Financial Services Guide – Part 2

Version number 14, 20 April 2026

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 Pathways Financial Services SA Pty Ltd, ABN 29 633 255 919 ASIC ID number 1276756 trading as Pathways Financial Planning SA.

Referral arrangements

We do not have any paid referral arrangements.

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. 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:	The fee for the preparation and implementation of our advice is calculated as follows ○ Our minimum fee is $1,500 ○ Our maximum fee is $20,000
Supplementary Service Fees:	For supplementary services, such as the provision of general research material or the completion of administrative tasks, our fee will be at a fixed rate of up to $400 per hour.
Ongoing & 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 $3,000 ○ Our maximum fee is $15,000

Non-advised Transaction Fees:	If we assist you on an execution only basis (ie where you have been offered and declined advice), $400 per hour will be applicable.

Note: All fees are inclusive of GST.

Our contact details

Rashele Debnar

Pathways Financial Services SA Pty Ltd

Website:www.pathwaysfpsa.com.au

Office Address: 18 Strawbridge Street, Berri, SA, 5343

Postal Address: Po Box 88, Berri, SA, 5343

Phone: 08 8582 1428

Mobile: 0432 284 261

Email: rashele@pathwaysfpsa.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've authorised us to work with (e.g. your accountant or tax adviser)

Pathways Financial Services SA Pty Ltd may engage the services of external services providers here in Australia 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. We can also send you a copy if you contact us.

ADVISER PROFILE

About Rashele Debnar

The Authorised Representative number for Rashele Debnar is 1282307 and their details are available on the Financial Advisers Register.

What experience does the adviser have?

I began my career in financial services in July 2016 as an administrative assistant, where I developed a strong foundation in client service, compliance, and the advice process. Over the following years, I completed a Bachelor's degree, a Master's degree, and achieved Certified Financial Planner (CFP®) status — the highest professional designation in financial advice.

I now provide comprehensive advice across retirement planning, aged care funding, and estate planning. I have a particular passion for helping clients navigate complex financial situations and turning them into clear, actionable strategies that align with their goals and values.

My approach is centred on empathy, clarity, and education — ensuring clients understand their options and feel confident in the decisions they make about their future.

What qualifications has the adviser completed?

- Bachelor of Business (Financial Planning)
- Master of Financial Planning
- Certified Financial Planner (CFP®)
- Accredited Behavioural Finance ProfessionalSM (ABFP®)
- Chartered Retirement Planning Counsellor SM (CRPC®)
- ACS Accredited Aged Care ProfessionalTM

What products and services can the adviser provide?

Rashele Debnar is authorised to provide the following products and services:

- Basic deposit products
- Life insurance
- Government debentures, stocks and bonds
- Managed investment schemes
- Retirement Savings Accounts
- Securities
- Superannuation
- Standard margin lending
- Self Managed Superannuation

What other associations and relationships does the adviser have?

Rashele Debnar is a Director and shareholder of both Pathways Financial Services SA Pty Ltd and Debnar Investments Pty Ltd, which is the major shareholder of Pathways Financial Services SA Pty Ltd.

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 Pathways Financial Services SA Pty Ltd, Pathways Financial Planning SA, may pass on up to 100% of those fees and commission to Rashele Debnar.

Rashele Debnar is the principal and director of Pathways Financial Services SA Pty Ltd and is remunerated through wages and bonuses