



ADVICE LINKS

Financial Services Guide

Version 5.0 | 1st September 2025

About Advice Links

Advice Links Pty Ltd is an Australian Financial Services Licence holder. Advice Links is client focused on providing quality advice in their clients' best interest.

We know how important financial services advice is in providing you peace of mind and want to thank you for engaging with one of our advisers to assist you in identifying and achieving your needs and objectives. Your adviser provides financial advice and services on behalf of Advice Links and accordingly, we are responsible for the financial advice and services they provide. Our advisers are committed to providing quality advice and a wide choice of services and product solutions to suit individual client circumstances.

This Financial Services Guide ('FSG') has been authorised for distribution by the authorising licensee:

Advice Links Pty Ltd

ABN: 41 632 750 906

Australian Financial Services Licence (AFSL) No. 517955

128B Edwards Street, Ayr QLD 4807

GUIDE TO OUR RELATIONSHIP WITH YOU AND OTHERS

Statement of Non-Independence

Advice Links Pty Ltd and its Authorised Representatives, for the purposes of s.293A of the Corporations Act 2001 (Cth), are unable to call ourselves “independent” or “impartial” or a variation of these, such as “independently owned”, as we may receive commission payments when we recommend you purchase life insurance products e.g. income protection.

This FSG (the ‘Guide’) provides you with important information about Advice Links Pty Ltd or (‘Licensee’), and its Authorised Representatives, who will provide you with the financial services described in this Guide. It is designed to help you evaluate and make an informed decision about whether to use the financial services described in this Guide. We suggest you retain this Guide for your future reference.

This document consists of two parts. This document is **Part 1** and contains important information about:

- The financial services we offer as Authorised Representatives of Advice Links;
- Advice Links as the holder of an AFSL;
- The financial services that Advice Links offers;
- The process we follow to provide financial services;
- How we, our associates and Advice Links are paid;
- Any arrangements which may influence our advice to you;
- How Advice Links protects your privacy; and
- Who to contact if you have a complaint or if you are not satisfied with the services provided.

Part 2 of this document is an Adviser Profile and includes information on the services we are authorised to provide on behalf of Advice Links.

The Authorised Representative detailed in this document will be collectively referred to as ‘us’, ‘we’ and ‘our’.

PART 1 CONTAINS THE FOLLOWING SECTIONS

- Financial Services Guide (Section 1);
- Privacy Statement (Section 2); and
- Are you satisfied? (Section 3).

Advice Links Pty Ltd

ABN	41 632 750 906
Australian Financial Services Licence No.	517955
Email	contact@advicelinks.com.au
Website	www.advicelinks.com.au
Address	128B Edwards Street Ayr, QLD 4807
Postal Address	PO Box 960 Ayr QLD 4807

SECTION 1

FINANCIAL SERVICES GUIDE

What other information should you consider before deciding whether to proceed with our recommendations?

If you receive personal financial advice this will be documented in a Statement of Advice (SoA), or in specific circumstances a Record of Advice (RoA), that confirms the discussions you have had with us, the recommendations we are making and the basis for those recommendations. These documents will also explain how those recommendations will work towards achieving your goals, any relevant fees received by us, and any associations with financial product providers.

When a financial product is recommended to you, you will be provided with a Product Disclosure Statement (PDS) or other disclosure document issued by the product provider. Among other things, the PDS contains information about the risks, benefits, features and fees payable in respect of the product. In combination, these documents will help you make an informed decision about whether to proceed with our recommendations.

If you have agreed to be part of our ongoing service program, you will receive an ongoing fee agreement renewal offer annually. The renewal will include information on the services you are entitled to receive and the proposed fees for the next 12 months.

We will require you to consent to the ongoing fee agreement annually. You can consent in a number of ways, however for most clients we expect they will simply sign the renewal document and return it to our office via email or post.

Who provides the financial services described in the FSG?

The financial services described in this FSG are provided by Authorised Representatives of Advice Links.

Part 2 of the document contains details of your financial adviser, their experience, qualifications and professional memberships.

Who is responsible for those financial services?

In relation to the financial services offered in this FSG, Advice Links, as the holder of an AFSL, does not act on behalf of any other person or licensee. Advice Links is only responsible for the services offered in the FSG and has authorised the distribution of this FSG.

The law requires Advice Links to have arrangements in place to compensate certain persons for loss or damage they suffer from certain breaches of the Corporations Act by Advice Links and/or its Authorised Representatives. Advice Links holds professional indemnity insurances that satisfy these requirements.

