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## Overview

Financial services outlined in this FSG are provided by Investorlink Securities Limited which trades as "Investorlink Securities".

Investorlink Securities Limited (the Licencee) holds an Australian Financial Services Licence (number 226842) and our advisers are authorised representatives of the Licencee.

Investorlink Securities commenced operations in November 1993. Investorlink Securities is comprised of a team of highly skilled individuals who adopt a best practice approach to all aspects of the business to maintain the highest standards of service offered to clients.

Amongst the services outlined in this financial services guide, Investorlink Securities also designs and distributes financial products, which are tailored to suit the needs and objectives of its clients.

Investorlink Securities is independently owned and operated. It has no ownership links and is in no way subject to undue influence by any provider of investments or financial products or services.

Investorlink Securities' advisers are members of either the Financial Planning Association of Australia (FPA), Securities Institute of Australia (SIA) or the Institute of Chartered Accountants in Australia (ICAA). Advisers of Investorlink Securities comply at all times with the code of ethics and rules of professional conduct required by these institutions.

### Financial services guide

The Australian Securities & Investments Commission (ASIC) requires Investorlink Securities to provide you with a financial services guide (FSG) prior to providing any investment advisory services. The purpose of the FSG is to convey important information, which clients need to know before receiving investment advice from us.

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 provided in this FSG. If you need more information or clarification, please contact us.

## Documents you may receive

### Statement of advice

Whenever we provide you with any financial advice, you are also entitled to receive a statement of advice. Financial advice is advice that takes into account one or more of your objectives, financial situation and needs. The statement will include the advice, the basis on which it is given and information about fees, commissions and any associations with product issuers or other parties that may have influenced the advice.

### Product disclosure statement

If we make a recommendation to acquire a particular financial product (other than listed securities) or offer to issue, or arrange the issue of a financial product to you, we will also provide you with a product disclosure statement. The product disclosure statement contains information about the particular product including the features, benefits, fees and risks associated with that product to assist you in making an informed decision.

### Investorlink Corporate Limited company brochure

Should recommendations regarding self managed superannuation funds be provided by your adviser, services including administration, reporting and taxation advice are provided by an associated company Investorlink Corporate Limited. The Investorlink Corporate Limited brochure outlines these services and the fees charged for these services.

## Types of products upon which advice is provided

Advisers of Investorlink Securities are authorised to provide advice to clients on managed investment products, structured products and direct investments. These investments may include:

- Fixed interest securities;
- Money market instruments;
- Unit trusts;
- Listed securities;
- Direct property investments;
- Property syndication; and
- The establishment of self managed Super Funds.

### Areas of advice include the following:

- Wealth accumulation;
- Investment portfolios;
- Superannuation;
- Retirement planning;
- Estate planning;
- Risk Management; and
- Taxation planning.

### Types of recommendations given

We provide tailored recommendations after considering the suitability of any investment for your individual financial planning needs, objectives and personal circumstances or general securities advice.

Clients should be aware that when general securities advice is provided, it will not necessarily be appropriate for every client. We recommend you seek a personalised review of your financial planning needs, objectives and circumstances prior to making an investment decision.

## Advisory services provided

### Description of services offered

Investorlink Securities offers a full range of financial planning services. The most important outcome of Investorlink Securities' processes is the management and integration of the many complex elements of financial planning to achieve your financial goals and objectives. Investorlink Securities does this through the following types of services:

#### Financial planning service

The financial planning service considers your individual needs and objectives, your investment time frame and tolerance for risk. Your adviser will formulate an appropriate investment strategy and then create a tailored statement of advice.

In formulating recommendations, your adviser will also discuss and consider taxation, social security and estate planning.

Once you have accepted the statement of advice, your adviser will then assist you with the implementation of the recommendations. The financial planning service also includes the following ongoing services:

- Monthly, quarterly, half yearly, or annual valuation reporting (dependant on client's requirements);
- A comprehensive and personal annual review during which your strategy, objectives and investments are reviewed with changes implemented as required;
- Telephone or personal consultations as requested by the client;
- Full brokerage rebate on portfolio switches of managed funds;
- All reasonable assistance to keep client's financial affairs in order;
- Invitations to seminars on topical issues; and
- Invitations to client briefings and special events.

Fees and commissions payable under the financial planning service will be disclosed in your statement of advice. The fees are explained on page 10 of this FSG.

## Advisory services provided

### Defined advice service

The defined advice service allows prompt preparation of a statement of advice defined in its scope. Under this service, you can choose to receive advice on the defined goals and needs you specify from areas such as the following:

- Asset allocation advice;
- Advice on specific investments in securities, structured products and managed funds;
- Superannuation advice;
- Advice on gearing strategies;
- Advice on risk management;
- Retirement planning advice; and
- Redundancy/early retirement advice.

The statement of advice we prepare under this service will address the specific needs and goals you have requested advice on. The defined advice service does not provide the scope of the financial planning service. Specifically, the defined advice service does not offer any ongoing services or reviews after implementation.

Fees and commissions payable under the defined advice service will be disclosed in your statement of advice. The fees are explained on page 10 of this FSG.

#### Execution only service

The execution only service enables you to invest in a wide range of securities. There is no advice provided with this service, and therefore no statement of advice.

Fees and commissions payable under the execution only service will be confirmed with you before you proceed with any transactions. The fees are explained on page 10 of this FSG.

## Investors rights

### **Suitability of advice**

In accordance with the Corporations Act 2001, advisers are obliged to have a reasonable basis for recommending securities to clients. We must therefore give consideration to your investment objectives, financial affairs and any particular needs in order to provide you with the most appropriate advice.

