

2026



LINK WEALTH  
ADVICE

# LINK WEALTH

Financial  
Services and  
Credit Guide



You've found the  
missing **link** that  
your finances need

# Financial Services and Credit Guide

## Link Wealth Group Pty Ltd

Link Wealth Group Pty Ltd (ABN 98 157 712 055) is an Authorised Representative (Authorised Representative number 423832) and Credit Representative (Credit Representative number 423835) of Akumin Financial Planning Pty Limited ("the Licensee").

References to "our", "we", "us", "me", and "I" refer to Link Wealth Group Pty Ltd.

This Financial Services and Credit Guide ("Guide") contains information that will help you decide whether to use the financial services we offer. It sets out:

- who we are and how to contact us
- the advice and services we provide
- information about the Licensee
- our fees and how we are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us

### Not Independent

Generally, we provide personal advice in line with the Licensee's Approved Product and Services List (APSL) which may include financial products and services associated with the Licensee. We may receive commissions from life insurance products we recommend and non-monetary benefits such as training and educational seminars from product providers. For these reasons, we are not considered independent, impartial, or unbiased.

### Our contact details:

Address: 714-716 High St, Kew East, VIC 3102

Phone: 03 9038 8267

Email: [info@linkwealth.com.au](mailto:info@linkwealth.com.au)

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

Date prepared: 02 July 2026 Version 4.3

## Documents you may receive in the financial planning process

We will provide you with several documents as you progress through your financial planning and advice journey. We may provide these documents electronically to your nominated email address, unless otherwise agreed.

When we provide personal advice, it will normally be documented and provided to you in a Statement of Advice (SoA). The SoA contains a summary of your goals and the strategies and any financial products we may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, as a result of our advice.

If we provide further personal advice an SoA may not be required. We will keep a record of any personal advice we provide you for seven years. You may request a copy of such records by contacting us during that period.

If we recommend or arrange a financial product for you, we will provide a Product Disclosure Statement (PDS), or Investor Directed Portfolio Services (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks, as well as the costs you will pay the product provider to manage that product. You should read any warnings in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

## Our advice and services

We are authorised to provide personal or general financial advice on:

- Wealth Accumulation
- Personal insurance
- Superannuation strategies and retirement planning
- Retirement income streams, including pensions and annuities
- Budget and cash flow management
- Centrelink and other government benefits

We are authorised to provide advice on and arrange the following products:

- Superannuation
- Securities
- Retirement savings accounts
- Managed investment schemes including Investor Directed Portfolio Services (IDPS)
- Deposit and payment products, including basic deposit, non-basic deposit, and non-cash payment products
- Life Products – Investment life insurance
- Life Products – Life risk insurance (including life cover, income protection cover, total and permanent disability cover, and trauma cover)

Your adviser may also be authorised to advise on other specialist areas. These are listed in their adviser profiles.

## Transaction services

In limited circumstances, we can arrange financial product transactions for you on your instruction without providing personal advice.

## Instructing us

You can give us instructions by telephone, mail, email, or other methods, as agreed with your adviser.

## Providing information to us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is incomplete or inaccurate, the advice or services we provide you may not be appropriate for you.

It is also important that you keep us up to date by informing us of any changes to your circumstances so we can determine if our advice is still appropriate.

## Privacy Collection Statement

We are committed to protecting your privacy and outline below how we maintain the privacy of the information we collect about you.

As part of the advice journey, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to analyse your needs, objectives and financial situation, so our recommendations may not be appropriate or suitable for you.

We are also required to implement client identification processes under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006. We will need you to present identification documents such as passports and driver's licenses to meet our obligations.

We keep your personal information confidential and only use it in accordance with the Akumin Pty Limited (Akumin) Privacy Policy. Some of the ways we may use this information are set out below:

- We and the Licensee may use this information to provide financial and/or credit advice and services to you, including passing on your details to third parties such as product issuers;
- We may disclose your information to other financial advisers, brokers and those who are authorised by the Licensee to review clients' needs and circumstances from time to time, including other companies within Akumin and Entireti;
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist us, Akumin and Entireti to provide financial and/or credit advice and services to you. A list of countries where these service providers are located can be found in the Entireti Privacy Policy;
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (you can opt-out at any time); and
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

We and the Licensee will continue to take reasonable steps to protect your information from misuse, loss, unauthorised access, modification or improper disclosure. You can request access to the information we or the Licensee holds about you at any time to correct or update

it as set out in the Akumin Privacy Policy. The Akumin Privacy Policy also contains information about how to make a privacy complaint. For a copy of the Akumin Privacy Policy visit <http://www.akumin.com.au/privacy-policy> or you can contact us.

