



Financial Linx

**Business Profile,
Financial Services &
Credit Guide**

Version 2, January 2020

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'Helping people make smart and informed choices about their money. Providing peace of mind through creating understanding for the client.'

Financial Linx is a professional financial planning practice that helps our clients make smart choices about their money and their life. By doing so they can achieve their goals in a way that fulfils their values, regardless of the current economic cycle. This allows our clients to choose to live their ideal life and enjoy the peace of mind gained by delegating their financial affairs to a trusted professional.

We believe that trust is the single most important element for any good business relationship, especially when it comes to the relationship between a client and a Financial Professional.

COMPANY PROFILE

Financial Linx has its origins dating back to 1978. Since then we've helped individuals achieve their financial goals by adopting the latest academic, market and legislative research.

We are a privately owned Queensland Company. We have no links or ties to any financial institution. This freedom from product influence provides our clients with the greatest potential for financial success.

In 2001 & 2002 we underwent a substantial change. We reshaped the way our business was strategically and operationally managed, while also changing our portfolio construction process. This gave us a more efficient portfolio administration system and access to high quality portfolio administration platforms.

These changes gave clients lower fees, a more reliable investment experience and more disciplined portfolio review techniques.

Today, Financial Linx oversees in excess of \$200 million for our firm's clients. We are licensed to the privately owned FYG Planners Group which has over \$3 billion in funds under advice.

FINANCIAL LINX SERVICES

Our clients are people with varying goals, incomes and lifestyles, but they all share one thing in common – they delegate to us so they can focus on what is really important to them.

Financial Linx will help identify ways to maximise the benefits from your existing financial resources. Our qualified advisers have extensive experience in the following:

- Strategic Planning Advice
- Reliable Asset Class Investing
- Investment Advice
- Superannuation
- Risk Review and Risk Insurance
- Retirement Planning
- Centrelink & Social Security Benefits
- Estate Planning
- Taxation Matters
- Advice on Ownership Structures
- Redundancy
- Business Continuation Insurance

**AUTHORISED
REPRESENTATIVES**



Matthew Stevens

B Com DFP CFP®

*Authorised Representative No. 226321
Credit Representative No. 403244*

Matthew is a CERTIFIED FINANCIAL PLANNER who has over 25 years experience in the financial services and advice professions and is proud to have helped many people structure their financial affairs successfully.

With a Bachelor of Commerce (majoring in accounting) from James Cook University and a Diploma of Financial Planning from Deakin University, Matthew has been in financial services since 1992 and a Certified Financial Planner since 2003. During this time Matthew has gained extensive industry experience in pre & post retirement planning, insurance and estate planning and superannuation and investment advice.

Matthew has been on the local Financial Planning Association of Australia (FPA) committee since 2001. Was chapter chair from 2005 to 2008 and in 2012-2014.

Matthew is focused on assisting clients achieving their lifestyles goals through astute strategic advice and life planning techniques.

A lifetime resident of Queensland except for 2 years in London, Matthew has been married to a Mackay lady, Sharon for over 15 years and they have two children. Matthew has interests in Australia Rules Football and travel and is actively involved in Triathlons and long distance running with mates.



Brad Gordon

DFP Dip Acc Dip Bus AFP®

*Authorised Representative No. 290813
Credit Representative No. 431259*

Brad is an AFP® FINANCIAL PLANNER with 13+ years experience within the industry, 7 of those years with one of Australia's largest financial services providers. He currently has a Diploma of Financial Services (Financial Planning), Diploma of Business, Diploma of Accounting, is a Practitioner Member of Financial Planning Association of Australia and remains RG 146 compliant in terms of current ASIC requirements.

Brad provides advice to clients who have existing investments and/or those looking to develop a comprehensive plan to assist them in meeting their financial goals. Through obtaining specific information relating to the client and assessing their needs and objectives, Brad will work with them to develop a comprehensive financial plan individually tailored to their personal circumstances.

By maintaining regular contact with the client he is able to ensure clients continue to maintain an effective investment strategy to meet their long term financial goals.

Brad is a Mackay area local and has a good understanding across the agriculture and business sectors within the region.

Actively enjoys competing in Touch Football Tournaments for North Queensland, and Camping/Fishing with his wife and daughter when he can.



Nick Cunningham

B Bus(Mgt) DFP MIML AFP®

*Authorised Representative No. 1240805
Credit Representative No. 486111*

Nick is an AFP® FINANCIAL PLANNER and commenced working in the financial planning industry in 2007.

