



Paul Mulock & Associates Pty Ltd

Financial Services Guide

ABN 94 063 341 793 | Authorised Representative No: 416344

Version number: 25.0
1 November 2025

PART TWO – ADVISER PROFILE

This adviser profile is Part Two of the Count Financial Limited (Count) Financial Services Guide (FSG) dated 01 November 2025 and should be read in conjunction with Part One, Version number 25.0 of our FSG dated 01 November 2025. Together these documents form the complete FSG.

Paul Mulock & Associates Pty Ltd is an Authorised Representative of Count Financial Limited (Count) AFS licence no. 227232, ABN 19 001 974 62.

The individual listed in this FSG is authorised by Count Financial to provide personal advice through Paul Mulock & Associates Pty Ltd

Our contact details:

Address: 1st Floor, 352 High Street, Penrith, NSW, 2750

Phone: 0407 245 705

Email: paulmulock@bigpond.com

Paul Mulock CFP®

Authorised Representative Number: 260427

Paul is an Authorised Representative of Count Financial and a Director of Paul Mulock & Associates Pty Ltd and receives a salary.

Paul has 29 years of experience in the provision of financial advice. Paul attained Bachelor of Law and Bachelor of Commerce from UNSW in 1983, Diploma of Financial Planning from Deakin University in 2000, ASX Accredited Listed Products Adviser (ALPHA) Program 2009, Margin Lending Accreditation from Pinnacle in 2010 and a Certified Financial Planner™ designation from the Financial Planning Association (FPA) of Australia in 2000.

Paul is accredited to provide advice on Aged Care

Paul is authorised to provide advice in the following areas:

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

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

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 \$1,650.00 to a maximum of \$20,000.00 (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 \$1,650.00 (incl. GST), and the maximum fee is \$20,000.00 (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 under 'asset based' charging.

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

Ongoing service fees

Our ongoing advice fees are calculated as a percentage of dollar amount advised upon and range from 0.66% pa to 1.5% pa depending on the scope and complexity of the advice. 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.

Should you require any additional services outside of any agreement between you and your adviser, an amount of up to \$330.00 per hour, may be applied.

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 \$330.00 per hour will be applicable.

Other third-party payments we may receive

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

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