## Confidence in the quality of our advice

If at any time you are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your adviser and tell them about your complaint.
- Alternatively, you can contact the Licensee at:
  - Phone 1800 812 388
  - Email [complaints@akumin.com.au](mailto:complaints@akumin.com.au)
  - Online at [www.entireti.com.au](http://www.entireti.com.au)
  - In writing to:

### Attention: Advice Complaints Department

Akumin Financial Planning Pty Limited  
Level 6, 88 Phillip Street  
Sydney NSW 2000 Australia

They will try to resolve your complaint quickly and fairly. They will provide you with a decision about your complaint within 30 days of us receiving it.

We note that in some circumstances, it may not be possible for us to completely resolve a complaint within this timeframe. If you do not agree with our decision in respect of your complaint, or are otherwise unsatisfied with our response, you may escalate your complaint to one of the following External Dispute Resolution Schemes.

**Any issues about financial advice, investments, superannuation, insurance matters, or credit matters**

**Australian Financial Complaints Authority (AFCA)**  
GPO Box 3, Melbourne VIC 3001  
1800 931 678  
[www.afca.org.au](http://www.afca.org.au)  
[info@afca.org.au](mailto:info@afca.org.au)

**Any issue about your personal information**

**The Office of the Australian Information Commissioner**  
GPO Box 5218, Sydney NSW 2001  
1300 363 992  
[www.oaic.gov.au](http://www.oaic.gov.au)  
[enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

You may also contact the **Australian Securities & Investments Commission (ASIC)** on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

## Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. The Licensee is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001 and National Consumer Credit Protection Act. The insurance also covers claims arising from the actions of former employees or representatives of the Licensee, even where subsequent to these actions, they have ceased to be employed by or act for the Licensee.

## About the Licensee

Akumin Financial Planning Pty Limited; ABN 89 051 208 327  
Australian Financial Services Licensee and Australian Credit Licensee; Licence No: 232706

Registered office is at Level 6, 88 Phillip Street, Sydney NSW 2000 Australia.

The Licensee has:

- Approved the distribution of this Guide
- Authorised us to provide advice and other services as described in this Guide.

## About Akumin Pty Limited & Entireti Limited

The Licensee is a wholly-owned subsidiary of Akumin Pty Limited.

Akumin Pty Limited is a subsidiary of Entireti Limited, a group that specialises in licensing and advice business services to financial planning practices and their clients.

AMP Limited holds a minority stake (currently 30%) in Akumin Pty Limited.

We can provide advice on products and services from a wide range of financial product and service providers, some of which are related or associated with the Licensee.

If we recommend a product issued by AMP Limited or a third party product issuer, they will benefit from our recommendation by receiving product, administration and investment fees, as well as fees paid by fund managers to distribute their product. These fees are all disclosed in the relevant PDS or IDPS guide.

Salita Portfolio Services Pty Ltd, a wholly owned subsidiary of Entireti Limited, provides portfolio construction and investment services to third party product issuers and receives fees for those services.

Entireti Lending Solutions Pty Ltd, a wholly owned subsidiary of Entireti Limited, provides credit services to

their clients and receives remuneration, including commissions, fees and other benefits for those services.

The Licensee maintains an APSL, from a diversified selection of approved Australian and International fund providers, including companies related to the Licensee. These have been researched by external research houses as well as our in-house research team. The Licensee regularly reviews products and services to ensure they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products on the APSL. However, if appropriate for your needs, we may, subject to the Licensee's approval, recommend other products.

Authorised Representatives and/or staff employed in our business may hold shares in AMP Limited, whose share price may be favourably affected by the sale of products issued by AMP Group companies.

## Our fees

We will discuss and agree the actual fees with you before we proceed and where relevant the fees and commissions will be disclosed in the advice document provided to you. The following section outlines the types of fees that may apply.