Nick holds a Bachelor of Business through CQ University as well as Diplomas in Financial Planning and Management.

During Nick's time in the industry he has gained extensive experience in all aspects of Financial Planning including pre and post retirement planning, insurance, estate planning as well as superannuation and investment advice.

Nick is passionate about engaging with clients to assist them in establishing and realising their goals. Nick is committed to providing the peace of mind to clients that only occurs through understanding their financial and lifestyle objectives.

Nick is a Professional Member of the Institute of Managers and Leaders as well as the Financial Planning Association of Australia – where he sits on the local committee.

Nick grew up in Mackay and has been involved in several community, sporting and charity organisations. Nick has a passion for sport and is a proud member of the Brisbane Lions Football Club.



Karen Mason

AdvDip FP AFP®

*Authorised Representative No. 434719
Credit Representative No. 434720*

Karen is an AFP® FINANCIAL PLANNER who has over 37 years experience in the financial services industry, with 13 of those in Financial Planning.

Karen holds an Advanced Diploma in Financial Services (Financial Planning) and has been an Authorised Representative of licensed securities dealers since 2009.

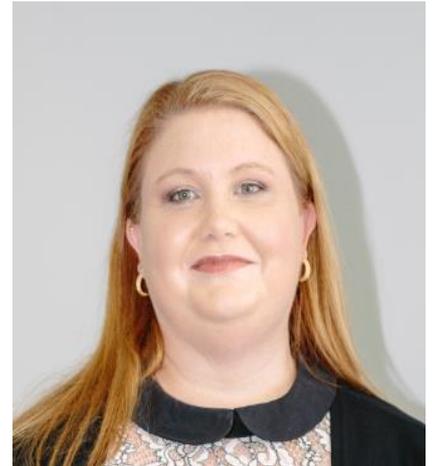
Karen is currently a member of the FPA (Financial Planning Association).

During this time Karen has gained extensive experience in all aspects of Financial Planning including pre and post retirement planning, insurance, estate planning and superannuation and investment advice

Karen enjoys assisting clients with their lifestyle and financial goals so they can have a worry free experience.

A Mackay local, who grew up in the Pioneer Valley, Karen has been married to Gary for over 9 years and has 2 children and 3 step children.

Karen enjoys patchwork and quilting and has a keen interest in Rugby League.



Michelle Tucker

B FinPlan

*Authorised Representative No. 1270546
Credit Representative No. 513636*

Michelle has been in the financial planning industry and a part of the Financial Linx team since 2012.

Michelle holds a Bachelor of Financial Planning through CQ University.

Michelle is firmly committed to long-term relationships with clients and through financial planning endeavours to assist her clients with; retirement, insurance, estate planning as well as superannuation and investment planning strategies. Michelle works with clients to make sure their investment strategy and financial plan continue to be tailored to their specific needs.

A lifetime Mackay local (aside from 2 years in Germany), Michelle has been married to Uwe for over 15 years.

Michelle loves to travel, is a devoted supporter of the Brisbane Broncos and in her spare time enjoys catching up with family and friends.

KEY INFORMATION

This Financial Services & Credit Guide (FS&CG) is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with any financial service. The matters covered by the FS&CG include who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, as well as details of our internal and external dispute resolution procedures and how you can access them. The distribution of this FS&CG by Financial Linx Pty Ltd has been authorised by FYG Planners Pty Ltd as the authorising licensee.

This FS&CG is provided to help you decide whether you wish to adopt any of the services we provide.

You should be aware that you are entitled to receive a Statement of Advice (SOA) whenever we provide you with any advice which takes into account your objectives, financial situation and needs. The SOA will contain the advice, the basis on which it is given and information about fees and any matters which may have influenced the provision of the advice. On an ongoing basis, a Record of Advice (ROA) will be provided in relation to minor specific advice instead of an SOA, if there have been no significant changes in your personal circumstances or the basis of our advice has not significantly changed since we last provided a SOA.

Key information is set out below:

Who will be providing the financial service to me?

