Financial Services Guide – Part 2

Version 25.1 | 13 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. Paragem Pty Ltd (Paragem'), has authorised your adviser to distribute this FSG.

The financial services provider

Authorised Representative Profile – Matthew Lancashire

Your adviser is Matthew Lancashire, an Authorised Representative of Paragem AFS licence no. 297279, ABN 16 108 571 875. Matthew's ASIC Authorised Representative number is 316347.

Matthew has been a Financial Adviser since 2007 offering advice to individual clients as well as small and large business clients. Prior to joining Paragem, he was a Financial Adviser with various financial organisations, including Garvan/MLC, Count Financial, and Securitor. Matthew is a CERTIFIED FINANCIAL PLANNER™, holds a Diploma of Financial Services (Financial Planning), Advanced Diploma of Financial Services (Financial Planning), Bachelor of Business, and is a member of the Financial Planning Association of Australia Limited.

Matthew's employer is Cargill Financial Pty Ltd (ABN 42185830856) as trustee for the CF Unit Trust, which is a Corporate Authorised Representative (ASIC Authorised Representative number 429004) of Paragem.

You can contact him on (03) 9132 6304, email matthew@cargillfinancial.net.au or visit our website at www.cargillfinancial.net.au.

Matthew Lancashire 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
- Standard Margin Lending Facility

Matthew is not authorised to recommend any strategy that involves an agricultural scheme investment, direct property, derivates and unregistered managed investment schemes.

Remuneration

Financial advice has value, but it also involves fees and charges. We are committed to transparency because we believe it's important that you're able to make an informed decision about our advice and its benefits. You may pay a fee for a service, and we may also receive commissions from product issuers, if you engage us to provide advice, implement our recommendations or act on your instructions. Rest assured that the relevant costs or fees will be discussed with you by your adviser before any services are provided.

Paragem will pay Cargill Financial Pty Ltd as trustee for the CF Unit Trust 100% of the fees and/or commissions detailed in this schedule. Paragem will charge Cargill Financial Pty Ltd as trustee for the CF Unit Trust for licensee services and is not linked to client revenue.

Matthew is a director of Cargill Financial Pty Ltd and is remunerated by salary and distributions from Cargill Financial Pty Ltd as trustee for the CF Unit Trust. There is no remuneration, or rewards, for recommending particular products or strategies.

Fees

We are predominantly a Fee for Service organisation. 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:

Recommendation & Implementation: For having a personalised financial plan (SoA) prepared, a plan preparation fee is payable and ranges from $2,750 to $16,500. This will be negotiated and agreed upon before we commence the process. An implementation fee may be payable where we do not provide ongoing advice or utilise existing products and can range from $800 to $3,300. The actual fees will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.

Ongoing Advice Service and Reviews: If you choose to take up our Ongoing Advice Service Agreement which includes a review of your financial plan, ongoing reporting and access to an adviser to ensure that your financial strategies and financial products remain appropriate to you, you will be charged an Ongoing Advice Service Fee ranging from $2,750 to $16,500 depending on the extent and complexity of advice and ongoing service required. However, we expect the majority of Ongoing Advice Service fees to be in the range of $3,850 to $8,800.

Where a placement fee and/or implementation fee is charged, I may rebate all or part of the initial commissions and/or ongoing commissions received from a product issuer, by way of an increase in your investment amount.

Ongoing Investment Management: We may also charge an investment management fee of up to 1.10% funds under advice.

Ad-hoc assistance: Where you require our assistance with specific tasks, such as Centrelink assistance, helping completing paperwork not relevant to your financial plan or other financial planning assistance, a fee may be payable at a rate of $275 per hour.

Commissions

Commissions can be received for life insurance products with the exception of life insurance implemented after 1 July 2014 for a member in a default superannuation or a group life policy in a superannuation fund.

There will be a 100% clawback of commission where the life insurance policy is cancelled, not continued or the policy cost is reduced in the first year and 70% clawback of commission in the second year.

If you choose to pay fee for service, we can rebate to you part or all of the commission we would otherwise receive for insurance arrangements.

In the interests of transparency, please understand that I will receive an upfront commission from the product issuer if you decide to buy a life risk insurance product I recommend to you. Commissions, whether up-front or ongoing, are paid to us by the Insurer.

I 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 me an upfront commission of 66%, I will receive $1,320. The issuer will pay me 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.

Referral Payments

We do not receive any form of referral payments.

Please refer to FSG Part 1, for further information on other relationships that might influence Paragem in providing 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)

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.