

MONEYLINK

Financial Planning – Get ahead, Stay ahead.



PROFESSIONAL PRACTICE
FINANCIAL PLANNING ASSOCIATION of AUSTRALIA

MoneyLink Financial Planning Pty Ltd

Financial Services Guide Part 1

MONEYLINK FINANCIAL PLANNING FINANCIAL SERVICES GUIDE

PART I

Part 1 of this document contains:

- Financial Services Guide (Section 1)
- Privacy Statement (Section 2)
- Meeting our Obligations (Section 3)

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MoneyLink Financial Planning Pty Ltd ("MoneyLink Financial Planning")

ABN 25 003 937 719

Australian Financial Services Licensee No. 247360 Australian Credit Licence No. 247360

MoneyLink Financial Planning Pty Ltd

It is important that you understand this Financial Services Guide as it is a legal document. If any part of this document is not clear please speak to your financial adviser.

Part 2 of this document forms part of this Guide and is known as the Adviser Profile. The Adviser Profile includes the products and services authorised to be provided to you as an Authorised Representative (for Financial Services) on behalf of MoneyLink Financial Planning Pty Ltd.

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

SECTION 1

FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) outlines the financial planning services we provide as your financial adviser and as an Authorised Representative of MoneyLink Financial Planning.

It is an important document which will help you decide if you want to use the services being offered. It contains information about MoneyLink Financial Planning and:

- The services offered;
- How financial advice is documented;
- How we, MoneyLink Financial Planning and other relevant persons are remunerated in relation to the services; and
- Who to contact if you have a complaint or if you are not satisfied with the services provided.

You must read Sections 1, 2 and 3 in conjunction with the Adviser Profile in Part 2, which gives you more details 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 an Authorised Representative, are required to provide.

MoneyLink Financial Planning is a privately-owned company that has been operating since 1990. The owners are the company Directors and an associated family member. There are MoneyLink Financial Planning advisers in various locations in New South Wales advising on more than \$200 million for over 3,000 clients, MoneyLink works hard at being technically accurate, and at being innovative in its recommendations. MoneyLink Financial Planning is owned by financial advisers and has no obligations to recommend any particular companies' financial products.

LACK OF INDEPENDENCE

MoneyLink Financial Planning and its Authorised Representatives operate on a fee for service basis in respect of investments and wealth products placed on behalf of its clients. MoneyLink Financial Planning and its Authorised Representatives receives commission from the providers of retail insurance products (including Life, TPD, Trauma and Income protection insurance) held by its clients.

As a result of MoneyLink Financial Planning receiving commission from insurance providers MoneyLink Financial Planning does not meet the definition of Independence under Section 923A of the Corporations Act 2001. As a result, MoneyLink Financial Planning is neither independent, impartial, or unbiased as defined in Section 923A.

CODE OF ETHICS

The Minister for Superannuation, Financial Services and the Digital Economy by an Act of the Commonwealth Parliament is responsible for setting the standards of education, training, ethical behavior and professionalism standards for financial planners providing advice to retail clients in relation to relevant financial products. The legislation requires all financial planners to comply with a Code of Ethics overseen by ASIC's Financial Services and Credit Panel, the industries Single Disciplinary Body. These ethical obligations go above the legal requirements in the law and are designed to encourage higher standards of behavior and professionalism.

The Code of Ethics stipulates that financial planners act in a way that demonstrates, realises and promotes the following five values;

- Trustworthiness
- Competence
- Honesty
- Fairness
- Diligence

MoneyLink Financial Planning fully endorses the Code of Ethics and the application of the Code to its Authorised Representatives.

WHO IS MONEYLINK FINANCIAL PLANNING?

MoneyLink Financial Planning holds an Australian Financial Services Licence (AFSL) issued by the Australian Securities and Investments Commission and is a Professional Partner of the Financial Planning Association of Australia. As an Authorised Representative, we act on behalf of MoneyLink Financial Planning when providing the financial services we are authorised to provide under MoneyLink Financial Planning's AFSL. Further information on these services is set out in the Adviser Profile.

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

WHY CHOOSE A MONEYLINK FINANCIAL PLANNING FINANCIAL ADVISER?

MoneyLink Financial Planning has a long history of helping Australians reach their financial and lifestyle goals.

