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 Verus Wealth Pty Ltd, ABN 15 631 599 801 trading as Verus Wealth. ASIC ID number 1277306.

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: ○ Our minimum fee is $3,800
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 $500 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 minimum fee is 1.1% ○ Our minimum fee is $3,600 ○ Our maximum fee is 1.6% ○ Our maximum fee is $30,000
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 $500 per hour will be applicable.

Note: All fees are inclusive of GST.

Our contact details

Verus Wealth Pty Ltd

Phone: +612 8066 0780

Website: www.veruswealth.com.au

Email: support@veruswealth.com.au

Office Address: Level 20, 264 George Street, Sydney NSW 2000

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)

Verus Wealth 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 Damon Smith

The Authorised Representative number for Damon Smith is 1007048 and their details are available on the [Financial Advisers Register].

What experience does the adviser have?

With more than 22 years' experience in financial services, Damon Smith has a strong track record of providing tailored financial advice to clients to help them protect, manage and grow their wealth.

Damon's experience in providing professional advisory services is backed by his extensive knowledge of the financial industry, his formal qualifications in economics, applied finance and financial planning.

What qualifications has the adviser completed?

Qualification Name
Bachelor of Economics (2001)
Graduate Diploma in Applied Finance and Investment (2007)
Diploma of Financial Services (Financial Planning) (2010)
TASA and the TPB Code of Professional Conduct (2019)
Self-Managed Superannuation Funds (2019)
DFP5v5 Tax for Financial Advising (2019)
FPC002B Ethics and Professionalism in Finance Advice (2020)
Margin Lending (2020)

What products and services can the adviser provide?

Damon Smith 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?

Damon Smith is a Director and shareholder of both Verus Wealth Pty Ltd and VFLP Pty Ltd, finance and mortgage broking firm, which are separate entities.

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 Verus Wealth Pty Ltd. Verus Wealth Pty Ltd, may pass on up to 100% of those fees and commission to Damon Smith.

Damon Smith is an Authorised Representative of Count and a Director and shareholder of Verus Wealth, and receives a salary and dividends.

ADVISER PROFILE

About Sebastian Joseph Wolf

The Authorised Representative number for Sebastian Wolf is 1269641 and their details are available on the Financial Advisers Register.

What experience does the adviser have?

Sebastian Wolf brings over a decade of experience in banking and financial services, complemented by a postgraduate diploma in financial planning.

Sebastian has been an employee of Verus wealth since 2019 and has been providing personal financial advice for the last four years.

What qualifications has the adviser completed?

Qualification Name
Bachelor of Business Administration (2013)
Diploma of Financial Planning (2016)
DFP5v4 Tax for Financial Advising (2019)
Introduction of Self Managed Superannuation Funds (2024)
Graduate Diploma of Financial Planning (2024)

What products and services can the adviser provide?

Sebastian Wolf 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

What other associations and relationships does the adviser have?

Sebastian is a shareholder of Verus Wealth 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 Verus Wealth Pty Ltd. Verus Wealth Pty Ltd may pass on up to 100% of those fees and commission to Sebastian Wolf.

Sebastian is an Authorised Representative of Count and an employee and shareholder of Verus Wealth, and receives a salary and dividends.