

**Issued: 01 July 2016**

## About this Guide

This Financial Services Guide (FSG) has been prepared, authorised and issued by Link Advice Pty Limited (ABN 36 105 811 836, AFSL 258145) (Link Advice).

The purpose of this FSG is to provide you with information about who we are, the services we provide, how we charge for these services, our associations, your rights should you have a complaint, plus other important information. This will help you decide if you wish to use any of the services offered in this guide. If you need more information or clarification on any matter raised in this FSG, please contact us.

You are entitled to receive a Statement of Advice (SoA) whenever you are provided with personal financial product advice. The SoA will contain the advice, the basis on which it is given and information about fees, commissions and any associations which may influence the provision of the advice.

You are also entitled to receive a Product Disclosure Statement (PDS) whenever you are provided with advice relating to the acquisition, or possible acquisition, of a financial product. The PDS will contain the main features, costs and benefits of the financial product, which you should consider before making a decision whether to acquire that product.

## Who we are

Link Advice is a provider of financial advice and education services. Since 2004, we have helped Australians make the most of their superannuation savings for retirement. Link Advice is the providing entity and the authorising Licensee responsible for services provided by its Representatives. We hold an Australian Financial Services Licence (AFSL No. 258145). Our Representatives, which include our staff and staff of related bodies corporate, provide services under this Licence. Our people are qualified and committed to delivering financial services with integrity.

## Our Services

Link Advice provides a range of financial advice and education services to suit your life stage. The types of services include:

**General Advice** - General advice provides you with information about a financial product or service. It can help you learn more about these products or services and assess whether a product or service is right for you. General advice does not take into account your particular financial needs, circumstances or objectives. You should assess your own financial situation and read the relevant Product Disclosure Statement (PDS) before making a decision based on the advice.

**Personal Advice** – Personal advice is where one or more of your personal circumstances are considered when providing you advice about a product or service. Personal advice may be limited to a particular issue that you have or may encompass your complete financial situation.

**Financial Planning** – our face-to-face Financial Planners offer a more comprehensive service. They look at your overall financial situation and prepare a plan for your future.

Our Ongoing Care Program (OCP) is an ongoing review service that ensures your Financial Plan stays up to date and that you don't miss out on new ways to grow your wealth.

## How we provide our services

Our advice services are commonly provided through the following channels:

- Over the phone
- Face to face
- Seminars
- Video conferencing
- Digital (online) advice

## How we charge for our services

If a Superannuation Fund (Fund) refers you to us, the service may be offered at no additional cost. The cost is included in the administration fee you pay to the Fund for your membership. Details of fees charged by the Fund can be found in the Fund's PDS.

A Fund can only pay for personal advice when the advice relates to your interest in the Fund (called "intra-fund advice").

Where intra-fund advice fees are not paid for by your Fund, we may charge fees on a fee-for-service basis. Fees start at \$220 per hour including GST. The exact service fee will be agreed with you prior to proceeding with advice so you feel comfortable and confident that the service is right for you.

For Financial Planning services, there is no cost for the first meeting. The first meeting gives you the opportunity to get to know us and decide if our services are right for you. The exact service fee will be agreed with you prior to proceeding with advice so you feel comfortable and confident that the service will meet your needs. We charge fees on a fee-for-service basis. Fees start at \$220 per hour including GST.

The fee payable for our Ongoing Care Program is also based on an hourly charge of \$220 including GST and will be agreed with you prior to proceeding with the service.

## How our Representatives are paid

Representatives of Link Advice are paid a salary and superannuation benefits. Salaried representatives of Link Advice may be entitled to receive a bonus based on the number of clients they assist, their performance, productivity, revenue and the quality of the experience they deliver. These bonuses are discretionary and are not related to product sales. They do not receive any other form of remuneration or commissions.

## Other fees we may receive

Link Advice may receive a fee from a Trustee of a Fund to provide its members with financial planning services. If you would like more information on the service or the fees charged, please contact us.

In some circumstances due to your personal needs and goals, we may require that you purchase an insurance product outside of a superannuation fund. Where this occurs, we may be paid an upfront and ongoing commission by the product issuer. The commissions will be clearly disclosed and explained to you at the time advice is given and in the Statement of Advice.

## Products we are authorised to deal and advise in

Link Advice is authorised to provide financial product advice and deal in the following classes of products:

- Deposit and Payment Products (Basic and non-basic)
- Government Debentures, Stocks or Bonds
- Life Products
- Managed Investment Schemes
- Retirement Savings Account Products
- Securities
- Superannuation
- Standard Margin Lending Facilities

## Our Associations

Link Advice is a related body corporate of the following entities:

- Australian Administration Services Pty Limited (ABN 62 003 429 114) (AAS);
- Superpartners Pty Limited (ABN 57 078 907 883) (Superpartners);
- P.S.I Superannuation Management Pty Limited (ABN 93 003 422 320);
- The Superannuation Clearing House Pty Limited (ABN 15 086 576 721) (TSCH).

These entities are all part of the Link Group of companies. For more information about the Link Group, please visit: [www.linkgroup.com](http://www.linkgroup.com)

Link Advice is a wholly owned subsidiary of Australian Administration Services Pty Limited.

## Will Anyone Be Paid For Referring Me To You?

A related body corporate of Link Advice may make a small payment for its staff to refer you to Link Advice to receive advice about your superannuation account. These payments, where they are made, are generally less than 0.025% of a staff member's total remuneration.

**Disclaimer:** This Financial Services Guide (FSG) has been prepared, authorised and issued by Link Advice Pty Limited ABN 36 105 811 836 AFSL 258145. Information provided in this FSG is general in nature and does not take into account your objectives, financial situation or needs. Because of this, it is important for you to consider the appropriateness of any information and/or advice received having regard to your objectives, financial situation and needs.

## Potential Risks Involved

Everything we do is transparent so that you understand fully what we are recommending and why. We will educate you about any possible investment and market risks. If you are uncertain about any of our advice, you should ask our representative to explain it to you.

## How Complaints Are Dealt With

If you have a complaint about financial product advice provided by representatives of Link Advice, you can direct your complaint to "The Complaints Officer" at our address listed in 'Our Contact Details' at the end of this guide. We will try to resolve your complaint quickly and fairly and within 45 days.

If you do not receive a response to your complaint within 45 days, or are not satisfied with the response after going through the internal complaints process, you may be eligible to take your complaint to the Financial Ombudsman Service Limited (ABN 67 131 124 448) (FOS):

**Mail:** GPO Box 3, Melbourne VIC 3001  
**Phone:** 1800 367 287  
**Web:** [www.fos.org.au](http://www.fos.org.au)

FOS is an independent body set up to assist consumers with the resolution of complaints relating to the financial services industry, including the provision of financial products advice. FOS may be able to assist you to resolve your complaint but will only become involved after you have made use of the above internal complaints handling process.

## Professional Indemnity Insurance

Link Advice has Professional Indemnity Insurance which complies with s912B of the *Corporations Act 2001 (Cth)*. This insurance provides cover for work performed by Representatives and employees of Link Advice including after they have ceased their employment.

## Privacy

The privacy and security of your personal information is important to Link Advice. Link Advice is subject to the Link Group Privacy Policy, a copy of which is available online at <http://www.linkadvice.com/privacy.html>

## Our Contact Details

**Phone:** You can phone us on 1300 734 007 between 8am and 6pm weekdays.

**Post:** Link Advice, PO Box 240, Parramatta NSW 2124

**Email:** [advice@linkadvice.com.au](mailto:advice@linkadvice.com.au)

**In person:** We have office locations across Australia – please visit our website for a list of office locations.

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