



Business Profile, Financial Services & Credit Guide

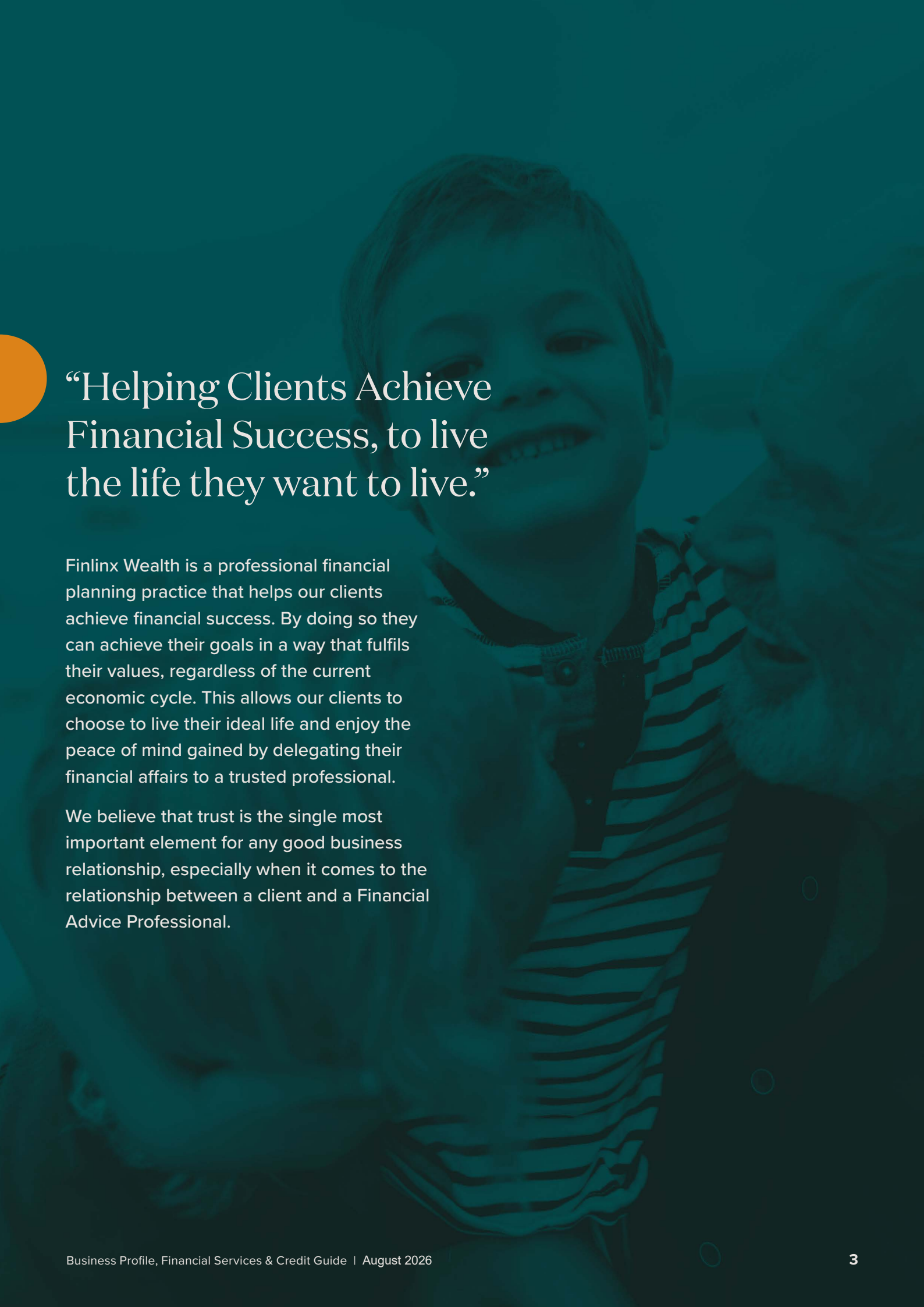
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Lack of Independence Disclosure

Finlinx Wealth is not independent, impartial or unbiased because we receive commissions for the advice we provide on life risk insurance products.



“Helping Clients Achieve Financial Success, to live the life they want to live.”

Finlinx Wealth is a professional financial planning practice that helps our clients achieve financial success. 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 Advice Professional.

Company profile

Finlinx Wealth 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.

'Our Goal is to help clients achieve financial success'

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

Finlinx Wealth subscribe to an evidence-based investment philosophy. We align ourselves with the most experienced and accomplished academics in the field. Our goal is to build portfolios which seek to harness the positive in markets whilst allowing us to weather the inevitable downturns.

Today, Finlinx Wealth oversees in excess of \$680 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.



Our 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.

Finlinx Wealth 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

Our people



MATTHEW STEVENS

B Com DFP CFP®

Authorised Representative No. 226321
Credit Representative No. 403244

Matthew is a CERTIFIED FINANCIAL PLANNER with 20+ years' experience in financial planning with extensive knowledge and experience within the industry assisting a diverse range of clients.

