



Financial Services Guide

Part 1

August 2025

FSG Part 1 – Licensee Profile

This document contains confidential and proprietary information intended for the specified recipients.

This Financial Services Guide has been authorised for distribution by the authorising licensee:

Links Licensee Services Pty Ltd
ABN 97 678 975 589
Australian Financial Services Licence No. 700012 ('AFSL')
Suite 10, 18 Karalta Lane, Erina, NSW 2250
PO Box 3655, Fountain Plaza, Unit 14/158 The Entrance Rd, Erina NSW 2250
Email: scott@linkswealth.com.au or tyrone@linkswealth.com.au
Website: www.linkswealth.com.au

This Financial Services Guide ('FSG' or the 'Guide') provides you with important information about Links Licensee Services Pty Ltd ('Links Licensee Services' or 'Licensee'), Corporate Authorised Representatives and its Authorised Representatives, who will provide you with the financial services described in this Guide. It is designed to help you evaluate and make an informed decision about whether to use the financial services described in this Guide. We suggest you retain this Guide for your future reference. If any part of this Guide is not clear, please speak to your financial adviser.

This Guide consists of two parts and both parts must be read together.

Part 1 of this Guide contains important information about:

- the financial services we offer as Authorised Representatives of Links Licensee Services;
- Links Licensee Services as the holder of an AFSL;
- the financial services that Links Licensee Services offer;
- the process we follow to provide financial services;
- how we, our associates, and Links Licensee Services are paid;
- any arrangements which may influence our advice to you;
- how we and Links Licensee Services protect your privacy; and
- who to contact if you have a complaint or if you are not satisfied with the services provided.

Part 2 of this Guide is an Adviser Profile and includes information on the services we are authorised to provide on behalf of Links Licensee Services.

References in this Guide to 'me', 'I', 'us', 'we' and/or 'our' should be read as either Links Licensee Services or your 'Authorised Representatives' of Links Licensee Services, as the context requires.

Not Independent

Links Licensee Services Pty Ltd receives commission on the sale of life risk insurance products. As such, we are neither independent, impartial, or unbiased as defined in Section 923A of the Corporations Act.

PART 1

Part 1 contains the following sections:

- Financial Services Guide (Section 1);
- Privacy Statement (Section 2); and
- Are you satisfied? (Section 3).

You must read each of these sections in conjunction with Part 2, which provides more detail to allow you to make an informed decision about whether to use the financial services we offer.

Together, these documents form the complete FSG which we, as Authorised Representatives, are required to provide.

ABOUT LINKS LICENSEE SERVICES

Links Licensee Services was established in 2024 by a Principal Adviser and an Operations Director after running a successful and privately-owned financial planning business for 12 and 4 years respectively. With a combined 28 years of financial planning experience, Links Licensee Services was established to allow like-minded advisers to provide financial planning advice to clients without influence from banks or investment product providers.

Links Licensee Services holds an AFSL issued by the Australian Securities and Investments Commission.

As an Authorised Representative, we act on behalf of Links Licensee Services when providing the financial services we are authorised to provide under Links Licensee Services' AFSL.

Further information on these services is set out in the FSG Part 2 Adviser Profile.

As the holder of an AFSL, Links Licensee Services is responsible for the financial services we provide to you. Links Licensee Services acts on its own behalf when these financial services are provided to you.

SECTION 1

FINANCIAL SERVICES GUIDE

WHAT OTHER INFORMATION SHOULD YOU CONSIDER BEFORE DECIDING WHETHER TO PROCEED WITH OUR RECOMMENDATIONS?

If you receive personal financial advice this will be documented in a Statement of Advice (SOA), or in specific circumstances a Record of Advice (ROA), that confirms the discussions you have had with us, the recommendations we are making and the basis for those recommendations. These documents will also explain how those recommendations will work towards achieving your goals, any relevant fees received by us, and any associations with financial product providers.

When a financial product is recommended to you, you will be provided with a Product Disclosure Statement (PDS) or other disclosure document issued by the product provider. Among other things, the PDS contains information about the risks, benefits, features and fees payable in respect of the product. In combination, these documents will help you make an informed decision about whether to proceed with our recommendations.

