



# Financial Services Guide – Part 2

Version number 25.0, 10 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.

## PART TWO – ADVISER PROFILE

This adviser profile is Part Two of the Count Financial Limited Financial Services Guide (FSG) 10 November 2025 and should be read in conjunction with Part One of our FSG dated 1 November 2025. Together these documents form the complete FSG.

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 Abou-Eid Enterprises No. 2 Pty Ltd, ABN 31 250 995 960. trading as The Life Office, ASIC ID number 300830.

### Our contact details:

Address: Unit 4/41 Lygon Street, Brunswick East VIC 3057

Phone: 03 9384 80000

Email: [wissam@thelifeoffice.com.au](mailto:wissam@thelifeoffice.com.au)

Web: [www.thelifeoffice.com.au](http://www.thelifeoffice.com.au)

## Referral arrangements

Abou-Eid Enterprises No. 2 Pty Ltd trading as The Life Office 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 Abou-Eid Enterprises No. 2 Pty Ltd trading as The Life Office.

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:

<b>Advice preparation and implementation fees</b>	<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><b>*Time based charging</b></p> <p>i) The fee for the preparation and implementation of our advice is calculated based upon the time we spend developing the plan. Our hourly rate is \$330 per hour (incl. GST).</p> <p>Price can vary depending on scope and complexity of the advice and we will provide you with an estimate of the overall cost. If extra charges apply, then we will inform you before proceeding with any work.</p> <p><b>*Service based charging</b></p> <p>ii) 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 \$990 (incl. GST)</p> <p style="text-align: center;">○</p>
<b>Supplementary service fees</b>	<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 \$330 per hour.</p>
<b>Ongoing service fees</b>	<p>Our ongoing advice fees vary depending on scope and complexity and range from \$1100 to \$5500 (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 Ongoing Service Agreement we provide to you.</p> <p><b>Option 1</b></p> <p>We will recommend an appropriate review package in light of your circumstances.</p> <p><b>Option 2</b></p> <p>We have tailored review packages that are available upon request.</p>
<b>Non-advised transaction fees</b>	<p>If we assist you on an execution only basis (ie where you have been offered and declined advice), a fee of up to \$20,000 <b>OR</b> \$330 per hour will be applicable.</p>

Note: All fees are inclusive of GST.

## Our contact details

Wissam Abou-Eid

Phone: 03 9384 8000

Abou-Eid Enterprises No. 2

Mobile: 0414 561 886

Website: <https://www.thelifeoffice.com.au/>

Email: [wissam@thelifeoffice.com.au](mailto:wissam@thelifeoffice.com.au)

Office Address: 4/41 Lygon Street, Brunswick East Vic 3057

---

## 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](http://www.count.au). We can also send you a copy if you contact us.

## ADVISER PROFILE

# Abou-Eid Enterprises No.2

ABN 31 250 995 960

Corporate Authorised Representative No: 000300830

Version number: 25.0

## ADVISER PROFILE

---

### Wissam Abou-Eid

**Authorised Representative Number:** 000242229

Wissam Abou-Eid is an Authorised Representative of Count and a director, of Abou-Eid Enterprises No.2 Pty Ltd, and receives a salary. His details are available on the Financial Advisers Register.

Wissam Abou-Eid has 30 years' experience in the provision of financial planning advice.

Wissam Abou-Eid attained Graduate Diploma from Kaplan in 2020 and CFP from The FAAA on 13<sup>th</sup> of August 1999. He is a CFP and a member of the FAAA.

Wissam Abou-Eid is authorised to provide advice in the following areas:

- Deposit and payment products
- Government debentures, stocks and bonds
- Life products
- Managed investment schemes
- Retirement Savings Accounts
- Superannuation.
- Securities

**How to contact me:** [wissam@thelifeoffice.com.au](mailto:wissam@thelifeoffice.com.au) or 0414 561 886

---

## 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 Abou-Eid Enterprises No. 2 Pty Ltd trading as The Life Office. Abou-Eid Enterprises No. 2 Pty Ltd trading as The Life Office, may pass on up to 100% of those fees and commission to Wissam Abou-Eid.

Wissam is a principal, director, partner, employee of Abou-Eid Enterprises No. 2 Pty Ltd trading as The Life Office.

Wissam is a director of Abou-Eid Enterprises No. 2 Pty Ltd trading as The Life Office and is remunerated through the payment of salary and bonus.