Your adviser will take careful note of your circumstances and investment objectives for the purpose of complying with the Corporations Act 2001. You are not obliged to give this information and the amount of information you give us is entirely at your discretion. However, providing your adviser with inadequate personal and financial information may mean that the appropriateness of a recommendation is limited. All information will be kept strictly confidential unless required to be disclosed by law.

### **Disclosure of Investorlink Securities' interest in recommendations**

You have the right to be advised of any interest your adviser, licensee or any of its associates may have that may reasonably be expected to be capable of influencing a securities recommendation.

### **Explanation of investment risk**

We want you to understand and accept the various risks contained in any investments or strategies which we recommend to you.

If you feel we have not explained these risks sufficiently, you should ask us to provide further explanation.

### **Access to your records**

We create and maintain a record of your personal profile, which includes details of your investment objectives, financial situation and needs.

We also maintain records of any recommendations made to you.

If you wish to examine your file, please contact us, and we will make arrangements for you to do so.

### **Privacy**

At Investorlink Securities, the privacy of your personal information is important to us.

Telephone conversations with Investorlink Securities may be recorded to ensure our service standards are met or exceeded and to allow records to be kept of the advice given and instructions received.

Investorlink Securities has adopted the principles set out in the Privacy Act as part of our continuing commitment to client service and maintenance of client confidentiality.

For further details, please refer to our Privacy Policy at [www.investorlink.com.au](http://www.investorlink.com.au) or ask your adviser for a copy.

## Client satisfaction

The licensee will make every effort to comply with your requests. In the event that you have a complaint about any aspect of service, you should in the first instance contact your adviser to discuss the complaint.

If your complaint is not satisfactorily resolved, please put your complaint in writing and send it to:

**The Compliance Officer  
Investorlink Securities  
GPO Box 4569  
SYDNEY NSW 2001**

In the event that the matter is not subsequently resolved to your satisfaction, you have the right to refer your complaint to the Financial Industry Complaints Service Limited.

Contact details for this organisation are as follows:

**Financial Industry Complaints Service Limited  
PO Box 579  
Collins Street West  
MELBOURNE VIC 8007**

**Telephone:  
(03) 8623 2000 or**

**Toll Free on  
1300 780 808**

**Facsimile:  
(03) 9621 2291**

**Email:  
[fics@fics.asn.au](mailto:fics@fics.asn.au)**

**Website:  
[www.fics.asn.au](http://www.fics.asn.au)**

The Australian Securities & Investments Commission (ASIC) also has a toll free infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

## How are we remunerated for the services we provide?

Investorlink Securities is remunerated directly through the fees we charge you. With certain products, we may also be remunerated through commissions. These commissions are explained on page 10 of this FSG.

### How are our advisers remunerated?

Our advisers are remunerated by salary or commissions. They may be eligible for an annual bonus payment which is discretionary and based on achievement of pre-determined business objectives.

These may include:

- Contribution to profit;
- Client service;
- Risk management;
- Product management; and
- Leadership/team contribution.

### Our advisers may also be eligible to:

- Share in incentives (both monetary and non-monetary) rewarded for outstanding service; and
- Receive a free grant of shares in the Investorlink group.

### Associations with related product issuers

Investorlink Securities may provide you with financial services and products from related product issuers and service providers. These include Investorlink Corporate Limited, Propertylink (Holdings) Limited and Sherlink Pty Limited.

Investorlink Securities may receive fees and commissions from the above companies.

### How do you obtain our services?

You may contact us by;

**Telephone:**  
+ 61 2 9247 9555

**Facsimile:**  
+ 61 2 9247 9977

**Email:**  
[enquiries@investorlink.com.au](mailto:enquiries@investorlink.com.au)

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

or

**Mail:**  
**Investorlink Securities**  
**GPO Box 4569**  
**SYDNEY NSW 2001**

## Fees for services provided

The following fees (GST inclusive) apply for the services described in this FSG:

Service	Preparation of statement of advice	Investment of funds	Ongoing fee
Financial planning service	\$1,100 - \$11,000 Depending on complexity	1.0% - 3.5%	0.275% - 1.5%
Defined advice service	\$295 - \$5,500	0% - 3.5%	Nil
Execution only service	Nil	0% - 3.5%	Nil

### Notes

**Fee for preparation of statement of advice:** The fees charged for the preparation of the statement of advice is commensurate with the time taken to prepare the advice at an hourly rate of \$295. A fee estimate will be provided to you prior to commencing the preparation of your statement of advice. The fee will be payable on presentation of the statement of advice. Please note that the fees may be higher if your requirements are complex. In addition, if your circumstances change significantly after we have prepared a statement of advice for you and you require further advice, there may be an additional fee for preparation of a new statement of advice.

**Fee for investment of funds:** At the time you invest funds under any of the services in the table above, you will incur a fee within the ranges shown. The fee is a percentage of the transaction value. This fee applies when you invest funds initially under the service and also when you inject new funds into an existing portfolio you hold under the service.

**Ongoing fee:** Where you have invested funds under any of the services in the table above, you will incur an ongoing fee within the ranges shown. This fee is a per annum percentage of the amount of funds you hold under each service.

**Ongoing commissions for investments:** Investorlink Securities may receive ongoing commissions for placing certain investment products. These ongoing commissions are paid by the product providers and can range up to 0.6% p.a. of the investment amount.

**Life insurance commissions:** Investorlink Securities may receive commission from Sherlink Pty Limited. Initial commissions range up to 44% of the premium paid. Ongoing commissions range up to 12.2% p.a. of the premium paid.

**Listed securities commissions:** Investorlink Securities may receive commissions from the purchase or sale of listed securities. These commissions can range up to 0.6% of the transaction value. Any commissions receivable by Investorlink Securities will be fully disclosed in the statement of advice provided to you.



# Investorlink Securities

Financial services guide