WHO PROVIDES THE FINANCIAL SERVICES DESCRIBED IN THIS FSG?

The financial services described in this FSG are provided by us as Authorised Representatives of Links Licensee Services.

Part 2 of this Guide contains further details about your financial adviser, and our experience, qualifications and professional memberships.

WHO IS RESPONSIBLE FOR THOSE FINANCIAL SERVICES?

As the holder of an AFSL, Links Licensee Services is responsible for the financial services we provide to you. Links Licensee Services acts on its own behalf when these financial services are provided to you. In relation to the financial services offered in this FSG, Links Licensee Services, as the holder of an AFSL, does not act on behalf of any other person or licensee. Links Licensee Services is only responsible for the services offered in the FSG.

The law requires Links Licensee Services to have arrangements in place to compensate certain persons for loss or damage they suffer from certain breaches of the Corporations Act by Links Licensee Services and/or its Authorised Representatives. Links Licensee Services has internal compensation arrangements as well as professional indemnity insurance that satisfy these requirements.

WHAT FINANCIAL SERVICES DO WE OFFER?

Links Licensee Services is able to provide financial product advice and to deal in a wide range of products (unless otherwise stated in Part 2 of this Guide) including: Deposit products;

- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Standard margin lending facilities;
- Retirement savings account products;
- Securities (e.g. shares); and
- Superannuation products.

Some of the services you are able to access through Links Licensee Services include:

- Financial planning advice;
- Wealth accumulation advice;
- Superannuation advice, including self-managed superannuation funds;
- Redundancy advice;
- Retirement advice;
- Gearing strategies;
- Cash flow advice;
- Social security benefits advice;
- Life and disability insurance advice; and
- Estate planning services (financial planning).

WHAT PRODUCTS ARE AVAILABLE?

A range of financial products offered by many leading financial product providers are available for recommendation by us. Details of the available products we can recommend are contained in the Approved Product List (APL).

Internal and external experts provide financial product research, which is used to carefully select and maintain an extensive list of Approved Products for us to select from. We conduct due

diligence on external research report providers that provide us with research.

We will only recommend a product to you after considering its appropriateness to your individual objectives, financial situation and needs. The recommendations will be made after conducting an investigation into the financial products and may require us to investigate and consider a financial product which is not on the APL.

HOW DO WE ENSURE THAT THE ADVICE WE GIVE YOU SUITS YOUR NEEDS AND OBJECTIVES?

To ensure we provide advice suitable for your needs and financial circumstances, we firstly need to understand your financial situation, personal financial objectives and needs. We will follow a step-by-step process as outlined below:

- 1.) We will meet with you for an initial consultation. During this meeting we will discuss your expectations and provide you with details of the services we can offer.
- 2.) We will collect all the information we need from you, including your personal financial situation, financial objectives and needs. If you do not wish to provide the information we require, we will advise you of the possible consequences of not disclosing your full personal information and the impact on the recommendations given. This may include not being able to provide advice on the subject matter you request.
- 3.) We will help you identify your goals and may discuss your attitude towards investment risk.
- 4.) We may consider strategies and areas such as income, social security, insurance, cash and estate planning requirements. Where required we will also conduct a reasonable investigation of the financial products that may be suitable to implement the strategies as part of the recommendations. Based on these and other considerations, we will prepare and present you with a written SoA, or in some cases depending on the circumstances, a RoFA. We will explain in the SoA (or RoFA) the basis for the advice, and any remuneration, benefits or associations which could have influenced the advice.

Where we recommend financial products, we will provide you with a PDS or other disclosure document containing information about each product recommended, to help

you make an informed decision about whether to purchase that product.