The fees charged for our advice and services may be based on a combination of a set dollar amount, or a percentage-based fee. Our agreed advice and service fees may include charges for one off or regular fees. We may also receive initial or ongoing commissions from certain product providers.

### Licensee fees

Unless stated otherwise, all permissible revenue, including any advice and service fees and commissions will be paid to the Licensee. It will then pass on the amounts due to us through its payment system. The Licensee charges us a Licensee Fee each year. The Licensee Fee is determined as an annual amount based on a number of factors, including our business revenue, the number of advisers and/or accredited mortgage consultants in the practice and a practice fee.

Note that some asset finance providers may pay commissions directly to us rather than through the licensee.

### Other costs

Other costs may apply in the process of providing our advice and services to you. We will agree all additional costs with you prior to incurring them.

The following table outlines the range of fee we charge and should be used as a guide only. We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice. All fees and charges include GST.

Fee type & Description	
<b>Initial or ad hoc fees</b>	
Basic Plan	\$4,400
Standard Plan	\$6,600
Complex Plan	\$9,900
Add On:	
- SMSF (single)	\$3,300
- SMSF (couple)	\$5,500
- Set up of pension accounts or annuities	\$1,650
- Centrelink applications	\$2,200
Fee per hour:	
- Administration	\$330
- Adviser	\$440
- Senior Adviser	\$660
<b>Annual advice and service fees</b>	
<b>Link Wealth Annual Advice Package</b>	
<ul style="list-style-type: none"> <li>Annual review to ensure you remain on track to achieve your lifestyle and financial goals.</li> <li>Access to your adviser throughout the year.</li> <li>Administration support as required.</li> <li>20% discount on any new advice documents.</li> </ul>	<p><b><u>Up to \$500,000 FUM*</u></b></p> <p>\$3,299 per person plus 0.44% variable fee.</p> <p><b><u>Over \$500,000 to \$1,500,000 FUM*</u></b></p> <p>\$4,599 per person plus 0.44% variable fee.</p> <p><b><u>Over \$1,500,000 to \$2,500,000 FUM*</u></b></p> <p>\$6,299 per person plus 0.44% variable fee.</p> <p><b><u>Over \$2,500,000 to \$5,000,000 FUM*</u></b></p> <p>\$8,599 per person plus 0.44% variable fee.</p> <p><b><u>Over \$5,000,000 FUM*</u></b></p> <p>To be agreed with your adviser based on complexity, resources, and time commitment.</p>

	<p><b>Note: Minimum fee of \$6,600 for individuals or couples.</b></p> <p><i>*FUM (Funds Under Management)</i></p>
<p><b>Link Wealth SMSF Advice Package</b></p> <ul style="list-style-type: none"> <li>▪ Annual review: <ul style="list-style-type: none"> <li>a. Review asset allocation to ensure compliance with investment strategy.</li> <li>b. Review and update investment strategy as required.</li> <li>c. Review trustee responsibilities and financial objectives of the fund and its members.</li> </ul> </li> <li>▪ Access to your adviser throughout the year.</li> <li>▪ Administration support as required.</li> <li>▪ 20% discount on any new advice documents</li> </ul>	<p>\$4,299 per person plus 0.44% variable fee*</p> <p>*If your account balance is \$900,000, your annual fee would be \$4,299 + \$3,960 (\$900,000 * 0.44%)</p> <p><b>Note: Minimum fee of \$8,000 for singles.</b></p>
<p><b>Link Wealth Essentials Package</b></p> <ul style="list-style-type: none"> <li>▪ Annual review limited to advice on super and insurance policies.</li> </ul>	<p><u>Under \$300,000 Funds Under Management</u></p> <p>\$3,300 individual or \$4,400 for couples</p>
<p><b>Link Wealth Administration Service</b></p> <ul style="list-style-type: none"> <li>• Unlimited phone access to administration support for general advice</li> <li>• Access to our regular newsletter</li> <li>• Administrative assistance including: <ul style="list-style-type: none"> <li>- Centrelink support (uploading documents, generating forms)</li> <li>- Generating superannuation and investment account reports</li> <li>- Execution only transactions</li> <li>- Assistance with other paperwork related to any accounts held with Link Wealth Group</li> <li>- End of financial year assistance relating to super contributions</li> </ul> </li> </ul> <p>Where the work required falls outside of the above, you will be referred onto a Financial Adviser for personal advice charged separately.</p>	<p>\$1,200 per year – paid monthly via invoice</p>

## Commissions

### Insurance:

**Initial commissions:** Up to 66% of the first year's premium for new policies implemented from 1 January 2020.

We may receive commissions on increases or additions to existing policies of up to 130%.