RANGE OF FINANCIAL PLANNING SERVICES

MoneyLink Financial Planning is able to provide you with access to a broad range of financial services which includes but is not limited to:

- Investment planning advice;
- Superannuation and rollover advice;
- Retirement planning advice;
- Personal insurance advice (for example, life insurance);
- Portfolio review services;
- Managed discretionary account services; and/or
- Margin lending advice.

The Adviser Profile provided with this Guide includes more information about the services we are authorised to provide to you as an Authorised Representative of MoneyLink Financial Planning.

YOUR RELATIONSHIP WITH MONEYLINK FINANCIAL PLANNING

We operate a privately owned and run business, and we are not employees of MoneyLink Financial Planning or any associated company.

As your adviser, we strive to provide you with quality advice as well as the personalised service that is usually associated with a small business.

However, MoneyLink Financial Planning remains responsible for the quality of advice provided by us under MoneyLink Financial Planning's AFSL. This means MoneyLink Financial Planning provides significant support and supervision, with the aim of ensuring you receive quality financial planning advice.

MoneyLink Financial Planning requires its Authorised Representatives to complete external assessments and annual training programs to maintain knowledge. As an Authorised Representative, we are also subject to regular reviews from experienced compliance professionals, who assess the quality of our advice.

MoneyLink Financial Planning provides extensive resources and dedicated teams to support us, including technical experts in areas such as superannuation and retirement planning.

AN EXTENSIVE LIST OF APPROVED PRODUCTS

MoneyLink Financial Planning has an extensive Approved Product List (APL). This means we are not limited to recommending products from a particular organisation when choosing an appropriate product to suit your objectives, financial situation and needs. The recommendations will be made after conducting an investigation into the financial products and may require us to consider a product that is not on the APL.

All products on the APL are supported by research from external and/or internal research experts. We conduct due diligence on external research report providers that provide us with research. Should we consider it in your interests to use a non Approved Product, we follow MoneyLink Financial Planning's review and approval process to ensure the product is appropriate for your circumstances.

MONEYLINK FINANCIAL PLANNING ENSURES ITS AUTHORISED REPRESENTATIVES:

- Are only authorised to provide services to you where appropriate qualifications are held;
- Stay up to date with relevant industry and legal changes to maintain advice credentials and capabilities;
- Are provided with excellent technical support and tools to provide financial planning advice;
- Are provided with high quality financial product research; and are monitored and supervised to ensure they comply with the requirements of the law and MoneyLink Financial Planning's standards.

PROTECTING YOUR ASSETS

MoneyLink Financial Planning and its Authorised Representatives promote long-term investment strategies which do not take unnecessary risks with your investments. For this reason, MoneyLink Financial Planning Authorised Representatives are not permitted to switch your investments frequently or make speculative investments in products such as tax-driven schemes or unregulated products.

MoneyLink Financial Planning Authorised Representatives are also restricted to MoneyLink Financial Planning's APL unless they consider it is in your interests to recommend a product that is not on the APL in which case they will follow MoneyLink Financial Planning's review and approval process to ensure the product is appropriate for your circumstances.

To further protect your interests, except in limited circumstances permitted by MoneyLink Financial Planning and where agreed by you, MoneyLink Financial Planning does not allow its Authorised Representatives to:

- Act as a trustee or operate a trust account on behalf of clients;
- Hold a Power of Attorney (other than a Limited Power of Attorney in relation to the provision of Managed Discretionary Account Services);
- Hold funds or have access to withdraw client funds;
- Act on behalf of any other Australian Financial Services Licence holder; or ask clients to sign documents which have not been fully addressed or completed.

WHAT YOU WILL RECEIVE WHEN PROVIDED WITH FINANCIAL SERVICES

When you are provided with personal advice we will:

- Work with you to understand the subject matter of the advice to be provided and your relevant needs, objectives and personal circumstances;
- Explain to you the scope of advice being provided and importantly what is not being provided;
- Present recommendations on how to meet your goals (the advice) in a Statement of Advice (SOA) after having conducted a reasonable investigation into any financial products recommended;
- Explain in the SOA the basis for the advice, and any remuneration, benefits or associations which could have influenced the advice; and
- Where financial products are recommended, provide you with a Product Disclosure Statement (PDS) or other disclosure document containing information about each product recommended to help you make an informed decision about whether to purchase that product.