Financial Linx Pty Ltd ABN 70 093 475 775 is a corporate Authorised Representative (No. 226259) and Credit Representative (No. 403211) of FYG Planners Pty Ltd ("FYG Planners") as the authorising Licensee. Financial Linx Pty Ltd contact details are:

Financial Linx Pty Ltd, Level 2, 56 Gordon Street Mackay
Queensland 4740
Telephone: (07) 4957 2252
Fax: (07) 4957 2207
Email: admin@finlinx.com.au

FYG Planners Pty Ltd, ABN 55 094 972 540, holds an Australian Financial and Credit Services Licence No. 224543. FYG Planner's contact details are as follows:

FYG Planners Pty Ltd, Level 2, 39 - 41 Alexander Street,
Burnie TAS 7320
Telephone: (03) 6440 3555
Fax: (03) 6440 3599
Email: mail@fygplanners.com.au

Who are my advisers?

Your advisers are Matthew Stevens, Brad Gordon, Nick Cunningham, Karen Mason and Michelle Tucker. Matthew, Brad, Nick, Karen & Michelle are specifically authorised by Financial Linx Pty Ltd to act as its representatives in providing financial services to clients and each have specific formal industry qualifications. Please refer to their Adviser Profile.

Who do you act for when you provide financial services to me?

Financial Linx Pty Ltd is an authorised representative of FYG Planners Pty Ltd and FYG is responsible for the provision of all financial advice given to you.

On behalf of long-standing clients, FYG have prior arrangements with insurance companies and fund managers. This involves receipt of ongoing commissions. As a result, FYG and its authorised representatives cannot describe themselves as independent as defined by s923A of the Corporations Act 2001.

However, FYG has no links, affiliations or ties to any financial product provider, insurance company or investment platform.

This ensures FYG advisers act for you free from any conflict of interest and deliver objective advice in your best interest.

Additionally, advisers adhere to the *Corporations Act 2001*, the FASEA Code of Ethics and FYG's own Code of Conduct, which underpins FYG's philosophy of client first advice.

What kind of financial services are you authorised to provide to me and what kind of products do those services relate to?

Financial Linx Pty Ltd is authorised by FYG Planners to offer you the following services:

- Financial planning and investment advice
- Superannuation and rollover advice
- Self-managed superannuation fund advice
- Retirement planning advice
- Estate planning advice of a general nature
- Life insurance advice
- Ongoing monitoring of your portfolio
- Investment portfolio management
- Centrelink benefits planning
- Margin lending & gearing strategies

How do you research products and service providers?

Each investment, insurance product or financial service that is recommended undergoes extensive research. FYG Planners undertakes extensive in-house analysis and sources qualitative research from a number of independent research houses. Only investments, insurance products and financial services that qualify for inclusion on our preferred product list will be recommended.

What type of advice do you offer me?

Prior to providing you with any advice, your adviser will review your situation and consider your overall financial strategy.

Financial Linx Pty Ltd will provide two distinct types of advice to you in the course of preparing your financial recommendations.

1. Strategic advice is advice we will give to you to explain how best to structure your affairs relating to investment, retirement planning, superannuation planning, taxation, estate planning, borrowing, income and expenditure planning perspectives.

We can also assist clients to determine the suitability of new and existing loans/credit facilities. We do not arrange credit facilities but may refer clients on to mortgage brokers or other credit providers.

We will be happy to provide you with an assessment of your existing loan/credit facility and when assessing an existing loan/credit facility we will provide you with written advice of our recommendations.

2. Personal investment and/or insurance advice is advice that we will give to you when recommending specific types of financial products and services relevant to your circumstances that will assist in achieving your future objectives.

After our strategic advice has been provided, in order for you to achieve your stated goals and objectives, we will select the investment and or insurance products that have the relevant features to achieve your specific goals. We will only recommend investment and or insurance products to you after considering their suitability for your individual investment objectives, financial situation and needs.

To ensure that you have the peace of mind of knowing that your finances are appropriately structured, we strongly recommend that you take advantage of our ongoing review service. This service provides you with an ongoing review of your portfolio, regular reports on its performance and the financial strategies we have implemented for you.

How will I pay for your advisory services?

Fee for service: We will provide you with an invoice for the services we provide or arrange to debit your portfolio; the choice is yours.

or

Insurance Commission or Brokerage: Commission or brokerage payments come from commission brokerage paid to Financial Linx by FYG Planners, who in turn receives them from the life insurance companies whose products we recommend to you.

or

Loan/Credit Facility Commission or Brokerage: Commission or brokerage payments come from commission or brokerage paid to Financial Linx by FYG Planners, who in turn receive them from the lending organisations whose products you choose to purchase.

If you charge me a fee for the service you provide, how are the fees calculated and paid?

Initial Meeting

To allow time to mutually explore the value we offer, we absorb the costs associated with our first meeting.

