



FINANCIAL SERVICES AND CREDIT **GUIDE**



**FOCUS
PARTNERS**
AUSTRALIA

**LINK
FINANCIAL**

focuspa.com.au

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THE PURPOSE OF THIS GUIDE

This Financial Services and Credit Guide (FSCG) is intended to inform you of certain basic matters relating to Focus Partners Australia – Link Financial (Link, us, our, we) relationship with you, prior to us providing you with a financial service.

The FSCG is intended to assist you in determining whether to use some, or all of, the financial services we provide. The matters covered by the FSCG include, who we are, how we can be contacted, what services we are authorised to provide to you, how we are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures and how you can access them.

You have the right to ask us about our charges, the type of advice we will give you, and what you can do if you have a complaint about our services.

Key information is set out in answers to the following questions.

This Financial Services and Credit Guide is provided to you by Focus Partners Australia – Link Financial, which holds Australian Financial Services Licence and Australian Credit license Number 239929.

You can contact us on (03) 9528 8688
By email: compliance@linkfs.com.au
In person: Level 2, 205 Balaclava Road, Caulfield North Vic 3161

You should also be aware that we will document personal advice in a Statement of Advice (“SoA”) for retail clients. Further advice may be recorded in another format called a Record of Advice (“RoA”). You may only receive an RoA after you have initially been provided with an SoA. The SoA will contain the advice, the basis on which it is given and information about fees, commissions and associations.

In the event we make a recommendation to acquire a particular financial product [except direct shares], we must also provide you with a Product Disclosure Statement containing information about the particular product which will enable you to make an informed decision. A copy of your advice document can be requested from your Adviser for up to seven years after providing you with advice.

NOT INDEPENDENT Focus Partners Australia – Link Financial and its Authorised Representatives receive commissions from life risk insurance products held by our clients. As such, we are neither independent, impartial, or unbiased as defined in Section 923A of the Corporations Act.



Mark Tsakmakis, Benjamin Kohn and Harrison Stephens

WHO PROVIDES YOU WITH FINANCIAL SERVICES?

All services are provided by Focus Partners Australia – Link Financial. Benjamin Kohn, Mark Tsakmakis or Harrison Stephens will provide advice to you.

Focus Partners Australia – Link Financial and its advisers provide Australian residents with advice and dealing services in relation to the following financial products:

- Basic deposit products;
- Non-basic deposit products, such as term deposits;
- Debentures, stocks or bonds issued (or proposed to be issued) by a government;
- Life products including investment life and life risk insurance products;
- Interests in managed investment schemes including investor directed portfolio services;
- Retirement savings accounts;
- Superannuation including self-managed superannuation funds;
- Securities, including direct equities; and
- Standard Margin Lending facilities.

We can provide specialist advice and services in the following areas:

- Retirement Income Planning
- Wealth Creation, including various Gearing Strategies
- Centrelink Entitlements
- Wealth and risk protection products and strategies
- Estate Planning strategies
- Tax Planning strategies
- Listed property and IPOs
- Assistance with budgeting and cash flow management
- Restructuring of existing loans and mortgages*
- Corporate structures and establishment of discretionary trusts, unit trusts, companies and superannuation funds

You should rely only on the financial services described in this document.

** Mark Tsakmakis and Harrison Stephens are not authorised to provide this service*

BENJAMIN KOHN

Benjamin Kohn, Authorised Representative Number 230584 has provided financial services under licensees since 1997. He holds a Bachelor of Business in Financial Planning from RMIT University. He graduated with distinction.

MARK TSAKMAKIS

Mark Tsakmakis, Authorised Representative Number 303262 has worked in the financial planning industry since 2003. He holds a Bachelor of Business degree, and an Advanced Diploma in Financial Services.

HARRISON STEPHENS

Harrison Stephens, Authorised Representative Number 1310459 holds a Bachelor of Commerce from Deakin University and a Graduate Diploma of Financial Planning from Kaplan.

Our Advisers keep up to date on all industry related issues through rigorous Continuing Professional Education training.