- 5.) We will discuss our recommendations with you, make any changes you require and gain your agreement to implement those recommendations.
- 6.) We will then implement those recommendations.
- 7.) We will meet with you periodically to review your financial circumstances if we agree to an ongoing advice service arrangement which includes a regular review component. If an ongoing advice service arrangement is entered into, this will be documented in your Ongoing Advice Service Arrangement Letter and/or SOA. Where you have entered into an ongoing fee arrangement, we will renew your arrangement annually with your signed consent

We will also explain to you any significant risks of the financial products and strategies which we recommend to you. If you are unclear of the risks, do not hesitate to question us further.

In certain circumstances, we may not provide you with personal advice via a SOA or ROA, as outlined above. These circumstances may include:

- 1.) Where we provide you with only general advice, such as through seminars and newsletters;
- 2.) Further advice or verbal advice – if you previously received advice recorded in a SOA, any further personal advice provided by us may be recorded in a ROA. We will not necessarily provide you with a copy of the ROA unless you request it (see below).

WHAT DOCUMENTS DO YOU GET IF WE PROVIDE FURTHER ADVICE?

Where a further review is conducted and personal advice is provided, in some circumstances we are not required to provide you with a SOA for this further advice. Where this is the case, if you have not already been provided with a ROA, you may request a copy of the ROA from us by contacting us (on any of the contact details set out in Part 2 of this Guide) for a period of seven years from when the further advice was first provided to you.

HOW CAN YOU INSTRUCT US?

You may specify how you would like to give us instructions, for example, by phone, fax or email using any of the contact details set out in Part 2 of this Guide. Alternatively, you may provide instructions to us in person. Where instructions are provided by telephone, these must be confirmed in writing.

OTHER SERVICES

We may provide services other than financial planning services. For example, we may also provide accounting, legal or real estate advice. While we may provide these other services, you should understand that these other services are not provided under Links Licensee Services' AFSL and Links Licensee Services does not train, support or supervise the provision of these other services and has no responsibility in relation to these services.

Examples of the services which Links Licensee Services is not responsible for include:

- general insurance services (e.g. car insurance);
- real estate and direct property advice;
- taxation services, such as completion of tax returns;
- accounting and audit services;
- legal services;
- consulting services; and
- administration and compliance of Self-Managed Superannuation Funds.

HOW ARE WE PAID FOR OUR SERVICES?

We and Links Licensee Services may receive:

- fees paid by clients;
- commissions paid by product providers;
- other payments by product providers; and
- other benefits.

Fees and commissions are payable (as directed by your Authorised Representative) to any of Links Licensee Services, your Authorised Representative or Corporate Authorised Representative. We may receive up to 97% of any fees and commissions received.

Details of any fees, commissions or other benefits that we, Links Licensee Services or other associated persons are entitled to receive if you implement our recommendations in relation to a specific financial product, will be disclosed to you

in your SOA or ROA when personal advice is given.

WHAT TYPE OF FEES, COMMISSIONS, PAYMENTS AND OTHER BENEFITS DO WE RECEIVE FOR OUR SERVICES?

The types of fees, commissions and other benefits that may be received by us and by Links Licensee Services include the following:

Service fees

We will discuss and agree our fee structure with you before we provide you with services. The types of fees you can be charged are listed below. You may be charged a combination, or part of, any of these fees.

First Consult Fees

We may charge a fee of \$495 for our first consultation meeting with you to establish your needs and our ability to service them appropriately. This is fully creditable to you if you proceed with a Statement of Advice from us.

Fees for advice

We may charge fees for the preparation, presentation and implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you. We will discuss these fees with you and gain your agreement to the fees before we provide you with advice.

Ongoing advice fees

We may charge a fee to provide ongoing portfolio reviews and/or for the provision of ongoing services.

This fee will be agreed with you and is either a set amount, or an amount based on the amount of funds under our advice, and/or the time involved in reviewing your portfolio and circumstances.

Referral fees

If we refer you to another business to provide you with services, we may receive referral fees. Those fees may vary according to the party to whom we are referring, and the products involved.

We will provide written notification to you if we are likely to receive referral fees for referring you to another service provider.

Payment methods

Our fees are either invoiced to you directly, or deducted from your investments, or a combination of these methods.

Where it is debited from your investments it is normally referred to as the Adviser Service Fee.