Financial Planning Advice

Service fees are based on a combination of assets under advice and complexity. A quote shall be provided after our first meeting.

At Financial Linx Pty Ltd we are absolutely committed to ensuring the quality of our planning advice will always represent value to you. If you were ever dissatisfied with the quality of our advice, the actual cost to you would only be what you feel is fair... this is our quality guarantee.

We have researched the various means of charging ongoing fees for service. Our goal was to determine the fee structure that is **most aligned** to client goals of wealth creation and asset based fees was determined as most appropriate. With asset based fees there is a clear motivation to improve the clients position. The more our client benefits from our advice, the greater the mutual relationship.

Other means of charging fee for advice that were researched providing the following results:

Hourly Rates

Our concern is that hourly rates create a sense of urgency during times when collection of appropriate information is important. That is, individuals become more concerned about a "ticking clock" than determining the most beneficial outcome. Hourly rates also do not encourage optimal output. That is, time is charged whether a beneficial outcome is determined or not.

Performance based fees

Performance based fees encourages excessive risk taking which can lead to excessive losses which is not aligned to optimal outcomes for clients.

Transaction based fees

Transaction based fees encourage excessive turnover of investments which creates costs in terms of fees, tax and timing errors.

Other Service Costs

Our firm may assist you in other ways such as extended strategic advice, arranging insurance applications, loan product applications, estate planning services or Centrelink applications & reviews.

In these instances, we will always advise you of our estimated fees prior to commencement of our work.

If you accept an insurance commission, how much commission do you get? How is it calculated and deducted?

The commission or brokerage paid by life insurance companies varies from product to product and company to company.

Any commission or brokerage payable to FYG Planners is paid by the life insurance company as a result of the premium you pay. It is not an additional cost to you.

Initial commission can range from 0% to 66% of the first year's premium. An example being for a \$100 premium, initial commission can range from \$0 to \$66.

Ongoing or trail commission brokerage can range from 0% to 33% of the annual premium. For a \$100 premium, the ongoing or trail commission can range from \$0 to \$33.

We will advise you of the specific commission brokerage applicable to any insurance recommendation prior to you applying for the insurance cover.

If you accept a credit commission, how much commission do you get? How is it calculated and paid?

If we refer you to a lending organisation, we will advise you of the specific referral commission or brokerage applicable to any loan recommendation, prior to you applying for the loan.

Any commission payable to FYG Planners is paid by the lending organisation to whom you were referred, as a result of the funds you borrowed. It is not an additional cost to you.

Initial commission can range from 0% to 2% of the funds borrowed. An example being for a loan of \$100,000, the initial commission can range from \$0 to \$2,000.

Ongoing or trail commission can range from 0% to 0.65% of the funds borrowed. For a \$ 100,000 loan, the ongoing or trail commission can range from \$0 to \$650.

Do you receive any other benefits in relation to providing financial services to me?

Details of any benefits exceeding \$300 that FYG Planners may receive are detailed in a publicly available register that is updated quarterly. Please ask Financial Linx Pty Ltd for a copy as required.

FYG Planners may be paid a portion of the administration fee from the service providers. These payments are referred to as "commissions" and are detailed in any formal recommendation documents you receive. FYG Planners pays this fee to Financial Linx Pty Ltd on a monthly basis. FYG Planners also offers its authorised representatives the opportunity to become shareholders in FYG Planners.

What should I know about the risks of the investments or financial strategies you recommend to me?

We will explain to you any and all risks associated with investments and strategies that we recommend to you. You should ask us to clarify any risks that are not clear to you.

Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my investment?

Yes. You may specify how you would like to give us instructions. For example, by telephone, fax or other means. If the execution is by telephone instruction we will require you to provide a letter of authorisation to serve as a record of the telephone instruction. This record will be kept on your file for future reference if required.

CONSUMER PROTECTION

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile that includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations we have made to you and any discussions of significance we may have with you. If you wish to examine your file, feel free to ask and we will make arrangements for you to do so.

We are committed to maintaining and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy follows.

Disclosure of information to third parties.

During the initial and/or ongoing provision of financial advice it may be necessary to disclose your information to certain third parties. These parties may include (but not limited to): registered tax or legal practitioners; superannuation or insurance providers; authorised AFS licensee or authorised representative; the Australian Taxation Office; Centrelink or other Government departments; offsite data storage systems.