Matthew has completed a Bachelor of Commerce (Accounting) through James Cook University as well as a Diploma of Financial Planning through Deakin University. In May 2003 Matthew attained the designation of Certified Financial Planner.

What's your background?

I studied Accounting at University, enjoyed 7-8 years of banking but it's been Financial Planning ever since. I've always been a planner, forever looking forward and strategising how to make things better and achieve goals. Doing this for clients is just an extension of who I am.

What do you enjoy most about your role?

Simply, I love what I do and get real enjoyment what we help clients achieve. I still remember my father 25 years ago asking me, why Financial Planning? My reply wasn't money or grandeur, it was simply "I like helping people". Perhaps a little cheesy but true.

What do you love most about being part of Finlinx Wealth?

We are a group of friends that mould together to help each other. We don't have anyone over our shoulder telling us what to do or forcing us to sacrifice our values, as such we are able to concentrate on what matters for the client. We are big enough that we can exchange ideas, provide broad services and have good work/life balance.

Qualifications

Bachelor of Commerce (Accounting)
Diploma of Financial Planning
Certified Financial Planner (FAAA)



BRAD GORDON

DFP Dip Acc Dip Bus AFP®

Authorised Representative No. 290813
Credit Representative No. 431259

A Mackay area local, Brad joined the Finlinx Wealth team in 2017. Brad has a good understanding across the agriculture and business sectors within the region and has extensive experience in strategic planning, investments, superannuation & retirement planning.

He has a wide range of experience across the diverse areas of financial planning and the management and operation background provides Brad with a great understanding of clients needs.

What's your background?

I entered the finance industry in 2004 after 10 years working in agriculture while studying at CQU University. I was fortunate in my previous roles to gain experience with one of Australia's largest providers before operating my own AFSL prior to joining Finlinx. Roles that included Responsible Manager for an AFSL gaining experience across the diverse areas of financial planning and operations management of licensee's which has provided a great platform for assisting clients achieve their financial and life goals.

What do you enjoy most about your role?

Naturally I'm a numbers guy, I'm in a role and position that allows me to utilise my skills to improve the lives of our clients. It's very rewarding to assist clients and guide them through the journey of building wealth to see them achieve their goals.

What do you love most about being part of Finlinx Wealth?

The team—the team that we have at Finlinx is great, everyone is supportive for one another and focused on our clients first. It makes the workday feel less like work when the people around you are all on the same page.

Qualifications

Graduate Diploma in Financial Planning
Commissioner of Declarations (QLD)
Authorised Financial Planner (FAAA)



NICK CUNNINGHAM

GradDipFP BBus(Mgt) AFIML AFP®

Authorised Representative No. 1240805
Credit Representative No. 486111

Nick is an AFP® FINANCIAL PLANNER and has been with Finlinx Wealth since 2007. Over the years Nick has gained extensive experience in Strategic and Wealth Planning, Superannuation and Retirement Planning as well as Risk Insurance strategy. Nick grew up in Mackay and has completed a Bachelor of Business as well as Diploma's in Financial Planning and Management.

Nick is focused on developing strong relationships with his clients to ensure all advice and strategies are in line with their key goals and objectives.

What's your background?

I grew up in Mackay and studied at Central Queensland University. As a child I loved sports, playing music and having fun.

What do you enjoy most about your role?

The fact that every day is different. I feel incredibly privileged to be able to spend my days talking with individuals and couples about the things that are most important to them. Having the opportunity to work with people and incorporate a road map to success is incredibly rewarding.

What do you love most about being part of Finlinx Wealth?

We strive to encourage an open and inclusive environment. At Finlinx Wealth we focus heavily on the concept of being a team where everyone's role is important. I feel this allows us to work together in our client's best interest.

Qualifications

Bachelor of Business (Management)
Graduate Diploma of Financial Planning
Authorised Financial Planner (FAAA)
Fellow of the Institute of Managers and Leaders
Commissioner of Declarations (QLD)

Our people



CHLOE CONDON

BAcc BBus(FinPlan) AFP®

Authorised Representative No. 1309640
Credit Representative No. 563515

Chloe joined Finlinx Wealth in 2018 as a Client Service Officer before becoming an Adviser Assistant responsible for preparation and implementation of advice. In 2021 she decided to undertake further study to become a qualified financial planner and completed her Professional Year in February 2024.

Chloe has gained significant experience across different areas of financial planning in her time at Finlinx and her business and agricultural background assists in understanding client needs.

What's your background?

I grew up on a cattle station near Dysart and started my career in administration, before taking on an accounting role while studying for the associated degree. I found I wasn't destined for a career in tax and financial planning was much more exciting!

What do you enjoy most about your role?

The fact that every day is different. I feel incredibly privileged to be able to spend my days talking with individuals and couples about the things that are most important to them. Having the opportunity to work with people and incorporate a road map to success is incredibly rewarding.

