

# Life Plan Wealth Advisors Pty Ltd

## Financial Services Guide

ABN 13 638 987 014 | Authorised Representative No: 1294552

Version number: 25.0  
1 November 2025

### PART TWO – ADVISER PROFILE

This adviser profile is Part Two of the Count Financial Limited Financial Services Guide (FSG) dated 1 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.

Life Plan Wealth Advisor Pty Ltd, ABN 13 638 987 014 is an Authorised Representative of Count AFS licence no. 227232, ABN 19 001 974 625

Our firm's adviser(s) listed below will provide the financial services set out in this guide, in their capacity as Authorised Representatives of Count.

#### Our contact details:

##### Addresses:

Level 2, 215-219 George Street LIVERPOOL NSW 2170 and  
Level 2, Suite 207A, 30 Campbell Street BLACKTOWN NSW 2148 and  
Level 49, 8 Parramatta Square, Parramatta NSW 2150

**Phone:** 0434 327 945

**Email:** [enquiries@lifeplanwealthadvisors.com.au](mailto:enquiries@lifeplanwealthadvisors.com.au)

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

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#### Rami Elkassem



##### Authorised Representative Number: 1001029

Rami Elkassem is an Authorised Representative of Count and a director and principal of Life Plan Wealth Advisors Pty Ltd and receives a salary only.

Rami Elkassem has 19 years of experience in the provision of financial planning advice. Rami Elkassem attained Master of Financial Planning from University of the Sunshine Coast on 19 May 2008 and a Diploma of Financial Services (Financial Planning) from Financial Services Training and Assessment on 19 April 2006. He is a member of the Financial Planning Association and Tax Practitioners Board.

Rami Elkassem holds specialist accreditations in the areas of Aged Care, Self-Managed Superannuation Funds, and Defined Benefit Schemes.

Rami Elkassem 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
- Securities
- Superannuation

**How to contact me:** [enquiries@lifeplanwealthadvisors.com.au](mailto:enquiries@lifeplanwealthadvisors.com.au) or 0434 327 945.

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## Advice preparation and implementation fees

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.

These fee options include:

### \*Service based charging

- 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 \$880 (incl. GST)

### \*Asset based charging

- ii) The fee for the preparation and implementation of our advice is calculated as a percentage of the dollar amount advised upon. Our minimum fee for this is \$1,650 (incl. GST), based upon the complexity of work required to be undertaken and the maximum fee is \$9,900 (incl. GST).

Where we are aware that you are using borrowed funds to invest (including where we have recommended this), borrowed amounts will be excluded for the purpose of calculating fees.

If you decide not to implement our recommendations, the fee for the preparation of the Statement of Advice will be payable in full.

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## Supplementary service fees

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 \$250 per hour.

Where you enter into an Ongoing Service Arrangement, Supplementary services are included, and will not be provided at an additional cost.

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## Ongoing service fees

Our ongoing advice fees vary depending on scope and complexity and range from \$800 to \$15,000 (incl. GST) unless otherwise agreed. The exact cost of the ongoing review service will depend on the complexity of your advice strategy, and this will be disclosed within the Ongoing Service Agreement we provide to you.

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## 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 \$250 per hour will be applicable.

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## Other third-party payments we may receive

We may also receive the following fees, which are not payable by you.

### Stamping Fees

Where we facilitate Share Placements and Initial Public Offers in relation to ASX-listed Direct Equities (i.e. Shares - this excludes Listed Investment Companies and Trusts), we may receive up to 1.5% of the transaction value as "stamping fees".

### Insurance Commissions

Where we facilitate the acquisition, or modification of a Life Insurance product, we may receive commissions as described in Part 1 of this FSG.

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.

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## 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 bro

### 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)

Rami Elkassem 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.

- Business Support Group (BSG) providing administrative and paraplanning services. This provider is located in India.

### 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.