WHEN WILL I RECEIVE A STATEMENT OF ADVICE (SOA)?

We may meet with you several times to discuss our advice before finalising our recommendations to you. Once we have finalised our advice, we will explain our recommendations, and record it for you in an SoA. You should only implement advice after taking the time to read and understand the SoA and PDS (see below) and should contact us if you have any questions about the SoA or PDS.

You may not receive an SOA in the following circumstances;

- General advice - such as advice provided in seminars and through newsletters, which does not consider your personal circumstances;
- Managed Discretionary Account Services - which allow us to manage your investments on your behalf, once you have accepted this service in an SoA;
- Further advice - if you previously received advice recorded in an SoA, any further personal advice may be recorded in a Record of Further Advice (RoFA). You may request a copy of a RoFA by contacting us and can do so for a period of seven years from the date the further advice was first provided to you; and

WHEN WILL I RECEIVE A PRODUCT DISCLOSURE STATEMENT (PDS)?

Together with your SoA, you may also be provided with a PDS at the time you are provided with advice.

The PDS includes important information in relation to the product recommended including the features, benefits, risks and fees associated with the product.

You should only implement advice after taking the time to read and understand the SoA and PDS and should contact us if you have any questions about the SoA or PDS.

OTHER SERVICES

We may provide access to services other than financial planning services, for example, these services maybe your accountant or legal adviser, or advise you on real estate investments. While our Authorised Representatives may provide these other services you should understand that these other services are not provided under MoneyLink Financial Planning's AFSL and MoneyLink Financial Planning does not train, support or supervise the provision of these other services and has no responsibility in relation to those services. Examples of the services which MoneyLink Financial Planning is not responsible for include:

- General insurance services (for example, 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.

REMUNERATION AND BENEFITS RELATING TO FINANCIAL SERVICES

FEES, COMMISSIONS AND INCENTIVES

You will find more detailed information about the fees, commissions and incentives we might receive in the attached Adviser Profile, and specific details in each SoA or RoFA you receive. You can ask us for details about fees, commissions and incentives at any time.

WHAT FEES ARE CHARGED FOR INITIAL 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 on the fees before we charge you these fees.

WHAT FEES ARE CHARGED FOR SUBSEQUENT SERVICES?

Ongoing administration and advice services may also be provided to you to ensure the strategy and products recommended continue to meet your objectives, needs and financial situation. If you choose to receive ongoing services, you will be charged a fee based on the scope of the services you receive and/or the value of your account balance or insurance premiums. The amount of these will be agreed with you.

This service fee will be deducted from your account/s each month by the providing administration service and paid to MoneyLink Financial Planning. You will be required to update your ongoing fee arrangement with MoneyLink Financial Planning on an annual basis.

A further fee may be charged for each additional contribution you make to your account. The amount of this fee may be based on the scope of the services you receive and/or the value of the funds you invest or insurance premium paid and will be agreed with you.

COMMISSIONS RECEIVED FROM INSURANCE PROVIDERS

Initial and ongoing commissions from insurance providers may be received by MoneyLink Financial Planning. These commissions are paid to MoneyLink Financial Planning by the company that issues the product that MoneyLink Financial Planning's 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 MoneyLink Financial Planning. Ongoing commissions are payments paid by product issuers to MoneyLink Financial Planning in the years after the first year. These commissions may be passed onto the adviser.

If you initiate an increase to your cover, MoneyLink Financial Planning 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.

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)
From 1 January 2020	0 – 60%	0 – 20%

You will 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 will also find details of the commission that MoneyLink Financial Planning and we are entitled to receive if you decide to purchase a life insurance product, in your SoA or RoA. The commission MoneyLink Financial Planning receives may be passed on to its Authorised Representatives.

DOES MONEYLINK FINANCIAL PLANNING CHARGE ANY FEES?

MoneyLink Financial Planning will not charge you any additional fees, However, it may retain up to 20% of all fees and commissions generated by its Authorised Representatives.

WHAT OTHER BENEFITS DO MONEYLINK FINANCIAL PLANNING AND MY FINANCIAL ADVISER RECEIVE FROM PRODUCT PROVIDERS?

No product provider who had an existing arrangement with MoneyLink Financial Planning prior to 1 July 2013 pays any licensee commission or benefit to MoneyLink Financial Planning based on the total funds invested in their products or insurance premiums paid for their insurance products; or amount of margin loans made by MoneyLink Financial Planning's Authorised Representatives.

