



## 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 either:

An authorised representative of Paragem AFS licence no. 297276, ABN 16 108 571 875, authorised to provide the financial services described in this FSG through Frohloff Financial Solutions Pty Ltd ABN 17 146 251 390. ASIC ID Corporate Authorised Representative number 387819.

### 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:

<b>Advice Preparation and Implementation fees:</b>	The fee for the preparation and implementation of our advice is calculated as follows: <ul style="list-style-type: none"> <li>○ Our minimum fee is \$2,750</li> <li>○ Our maximum fee is \$8,800</li> </ul>
<b>Supplementary Service Fees:</b>	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 \$330 per hour.
<b>Ongoing &amp; Fixed Term Service Fees:</b>	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. <ul style="list-style-type: none"> <li>○ Our minimum fee is \$2,200pa</li> <li>○ Our maximum fee is \$8,800pa</li> </ul>
<b>Non-advised Transaction Fees:</b>	If we assist you on an execution only basis (ie where you have been offered and declined advice), a fee of up to \$330 per hour will be applicable.

Note: All fees are inclusive of GST.

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## **Our contact details**

Nathan Barry Frohloff

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Frohloff Financial Solutions Pty Ltd

Email: [nathan@ffsolutions.com.au](mailto:nathan@ffsolutions.com.au)

Website: [www.ffiolutions.com.au](http://www.ffiolutions.com.au)

Postal Address: PO Box 362, Cotton Tree QLD 4558

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# 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)

Frohloff Financial Solutions 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.

## 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](http://www.count.au). We can also send you a copy if you contact us.

## ADVISER PROFILE

### About Nathan Barry Frohloff

The Authorised Representative number for Nathan Frohloff is 236689 and their details are available on the Financial Advisers Register.

#### What experience does the adviser have?

Nathan is a committee member of the Sunshine Coast chapter of the Financial Planning Association (FPA) and has been for over 25 years. Nathan established Frohloff Financial Solutions in 2010, and understands the importance of long term client relationships, having helped many people from all walks of life achieve their financial goals and objectives. Nathan is a Tax (Financial) Adviser specialising in advice to pre-retirees and retirees and also has specialist accreditations for direct equities and self-managed superannuation funds.

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#### What qualifications has the adviser completed?

Qualification Name
Bachelor of Business (Banking and Finance)
Diploma of Financial Planning
FAAA Associate Financial Planner
Accredited Listed Product Adviser Program (ALPA) Kaplan Professional
Self Managed Superannuation Funds - Kaplan Professional

#### What products and services can the adviser provide?

Nathan Frohloff 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
  - Life Products – Life Risk Insurance Products
  - Managed Investment Schemes, including IDPS
  - Retirement Savings Account Products
  - Securities
  - Superannuation - All
  - Tax (Financial) Advice
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#### 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 Frohloff Financial Solutions Pty Ltd. Frohloff Financial Solutions Pty Ltd may pass on up to 100% of those fees and commission to Nathan Frohloff.

Nathan is a Director of Frohloff Financial Solutions Pty Ltd and is remunerated by salary and dividends from this company.

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