How do we ensure that the advice we give you suits your needs and objectives?

To ensure that we provide advice that is suitable to your needs and financial circumstances, we firstly need to understand your financial situation, personal financial objectives and needs. We will follow a step by step process as outlined below:

1. We will meet with you for an initial consultation. During this meeting we will discuss your expectations and provide you with details of the services that we can offer.
2. With your consent, we will collect information that we need from you, including your personal financial situation, financial objectives and needs. If you do not wish to provide the information we require, we will advise you about the possible consequences of not having disclosed your full personal information and the impact on the recommendations given. This may include not being able to provide advice on the subject matter that you request.
3. We will help you identify your goals and discuss your attitude towards investment risk.
4. We will consider strategies and areas such as income, social security, risk management, investment and estate planning requirements. Where required we will also conduct a reasonable investigation of the financial products that may be suitable to implement the strategies as part of the recommendations. Based on these considerations and others, we will prepare and present you with a written SoA, or in some cases depending on the circumstances an RoA.
5. We will discuss our recommendations with you; make any changes you require and gain your agreement to implement those recommendations. We will then implement those recommendations.
6. We will periodically meet with you to review your financial circumstances if you have agreed to an ongoing service agreement which includes a regular review component.

We will also explain to you any significant risks of the financial products and strategies which we recommend to you. If you are unclear of the risks, do not hesitate to question us further.

What financial services do we offer?

Advice Links is able to provide financial product advice and to deal in a wide range of products (unless otherwise mentioned in Part 2 of this FSG) including:

- Deposit and payment products;
- Personal insurance (e.g. life insurance);
- Managed investment schemes;
- Securities;
- Margin lending facilities;
- Superannuation, including self managed super funds.

Some of the services you are able to access through Advice Links include:

- Financial Planning advice;
- Wealth accumulation advice;
- Superannuation advice including Self-Managed Superannuation Funds;
- Redundancy advice;
- Retirement advice;
- Aged Care advice;
- Gearing strategies;
- Cash flow advice;

- Social Security benefits advice;
- Life and Disability insurance advice; and
- Estate Planning services.

What products are available?

We offer a selection of financial products from many of the industry's leading providers, available for recommendation based on your needs. Details of the available products that we can recommend are contained in the Approved Products List (APL).

External experts provide financial product research, which is used to carefully select and maintain an extensive list of Approved Products for us to select from. We conduct due diligence on external research report providers that provide us with research.

We will only recommend a product or service to you after considering its appropriateness to your individual objectives, financial situation and needs. The recommendations will be made after conducting an investigation into the financial products and services and may require us to investigate and consider a financial product which is not on the APL.

What documents do you get if we provide further advice?

Where a further review is conducted, and personal advice is provided, in some circumstances we are not required to provide you with an SoA for this further advice. Where this is the case, if you have not already been provided with an RoA, you may request a copy of the RoA from us by contacting us (on any of the contact details set out in Part 2 of this Guide) for a period of seven years from when the further advice was first provided to you. In all other circumstances we will provide you with an SoA.

If you are part of the ongoing service program, we will require you to renew your consent of the ongoing fee agreement every 12 months. You can renew a number of ways that allow us to prove consent, however for most clients we expect they will simply sign the renewal document and return it to our office via email or post.

How can you instruct us?

You may specify how you would like to give us instructions, for example, by phone, mail or email using any of the contact details set out in Part 2 of this document. Alternatively, you may provide instructions to us in person. Where instructions are provided by telephone, these must be confirmed in writing.

How are we paid for our services?

We and Advice Links may receive:

- Fees paid by clients;
- Commissions paid by product providers;
- Other payments by product providers; and
- Other benefits.

All fees and commissions are payable to Advice Links. We may receive up to 100% of any fees and commissions received.

Details of any fees, commissions or other benefits that we, Advice Links or other associated persons are entitled to receive if you implement our recommendations in relation to a specific financial product, will be disclosed to you in your SoA or RoA when personal advice is given. We will disclose any fees, commissions or other benefits that we may receive in connection with the advice we provide, where such benefits might reasonably be expected to influence the advice. These amounts will be disclosed in dollar terms, or where not possible, in percentage terms.

What types of fees, commissions, payments and other benefits do we receive for our services?

Service fees

We will discuss and agree our fee structure with you before we provide you with services. The type of fees you can be charged are listed below. You may be charged a combination, or part of, any of these fees.

