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) are authorised to provide financial services as an authorised representative of Count AFS licence no. 227232, ABN 19 001 974 625. They are authorised to provide the financial services described in this FSG through Venture Financial Advisers Pty Ltd ABN 60 648 465 445 trading as Venture Financial Advisers. The Authorised Representative number for Venture Financial Advisers Pty Ltd is 1286833.

Referral arrangements

Venture Financial Advisers 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 Venture Financial Advisers Pty Ltd.

Referral partner	Description of referrer	Payment structure
Bell Potter (inc Desktop Broker)	*Share Broking*	*If you use the services of Bell Potter, Venture Financial Advisers may receive $57.50 on minimum value trades or should you trade be above the minimum, up to 0.55%. In addition to standard brokerage, fees for service may apply and will be disclosed to you separately at our administration rates.*
AIA Health	*Private Health Insurer*	*Should you take out a policy with AIA Health as an existing Life insurance member, AIA Health will pay a referral fee of 20% of the first year's premium.*
Vic Finance Solutions Pty Ltd trading as GNH Financial Services	*Finance Broker referring to Venture Financial Advisers*	*If you are directly referred to Venture Financial Advisers from GNH Financial Services 10% of the initial (Statement of Advice) fees paid to Venture Financial Advisers will be paid to GNH Financial Services. This is not an additional cost to you.*

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: • Our minimum fee is $2,750.00 • Our maximum fee is $9,900.00
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 as follows: • Junior Client Services Administrator - $132.00 per hour • Client Services Administrator - $165.00 per hour • Implementation or Centrelink Support - $220.00 per hour • Adviser - $396.00 - $484.00 per hour
Ongoing Service Fees:	These are the fees you pay when you agree to receive our ongoing advice. Our services will be agreed with you in a Client Service Arrangement. • Our minimum fee is $2,200.00 • Our maximum fee is $13,200.00
Non-advised Transaction Fees:	If we assist you on an execution only basis (ie where you have been offered and declined advice), our fee will be calculated on a time basis as follows: • Implementation or Centrelink Support - $220.00 per hour • Adviser - $396.00 - $484.00 per hour

Note: All fees are inclusive of GST.

Our contact details

Venture Financial Advisers Pty Ltd

Phone: 03 5434 7600

Mobile: 0492 896 891 (text messages only)

Website: www.venturebendigo.com.au

Email: venture@venturebendigo.com.au

Office Address: 61 Bull Street Bendigo Victoria 3550

Postal Address: PO Box 928 Bendigo Victoria 3552

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)

Venture Financial Advisers 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. Presently our external providers are:

- TNT Advisor Solutions Pty Ltd provide paraplanning services. This provider is located Albury, Australia.
- Venture Finance Services Pty Ltd provide administration services. This provider is located in Bendigo, Australia.
- Uptake Digital Pty Ltd provide information technology solutions including M365. This provider is located in Docklands, Australia.
- Toby McDowell Pty Ltd trading as Bectre provide marketing services. This provider is located in Moorabbin, Australia.

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 Nicola Chaffe

The Authorised Representative number for Nicola Chaffe is 452641 and their details are available on the Financial Advisers Register

What experience does the adviser have?

Nicola has over two decades of experience in the provision of financial and accounting advice. Starting at Venture Financial Advisers in late 2012, Nicola attained a Graduate Diploma of Financial Planning from Kaplan Australia in 2014 and a Bachelor of Commerce with a major in Accounting from Monash University in 2005.

She is a Certified Practising Accountant (CPA), and an Associate of the Financial Advice Association Australia (FAAA).

What qualifications has the adviser completed?

Qualification Name
Graduate Diploma of Financial Planning (2014)
Certified Practising Accountant (CPA) (2010)
Bachelor of Commerce (2005)

What products and services can the adviser provide?

Nicola Chaffe is authorised to provide the following products and services:

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

About Christopher Brame

The Authorised Representative number for Christopher Brame is 1292128 and their details are available on the Financial Advisers Register

What experience does the adviser have?

Starting at Venture in 2013, Chris has over a decade of experience in the provision of financial and accounting advice. Chris attained his Authorised Representative status in 2021 following the completion of a Graduate Diploma of Financial Planning from Kaplan Professional.

Chris also holds a Bachelor of Business (Accounting) from La Trobe University in 2016. Chris is an Associate of the Financial Advice Association Australia (FAAA).

What qualifications has the adviser completed?

Qualification Name
Graduate Diploma of Financial Planning (2021)
Bachelor of Business (Accounting) (2016)

What products and services can the adviser provide?

Christopher Brame is authorised to provide the following products and services:

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

About Jakob van Dalen

The Authorised Representative number for Jakob van Dalen is 1253730 and their details are available on the Financial Advisers Register

What experience does the adviser have?

Jake has been working in the financial advice industry since 2016 and has provided personal financial advice since 2017. Jake attained a Graduate Diploma of Financial Planning from Kaplan Professional and a Bachelor of Business with a major in Sport Development and Management from La Trobe University.

Jake is an Associate of the Financial Advice Association Australia (FAAA).

What qualifications has the adviser completed?

Qualification Name
Graduate Diploma of Financial Planning (2022)
Bachelor of Business (2016)

What products and services can the adviser provide?

Jakob van Dalen is authorised to provide the following products and services:

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

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 Venture Financial Advisers Pty Ltd.

Our advisers are remunerated through the payment of salary and bonus. In addition, our advisers indirectly hold ownership in Venture Financial Planning Pty Ltd, which wholly owns Corporate Authorised Representative Venture Financial Advisers Pty Ltd.

What other associations and relationships does Venture Financial Advisers have?

Venture Financial Advisers Pty Ltd and Venture Financial Planning Pty Ltd have associations with the accounting firm AFS & Associates Pty Ltd, and the finance broking firm Venture Finance Services Pty Ltd trading as Endeavor Finance, which are both separate entities from Venture Financial Advisers Pty Ltd and Venture Financial Planning Pty Ltd. Referrals may pass between these entities.

Whilst there are no direct payments by AFS & Associates Pty Ltd, Venture Finance Services Pty Ltd, Venture Financial Advisers Pty Ltd or Venture Financial Planning Pty Ltd, three may be a potential financial benefit received by the owners of associated businesses as a result of fees charged for services provided to the referred party.

AFS & Associates Pty Ltd holds an equity interest in Venture Financial Planning Pty Ltd who is 100% owner of Venture Financial Advisers Pty Ltd, and will receive profit distributions from this equity holding.

Venture Financial Planning Pty Ltd, who is 100% owner of Venture Financial Advisers Pty Ltd, holds an equity interest in Venture Finance Services Pty Ltd (trading as Endeavor Finance) and will receive profit distributions from this equity holding.

What other associations and relationships does our adviser have?

Nicola Chaffe is a Director of Venture Financial Advisers Pty Ltd, Venture Financial Planning Pty Ltd and Venture Finance Services Pty Ltd. Nicola is indirectly a beneficiary of distributions from Venture Financial Planning Pty Ltd.

Christopher Brame is a Director of Venture Financial Planning Pty Ltd. Chris is indirectly a beneficiary of distributions from Venture Financial Planning Pty Ltd.

Jakob van Dalen is indirectly a beneficiary of distributions from Venture Financial Planning Pty Ltd.
