

# Financial Services Guide - Limited Personal Advice

Date of Issue: 1 July 2021

## Part 1



This Financial Services Guide (FSG) is an important document. It is designed to assist you in deciding whether to use any of the services offered in the guide. It contains information about our services, how our representatives are remunerated, and your rights as a client, including our complaints system.

If you have not already received a copy of the Club Plus Superannuation Product Disclosure Statement (PDS), which sets out the main services, features and benefits of the Club Plus Superannuation Scheme, you can get a copy by calling **1800 680 627** or from [clubplussuper.com.au/pds](http://clubplussuper.com.au/pds)

The PDS will generally be provided to you when you become a member of Club Plus Super.

### Who is the provider of the financial service given to me?

Club Plus Super has an arrangement with Link Advice, ABN 36 105 811 836, AFSL 258145 to provide financial product advice to Club Plus Super members. The Licensee (Link Advice) has authorised the issue of this FSG for distribution by Club Plus Super.

### Who is my adviser?

Your adviser is an employee of Club Plus Super and is authorised by the Licensee (Link Advice) to provide personal (intra fund) financial advice and general financial product advice under the Licensee's AFSL.

Details about your adviser are contained in Part 2 of this FSG.

### Is my adviser independent?

As an employee of Club Plus Super, your adviser is not independent.

Club Plus Super has contracted Link Advice to provide authorisation under the Link Advice AFSL for the provision of personal financial (intra fund) advice services to Club Plus Super members. Link Advice is not independent as it is paid a fee by Club Plus Super for this service.

Link Advice is also a related company to Australian Administration Services Pty Ltd (AAS) who provide administration services for Club Plus Super.

Club Plus advisers can only provide advice on Club Plus products.

However, the advisers are bound by legal and professional obligations to ensure the advice provided is always in your best interests.

# Financial Services Guide - Limited Personal Advice (cont.)

## Who will be responsible for the advice given to me?

Link Advice Pty Ltd is responsible for any advice services provided to you by your adviser noted in Part 2 of this FSG. Link Advice Pty Ltd AFSL 258145, is an Advisory Service firm offering advice framework to superannuation funds.

Link Advice is located at:

Level 12,  
680 George Street  
Sydney NSW 2000  
Ph: 1300 734 007

## What financial services are available to me?

Your adviser is authorised by the Licensee to provide financial product (intra fund) advice in respect of Club Plus products. Your adviser is also authorised to provide general financial product advice in respect of your superannuation.

## Types of Advice

### Personal (intra fund) Advice

Intra fund advice refers to limited or scaled personal advice about your superannuation account without an additional fee being charged to you. It does not include advice relating to products outside the superannuation fund.

The advice will be given to you in the form of a Statement of Advice (SoA). The SoA will be provided to you shortly after we have received your personal and financial details and understand what your financial goals and objectives are.

The SoA will set out the information that you have told us and our recommendation on products suitable to you, based on your information provided.

### General Advice

Your adviser can also provide you with general advice about the products and options available at Club Plus Super. General advice does not take into consideration your personal circumstances or objectives. As such, you should assess your own financial situation and read the PDS before making an investment decision based on the advice.

## The Advice Process

In order to provide you with financial advisory services we follow the path set out below.

Understanding how we operate means you know what is needed and what will be provided therefore reducing the likelihood of any problems or misunderstandings arising out of the advice process.

### Step 1

In some cases we may be able to answer your queries when you telephone for advice. Generally, when providing you advice, the first step in helping you with your financial needs is arranging for a meeting with one of our advisers. When we see you for the first time your adviser will provide you with this FSG and get to know you and ask about your financial goals and objectives. Depending on what advice you want you will be provided with a document setting out what was discussed and possibly other brochures or Product Disclosure Statements about Club Plus Super funds.

### Step 2

In order to give you personal advice we will need you to complete a Fact Find. This sets out all your important financial and personal details and financial goals. You may also complete a Risk Profile Questionnaire; this can help your adviser understand what level of risk is right for you. The cost of the advice services offered is included in the membership fees for Club Plus products.

### Step 3

Your adviser will use information about you, your personal financial situation and risk profile to develop strategies and options within superannuation aligned with your needs.

### Step 4

We will provide you with an SOA based on the information you have provided and your goals and objectives. This is an important document and you should read it.

### Step 5

You will be provided with instructions and the relevant forms and PDS needed to implement the recommendations that have been made in the SOA provided.

### Step 6

It is prudent that with some strategies you implement, you monitor them at regular times.

# Financial Services Guide - Limited Personal Advice (cont.)

## How will I pay for the service?

The cost of providing this financial product advice is included in the fees charged for membership of Club Plus. You will not be charged any additional fees.

Club Plus Super has a contract with Link Advice to provide the services to you, however the cost paid by Club Plus Super to Link Advice for this authorisation is already included in the fees charged for membership of Club Plus Super.

## What commission / fee does my adviser receive?

Your adviser is an employee of Club Plus Super and is paid a salary. They do not receive commissions, fees or bonuses for the services that they provide to you. Any bonuses provided to your adviser are based upon other factors.

## Do any relationships or associations exist which might influence the Licensee providing me with financial product advice?

Link Advice have a relationship with Club Plus Super which is described below.