Fees for Advice

We may charge fees for the preparation, presentation and implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you. We will discuss these fees with you and gain your agreement on the fees before we provide you with the advice.

Ongoing Advice Fees

We may charge a fee to provide ongoing portfolio reviews and/or the provision of ongoing services. This fee will be agreed with you and is either a set amount, or an amount based on the amount of funds under our advice, and/or the time involved in reviewing your portfolio and circumstances.

Payment Methods

Our fees are either invoiced to you directly, or deducted from your investments, or a combination of these methods. Where it is debited from your investments it is normally referred to as the Adviser Service Fee. In most instances you will be able to select the method of payment that suits you best. We will discuss and agree the method of payment with you before we provide you with services.

Life Insurance Products

Initial and ongoing commissions from insurance providers may be received by Advice Links. These commissions are paid to Advice Links by the company that issues the product that our Advisers recommend to you and they are included in what you pay for the product. The commissions vary and are based on the policy cost, which is the sum of the premiums you pay and may include other fees related to the product.

The initial commission is paid in the first year by the product issuer to Advice Links. Ongoing commissions are payments paid by product issuers to Advice Links in the years after the first year. If received, these commissions are passed on to 'the adviser'.

If you initiate an increase to your cover, Advice Links may receive initial and ongoing commissions on the increase to your policy cost. The ongoing commission on a client initiated increase is only paid in respect of the period that starts from the first anniversary of the increase.

Revenue options	Initial commission (% of annual policy cost or increase incl. GST)	Ongoing commission p.a. (% of annual policy cost or increase incl. GST)
Upfront commission option	66%	22%
Level commission option	33%	33%

Note: all commissions received by Advice Links will be passed to your Adviser.

You'll find details of how your insurance policy cost is calculated in the relevant PDS that we provide you. Where personal advice is provided to you, you'll also find details of the commission that Advice Links receive, which is then passed onto your Adviser, if you decide to purchase a life insurance product, in your SoA or RoA.

Insurance Policies issued post 9 July 2025 will require your informed consent before Advice Links can receive any commission in relation to the product. This consent will include details such as the insurer's name, the commission rate expressed as a percentage, how often it is paid, the period it covers and the services we provide in return. Your consent must be provided before the insurance is issued, is irrevocable once given and will be documented in our Statement of Advice.

Other benefits

From time to time we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit that we receive which is valued at between \$100 and \$300 and other benefits that relate to information technology software or support provided by a product issuer or that relate to educational and training purposes.

SECTION 2 PRIVACY STATEMENT

Why we collect your personal information

With your consent, we collect personal information, including sensitive information (e.g. health information), from you to provide you with services including financial advice.

We may also use your information to comply with legislation or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to the particular products or services provided, and help us run our business.

If you do not provide all of the information we request, we may no longer be able to provide a product or a service, including financial advice, to you.

Collecting and disclosing your personal information

We may disclose your personal information to selected third-party service providers who assist us in delivering our services to you. These providers are required to maintain the confidentiality of your information and may only use it for the purpose for which it was provided. These may include:

- Financial product providers
- Financial planning software providers
- Paraplanning and Administrative service providers

During the course of providing financial advice, we may share your personal information with external service providers who support our operations. These may include providers of financial products, software platforms and administrative and paraplanning services. In some cases, these service providers may be located overseas, specifically the Philippines, where they assist with tasks such as administration and preparing advice documents. We take reasonable steps to ensure that any overseas recipients handle your personal information in accordance with Australian privacy laws, including the Privacy Act 1988 (Cth) and the Australian Privacy Principles.

We may also disclose your personal information to other third parties such as a complaints body to whom a complaint relating to a product of service is referred, any party acquiring an interest in our business and anyone acting on your behalf. We may also collect personal information about you from third parties, where it is necessary for us to provide financial advice or services to you.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. While we take reasonable steps to ensure overseas recipients handle your information in accordance with Australian privacy standards, we cannot guarantee compliance by foreign government agencies or regulators. By using our products or services, you consent to these disclosures.

