Financial Services Guide

1 November 2025

Version 19

Part Two

This document is part of a Financial Services Guide and should be read in conjunction with Part 1 (A Guide to Our Relationship with You and Others) version 25, dated 1 November 2025. This is an important document that will introduce your adviser, Bronnie Abraham.

Authorised Representative Profile

Your adviser is Bronwyn Michelle Abraham, an Authorised Representative of Paragem (ABN 16 108 571 875) AFSL no. 297276. Bronnie's ASIC Authorised Representative number is 439919.

Bronnie has spent the last 15 years working for Dolfinwise in a variety of roles and has significant experience in insurance, superannuation, retirement planning and wealth creation. She has a Bachelor of Commerce, majoring in both Financial Planning and Accounting, which she completed at Griffith University.

Bronnie is a Certified Financial Planner™. This is internationally recognised as the highest available qualification in Financial Planning. She has also been appointed as a Commissioner for Declarations (C.Dec) for the State of Queensland.

Bronnie operates under the business name Dolfinwise. Dolfinwise is a trading name of Sophia Private Wealth Pty Ltd (64 646 748 263) which is an Authorised Representative of the dealer group Paragem (ASIC ID number 1289353).

Dolfinwise contact details:

Phone: (07) 3832 5777
Address: Level 2, Silverton Place, 101 Wickham Tce, SPRING HILL QLD 4000
Postal: GPO Box 3091, BRISBANE QLD 4001

Dolfinwise is a registered business name of the partnership of Cameron Renshaw and Associates Pty Ltd and Sophia Private Wealth Pty Ltd, ABN 84 883 157 982.

Bronnie Abraham is authorised by Paragem to advise and deal in the following financial products:

Deposit products (Cash and Term Deposits)
Debentures, stock and bonds issued by a government
Life Insurance risk products
Life Insurance investment products
Managed Investment Schemes (Unit Trusts)
Securities (shares)
Superannuation - All
Retirement Savings Accounts

Remuneration

You may pay a fee for service and advice, and we may also receive commissions from product issuers, if you engage us to provide advice, implement our recommendations or act on your instructions. Relevant costs or fees will be discussed and approved by you prior to any services being provided.

Paragem will pay Dolfinwise 100% of the fees and/or commissions detailed in this schedule. Paragem will charge Dolfinwise for licensee services and is not linked to client revenue.

All revenues received on behalf of Bronnie Abraham's clients are disbursed to Sophia Private Wealth Pty Ltd. Bronnie Abraham is a director and shareholder of Sophia Private Wealth Pty Ltd and will receive a salary as well as dividends from Sophia Private Wealth Pty Ltd.

Advice Fees

Ongoing Advice - Annual

A fee is charged for the provision of our ongoing advice service. This includes the implementation of our recommendations, reviewing of strategies and investments and any changes required throughout the year. The fee will be quoted to you before advice is provided and is payable within 14 days of the delivery of the initial advice.

Indicative Annual Fees - Ongoing Advice Annual	
Advice Type	Fee including GST
Standard Advice	$2,750 to $9,900
Business clients/Complex clients	$9,900 +

We prefer direct payment of our fees but may be able to facilitate payment from a product held on occasion where this is requested.

- Ongoing advice fees will vary depending on the advice or service complexity and/or the amount of the assets under management.
- Ongoing advice fees may be based on either a 'percentage of assets' or as a 'fixed fee'.
- Agreement on whether fees will be charged on a 'fixed fee' or 'percentage of assets' will be determined prior to accepting the engagement.
- Ongoing advice fees are payable in advance and may be charged as a lump-sum.
- Ongoing advice fees paid on a 'fixed fee' will increase annually in line with the Consumer Price Index (CPI).
- Ongoing advice fees paid through a super fund will need to authorised on an annual basis.

Statement of Advice – Initial One-off Fee

A fee is charged for the research, preparation and delivery of this document. The fee will be quoted to you after your first appointment and is payable within 14 days of an invoice being provided.

Indicative Fees - Initial Statement of Advice	
Advice Type	Fee including GST
Standard Advice	$1,650 to $6,600
Insurance Only Advice	$550 to $2,750

Implementation of Insurances

We offer all clients the option of remunerating us for insurance advice via a fixed fee. If a fixed fee is agreed, then we will remove the commissions that would otherwise be paid to us by the product provider and this will result in a decrease in the policy premiums.

If you choose to pay us fully or partially via commission, then the following will apply: We will receive an upfront commission of between 0% and 66% of the first year's annual premium, and then an annual ongoing commission of between 0% and 22% of the annual premium.

For example, for an insurance product with an annual premium of $2,000, where the issuer pays us an upfront commission of 66%, we will receive $1,320. The issuer will pay us 22% of the annual premium as ongoing commission for as long as you hold the product. Assuming an annual premium of $2,000, this equates to $440 per year.

There will be a 100% clawback of commission where the life insurance policy is cancelled, not continued or reduced in the first year and 60% clawback of commission in the second year.

Potential Conflicts of Interest

Ownership

Paragem is a wholly owned subsidiary of Count Limited, ABN 111 26 990 832 ("Count"). Count has subsidiaries and associates that provide accounting and financial advice services. Many of the Count subsidiaries and associates that provide financial advice services do so as authorised representatives of Count Financial.

Paragem was previously owned by HUB24 as such if you use the HUB24 platform, some of Paragem's employees and representatives (our advisers) may benefit financially by virtue of being shareholders in the company. This will be disclosed to you below and in the Statement of Advice if you wish to receive advice, where applicable.

We are obliged to always act in a client's best interests and will only recommend the use of the HUB24 platform if it is appropriate to do. We also continue to use other platforms to implement our investment advice and you are free to request your adviser use an alternative platform if you would prefer.

Referral Payments

Sophia Private Wealth 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 Sophia Private Wealth Pty Ltd.

Please refer to FSG Part 1, for further information on other relationships that might influence Staff financial advice services, we will also disclose any associations or conflicts in the Statement of Advice that we prepare for you.

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)

Sophia Private Wealth 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.

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.