MBC Wealth
Financial Services Guide

Version number 25.0, 1 November 2025

The financial services provider

Your Adviser 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 Pepples Pty Ltd ATF MBC Wealth Consultants, ACN 620 087 078, as trustee for MBC Wealth Consultants, ABN 58 005 138 034. ASIC ID number 001302626

PART TWO – ADVISER PROFILE

Our contact details:

Address: 72 Peisley Street
Phone: (02) 6362 0988
Email: greg.thornton@mbco.com.au Web: www.mbco.com.au

ADVISER PROFILE

Gregory Thornton

The Authorised Representative number for Gregory Thornton is 000340598 and their details are available on the Financial Advisers Register.

Greg has been providing financial advice since 2006. Greg attained a Bachelor of Applied Science (Systems Agriculture) from University of Western Sydney in 1994 and an Advanced Diploma of Financial Planning from Kaplan Professional in 2008. Greg is a Certified Financial Planner with the Financial Adviser Association Australia and a SMSF Specialist Adviser of the SMSF Association. Greg is also accredited to provide advice on Aged Care.

Greg 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

Advice preparation and implementation 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:	The fee for the preparation and implementation of our advice is calculated as follows ○ Our minimum fee is $2,750 ○ Our maximum fee is $30,000
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 $440 per hour.
Ongoing & Fixed Term Service Fees:	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. ○ Our minimum fee is $3,300 ○ Our maximum fee is $30,000
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 up to $880

Note: All fees are inclusive of GST.

Referral arrangements

MBC Wealth 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 MBC Wealth.

Other associations and relationships

Ben Wright and Simon Kermode are directors and shareholders of both MBC Wealth Consultants and MBC Accounting which are separate entities.

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.

Our Privacy Collection Statements

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. We can also send you a copy if you contact us.

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 MBC Wealth Consultants, may pass on up to 100% of those fees and commission to Greg Thornton.

Gregory is an employee of MBC Wealth Consultants and receives a salary plus a bonus payable if certain financial and non-financial objectives are met.