

Issued: 28 June 2021

## 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 and any associations which may influence the provision of the advice.

If we provide you with further personal advice where a SOA may not be required, we will keep a Record of Advice (ROA) on file. You can also ask for a copy of the ROA at any time.

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.

## Not independent

Your Superannuation Fund has contracted Link Advice to provide authorisation under the Link Advice AFSL for the provision of financial advice and education services to their members. Link Advice is not independent, impartial or unbiased as it is paid a fee by your Superannuation Fund for this service.

Link Advice is a member of the Link Group of companies, which include Australian Administration Services Pty Limited (ABN 62 003 429 114) (AAS), Pacific Custodians Pty Limited (ABN 66 009 682 866) and The Superannuation Clearing House Pty Limited (ABN 15 086 576 721) (TSCH). One or more of these companies may provide administration or clearing house services to your Superannuation Fund for which a fee is paid to the Link Group. Link Advice is a wholly owned subsidiary of Australian Administration Services Pty Limited.

Representatives are bound by legal and professional obligations to ensure their advice is always in your best interests.

Representatives of Link Advice are salaried employees. As salaried representatives of Link Advice, they may be entitled to receive an annual bonus based on the performance measures of the Link Group and its subsidiaries. This bonus is discretionary and not related to product sales. Link Advice and its Representatives do not accept or receive any other form of remuneration or commissions in regard to the provision of intra-fund advice.

For more information about the Link Group, please visit: [www.linkgroup.com](http://www.linkgroup.com)

## 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. Therefore, you should consider the appropriateness and read the relevant 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 and/or limited to your superannuation products only. This type of advice is commonly referred to as intra-fund advice as it relates to the interest in your Fund only.

The type of advice provided will be confirmed by the representative of Link Advice during your conversation.

## Services provided under intra-fund advice

Link Advice provides the following intra-fund advice:

- General advice on superannuation
- Investment within superannuation
- Superannuation contributions
- Insurance within superannuation
- Transition to retirement
- Retirement (account-based pension)

Where the advice sought is more complex and outside of our scope, we would offer to refer you to the appropriately qualified adviser who will be able to better encompass your complete financial situation.

## How we provide our services

Our advice services are commonly provided through the following channels:

- Over the phone
- 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. In some cases, we may be able to debit the fee directly from your superannuation account.

## 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

## 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 acknowledge and respond to your complaint fairly and within the required timeframes.

If you do not receive a response to your complaint within the required timeframe, or are not satisfied with the response after going through the internal complaints process, you can take your complaint to the Australian Financial Complaints Authority ("AFCA") (ABN 38 620 494 340).

**Mail:** GPO Box 3, Melbourne VIC 3001

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Phone:** 1800 931 678

**Web:** [www.afca.org.au](http://www.afca.org.au)

AFCA is an External Dispute Resolution (EDR) scheme which deals with complaints from consumers in the financial system, including the provision of financial products advice. AFCA may be able to assist you in resolving 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, which explains how Link Advice collect, use and handle your personal information. A copy of which is available online at: <http://www.linkadvice.com.au/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)

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

**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.