All Advisers are employed by Focus Australia Services Pty Ltd and receive a salary, they may also receive a performance bonus based on certain performance criteria, such as client feedback, compliance measures and the revenue they generate. Advisers' bonus potential does not influence their advice or recommendations made to our clients.

HOW ARE THESE FINANCIAL SERVICES DELIVERED?

- 1. Clients who engage our ongoing service offering receive a strategic review at least annually, and based on your personal needs and circumstances, our review may take into account:**
 - Your needs, goals and objectives, recognising these may change over time
 - Refinement of strategies and advice to ensure they continue to align to your needs
 - Centrelink benefit planning and calculations, where appropriate
 - Comprehensive research on your investments, including the performance of your current portfolio.
- 2. Comprehensive management tools, including:**
 - Portfolio valuations
 - Income and Growth reports
 - Cash flow
 - Lump sum tax calculations
 - Implementation of recommendations resulting from reviews
 - Newsletters via e-mail and normal mail discussing strategies and investments
 - Priority access to participate in limited investment opportunities including Listed property and IPOs on ASX
 - Invitations to various seminars and corporate networking days
 - Access to experts in capital raising for SME's (including seed capital raisings)

WHAT INFORMATION DO I NEED TO PROVIDE AND WILL YOU GIVE ME ADVICE WHICH IS SUITABLE TO MY NEEDS AND FINANCIAL CIRCUMSTANCES?

Link Financial Services have the responsibility to understand your financial position, your preferred financial risk profile, and your ongoing financial requirements.

In order for us to do so we need you to provide financial and personal information pertaining to your current financial situation, needs and objectives and any other relevant information. This will allow us to offer you the most appropriate advice possible.

If you decide not to divulge this information to us, the advice you receive

may not be appropriate to your needs, objectives and financial situation. You will be warned of the risk associated with this action. We will also warn you about the possible consequences of Link Financial Services not having your full personal information. You should always note the warnings in your Statement of Advice carefully.

For further information about how we collect, use, disclose and store your confidential information, please see our privacy policy on our website.

WHAT SHOULD I KNOW ABOUT ANY RISKS OF THE FINANCIAL PRODUCTS OR STRATEGIES YOU RECOMMEND TO ME?

We will explain to you and document within our advice any significant risks of the investments and strategies which we recommend to you.

If you believe you have not received this information, you should ask us to explain

those risks to you. You should only proceed with the strategy once you are comfortable that you understand the risk associated with the strategy.

FEES AND CHARGES

As part of our commitment to providing you with quality service, we will issue you an Authority to Proceed re-confirming the specific terms in the SoA on which you have agreed to engage us. This also includes your specific fees and charges payable for our services. When we provide you with a SoA, we will annex the Authority to Proceed to the Statement of Advice. When you have asked us to provide you with limited advice only, we will give you the Authority to Proceed separately.

If you would like to proceed with our written advice we ask that you sign and return a copy of the Authority to Proceed to our office. We will be unable to implement the strategy or advice provided until we receive your signed Authority to Proceed. Before receiving your Statement of Advice, or limited advice, you will receive our Engagement Agreement for signing, a copy of this may be obtained from our office.

HOW WILL I PAY FOR THE SERVICES?

Your initial consultation is free of charge. During this meeting we will examine your situation and advise you of the likely course of action should you wish to proceed. All fees for financial services are reviewed annually and you will be advised in writing of any changes in advance. These will be indexed annually in accordance with CPI and/or the level of services required.

1. STATEMENT OF ADVICE FEE

Should you request a SoA tailored for your personal situation, Focus Partners Australia – Link Financial will provide a fee estimate in writing prior to the commencement of work.

The SoA fee is payable to us upon presentation. The fee may range from \$4,500 to \$20,000 (inclusive of GST) and is dependent on your required advice level. The SoA we present to you will contain in writing, disclosure of any commissions, fees, any other benefits or payments we may receive.

2. PORTFOLIO REVIEW MANAGEMENT FEE

Focus Partners Australia – Link Financial offer tailored ongoing service packages to suit your individual needs. Our ongoing fees range from \$4,500 to \$200,000 (inclusive of GST) and is dependent on your required service level.

