

Financial Services Guide – Part 2

Version number 25.0, 1 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

Your Adviser is authorised to provide financial services as:

An authorised representative of Paragem AFS licence no. 297279, ABN 16 108 571 875, authorised to provide the financial services described in this FSG through Prominent Financial Services Pty Ltd, ABN 15 090 914 622, trading as Prominent Financial Services. ASIC ID number 246170.

Referral arrangements

We do not receive any form of referral payments.

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:

Initial Consultation	Complimentary (first hour)
Aged Care Advice Consultation	\$962 (1.5 hours)
Strategy Presentation	Our fee is \$440 per hour and the overall cost to you is commensurate with the level of complexity and nature of the advice we provide.
Advice Preparation	Our fee is \$440 per hour and the overall cost to you is commensurate with the level of complexity and nature of the advice we provide.
Implementation	Our fee is \$440 per hour and the overall cost to you is commensurate with the level of complexity and nature of the advice we provide
Ongoing fee for advice	If you elect to pay a fee for the ongoing review of your financial planning strategy, the fee is based on the complexity of ongoing advice and the services provided.

	<p>The fee is charged as a percentage of Funds Under Advice ranging from 0.55% to 1.2% per annum with a minimum of \$4,800 per annum.</p> <p>The ongoing advice fee will be based on the level of service needed and the complexity of the advice.</p> <p>Complex advice requirements include the use of trusts and ownership structures, overseas assets or incomes, executive options or multiple investment entities.</p> <p>The frequency of the review will also impact on the fee charged.</p>
Adhoc Advice	Where you do not wish to participate in an Ongoing Services Agreement but require ongoing advice on an ad hoc basis, an hourly fee of \$440 may apply.
Execution Only Service	Where we provide a financial service to facilitate buying or selling of a specific financial product as instructed by you, a one-off minimum of \$440 fee may apply

Note: All fees are inclusive of GST.

Our contact details

Christine Joyce Swanson
Prominent Financial Services

Phone: 08 7325 3000

Website: [Financial Advisor Kent Town, SA | Prominent Financial Services](#)

Email: christine@prominent.com.au

Office Address:
Level 2, 135 Fullarton Road, Rose Park SA 5067

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.

ADVISER PROFILE

About Christine Joyce Swanson

The Authorised Representative number for Christine Joyce Swanson is 246170 and her details are available on the [Financial Advisers Register](#).

What experience does the adviser have?

I am an AFPA (an Affiliate, Financial Advice Association of Australia). I hold a Diploma, and Graduate Diploma of Financial Planning and am a member of the Financial Advice Association of Australia (FAAA).

I have extensive experience in the financial planning industry, starting my career as a Financial Adviser in 1987 offering advice to individual clients as well as small businesses.

I also specialise in Aged Care advice and as such am an accredited aged care specialist.

What qualifications has the adviser completed?

Qualification Name
Diploma of Financial Planning.
Graduate Diploma of Financial Planning.
Aged Care Specialist.

What products and services can the adviser provide?

Christine Joyce Swanson is authorised to provide the following products and services:

- 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
- Retirement Savings Accounts
- Self-managed Superannuation Funds
- Standard Margin Lending Facility
- Aged care Financial Advice

Christine Joyce Swanson is not authorised to recommend any strategy that involves an agricultural scheme investment, direct property, derivatives, and unregistered managed investment schemes.

What other associations and relationships does the adviser have?

Under an agreement between Prominent Financial Services Pty Ltd and Proxima Financial Planning Pty Ltd (ABN 69 108 042 708, trading as Proxima Financial Planning), Helen Patricia Janetzki (ASIC ID Number 242550) and Proxima Financial Planning Pty Ltd are authorised to provide financial advice and ongoing service to clients of Prominent Financial Services Pty Ltd while it is temporarily unable to do so.

Both Prominent Financial Services Pty Ltd and Proxima Financial Planning Pty Ltd are Corporate Authorised Representatives of Paragem Pty Ltd and operate under the same Australian Financial Services Licence.

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 Prominent Financial Services.

Christine Swanson is a trustee of Prominent Services Pty Ltd trading as Prominent Financial Services, which is a Corporate Authorised Representative of Paragem and is remunerated by salary, dividends, and distributions from Prominent Financial Services