OTHER BENEFITS

We and MoneyLink Financial Planning may also receive additional benefits such as help with marketing expenses, complimentary or subsidised attendance at conferences, and other rewards such as gift vouchers, tickets to sporting events and invitations to social events that are worth less than \$300. Those benefits that are between \$100 and \$300 in value, and other benefits that relate to information technology software or support provided by a product issuer or that relate to educational and training purposes, are recorded in a register which meets legislative requirements. The MoneyLink Financial Planning Register is publicly available and MoneyLink Financial Planning can provide a copy to you for a small charge at your request.

No providers of financial products are owned by MoneyLink Financial Planning and MoneyLink Financial Planning does not receive any dividends or profit shares from owning financial products. .

FURTHER DETAILS ON REMUNERATION AND BENEFITS RELATING TO FINANCIAL SERVICES

When you are provided with personal advice on specific financial products, we will disclose certain details of remuneration (including commission) or other benefits that we receive, or that MoneyLink Financial Planning or another associated person receives, as a result of that advice (Remuneration or Benefits).

If the Remuneration or Benefits can be calculated at the time you receive personal advice, these amounts will be disclosed at that time, or as soon as practicable after that time in the SoA, RoA or RoFA. If the Remuneration or Benefits cannot be calculated at the time you receive personal advice, we will disclose how these amounts will be calculated instead.

These details will only be disclosed when personal advice is given if the Remuneration or Benefits are reasonably capable of influencing us in providing the advice.

COMPLAINTS

See section 3 – 'Meeting our Obligations' for more information.

SECTION 2

PRIVACY STATEMENT

We aim to protect and maintain the privacy, accuracy and security of the personal and financial information you give us. Keeping this information private is very important to us. If you want to access your personal information at any time please let us know.

The Privacy Policy explains the main ways we protect your privacy and how we comply with the National Privacy Principles. You may obtain a copy of the Privacy Policy by requesting it from your MoneyLink Financial Planning adviser.

We are required, pursuant to the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF) 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.

SECTION 3

MEETING OUR OBLIGATIONS

WHAT TO DO IF YOU HAVE ANY CONCERNS ABOUT OUR SERVICES

Both we and MoneyLink Financial Planning endeavor to provide you with quality financial advice. If you have any complaints, we and MoneyLink Financial Planning are committed to resolving them as quickly and as fairly as possible.

If you have a complaint or concern about the service provided to you, we encourage you to take the following steps.

Contact us about your concern. If your concern is not resolved to your satisfaction within five days, you may contact:

1. MoneyLink Financial Planning by writing to:
The Compliance Manager
MoneyLink Financial Planning Pty Ltd
PO Box 775
BOWRAL NSW 2576
Email: larry.hanley@moneylink.com.au
2. If your concern is not resolved, or if you are not satisfied with the decision, you may contact the Australian Financial Complaints Authority Limited (AFCA). The AFCA independently and impartially resolves disputes between consumers and participating financial service providers. The AFCA provides an independent dispute resolution process covering complaints about financial services including; banking, loans, general insurance, life insurance, financial planning, investments, stock broking, managed funds and pooled superannuation trusts. You may contact the AFCA by writing to:

GPO Box 3,
MELBOURNE VIC 3001
Email: info@afca.org.au
Website: www.afca.org.au
Phone: 1800 367 287

3. The Australian Securities and Investments Commission (ASIC) is Australia's corporate, markets and financial services regulator. ASIC contributes to maintaining Australia's economic reputation by ensuring that Australia's financial markets are fair and transparent and is supported by informed investors and consumers alike. ASIC seeks to protect consumers against misleading or deceptive and unconscionable conduct affecting all financial products and services. You may contact ASIC by writing to:

Australian Securities and Investments Commission

GPO Box 9827

Your Capital City

Website: www.asic.gov.au

Phone: 1300 300 630

PO Box 4000

OR

GIPPSLAND MAIL CENTRE VIC 3841

OTHER INFORMATION

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

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MoneyLink Financial Planning Pty Ltd, ABN 25 008 937 719, AFSL No. 247360

56 Hill Street, Orange, NSW, 2800

Phone: 02 6362 0333

Email: enquiries@MoneyLink.com.au

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