COMMISSIONS

Focus Partners Australia – Link Financial may receive initial and ongoing commissions for the insurance products we recommend, which may be up to 66% of the initial annual premium and up to 33% of the annual renewal premium.

For example: If the initial premium was \$1,000 we may receive up to \$660.00 and on renewal may receive up to \$220.00.

Details of any commissions we may receive will be disclosed to you in our advice.

AD HOC ADVICE

If you wish Focus Partners Australia – Link Financial to conduct a subsequent review of the limited scope advice it will be charged at an hourly rate of \$550 per hour (inclusive of GST), with a minimum payment of \$3,300 per review (inclusive of GST).

IF YOU DECIDE NOT TO PROCEED

If you do not proceed with the Ongoing Portfolio Review, please note that a SoA fee is still applicable.

CLIENT DIRECTED FEE

Focus Partners Australia – Link Financial charges a fee for the implementation of advice to buy direct investments through a stockbroker in a range of up to 50% of the transaction cost. The fee will be negotiated with the stockbroker

and specifically authorised by you. For convenience the stockbroker will collect the client directed fee at the time of the transaction and remit the agreed amount back to Focus Partners Australia – Link Financial.

EXAMPLE

From the purchase of \$15,000 worth of direct shares in three transactions, at a client directed fee of \$100 per transaction, \$300 is charged by the stock broker. Focus Partners Australia – Link Financial may receive up to \$165 in fees (\$300 x .55%) from the stock broker.

HOW MAY WE BE INSTRUCTED?

You can instruct us by using the contact details on the first page of this FSCG.

DO ANY RELATIONSHIPS OR ASSOCIATIONS EXIST WHICH MAY INFLUENCE YOU IN PROVIDING ME WITH THE FINANCIAL SERVICES?

The Directors of the AFSL are also Directors of Focus Partners Australia | Credit Advisory Pty Ltd ACL No, 433670 which provides mortgage broking services and Focus Partners Australia | Accounting which provides accounting and business advisory/support services.

Your adviser may recommend you speak to either Focus Partners Australia Accounting or Focus Partners Australia | Credit Advisory to assist you with your accounting and finance needs. Your adviser does not receive any additional benefits for recommending you to a related business.

Focus Partners Australia – Link Financial is a wholly owned subsidiary of Focus Partners Australia. Focus Partners Australia is a direct subsidiary of Focus Financial Partners LLC, a leading global partnership of wealth management firms incorporated in the USA.

We have no ownership link with any product or product provider. Like most other financial advisers Link Financial Services utilises support services provided by financial institutions.

These support services included:

- Assistance with ongoing training of Advisers, Paraplanners and Support Staff
- Provision of software, research and assistance with client education services

The SoA will also provide you with the following information before you decide whether to implement our advice:

- the extent (if any) to which Focus Partners Australia – Link Financial (or any associated person) has a legal or beneficial interest in the financial products that are the subject of the financial product advice;
- the extent (if any) to which Focus Partners Australia – Link Financial (or any associated person) is related to or associated with the issuer or provider of the financial products that are the subject of the financial product advice; and
- the extent (if any) to which the Focus Partners Australia – Link Financial (or any associated person) is likely to receive financial or other benefits depending on whether the advice is followed.

Focus Partners Australia – Link Financial maintains a register of any non-monetary benefits (valued between \$100 and \$300) it receives from Financial providers.

You may inspect this register from our office, on request.

WILL ANYONE BE PAID FOR REFERRING ME TO YOU/YOU TO ANOTHER REFERRAL PARTY?

We may refer you to an external specialist to receive further advice. We do not receive any referral fees or commission for introducing you to the external specialist. You are free to engage your own preferred professionals.

Focus Partners Australia – Link Financial has a referral partnership with Focus Partners Australia Credit Advisory Pty Ltd whereby Link Financial Services Pty Ltd will receive within the range of 0.00% and 0.30% up front, and within the range of 0.00% and 0.20% per annum of the ongoing loan balance for successful applications it has referred.

EXAMPLE

	UPFRONT	ONGOING
Borrow \$500,000	\$1,500	\$1,000pa

Directors and staff are strong believers in the publicly listed parent companies of financial providers and may own shares or hold investments in products which are on our recommended lists. If this is the case, this will be disclosed to you at the time you are provided with financial product advice.

