Illawarra Financial Group

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 is 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 Deep Blue Financial Services Pty Ltd ABN 44 159 846 643, trading as Illawarra Financial Group, ASIC ID number 430344

Referral arrangements

Melissa Papadimas 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 Illawarra Financial Group.

Referral partner	Description of referrer	Payment structure
AIA Health	*Private Health Insurer*	*AIA Health will pay a referral fee of 20% of the client's first year's premium.*

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 o Our minimum fee is $1,200 o Our maximum fee is $20,000
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 $330 per hour. Where you enter into an Ongoing Service Arrangement, Supplementary services are included and will not be provided at an additional cost.
Ongoing & Fixed Term Service Fees:	Our ongoing advice fees vary depending on scope and complexity and range from $500 to $20,000 (incl. GST) unless otherwise agreed. The exact cost of the ongoing review service will depend on the review offering we recommend and this will be disclosed within the Fixed Term Service Agreement we provide to you. We will recommend an appropriate review package in light of your circumstances. Should you require any additional services outside of any agreement between you and your adviser, an amount of up to $330 per hour may be applied.
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

Melissa Papadimas

Phone: 0411 839 370

Illawarra Financial Group

Website: www.illawarrafinancial.com.au

Email: Melissa@illawarrafinancial.com.au

Office Address: 10/2 Collins Lane Kiama NSW 2533

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)

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 Melissa Papadimas

The Authorised Representative number for Melissa Papadimas is 438169 and their details are available on the Financial Advisers Register.

What experience does the adviser have?

Bachelor of Business (Financial Planning)

What qualifications has the adviser completed?

Qualification Name
Bachelor of Business (Financial Planning)

What products and services can the adviser provide?

Melissa Papadimas 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 - All

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 Deep Blue Financial Services Pty Ltd.

Melissa is an employee of Deep Blue Financial Services Pty Ltd and is remunerated through the payment of salary and bonus.