In most instances you will be able to select the method of payment that suits you best. We will discuss and agree the method of payment with you before we provide you with services.

Commissions

If you take out an insurance product through us, Links Licensee Services may receive payments in the form of initial commissions and/or ongoing commissions from the insurance product providers. These commissions are included in the premiums you pay for the product. We may agree to rebate some or all of these.

The commission payable for insurance products is outlined below.

Life Insurance Products

Initial and ongoing commissions from insurance providers may be received by Links Licensee Services. These commissions are paid to Links Licensee Services by the company that issues the product that Links Licensee Services Advisers recommend to you and they are included in what you pay for the product. The commissions vary and are based on the policy cost, which is the sum of the premiums you pay and may include other fees related to the product.

The initial commission is paid in the first year by the product issuer to Links Licensee Services. Ongoing commissions are payments paid by product issuers to Links Licensee Services in the years after the first year. These commissions may be passed onto the adviser.

If you initiate an increase to your cover, Links Licensee Services may receive initial and ongoing commissions on the increase to your policy cost. The ongoing commission on a client-initiated increase is only paid in respect of the period that starts from the first anniversary of the increase.

If the initial commission is equal to the ongoing commissions (as a percentage of your policy cost), Links Licensee Services may receive up to 40% (excl. GST) of your annual policy cost. If the initial commission is higher than the ongoing commissions, the maximum commission that Links Licensee Services may receive is set out in the table below:

Date a new product is issued	Initial commission (% of annual policy cost or increase excl. GST)	Ongoing commission pa (% of annual policy cost or increase excl. GST)
Before 1 January 2018 or before 1 April 2018 when the application was received prior to 1 January 2018	0 - 140%	0 - 38.5%
1 January 2018 - 31 December 2018*	0 - 80%	0 - 20%
1 January 2019 - 31 December 2019*	0 - 70%	0 - 20%
From 1 January 2020*	0 - 60%	0 - 20%

* Links Licensee Services may receive the pre 1 January 2018 commission rates above from the product issuer if:

- > your policy was issued before 1 January 2018 and you exercise an option to establish new or additional cover under your policy after 1 January 2018; or
- > your policy was issued before 1 January 2018 and is replaced after 1 January 2018 to correct an administrative error.

Example

You have an existing policy with us, issued in 2017, and in 2018 you decide to increase the cover on that policy with a corresponding increase in policy cost of \$100 pa. Links Licensee Services may receive up to \$140 (140% excl. GST) as initial commission on that increase and may pass up to \$140 pa to your Authorised Representative. The ongoing commission payable to Links Licensee Services in respect of

this increased policy cost may be up to \$38.50 (38.5% excl GST).

Or, we recommend an insurance product to you and it is issued on 2 April 2018. The annual policy cost is \$450. Links Licensee Services may receive up to \$360 (80% excl. GST) as an initial commission and may pass up to \$360 to your Authorised Representative. Assuming the policy cost stays the same each year, Links Licensee Services may receive up to \$90 pa (20% excl. GST) as an ongoing commission and may pass up to \$90 pa to your Authorised Representative.

On 2 September 2018, you decide to increase your insurance cover. The cost of this increased cover is \$100. The initial commission payable to Links Licensee Services in respect of this increase will be up to \$80 (80% excl. GST) as the increase has occurred in 2018. The ongoing commission payable to Links Licensee Services in respect of this increased policy cost will be up to \$20 pa (20% excl. GST), payable in respect of the period starting from the first anniversary of the date on which you increased your insurance cover (i.e. 2 September 2019).

On 2 September 2020, you decide to increase your insurance cover again. The cost of this increased cover is \$100. The initial commission payable to Links Licensee Services in respect of this increase will be up to \$60 (60% excl. GST). The ongoing commission payable to Links Licensee Services in respect of this increase will be up to \$20 pa (20% excl. GST), payable in respect of the period starting from the first anniversary of the date on which you increased your insurance cover (i.e. 2 September 2021). These commissions may be passed onto your Authorised Representative.