CREDIT GUIDE

OUR SERVICES

Link Financial Services is registered to provide credit assistance to clients and we are a member of the FBAA.

We choose the credit provider based on research and your objectives. The main credit provider that we recommend depending on our research and analysis are:

- ANZ
- Commonwealth Bank
- Westpac Banking Corporation
- Bank of Melbourne
- National Australia Bank
- Macquarie

COLLECTION OF INFORMATION AND ASSESSMENT

We and our representatives must provide you with credit assistance that is not unsuitable for your financial situation and objectives. To do this a preliminary assessment must be conducted.

For our representative to conduct this assessment they must collect information about your financial situation and the objectives you have for seeking credit. If you do not provide the requested information we may not be able to provide any credit assistance to you.

You can request a copy of the preliminary assessment conducted by our representative within 7 years of the date that the written quote was provided to you for credit assistance. If you make the request within 2 years of the written quotation we will provide a copy of the assessment within 7 business days.

If the request is made after 2 years but before the end of 7 years we will provide the copy within 21 business days. If you make the request after 7 years have passed we are not obligated to retain a copy so we may not be able to provide it to you.

PAYMENT FOR SERVICES

We are remunerated by a combination of fees charged directly to you and commissions received from the credit providers with who you take the credit contract with. The details are set out below.

FEES

We have a range of fees that we charge based on an hourly rate of \$330 (Inclusive of GST) per hour. For example if the assistance we provide to you took 2 hours the fee based on the top hourly rate would be \$660 (Inclusive of GST). Our representatives receive a salary.

COMMISSIONS

The credit providers that we recommend to you pay us a commission calculated as a percentage of the amount of credit you receive. There is an initial commission of up to 0.6% which is received on settlement of the loan. There is also an ongoing commission of up to 0.25% per annum of the outstanding balance of the loan which is paid to us monthly.

EXAMPLE

	UPFRONT	ONGOING
Loan amount (\$100,000)	\$600	\$250pa

Link Financial Services will provide in writing, disclosure of any commissions, fees, and other benefits or payments we may receive.

COMPLAINTS

WHAT SHOULD I DO IF I HAVE A COMPLAINT?

If you have any complaints about the service we have provided to you, you should take the following steps.

We will review your concerns and provide a full written response within 30 days of receipt of your complaint, unless the matter is complex or circumstances beyond our control delay the management of your complaint. If this occurs, we will notify you within 30 days of the reason for the delay and provide you the option to escalate the matter to AFCA if you are dissatisfied. If you disagree with our final response to your complaint, you may also escalate your concerns to AFCA, at no cost to you

AFCA can be contacted on 1800 931 678 or you can write to them at GPO Box 3, Melbourne, Victoria, 3001 or email on info@afca.org.au.

If you have any further questions about the services AFCA provides, please contact Benjamin Kohn on (03) 9528 8688.

If you still believe that your complaint has not been dealt with fairly, then The Australian Securities and Investments Commission (ASIC) also has a free call Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Retain this document for your reference and any future dealings with Link Financial Services.

COMPENSATION CAPACITY

Link holds appropriate compensation arrangements under the Corporations Act and the National Consumer Credit Protection Act in the form of Professional Indemnity Insurance which includes services provided by both current and former Representatives.

PRIVACY COLLECTION STATEMENT

YOUR REPRESENTATIVE WILL ASK YOU MANY QUESTIONS. WHY IS SO MUCH INFORMATION REQUIRED?

We collect your personal information to enable us to provide you with the products and services that are appropriate to your needs. Under the following Australian laws we may be authorised or required to collect your personal information:

- Corporations Act 2001,
- Australian Securities and Investment Commissions Act 2001,
- Anti Money Laundering and Counter Terrorism Financing Act,
- Taxation Administration Act 1953,
- Superannuation Guarantee (Administration) Act 1992 and
- Superannuation (Unclaimed Money and lost members) Act 1999

as those acts are amended and any associated regulations. From time to time other acts may require, or authorise us to collect your personal information. We are required to collect sufficient information to identify a person's needs, objectives and financial circumstances so that we can provide appropriate financial advice.