The Licensee does not have any relationships or associations with any product issuer that could be expected to influence the financial services provided.

## About Club Plus Super

Club Plus Superannuation Pty Ltd, ABN 26 003 217 990, AFS License 245362 is the trustee of Club Plus Super Scheme.

Club Plus Super has contracted Link Advice to allow Club Plus Super employees to provide the services noted in this Financial Services Guide under the Link Advice AFSL 258145. Club Plus Super pays Link Advice a fee for this authorisation. The payment of this fee by Club Plus Super has no influence on the advice provided. The details of your adviser are contained in part 2 of this document.

## What if I have a complaint?

If you are dissatisfied with any aspect of our service you should contact:

### Link Advice

**Mail:** PO Box 240, Parramatta NSW 2124.  
**Phone:** 1300 734 007  
**Email:** [advice@linkadvice.com.au](mailto:advice@linkadvice.com.au)

We will resolve your dispute as soon as possible within the required time frame.

If you do not receive a response from us or you are not satisfied with the response, you may contact the independent external dispute resolution scheme listed below.

## The Australian Financial Complaints Authority (AFCA)

In all cases we encourage you to go through our internal dispute resolution process first before you escalate a dispute to AFCA.

**Mail:** GPO Box 3, Melbourne VIC 3001  
**Phone:** 1800 931 678  
**Email:** [info@afca.org.au](mailto:info@afca.org.au)  
**Web:** [www.afca.org.au](http://www.afca.org.au)

If you have concerns involving ethical and professional conduct, you may wish to consider raising your concerns with the Financial Planning Association of Australia (FPA).

**Phone:** 1300 337 301  
**Mail:** GPO Box 4285, Sydney NSW 2001  
**Email:** [professionalstandards@fpa.com.au](mailto:professionalstandards@fpa.com.au)

## Privacy

The privacy and security of your personal information is important. We will maintain a record of your personal information and any recommendation provided for a period of seven years.

We will ensure the privacy of your information is treated in accordance with the Licensee's Privacy Policy which can be found at [linkgroup.com/docs/Link\\_Group\\_Privacy\\_Policy.pdf](http://linkgroup.com/docs/Link_Group_Privacy_Policy.pdf)

## Professional Indemnity Insurance

The Licensee has in place Professional Indemnity insurance. The policy is available to both the Licensee and its authorised representatives for claims made by clients. The policy relates to financial services claims and satisfies compensation arrangement requirements under section 912B of the Corporations Act 2001.

## Contact Details

Contact details are contained in Part 2 of this FSG.

# Financial Services Guide - Limited Personal Advice (cont.)

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Club Plus Superannuation Pty Ltd (ABN 26 003 217 990, AFSL License 245362) (Club Plus Super) as trustee of Club Plus Superannuation Scheme (ABN 95 275 115 088) has an arrangement with Link Advice (ABN 36 105 811 836, AFSL 258145) to provide financial product advice to Club Plus Super members.

## Part 2 - Adviser Profiles

This adviser profile should be read in conjunction with Part 1 of this FSG.



### Matt Davey

**Authorised Representative Number 001000452**

I am an employee of Club Plus Super, and an Authorised Representative of Link Advice.

I am a Certified Financial Planner, hold an Advanced Diploma in Financial Services and are completing my Masters of Financial Planning.

I have over 15 years' experience in the financial planning industry, most recently with Club Plus Financial Planning Pty Ltd prior to joining Club Plus Super, helping a wide range of clients at various life stages. My approach mixes information and education to assist my clients to understand and meet their goals by making informed financial decisions.

Matthew can provide personal (intra fund) advice and general advice to Club Plus Super members.



### Terry Paris

**Authorised Representative Number 001002089**

I am an employee of Club Plus Super, and an Authorised Representative of Link Advice.

Prior to joining Club Plus Super I have provided advice to Club Plus Super members since 2019, working for Club Plus Financial Planning Pty Ltd. I have previously held similar roles in private practice. I have a strong belief in the benefit of strategic financial advice to assist individuals to improve their financial position and looks forward to meeting with many Club Plus Super members.

I have completed an Advanced Diploma and Graduate Diploma of Financial Planning, which meets the national education requirement to ensure members receive a high standard of service.

Terry can provide personal (intra fund) advice and general advice to Club Plus Super members.

### Licence and contact details

#### Trustee

**Club Plus Superannuation Pty Limited**  
ABN 26 003 217 990  
AFSL No. 245362  
as trustee for Club Plus Superannuation Scheme  
ABN 95 275 115 088

**Address:** Level 11, 66 Hunter Street  
Sydney NSW 2000  
**Mail:** Locked Bag 5007  
Parramatta NSW 2124  
**Phone:** 1800 680 627  
**Email:** member@clubplussuper.com.au  
**Web:** clubplussuper.com.au

#### Licensee

**Link Advice Pty Ltd**  
ABN 36 105 811 836  
AFSL 258145  
**Address:** Level 12, 680 George Street  
Sydney NSW 2000  
**Phone:** 1300 734 007  
**Email:** advice@linkadvice.com.au  
**Web:** linkadvice.com.au



1800 680 627 (8am - 6pm AEST weekdays)



clubplussuper.com.au



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