You'll find details of how your insurance policy cost is calculated in the relevant PDS that we provide you. Where personal advice is provided to you, you'll also find details of the commission that Links Licensee Services and we are entitled to receive if you decide to purchase a life insurance product, in your SOA or ROA.

DOES LINKS LICENSEE SERVICES CHARGE ANY FEES?

Links Licensee Services will not charge you any additional fees. However, it may retain up to 3%

of all fees and commissions generated by its Authorised Representatives.

OTHER BENEFITS

From time to time we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive which is valued at up to \$300 and other benefits that relate to information technology software or support provided by a product issuer or that relate to educational and training purposes. A copy of the register is available on request at no charge.

WHAT ARRANGEMENTS MAY INFLUENCE OUR ADVICE TO YOU?

Links Licensee Services' Approved Product List includes a range of financial products from product providers not associated with Links Licensee Services. Links Licensee Services does not require its Authorised Representatives to recommend any specific products.

Any relationships or associations we have that may influence our advice to you will be disclosed in Part 2 of this FSG.

WHAT FEES DO WE PAY TO SOMEONE WHO REFERS YOU TO US?

If you are referred to us we may pay the referrer a fee. We may also provide the referrer with gifts such as branded promotional items, hampers or gift vouchers.

The fee varies according to the referrer and financial products involved.

The fee may be a percentage of our fees, a percentage of the total amount invested paid through the referral, or a flat fee. We may pay these fees upfront when the financial service is provided, or the financial product is provided, or periodically as ongoing fees.

RELATED BUSINESSES

The following companies are related businesses to Links Licensee Services Pty Ltd;

- Links Wealth Management Pty Ltd

This business shares common shareholders and directors to Links Licensee Services Pty Ltd.

We may refer you to the above-mentioned businesses for services however, this will only be done with your prior consent. There is no fee or commission paid for a referral to a related entity. Each respective business has its own compliance and legal obligations and as such, you will be provided with the relevant disclosure documents from an authorised representative at the time of engaging with one of these associated businesses.

As your financial adviser is not a Credit Representative of Links Licensee Services, any credit services they provide are not provided as a representative of Links Licensee Services, and Links Licensee Services does not train, support or supervise your financial adviser in providing those credit services, and Links Licensee Services is not responsible for the provision of those credit services.

SECTION 2

PRIVACY STATEMENT

WHY WE COLLECT YOUR PERSONAL INFORMATION

We collect personal information, including sensitive information (e.g. health information), from you to provide you with services including financial advice.

We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, to prevent fraud, crime or other activity that may cause harm in relation to the particular products or services provided, and to help us run our business.

If you do not provide all the information we request, we may no longer be able to provide a product or service, including financial advice, to you.

COLLECTING AND DISCLOSING YOUR PERSONAL INFORMATION

We may disclose your personal information to anyone we engage to do something on our behalf such as a service provider, and other organisations that assist us with our business. We may also disclose your personal information to third parties such as a complaints body to whom a complaint relating to a product or service is referred, your past and present employers, any party acquiring an interest in our business and anyone acting on your behalf.

We may also collect from the parties listed above any personal information they may hold about you which relates to our provision of financial advice.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

Links Licensee Services is also required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF Act) and its corresponding rules and regulations to implement certain client identification processes. We may be required to obtain information about you at the time of providing financial services to you, and from time to time in order to meet our legal obligations.

We have certain reporting obligations pursuant to the AML/CTF Act and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

OTHER IMPORTANT INFORMATION

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available at www.linkswealth.com.au. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Privacy Act 1988 (Cth), or a registered privacy code and how we will deal with your complaint; and;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

Where you have provided information about another individual, you must make them aware of that fact and the contents of this privacy statement.

We will use your personal information to contact you or send you information about other products and services offered by us or our preferred suppliers. If you do not wish to receive marketing communications from us, please contact us.

DEFINITIONS

“We”, “our”, “us” means Links Licensee Services Pty Ltd and its Authorised Representatives.

SECTION 3

ARE YOU SATISFIED?