We will gather the information by asking you numerous questions about you and possibly your family. We will record this information. We endeavour to retain accurate, complete and up to date personal information about you so we will ask you to review the information from time to time.

If the information you provide to us is incomplete or inaccurate this will impact on our analysis of your requirements and may result in advice that is not appropriate to your needs and circumstances. If this does occur you will need to make your own assessment concerning the appropriateness of our advice.

At times, we may collect personal information from someone other than yourself and you may not be aware that we collect or have collected this information.

ACCESS AND CORRECTION

You may (subject to permitted exceptions) access and update your information by contacting us. You may access the personal information we retain and request corrections. This right of access is subject to some exceptions allowed by law. We will give you reasons if we deny access though we will endeavour to ensure that at all times the personal information about you that we hold is up to date and accurate. The accuracy of the personal information is dependent to a large degree on the information you provide and you should advise us if there are any errors in your personal information.

PROVIDING PERSONAL INFORMATION

We may provide personal information to:

- organisations (who are bound by strict confidentiality) to whom we outsource certain functions such as our auditors. In these circumstances, information will only be used for our purposes;
- other professionals such as solicitors, accountants and stockbrokers when a referral is required;
- entities based overseas (see below for details);
- third parties when required to do so by law, e.g. legislation or Court Order.

FOCUS PARTNERS AUSTRALIA CREDIT ADVISORY

The personal information we collect from you, from time to time, may be disclosed to Focus Partners Australia Credit Advisory where we refer you to them for mortgage broking services.

ELECTRONIC CORRESPONDENCE

Link Financial Services utilises the use of electronic correspondence so that we may contact our clients in a more timely and appropriate manner. This information will be stored and securely

maintained on our server.

Should you choose not to receive information via electronic format please speak with your adviser.

OVERSEAS DISCLOSURE

Sometimes we need to provide personal information to or get personal information about you from persons located overseas. For example we may outsource a function involved in the financial planning business to someone based overseas. Nevertheless, we will always disclose and collect your personal information in accordance with Australian Privacy Principles.

IDENTIFIERS

Although in certain circumstances we are required to collect government identifies such as tax file numbers, Medicare number or pension card number, we do not use or disclose this information other than when required or authorised by law or unless you have voluntarily consented to disclose this information to any third party.

DEALING WITH US ANONYMOUSLY OR USING A PSEUDONYM

The nature of the provision financial services does not lend itself to treating customers with anonymity. All transactions require personal information about the individual for whom the transaction is being completed. However, in some instances we may be able to provide information or a service anonymously or to you under a pseudonym, for example, enquiries about products from a potential client. You can deal with us anonymously where it is lawful and practicable to do so.

MARKETING PRACTICES

Every now and then we might let you know, via mail, SMS, telephone or online, about news, products and services that you might be interested in. We will engage in marketing unless you tell us otherwise. At any time, you can contact us to update your marketing preferences.

We collect your personal information to enable us to provide you with the products and services that are appropriate to your needs.



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SENSITIVE INFORMATION

We will not collect sensitive information about you without your consent, for example where information is provided by you for insurance and or risk purposes. Exceptions to this include where the information is required by law, or for the establishment, exercise or defence of a legal claim.

PRIVACY COMPLAINTS

If you believe your privacy has been breached or you have a privacy complaint, you should write to us by email at privacy@focuspa.com.au or to the Privacy Officer at Level 2, 205 Balaclava Road, Caulfield North VIC 3161.

If Focus Partners Australia | Link Financial does not satisfactorily address your complaint you can escalate it to the Office of Australian Information Commissioner at enquiries@oaic.gov.au or 1300 363 992, GPO Box 5218, Sydney NSW 2001.

OUR PRIVACY POLICY

We have a more detailed Privacy Policy if you require more information please ask or refer to Focus Partners Australia | Link Financial website.

Level 2, 205 Balaclava Rd
Caulfield North VIC 3161

T (03) 9528 8688

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Focus Partners Australia

Link Financial Services

ABN 11 106 171 742

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