What do you love most about being part of Finlinx Wealth?

I love being part of a team that genuinely cares about clients and making positive contributions to their lives. I also really appreciate the open and collaborative culture we have where everyone is valued for the skills and personality they bring.

Qualifications

Bachelor of Accounting
Bachelor of Business (Financial Planning)
Authorised Financial Planner (FAAA)



KIAH FORSTER

BBus(Mgt&FinPlan) Dip FP AFP®

Authorised Representative No. 1311288
Credit Representative No. 563873

Kiah is passionate about her role as a financial adviser and assisting others in achieving their financial and life goals. She offers knowledge and experience in strategic financial and investment planning, estate planning, risk insurance planning, superannuation and retirement planning.

With a keen interest in holistic advice, Kiah brings an out of the box perspective to planning and ensures that broader aspects of personal and business strategies are considered to achieve the most appropriate outcomes.

What's your background?

I naturally gravitate towards strategizing and seeking out the best solutions, which very aptly suits my role as a financial adviser. Prior to joining Finlinx Wealth in 2020, I was working in the financial advice industry with another Mackay business. Whilst gaining my qualifications, I operated a construction business in Townsville and Mackay for 10 years.

What do you enjoy most about your role?

We spend too much of our lives working to do something we don't enjoy, which is why I can honestly say I love what I do. The most rewarding part of my role is being able to help people, which sounds cliché, though when broken down, this is the foundations of what financial advice is about.

What do you love most about being part of Finlinx Wealth?

The team. The office culture and values make coming to work every day something to look forward to. Finlinx Wealth has a culture that attracts genuine and honest people, I very much enjoy working alongside those who uphold strong moral values.

Qualifications

Bachelor of Business with majors in Financial Planning and in Management
Diploma of Financial Planning
Authorised Financial Planner (FAAA)



NOEL LANG

MBA AdvDip (FS) DipPS (Policing) JP (QUAL)

Authorised Representative No. 341950
Credit Representative No. 390475

Noel is a member of the FAAA and has now been working in the Financial Services Industry since 2010. Noel has a good understanding of Business, Community and what is important to families. As a Financial Planner he has experience in strategic planning, investments, superannuation & retirement planning.

Noel previously worked in the Queensland Police Service for 23 years, which gave him an insight into families and things that really matter. He has applied this knowledge and experience in helping clients achieve greater outcomes.

What's your background?

I entered the finance industry in 2010 after finishing with the Police Service. I continued to study and completed a Master of Business Administration (MBA) and Advance Diploma in Financial Planning.

In 2010, I established my own financial planning business starting with one client, then building. Over the years the business grew through acquisitions and client referrals. In 2023, I sold the business to Finlinx Wealth where I remain a Financial Adviser in the Finlinx Wealth team.

What do you enjoy most about your role?

Helping people understand their financial position and working with them to develop strategies to improve their financial outlook.

What do you love about being part of Finlinx Wealth?

The people - it is a very open and supportive unit and everyone within the firm contributes to making it a great social environment.

Qualifications

Master of Business Administration (MBA)
Advance Diploma of Financial Planning
Justice of the Peace Qualified
Diploma in Public Safety (Policing)
Member of the Financial Advice Association
Australian (FAAA)

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 Finlinx Wealth 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?

Finlinx Wealth 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. Finlinx Wealth contact details are:

Finlinx Wealth, Level 1, 56 Gordon Street Mackay,
Queensland 4740

Telephone: (07) 4957 2252
Email: admin@finlinx.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 1, 111 Lake Street,
Cairns QLD 4870

Telephone: (07) 4048 000
Email: advisersupport@fygplanners.com.au

Who are my advisers?

Your advisers are Matthew Stevens, Brad Gordon, Nick Cunningham, Noel Lang, Chloe Condon and Kiah Forster. Matthew, Brad, Nick, Noel, Chloe & Kiah are specifically authorised by Finlinx Wealth to act as it's representative 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?

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

FYG's Investment philosophy has been created in adherence with the obligations to you as a client outlined by The Corporations Act 2001, the FASEA Code of Ethics and FYG's own Code of Conduct.

Finlinx Wealth acts for you to deliver objective advice in your best interest in line with FYG's investment philosophy.

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

Finlinx Wealth 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

Key information

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.

Finlinx Wealth 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 Finlinx Wealth 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 Finlinx Wealth 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 Finlinx Wealth 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.

Key information

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 Finlinx Wealth for a copy as required.

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 representative / representatives
- Fraud by the licensee and its authorised representative / 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 / representatives 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 1, 111 Lake Street, Cairns, Queensland 4870. If you have any questions, please contact us on (03) 6440 3555. If you prefer to write, please contact:

FYG Planners Pty Ltd Privacy Officer
PO Box 662
Cairns Qld 4870



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 1, 111 Lake Street, Cairns Qld 4870. 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 Advice Association Australia (FAAA). You can write to:

GPO Box 4285
SYDNEY NSW 2001

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.

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WEALTH