### **Ongoing commissions:**

Up to 22% of the insurance premium each following year.

**For example:** On insurance policies implemented from 1 January 2020, if your insurance premium was \$1,000, we would receive an initial commission of up to \$660. We would receive an ongoing commission of up to \$220 pa.

## Other benefits we may receive

In addition to the payments explained above we may receive other monetary and non-monetary benefits, support services or recognition from the Licensee to help us grow our business. These are not additional costs to you. They could include training, badging rights, technology and technology support, marketing, financing, events or other recognition we are eligible for. We may receive benefits from product issuers that may include non-monetary benefits that are valued at less than \$300. We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items. From time to time, Entireti Limited may facilitate access to the Licensee and us to be trained and educated by product issuers on their products.

## Personal and professional development

The Licensee provides personal and professional development opportunities such as education and professional development programs, offered annually to qualifying practices.

## Other business interests and relationships

### Our Referral arrangements

We may receive payments to refer you to other service providers. These amounts do not involve additional costs and will be disclosed to you at the time. Our current referral arrangements are detailed below:

Provider	Services	Payment arrangement
GJM Tax Accounting	Tax returns and accounting services	Where we refer clients to GJM Tax Accounting, we receive 20% commission based on the accounting fees charged. For example, if the total accounting fee paid by a client is \$200, we would receive a \$40 as a referral commission.
Your Estate Planning Pty Ltd	Wills Preparation	Where we refer clients to Your Estate Planning Pty Ltd, we don't receive a referral fee. Please refer to Stephen Sloane and Joshua Lee's profiles under "My other business activities and relationships".
Link Wealth Finance Pty LTD	Residential and Commercial Loans	Where we refer clients to Link Wealth Finance Pty Ltd, we don't receive a referral fee.
AMP Bank	Home and business lending services	Up to 0.85% initial commission and up to 0.25% ongoing commission. For example, for a loan of \$100,000, we would receive up to \$850.00 initial commission and up to \$250.00 ongoing commission.
AIA Health	Private Health Insurance Referral Service	AIA Health will pay a referral fee of 20% of the client's first year's premium (plus GST), of which 16% (plus GST) will be passed onto the practice, and the remaining 4% (plus GST) will be retained by the licensee. All referral fees are paid to the licensee.
Kev Tran Group	Buyer's Agent	Where we refer clients to Kev Tran Group, we will receive up to 20% of the fee paid by the client as a once only payment.
Living Property Consulting Pty Ltd	Buyer's Agent	Where we refer clients to Living Property Consulting Pty Ltd, we receive 20% of the fee paid by the client as a once only payment.

Provider	Services	Payment arrangement
Allianz Australia Insurance Limited	General Insurance - Home & Contents Insurance - Car Insurance - Landlord's Insurance - Caravan & Trailer Insurance	Where we refer clients to Allianz for general insurance, the Licensee will receive:  14% of the premiums paid for home & contents or landlord insurance.  5% of the premiums paid for car or caravan & trailer insurance.  The Licensee will pass 80% to us.  For example, if the total referral fee is \$500, the Licensee will retain \$100 and we will receive \$400.  (Please be aware that we're unable to offer advice on general insurance products and this is not a recommendation to purchase insurance with Allianz.)

We may introduce you to Yodal Pty Ltd to assist with your estate planning. While we may support you by facilitating the process, any legal advice will be provided via Yodal's legal panel and not by us. We will not receive a fee from Yodal to introduce you to them.

