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 Critique Private Clients Pty Ltd ABN 43 061 163 415.
ASIC ID number 278243.

Referral arrangements

Critique Private Clients Pty Ltd may have referral arrangements with other professional service providers. If a client is referred to us, we may pay the referrer a fee or other benefit. We will record the details of any referral fees in the Statement of Advice we prepare for you. If we refer a client to another service provider, they may pay us a referrer fee. We will only refer you to third party professionals, where we believe it is in your best interests to do so. All fees and commissions are paid to Critique Private Clients Pty Ltd.

Critique Private Clients does not have any referral arrangements in place where referral fees are paid or any benefits are received by either party privy to a referral agreement.

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 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 $3,300 (incl. GST) to a maximum of $11,000 (inc GST)
Supplementary Service Fees:	For supplementary services, such as the provision of general research material, the completion of administrative tasks or preparation and presentation of general advice seminars, our fee will be calculated on a time basis of $330 per hour.
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 ongoing and fixed term advice fees vary depending on scope and complexity of the advice provided. The fee can range from a minimum of $3,300 incl GST while the maximum is $6,600 incl GST per $1,000,000 of funds invested under our management/advice. The fee applied will be commensurate to the level of service needed and the complexity of the advice provided and will be outlined and agreed with you in the Agreement.
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 $330 per hour will be applicable.

Note: All fees are inclusive of GST.

Our contact details

Robert Wolski: Mobile: 0402124956 email: robert@critique.net.au
Jason Abrahams: Mobile: 0412307736 email: jason@critique.net.au

Critique Private Clients

Address: Suite 309/480 Pacific Hwy St Leonards NSW 2065
Phone: (02) 9436 0099
Email: office@critique.net.au
Web: www.critique.net.au

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)

Critique Private Clients Pty Ltd 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.

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 Robert Wolski

The Authorised Representative number for Robert Wolski is 337372 and their details are available on the Financial Advisers Register.

What experience does the adviser have?

Beginning his career in stockbroking in 2006, Robert joined Critique Private Clients as a junior adviser in June 2008. Robert has built his expertise from the ground up and achieved the status of an authorised representative in 2009 bringing his combined tenure in financial planning to 17 years.

What qualifications has the adviser completed?

Qualification Name
Robert Wolski has a Bachelor of Arts Degree with a major in Psychology. His professional qualifications include a Post Graduate Diploma in Financial Planning (Kaplan Australia) and the Certified Financial Planner Qualification (Financial Planning Association of Australia). Robert has specialist accreditations to provide advice in Aged Care, Self-Managed Superfunds and listed securities.

What products and services can the adviser provide?

Robert Wolski 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
- Standard margin lending

What other associations and relationships does the adviser have?

Advisers in Critique Private Clients have shareholdings in our associated accounting business Critique Business Consultants Pty Ltd.

Robert Wolski & Jason Abrahams are shareholders of Critique Business Consultants Pty Ltd and have a non-controlling shareholding in the entity. As a result, Robert Wolski & Jason Abrahams will receive dividends/distributions and/or income from Critique Business Consultants Pty Ltd.

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 Critique Private Clients Pty Ltd.

Robert Wolski is a partner of Critique Private Clients Pty Ltd and receives salary and dividends from his shareholding in Critique Private Clients.

ADVISER PROFILE

About Jason Abrahams

The Authorised Representative number for Jason Abrahams is 278242 and their details are available on the Financial Advisers Register.

What experience does the adviser have?

Jason has 23 years of experience in the provision of financial advice in his roles at National Australia Bank, MLC and Critique Private Clients. Jason founded Critique Private Clients in 2004 and continues advise his clients as a managing director.

What qualifications has the adviser completed?

Qualification Name
Jason Abrahams has a Bachelor of Business Degree with a major in Accounting. His professional qualifications include Certified Financial Planner Qualification (CFP) and a Diploma in Financial Planning.

What products and services can the adviser provide?

Jason Abrahams 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
- Standard margin lending

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Jason Abrahams is a director of Critique Private Clients Pty Ltd and receives salary and dividends from his shareholding in Critique Private Clients.