paragem

Financial Services Guide - Part 2

Version Number: 25.02, Dated 01 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 Paragem Pty Ltd ('Paragem'), has authorised your adviser to distribute this FSG.

Who is providing the financial services?

Your adviser is authorised to provide financial services as:

A sub-authorised representative of Tend Financial Planning Pty Ltd, ABN 92 142 326 056. ASIC ID number 000352833, which is an authorised representative of Paragem AFSL 297 276, ABN 16 108 571 875, authorised to provide the financial services described in this FSG.

Kate Phillips is also a sub-authorised representative of Anona Financial Planning Pty Ltd, ACN 109 777 175 as trustee for Anona Trust, ABN 39 712 824 905. ASIC ID number 000280474, which is an authorised representative of Paragem AFSL 297276, ABN 16 108 571 875, authorised to provide the financial services described in this FSG.

Referral arrangements

Tend Financial Planning 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 Tend Financial Planning Pty Ltd.

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.

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. 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 $2,200.00.
  - Our maximum fee is $7,700.00.

- **Supplementary service Fee:**

  For supplementary services, our fee is $550.00 per hour.

- **Ongoing and 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 $2,200.00.
- Our maximum fee is $13,200.00.

- **Non-advised Transaction Fees:**

  A fee of up to $2,200.00 will be applicable.

All fees are inclusive of GST.

Our contact details

Name: Kate Phillips

Practice Name: Tend Financial Planning Pty Ltd

Website: www.tendfp.com.au

Office Address:
48 Fullarton Road, Norwood, SA 5067

Phone: 08 8362 4555

Mobile:

Email: kate@tendfp.com.au

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 have authorised us to work with (e.g. your accountant or tax adviser)

Tend Financial Planning 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.

External Service Provider located in Australia

- Xplan, Worksorted, Aged Care Steps, Commuserv - IT Providers
- Productive Planning - Paraplanning Services

External Service Providers located in the Philippines

- 5Elk - Administration Services

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.

ADVISER PROFILE

About Kate Phillips

The Authorised Representative number for Kate Phillips is 000281724 and their details are available on the Financial Advisers Register.

What experience does the adviser have?

Kate established her own business, Tend Financial Planning, in May 2010. She has been practicing as a Financial Adviser for 20 years and she has worked in the finance industry since 2000. Prior to this, Kate worked in education as a primary school teacher.

What qualifications has the adviser completed?

Qualification Name
Advanced Diploma of Financial Services (Financial Planning)
Self Managed Superannuation Funds
Provide Advice in Margin Lending
Accreditated Aged Care Professional

What products and services can the adviser provide?

Kate Phillips is authorised to provide the following products and services:

- Deposit and Payment Products – Non-Basic Deposit Products
- Government, Debentures, Stocks or Bonds
- Life Products – Investment Life Insurance Products
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Securities
- Superannuation - All
- Standard Margin Lending Facilities
- Tax (Financial) Advice

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 Paragem who will pay up to 100% of those fees and commissions to Tend Financial Planning Pty Ltd. Tend Financial Planning Pty Ltd may pass on up to 100% of those fees and commissions to Kate Phillips.

Where the services provided to you are under Anona Financial Planning Pty Ltd, all fees and commissions disclosed in the FSG are paid to Paragem who will pay up to 100% of those fees and commissions to Anona Financial Planning Pty Ltd.