Where you have been referred to us by someone else, we may pay them a fee, commission or some other benefit in relation to that referral. Our current referral arrangements are detailed below:

Provider	Payment arrangement
GJM Tax Accounting	20% of any upfront commissions. For example, if you pay us an initial fee of \$1,000 we would pay a \$200 referral fee.
Link Wealth Finance Pty Ltd	No referral fee.
Hoppers Crossing Cricket Club Inc	5% of any upfront commissions. For example, if you pay us an initial fee of \$1,000 we would pay a \$50 referral fee.
Hayes Lawyers	20% of any upfront commissions. For example, if you pay us an initial fee of \$1,000 we would pay a \$200 referral fee.

### Other Business arrangements and interests

In addition to providing the services listed in this Guide, we have a direct relationship with the following entities:

- Levera Solutions Pty Ltd – provides administrative outsourcing.
- Link Wealth Accounting Pty Ltd – provides accounting services.
- Your Estate Planning Pty Ltd – provides wills preparation services.
- Link Wealth Finance Pty Ltd – provides residential and commercial loans.

The owners of Link Wealth Group Pty Ltd control a percentage of the equity interests in the business providing the services listed above.

As a result, we will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you. The Licensee has no involvement in these activities and is not responsible for any services, advice or products provided by these businesses.

### Joint Venture

Link Wealth Group Pty Ltd controls 60% of the equity interests in its joint venture with Sky Advisers Pty Ltd (ABN 66 101 179 186), an authorised representative (AR number 250145) of Charter Financial Planning Limited.

### Separately managed accounts (SMA)

A separately managed account (SMA) is an account where a responsible entity, based on advice from a professional investment manager, can make investment decisions on a client's portfolio and transact on those decisions without requiring the client's express consent each time. This means the responsible entity is responsible for the discretionary management of the client's investment portfolio.

We distribute the Pamana Managed Accounts, which are administered by CFS Edge and North.

We are not the investment manager.

The responsible entity appoints a professional investment manager to advise on the SMA portfolio's management. The responsible entity makes all investment decisions relating to the SMA portfolios.

For more information about how the product works and the roles and responsibilities of the key parties, please refer to the Pamana Managed Account PDS which we provide to you if we recommend the SMA product to you.

### Fees

Other than the fees disclosed under 'Our Fees' above, we do not receive any other remuneration in relation to Pamana Managed Accounts.

### Notes

If you are no longer our client, the responsible entity may have the discretion to move your investments out of the Pamana Managed Accounts.

## Financial and Credit Adviser Profiles

### About Stephen Sloane

Stephen Sloane is an Authorised Representative (AR number 343468) and credit representative (CR number 372030) of the Licensee.



#### Contact details

<b>Address</b>	714-716 High St, Kew East, VIC 3102
<b>Phone</b>	03 9038 8267
<b>Email</b>	<a href="mailto:stephen@linkwealth.com.au">stephen@linkwealth.com.au</a>

#### Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities

#### How am I paid?

I am a Director of Link Wealth Group and receive a salary plus potential dividends.

#### My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with Levera Solutions Pty Ltd (administrative outsourcing), Link Wealth Accounting Pty Ltd (accounting), Your Estate Planning Pty Ltd (wills preparation) and Link Wealth Finance Pty Ltd (residential and commercial loans).

I control a percentage of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

### About Joshua Lee

Joshua Lee is an Authorised Representative (AR number 1257945) and credit representative (CR number 503342) of the Licensee.



#### Contact details

<b>Address</b>	714-716 High St, Kew East, VIC 3102
<b>Phone</b>	03 9038 8267
<b>Email</b>	<a href="mailto:joshua@linkwealth.com.au">joshua@linkwealth.com.au</a>

#### Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Derivatives (Limited to advising on and dealing in derivative-related products approved by the licensee)

#### How am I paid?

I am a Director of Link Wealth Group and receive a salary plus potential dividends.

#### My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with Levera Solutions Pty Ltd (administrative outsourcing), Link Wealth Accounting Pty Ltd (accounting), Your Estate Planning Pty Ltd (wills preparation) and Link Wealth Finance Pty Ltd (residential and commercial loans).

I control a percentage of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

### About Fei Kong

Fei Kong is an Authorised Representative (AR number 1258103) and credit representative (CR number 505931) of the Licensee.

#### Contact details

<b>Address</b>	714-716 High St, Kew East, VIC 3102
<b>Phone</b>	03 9038 8267
<b>Email</b>	fei@linkwealth.com.au



#### Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Derivatives (Limited to advising on and dealing in derivative-related products approved by the licensee)

#### How am I paid?

I am an employee and one of the shareholders of Link Wealth Group and receive a salary plus potential dividends and bonus where pre-determined criteria are met.

