

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 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 KGB Financial Planning Pty Ltd ACN 656 473 335 as the Trustee for Karolina Grbin Family Trust, ABN 94 513 294 649 trading as KGB Financial Planning Pty Ltd ASIC ID number 1318338.

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>The fee for the preparation and implementation of our advice is calculated as follows</p> <ul style="list-style-type: none"> ○ Our minimum fee is \$220 ○ Our maximum fee is \$20,000
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 a minimum of \$250 per hour and will be quoted to you following the discussion of complexity of work required.</p>
Ongoing & Fixed Term Service Fees:	<p>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.</p> <ul style="list-style-type: none"> ○ Our minimum fee is \$1,000 ○ Our maximum fee is \$20,000
Non-advised Transaction Fees:	<p>If we assist you on an execution only basis (ie where you have been</p>

	offered and declined advice), a minimum of \$250 per hour will be applicable, and will quoted to you based on complexity of work required
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Note: All fees are inclusive of GST.

Contact details



Karolina Grbin Bozinovska
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Email: kgb@kgbfinplanning.com.au
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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)

Karolina Grbin trading as KGB Financial planning 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. TNTGroup providing administrative, paraplanning services. This provider is located 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 Karolina Grbin

The Authorised Representative number for Karolina Grbin 1000999 her details are available on the [Financial Advisers Register](#).

What experience does the adviser have?

Karolina Grbin also known as **Karolina Grbin Bozinovska** has over 25 years of experience in the financial services industry and has over 10 years' experience in the provision of financial planning advice.

What qualifications has the adviser completed?

Qualification Name

Karolina Grbin attained

- A Bachelor of Business in Applied Economics from Victoria University of Technology on 26 October 1995
 - Diploma of Financial Services (Financial Planning) from Kaplan Professional on 12 April 2010
 - Graduate Diploma of Financial Planning from Kaplan Higher Education June 2025
 - She is a member and the Financial Advice Association Australia.
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What products and services can the adviser provide?

Karolina Grbin 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
 - Karolina is also authorised to **provide advice in relation to Aged Care.**
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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 Karolina Grbin who is the principal director of KGB Financial Planning and receives a salary.