WHAT TO DO IF YOU HAVE ANY CONCERNS ABOUT OUR SERVICES

Both we and Links Licensee Services endeavour to provide you with quality financial advice. If you have a complaint or concern about the service provided to you, we encourage you to take the following steps:

- 1.) Contact us first about your concern.
- 2.) If your concern is not resolved to your satisfaction, you may contact Links Licensee Services by:

Writing:

Advice Complaints

Links Licensee Services Pty Ltd
PO Box 3655, Fountain Plaza, Unit 14/158
The Entrance Rd, Erina NSW 2250

Email:

scott@linkswealth.com.au

tyrone@linkswealth.com.au

- 3.) If your concern is not resolved, or if you are not satisfied with the decision, you may contact the Australian Financial Complaints Authority (AFCA).

AFCA independently and impartially resolve disputes between consumers, including some small businesses, and participating financial services providers.

AFCA provides an independent dispute resolution process covering complaints about financial services including: banking, credit, loans, general insurance, life insurance, financial planning, investments, stock broking, managed funds and pooled superannuation trusts. You may contact AFCA by:

Writing:

GPO Box 3

Melbourne VIC 3001

Email:

info@afca.org.au

Website:

www.afca.org.au

Phone:

1800 931 678



Financial Services Guide

Part 2

August 2025

FSG Part 2 – Adviser Profile

This document contains confidential and proprietary information intended for the specified recipients.

PART 2 (Adviser Profile)

This must be read in conjunction with Part 1

Part 2 (Adviser Profile) contains the following sections:

- About Your Adviser (Section 1);
- The Services I Provide (Section 2);
- Fees and Charges (Section 3); and
- Contact and Acknowledgment (Section 4).

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 1 October 2024 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of Links Licensee Services.

I am authorised by Links Licensee Services Pty Ltd to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG. I have also been authorised by Links Licensee Services to distribute this FSG.

Links Licensee Services Pty Ltd

ABN 97 678 975 589

Australian Financial Services Licence No.
700012 ('AFSL')

Suite 10, 18 Karalta Lane, Erina, NSW 2250
PO Box 3655, Fountain Plaza, Unit 14/158 The
Entrance Rd, Erina NSW 2250

Email: scott@linkswealth.com.au

Website: www.linkswealth.com.au

SECTION 1

ABOUT YOUR ADVISER

WHO IS YOUR FINANCIAL ADVISER?

Your Financial Adviser is Scott Herrald.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Scott Herrald and/or Links Wealth Management Pty Ltd. The term 'Representatives' refers generally to Links Licensee Services Pty Ltd Authorised Representatives.

My Authorised Representative number is 283860.

WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

I have extensive experience in the financial planning industry.

I have spent over 12 years as a Financial Adviser offering advice to individual clients as well as small and large business clients. Prior to Links Licensee Services Pty Ltd, I was a Financial Adviser with various financial organisations.

WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

I hold a Diploma of Financial Services and am a member of the Association of Financial Advisers.

DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

I have an association with Links Wealth Management Pty Ltd (ABN 55681041538) as a Director. Fees and commissions are paid to Links Wealth Management Pty Ltd by Links Licensee Services Pty Ltd for distribution to me. Links Wealth Management Pty Ltd is also a Corporate Authorised Representative of Links Licensee Services Pty Ltd. Links Wealth Management Pty Ltd's Authorised Representative number is 001313192.

SECTION 2

THE SERVICES I PROVIDE

WHAT AREAS IS YOUR FINANCIAL ADVISER AUTHORISED TO PROVIDE ADVICE ON?

I am authorised by Links Licensee Services Pty Ltd

to provide financial services, including advice or services in the following areas:

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Standard margin lending facilities;
- Retirement savings account products;
- Securities (e.g. shares); and

- Superannuation products
- Self Managed Super Funds (SMSF)

ARE THERE ANY SERVICES YOUR FINANCIAL ADVISER IS NOT AUTHORISED TO PROVIDE?