### About William (Billy) Norman

William Norman is an Authorised Representative (AR number 310453) and credit representative (CR number 492783) of the Licensee.

#### Contact details

<b>Address</b>	714-716 High St, Kew East, VIC 3102
<b>Phone</b>	03 9038 8267
<b>Email</b>	billy@linkwealth.com.au



#### Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Derivatives (Limited to advising on and dealing in derivative-related products approved by the licensee)

#### How am I paid?

I am an employee and one of the shareholders of Link Wealth Group and receive a salary plus potential dividends and bonus where pre-determined criteria are met.

### About Brayden Duckworth

Brayden Duckworth is an Authorised Representative (AR number 1297363) and credit representative (CR number 546321) of the Licensee.

#### Contact details

<b>Address</b>	714-716 High St, Kew East, VIC 3102
<b>Phone</b>	03 9038 8267
<b>Email</b>	brayden@linkwealth.com.au



#### Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities

#### How am I paid?

I am an employee of Link Wealth Group and receive a salary plus potential bonus where pre-determined criteria are met.

### About Luke McNamara

Luke McNamara is an Authorised Representative (AR number 1260208) and credit representative (CR number 526190) of the Licensee.



#### Contact details

<b>Address</b>	714-716 High St, Kew East, VIC 3102
<b>Phone</b>	03 9038 8267
<b>Email</b>	luke@linkwealth.com.au

#### Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

#### How am I paid?

I am an employee of Link Wealth Group and receive a salary plus potential bonus where pre-determined criteria are met.

### About Nicholas Cleal

Nicholas Cleal is an Authorised Representative (AR number 234430) and credit representative (CR number 371060) of the Licensee.



#### Contact details

<b>Address</b>	714-716 High St, Kew East, VIC 3102
<b>Phone</b>	03 9038 8267
<b>Email</b>	nick@linkwealth.com.au

#### Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities

#### How am I paid?

I am an employee of Link Wealth Group and receive a salary plus potential bonus where pre-determined criteria are met.

### About Jasper Gravell

Jasper Gravell is an Authorised Representative (AR number 1311475) and credit representative (CR number 570332) of the Licensee.



#### Contact details

<b>Address</b>	714-716 High St, Kew East, VIC 3102
<b>Phone</b>	03 9038 8267
<b>Email</b>	jasper@linkwealth.com.au

#### Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Derivatives (Limited to advising on and dealing in derivative-related products approved by the licensee)

#### How am I paid?

I am an employee of Link Wealth Group and receive a salary plus potential bonus where pre-determined criteria are met.

### About Shreya Chindarkar

Shreya Chindarkar is an Authorised Representative (AR number 1309235) and credit representative (CR number 569506) of the Licensee.

#### Contact details

<b>Address</b>	714-716 High St, Kew East, VIC 3102
<b>Phone</b>	03 9038 8267
<b>Email</b>	shreya@linkwealth.com.au

#### Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

#### How am I paid?

I am an employee of Link Wealth Group and receive a salary plus potential bonus where pre-determined criteria are met.



### About Daniel Waters

Daniel Waters is an Authorised Representative (AR number 1314346) and credit representative (CR number 574354) of the Licensee.

#### Contact details

<b>Address</b>	714-716 High St, Kew East, VIC 3102
<b>Phone</b>	0493 469 504
<b>Email</b>	danielw@linkwealth.com.au

#### Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

#### How am I paid?

I am an employee of Link Wealth Group and receive a salary plus potential bonus where pre-determined criteria are met.



### About Eric Ma

Eric Ma is an Authorised Representative (AR number 1315804) and credit representative (CR number 533164) of the Licensee.

#### Contact details

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#### Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

#### How am I paid?

I am an employee of Link Wealth Group and receive a salary plus potential bonus where pre-determined criteria are met.



### About Daniel Mitrik

Daniel Mitrik is an Authorised Representative (AR number 1308630) and credit representative (CR number 579589) of the Licensee.



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#### Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

#### How am I paid?

I am an employee of Link Wealth Group and receive a salary plus potential bonus where pre-determined criteria are met.

