financial Planning from Royal Melbourne Institute of Technology (RMIT) in 1996. He is a Certified Financial Planner (CFP™). He is a member of the Financial Planning Association of Australia (FPA) and previously was a national director on the Board of the FPA from 2015 to 2019.

Mark has also attended The Stanford Graduate School of Business executive education program in California, USA, in February 2013. He was a Senior Financial Adviser at Deutsche Bank and was previously the inaugural company secretary and a director of the Australian Himalayan Foundation (public charity). Mark is also currently a trustee for the Sunrise Foundation.

### Financial services and product types

Mark 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 Accounts Products
- Securities
- Superannuation

**How to contact me:** [adviser@ascentpw.com.au](mailto:adviser@ascentpw.com.au) or +61 3 9672 5111

## Daniel Lunardi



### **Authorised Representative Number: 1008936**

Daniel is an Authorised Representative of Count and a Director of Ascent Private Wealth, and receives salary and share of profit payable as a distribution.

Daniel has 9 years of experience in financial planning industry and over 7 years' experience in the provision of financial planning advice. He joined the Ascent Private Wealth team since February 2015.

Daniel has extensive experience in advice on SMSF and Estate Planning, Family Trusts, Testamentary Trust, risk management. He also has extensive experience with financial modelling and analysis of complex financial strategies.

Daniel attained Bachelor of Commerce (Finance) from Swinburne University of Technology in 2012. In 2015 and 2016 he attained the Diploma of Financial Planning and Advanced Diploma of Financial Planning from Monarch Institute. Daniel has attained the internationally recognised designation of Certified Financial Planner (CFP™) in 2018.

### **Financial services and product types**

Daniel 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 Accounts Products
- Securities
- Superannuation

**How to contact me: [adviser@ascentpw.com.au](mailto:adviser@ascentpw.com.au) or +61 3 9672 5111**

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<b>Initial consultation</b>	At our expense (complimentary)
<b>Advice preparation</b>	<p>Prior to the provision of personal advice we will agree upon a preferred payment option for both parties. Below is a summary of our fees if you elect to pay us a fee for our services. All fees are inclusive of GST. We will inform you of the exact fee payable promptly in writing.</p> <p><b>Service based charging</b></p> <p>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. Our minimum fee is \$5,500 unless otherwise agreed. For example, complex advice that contain multiple goals, strategies and/or tax structures, including but not limited to self-managed superannuation funds, family trusts and companies are likely to be charged closer to the maximum, while less complex advice that addresses limited goals, strategies and tax structures are likely to be charged closer to the minimum. However, in particular scenarios with high level of complexity, the advice preparation fee may be greater than the maximum and up to \$30,000 unless otherwise agreed.</p>
<b>Implementation fee</b>	<p>In the majority of cases, the implementation of our advice is complimentary. However, in certain scenarios, for example, where more hours are expected to be required than usual in relation to a large amount of in specie transfer of funds, or where a service of ongoing management of a portfolio is offered in the advice but you are not willing to accept this service, the following time basis fee may apply (all fees are GST inclusive):</p> <ul style="list-style-type: none"> <li>• Principal - \$440 per hour</li> <li>• Associate Adviser - \$330 per hour</li> <li>• Paraplanner and other Support Staff - \$220 per hour</li> </ul> <p>The fees will depend on the size of the investment portfolio and the complexity of the advice. In these instances, we will inform you of the exact fee payable promptly in writing.</p>
<b>Ongoing service fees</b>	<p>Our ongoing advice fees vary depending on scope and complexity and range from \$6,600 p.a. plus 0.35% of funds under management each year to \$20,000 p.a. (incl. GST) unless otherwise agreed. The exact cost of the ongoing review service will depend on the review offering we recommend. The actual fee will be quoted per plan and per ongoing service agreement. However, in certain complex scenarios, such as but not limited to the use of trusts and ownership structures, SMSFs, executive share plans, multiple investment entities, the ongoing services fees may be higher than the maximum, which is subject to the size of the portfolio under management. This will be disclosed within the Ongoing Service Agreement we provide to you.</p> <p>We will recommend an appropriate review package of services in light of your circumstances. We also have tailored review services that are available upon request.</p> <p>If you elect our ongoing review services, the ongoing service fee is based on the complexity of ongoing advice and services provided. You will be able to access our highly reputed process, which can include up to three client-centric review meetings per year, ten (10) key deliverable, comprehensive financial monitoring process and access to our bespoke Ascent Private Wealth Tailored Portfolio.</p> <p>Should you require any additional services outside of any agreement between you and your adviser, an amount of up to \$440 per hour (incl. GST) may be applied.</p> <p><b>Borrowed funds</b></p> <p>For investing with borrowed funds, the dollar-based component of the fee will apply but we do not charge a percentage fee on investing with borrowed funds. We will inform you of the exact fee payable promptly in writing.</p>
<b>Ad hoc advice and supplementary service fees</b>	<p><b>Ad hoc advice</b></p> <p>Where you do not wish to participate in an Ongoing Services Agreement but require ongoing advice on and ad hoc basis, and/or advice outside the scope of an existing agreement, a time basis fee may apply as below:</p> <ul style="list-style-type: none"> <li>• Principal - \$440 per hour</li> <li>• Associate Adviser - \$330 per hour</li> <li>• Paraplanner and other Support Staff - \$220 per hour</li> </ul>



### Supplementary Services

For supplementary services, such as the provision of general research material, or the completion of administrative tasks, a time basis fee may apply as below:

- Principal - \$440 per hour
- Senior Adviser - \$330 per hour
- Paraplanner and other Support Staff - \$220 per hour

All fees are GST inclusive.

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#### Non-advisory implementation fees

We provide a financial service to facilitate buying or selling of a specific financial product as instructed by you. If we assist you on an execution only basis (ie where you have been offered and declined advice), a fee starting from \$165 and up to \$330 (incl. GST) per hour may be applied.

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#### Referral arrangement

We do not have a referral arrangement in place. If you have been referred to us by a third party and you use our services, we will not receive any benefit from the third party.

We may refer you to a third party for advice or services. Should this occur, you are not obliged to consult the professional person we have suggested, but where you do, we do not receive any referral fee or other benefit from the business transacted on your behalf.

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#### Insurance commission

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.

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