CAMDEN Wealth Advisers

Camden Wealth Advisers Pty Ltd
Corporate Authorised Representative of Count Financial Limited
ASIC ID: 1294245
ABN: 61654002070

17 Edward Street
Camden NSW 2570

Catherine Beh
Authorised Representative of Count Financial Limited
465612
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Camden NSW 2570
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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 Camden Wealth Advisers Pty Ltd, ABN 61654002070. ASIC ID number 1294245.

Referral arrangements

Camden Wealth 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 Camden Wealth Advisers 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:

Fact Finding Initial in person appointment	$330.00 (inclusive of GST). This covers up to 2 hours of consultation time. An invoice will be emailed prior to your meeting for payment.
Strategy Meeting* & provision of *Strategy Paper:	$990.00 (inclusive of GST). This covers the provision of a Strategy Paper outlining your current position and areas where advice may be required. This is not advice.
Advice Preparation and Implementation fees:	The fee for the preparation and implementation of our advice is calculated as follows: ○ Our minimum fee is $3,650 (incl. GST) ○ Our maximum fee is $15,500 (incl. GST).

Supplementary Service Fees & Subsequent meetings	$330.00 per hour (incl. GST) with $660.00 (incl GST) minimum charge For supplementary services, such as the provision of general research material or the completion of administrative tasks.
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 $3,650 (incl. GST) p.a. per person ○ Our maximum fee is $15,500 (incl. GST) p.a. per person
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

Camden Wealth Advisers Pty Ltd

Phone: 0407 129 247

Email: admin@camdenwealthadvisers.com.au

Website: https://www.camdenwealthadvisers.com.au/

Office Address: 17 Edward Street Camden NSW 2570

Postal Address: PO Box 72 Camden NSW 2570.

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 Catherine Beh

The Authorised Representative number for Catherine Beh is 465612 and her details are available on the Financial Advisers Register.

What experience does the adviser have?

Catherine is an Authorised Representative of Count and a Director of Camden Wealth Advisers Pty Ltd and receives a salary. Camden Wealth Advisers Pty Ltd has been providing advice since 2021.

Catherine has been providing Financial Advice since 2012. Prior to moving into advice Catherine was a teacher in the Macarthur area for 20 years.

My contact details

Camden Wealth Advisers Pty Ltd

Phone: 0401 041 932

Email: catherine@camdenwealthadvisers.com.au

Website: https://www.camdenwealthadvisers.com.au/

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What qualifications has the adviser completed?

Catherine has attained a Bachelor of Social Science from UNSW in 1991, Diploma Education (Secondary) from University of Sydney in 1992, Adv Dip (Financial Planning) from Pinnacle Financial Services in 2014, Grad Dip (Psychology) from CSU in 2016 and completed all FASEA requirements in 2019.
She holds an AFP designation with the Financial Advice Association of Australia (FAAA).
Catherine is also accredited to provide SMSF & Aged Care advice.

What products and services can the adviser provide?

Catherine 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

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 Camden Wealth Advisers. Camden Wealth Advisers may pass on up to 100% of those fees and commission to Catherine Beh.
Catherine is a principal, director and employee of Camden Wealth Advisers and receives a salary.

Advice Associate / Professional Year Candidate Profile

Nicholas Molluso, is undertaking a Professional Year, working under the supervision of Catherine Beh, Authorised Representative number 465612.

The Professional Year refers to workplace and other activities that are relevant to developing professional competence to perform the role of providing professional financial advice. Nicholas is undertaking supervised work and training as part of his Professional Year and may work directly and indirectly on various aspects of your advice.

Nicholas is an employee of Camden Wealth Advisers and receives a salary.

My contact details

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If you have any questions, please do not hesitate to contact us.