



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 Coastal Wealth Pty Ltd, ABN 48 653 088 487 trading as Coastal Wealth ASIC ID number 1294608.

Referral arrangements

Coastal Wealth 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 Coastal Wealth Pty Ltd.

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:

<p>Advice Preparation and Implementation fees:</p>	<p>Prior to the provision of personal advice, we will agree upon a preferred payment option and disclose how our fee is calculated. Below is a summary of our available payment options that can be combined to pay for our services. We will provide you with a quote for our services before we undertake any work on your behalf.</p> <p>These fee options include:</p> <p>Service based charging</p> <p>i) The fee for the preparation and implementation 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 for this is \$1,500 (incl. GST)</p> <p>If you decide not to implement our recommendations, the fee for the preparation of the Statement of Advice will be payable in full.</p>
<p>Supplementary Service Fees:</p>	<p>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 \$220 per hour.</p> <p>Where you enter into an Ongoing Service Arrangement, Supplementary services are included, and will not be provided at an additional cost.</p>
<p>Ongoing & Fixed Term Service Fees:</p>	<p>Our ongoing and fixed term advice fees vary depending on scope and complexity and range from \$2,200 to \$20,000 (incl. GST) unless otherwise agreed. The exact cost of the ongoing / fixed term review service will depend on the review offering we recommend and this will be disclosed within the Ongoing or Fixed Term Service Agreement we provide to you.</p> <p>We will recommend an appropriate review package in light of your circumstances.</p> <p>Should you require any additional services outside of any agreement between you and your adviser, an amount of up to \$220 per hour, may be applied.</p>
<p>Non-advised Transaction Fees:</p>	<p>If we assist you on an execution only basis (ie where you have been offered and declined advice), a fee of up to \$2,200 OR \$330 per hour will be applicable.</p>

Note: All fees are inclusive of GST.

Our contact details

Bill Phillips

Mobile: 0408 439 397

Coastal Wealth Pty Ltd

Email: bill@coastalwealthfp.com.au

Website: www.coastalwealthfp.com.au

Office Address: Suite 104 159 Mann St Gosford NSW 2250

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 Billy-Joe (Bill) Phillips

The Authorised Representative number for Bill Phillips is 1002912 and their details are available on the [Financial Advisers Register](#).

What experience does the adviser have?

Bill Phillips is an Authorised Representative of Count and the principal and director of Coastal Wealth Pty Ltd, and receives a salary. Bill has 20 years of experience in the provision of financial planning advice. Bill attained a Bachelor of Management (Accounting) from The University of Newcastle on the 15th December 2003 and an Advanced Diploma in Financial Services (Financial Planning) from Kaplan on the 7th November 2012. Bill is a Certified Financial Planner CFP® and an aged care and SMSF specialist.

What qualifications has the adviser completed?

Qualification Name
Bachelor of Management
Advanced Diploma of Financial Services (Financial Planning)

What products and services can the adviser provide?

Bill Phillips 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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What other associations and relationships does the adviser have?

Bill is a director and shareholder of Coastal 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 Coastal Wealth Pty Ltd. Coastal Wealth Pty Ltd may pass on up to 100% of those fees and commission to Bill Phillips.

Bill Phillips is the principal and director of Coastal Wealth Pty Ltd, and receives a salary.