I am not authorised by Links Licensee Services Pty Ltd to provide advice or services in the following areas:

- Derivatives;
- Consumer credit advice and assistance
- Finance broking

Please ask me if you would like a referral for these services. If I receive a specific fee for this referral, it is disclosed below in Section 3 'Fees and Charges'. It may also be disclosed in an advice document such as a Statement of Advice ('SOA'), if I provide you with personal advice.

HOW CAN YOU PROVIDE YOUR INSTRUCTIONS TO ME?

You may provide instructions to me by using any of the contact details provided in Section 4 'Contact & Acknowledgment'.

PRIVACY STATEMENT

In addition to the information provided in the Links Licensee Services Pty Ltd FSG Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at linkswealth.com.au and/or by calling us on 02 4363 7222

SECTION 3

FEES AND CHARGES

HOW WILL YOUR FINANCIAL ADVISER BE PAID FOR THE SERVICES PROVIDED?

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to Licensee Services Pty Ltd.

Licensee Services Pty Ltd receives all fees and commissions payable for the services we provide, and pays up to 97% of all the fees and commissions it receives to Links Wealth Management Pty Ltd.

I receive a salary on a monthly basis, and director fees and profit share as a director of Links Wealth Management Pty Ltd. This is done on an ad-hoc basis as determined by Links Wealth Management Pty Ltd as appropriate from time to time.

WHAT IS YOUR FINANCIAL ADVISERS FEE STRUCTURE?

As part of detailed financial planning, there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree the fees with you.

Advice fees are inclusive of GST and payable by you at the following stages:

- 1.) **Initial Consultation Fee:** A first consult fee of \$495 (incl. GST) is payable prior to the first meeting. This fee is fully creditable to a Statement of Advice if you choose to have one prepared by us.
- 2.) **Recommendation:** For having a personalised financial plan (SOA) prepared, a plan preparation fee (up to \$5,000) is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.
- 3.) **Implementation:** I may charge a placement fee and/or implementation fee to implement the recommendations in your financial plan. These are payable when you decide to proceed with the implementation of any one or more recommendations that I provide to you. The actual fee will depend on the complexity of your situation and the amount of funds invested, but will not exceed:
 - a range from \$0 (min.) to \$,000 (max.); or
 - 2.2% of the initial funds invested, or 66% of premium; or
 - the maximum of entry fees or contribution fees specified in the Product Disclosure Statement (PDS) for the recommended product; whichever is the greater.
- 4.) **Ongoing Advice Service and Reviews:** If you choose to have me conduct a review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you, you may be charged a

review fee. If you choose to have me provide an ongoing advice service, you may be charged a fee which may either be an agreed fixed dollar fee per annum or a percentage ranging up to 2.2% p.a. of total funds under management.

Where I receive an initial commission and/or ongoing commission amount, I may rebate all or part to you.

Note: Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SOA), or Record of Further Advice (OFA) and Product Disclosure Statements at the time of receiving any recommendation.

WHAT AMOUNTS DO MY EMPLOYER AND OTHER RELATED ENTITIES RECEIVE FOR FINANCIAL SERVICES?

Links Wealth Management Pty Ltd may receive up to 97% of all revenue.

WHAT OTHER BENEFITS DOES YOUR FINANCIAL ADVISER RECEIVE?

In addition to the remuneration detailed above, I am eligible to qualify for other benefits and entitlements as detailed below:

From time to time, we may accept alternative forms of remuneration from product providers or

other parties (up to a value of \$300), such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit that we receive and other benefits that relate to information technology software support provided by a product issuer or that relate to educational and training purposes. A copy of the register is available on request for no charge.

WILL YOUR FINANCIAL ADVISER BE PAID WHEN MAKING A REFERRAL?

Links Wealth Management Pty Ltd may receive a payment for making a referral to an external specialist such as an accountant, mortgage broker or solicitor. Any amount payable will be disclosed in the SOA provided to you. This will be paid by the external specialist and will be at no additional cost to you.

If you have been referred to me by an external party and you accept the services I provide, Links Wealth Management Pty Ltd may make a payment to the external party for that referral. Any amount payable will be disclosed in the SoA provided to you. This will be paid by Links Wealth Management Pty Ltd to the external party and will be at no additional cost to you.