In accordance with the Tax Agent Services Act 2009, we will obtain your signed consent to release the information to the third party. However, we are not responsible for any unauthorised use or disclosure of your information by the third party after it has been released to them.

How do you deal with the Anti-Money Laundering / Counter-Terrorism Financing (AML/CTF) Act?

FYG Planners adheres to all aspects of the AML/CTF Act. As such, we require clients and prospective clients to provide us with identification in accordance with the legislation.

How do you deal with ASIC's Professional Indemnity Insurance requirements?

FYG Planners is required by law to ensure it has adequate professional indemnity insurance to cover certain losses which may be suffered by Retail Clients. We confirm that FYG Planners has obtained professional indemnity cover to ensure it can meet the following circumstances:

- Losses or damage suffered by Retail Clients arising out of breaches of obligations under Chapter 7 of the Corporations Act 2001
- Breaches by both the licensee and its authorised representatives / representatives
- Fraud by the licensee and its authorised representatives / representatives, and
- Any award made against FYG Planners by an external dispute resolution scheme

Subject to its terms and conditions, this insurance will continue to provide coverage for any authorised representative / representative who has ceased work with FYG Planners for work done whilst engaged with FYG Planners.

OUR PRIVACY POLICY

FYG Planners is compliant with the Australian Privacy Principles as detailed in the Privacy Act 1988 and our full Privacy Policy covers:

- What – The kind of personal information we collect and hold
- How and Why – How we collect information and for what purpose
- Protecting the security of your information
- Access and Correction – How information can be accessed and/or corrected
- Overseas disclosure – Whether information is likely to be disclosed overseas. If so, where to

If you would like a full copy of the FYG Planners Pty Ltd Privacy Policy, please ask your Adviser or refer to the FYG Planners Website www.fygplanners.com.au Home Page / Privacy.

If I have a complaint in regard to my privacy, to whom do I direct my complaint?

We will try to answer any questions that you may have, correct any error on our part or resolve any complaint that you may have about our information handling practices. If you consider that any action by FYG Planners breaches this Privacy Policy Statement or the Australian Privacy Principles or otherwise does not respect your privacy, please refer to the contact details listed under FYG Planners Pty Ltd Contact Details. Any complaint will be acted upon promptly.

If you are not satisfied with the response to your complaint, you have the right to complain to the Office of the Australian Information Commissioner on 1300 363 992.

FYG Planners Pty Ltd Contact Details

FYG Planners Pty Ltd is an Australian Financial Services Licensee No. 224543, ABN 55 094 972 540 based at Level 2, 39 - 41 Alexander Street, Burnie, Tasmania 7320. If you have any questions, please contact us on (03) 6440 3507. If you prefer to write, please contact:

FYG Planners Pty Ltd Privacy Officer
PO Box 389
Burnie Tasmania 7320

IF YOU HAVE A COMPLAINT

Who can I complain to if I have a complaint about the provision of the financial services offered to me?

We are members of the Australian Financial Complaints Authority (AFCA).

If you have a complaint about the service provided to you, you should take the following steps:

Contact us and tell us about your complaint.

If your complaint is not satisfactorily resolved within 30 working days, please put your complaint in writing. This will ensure that the issues are fully documented and understood by all parties. Your complaint should be addressed to The Compliance Manager, FYG Planners Pty Ltd, Level 2, 39 - 41 Alexander Street, Burnie TAS 7320. We will try to resolve your complaint quickly and fairly.

If the complaint cannot be satisfied to your satisfaction, you have the right to complain to the Australian Financial Complaints Authority (AFCA). They can be contacted on 1800 931 678.

Stage 1 of the AFCA process sees AFCA facilitate discussions and negotiations between the parties. All relevant documents are exchanged and the issues in dispute are identified.

Stage 2 is conciliation and the parties come face to face with a conciliator from the AFCA national panel. The role of the conciliator is to assist the parties to explore options for settlement of the dispute and to help parties to agree on their own outcome.

Stage 3 is where the independent adjudicator is requested to make a decision based on the relevant facts taking into account the relevant law, fairness and reasonableness. If you accept the adjudicator's decision it is binding on the member.

You may wish to contact the Financial Planning Association of Australia (FPA). You can write to:

PO Box 109
Collins Street West
Melbourne VIC 8007

Alternatively you can phone the Australian Securities and Investments Commission (ASIC) toll free Infoline on 1300 300 630. Infoline consultants will talk to you about your rights as well as how to make a complaint which is suspected to be a breach of the law.