

AHS FINANCIAL

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 **TFG Financial Pty Ltd, ACN 107 941 622, as trustee for TFG Financial Unit Trust, ABN 24 188 368 900, trading as AHS Financial**. ASIC ID number **419245**.

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:	<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 \$2,750 (incl. GST).</p> <p>Advice Preparation Fees</p> <p>Fees for the preparation of your advice may range from \$2,750 to \$6,600 (incl. GST).</p> <p>Advice Implementation Fees</p> <p>Fees for the implementation of your advice may be a set fee between \$0 and \$2,200 (incl. GST).</p> <p>The exact amounts of fees and charges and initial and ongoing commissions for the products you have purchased as a result of my recommendation to you will be detailed in your Statement of Advice.</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>
Supplementary Service Fees:	<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 \$660 per hour (inc GST).</p>
Fixed Term Service Fees:	<p>Our fixed term advice fees vary depending on scope and complexity and range from \$1,650 and \$7,700 payable in one lump sum or in instalments (incl. GST) unless otherwise agreed. The exact cost of the fixed term 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.</p>
Non-advised Transaction Fees:	<p>If we assist you on an execution only basis (ie where you have been offered and declined advice), a fee of up to \$880 per hour will be applicable.</p>
Other third-party payments we may receive:	<p>We may also receive the following fees, which are not payable by you.</p> <p>Insurance Commissions</p> <p>Where we facilitate the acquisition, or modification of a Life Insurance product, we may receive commissions as described in Part 1 of this FSG.</p> <p>Where we provide advice in relation to the above transactions and charge an advice fee, we may choose to rebate part or all of the third-party payment, to you.</p>

Note: All fees are inclusive of GST.

Our contact details

Heidi Schwegler

TFG Financial Pty Ltd

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Office Address: 293 Royal Parade, Parkville, VIC 3052

Phone: 03 9480 1144

Mobile: 0430 444 338

Email: hschwegler@ahsfinancial.com.au

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)

TFG Financial Pty Ltd Financial engages the services of external services providers overseas who supply administrative, financial or other services to assist us to provide financial services to you.

- VA Platinum provides administrative and paraplanning services. This provider is in the Philippines.

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 Heidi Narelle Schwegler

The **Authorised Representative Number** for Heidi Schwegler is **319157** and their details are available on the [Financial Advisers Register](#).

Heidi is an Authorised Representative of Count and an adviser of TFG Financial Pty Ltd trading as AHS Financial. Any fee or commission received by Count is passed to Heidi.

Heidi has over 17 years of experience in the provision of financial advice. Heidi attained a Financial Planning degree from RMIT in 1999. She is a Certified Financial Planner and a member of the Financial Advice Association of Australian (FAAA).

Specialist accreditations:

Heidi is accredited to provide advice in the following areas:

- Self-Managed Superannuation Funds
- Aged Care

Financial services and product types:

Heidi is authorised to provide advice in the following areas:

- Deposit and Payment Products – Non-Basic Deposit Products
- Deposit and Payment Products – Non-Cash Deposit Products
- Government, Debentures, Stocks or Bonds
- Life Products – Investment Life Insurance Products
- Life Products – Life Risk Insurance Products
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Securities
- Superannuation - All
- Standard Margin Lending Facilities
- Tax (Financial) Advice

How to contact me: hschwegler@ahsfinancial.com.au or 0430 444 338

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 Financial who will pay up to 100% of those fees and commissions to TFG Financial Pty Ltd. TFG Financial Pty Ltd may pass on up to 100% of those fees and commissions to Heidi Schwegler.

Heidi Schwegler is a sub-contractor of TFG Financial Pty Ltd and 100% of any fees or commissions are paid directly to Heidi.