Advice Links is also required, pursuant to the Anti-Money Laundering (AML) and Counter-Terrorism Financing (CTF) Act and its corresponding rules and regulations to implement certain client identification processes. We may be required to obtain information about you at the time of providing financial services to you, and from time to time thereafter in order to meet our legal obligations. We have certain reporting obligations pursuant to the AML/CTF Act and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy which will be updated from time to time. Our privacy policy is available at www.advicelinks.com.au or by calling us; our contact details are set out in Part 2 of this document. It covers:

- How you can access the personal information we hold about you and ask for it to be corrected;
- How you may complain about a breach of the Privacy Act 1988 (Cth), or a registered privacy code and how we deal with your complaint; and
- How we collect, hold, use and disclose your personal information in more detail.

Where you have provided information about another individual, you must make them aware of that fact and the contents of this privacy statement. Our contact details are set out in Part 2 of this document.

SECTION 3 – ARE YOU SATISFIED?

If you have a complaint or concern about the service provided to you, we encourage you to take the following steps:

1. Contact your Financial Adviser first about your concern
2. If your concern is not resolved to your satisfaction, you may contact us by:

Writing: Operations Manager
Advice Links
PO Box 960, Ayr QLD 4807

Email: contact@advicelinks.com.au

Phone: 07 4783 5151

3. If your concern is not resolved within 30 days or if you are not satisfied with the decision, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA).

The Australian Financial Complaints Authority (AFCA) independently and impartially resolves disputes between consumers, including some small businesses and participating financial service providers.

The Australian Financial Complaints Authority provides an independent dispute resolution process covering complaints about financial services including; banking, credit, loans, general insurance, life insurance, financial planning, investment stock broking, managed funds and pooled superannuation trusts.

You may contact the Australian Financial Complaints Authority by:

Writing: Australian Financial Complaints Authority
GPO Box 3, Melbourne Vic 3001

Email: info@afca.org.au

Website: www.afca.org.au

Phone: 1800 931 678

4. **The Australian Securities and Investment Commission (ASIC)** is Australia's corporate, markets and financial services regulator. ASIC contributes to maintaining Australia's economic reputation by ensuring that Australia's financial markets are fair and transparent and is supported by informed investors and consumers alike.

ASIC seeks to protect consumers against misleading or deceptive and unconscionable conduct affecting all financial products and services. You may contact ASIC by:

Writing: Australian Securities and Investment Commission
GPO Box 9827, Your Capital City or
PO Box 4000, Gippsland Mail Centre Vic 3841

Website: www.asic.gov.au

Phone: 1300 300 630

5. **The Financial Advice Association Australia (FAAA)**, is the peak professional body for financial planning in Australia. The FAAA provides the leadership and professional framework that enables members to deliver quality financial advice to their clients. All FAAA members are bound by professional, technical and ethical standards as provided in the FAAA Code of Professional Practice.

The FAAA has effective and appropriate policies and procedures in place to assist you with your complaint and ultimately help protect consumers and those planners doing the right thing. You may contact the FAAA by:

Writing: The Investigations Manager
FAAA
GPO Box 4285, Sydney NSW 2001

Website: <https://faaa.au/>

Phone: 1300 337 301

Before you send your concern to any of these respective bodies, please contact them to understand the process of lodging your concern with them.



ADVICE LINKS



progressive
wealth
solutions

Financial Services Guide

Version 5.0 | 1st September 2025

ADVISER PROFILE

GUIDE TO OUR RELATIONSHIP WITH YOU AND OTHERS

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 1st September 2025 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of Advice Links Pty Ltd ABN 41 632 750 906 and Australian Financial Services Licence No. 517955 ('Advice Links').

I am authorised by Advice Links to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG. I have been authorised by Advice Links to distribute this FSG.

Advice Links Pty Ltd
ABN 41 632 750 906
Australian Financial Services Licence No: 517955

128B Edwards Street, Ayr QLD 4807
PO Box 960, Ayr QLD 4807

Email: contact@advicelinks.com.au
Website: www.advicelinks.com.au

SECTION 1 ABOUT YOUR ADVISER

Who is your financial adviser?

Your Financial Advisers are:

Damien Arboit

My Authorised Representative number is 244639 and the Corporate Authorised Representative number of Progressive Wealth Solutions Pty Ltd is 472911.

Connie Bonanno

My Authorised Representative number is 1272414 and the Corporate Authorised Representative number of Progressive Wealth Solutions Pty Ltd is 472911.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refers to Damien Arboit, Connie Bonanno and Progressive Wealth Solutions. The term 'Representatives' refers generally to Advice Links's Authorised Representatives.

We are authorised Representatives of Advice Links and are authorised by Advice Links to provide financial services as described in this document.

Damien Arboit

What experience does your financial adviser have?

I have extensive experience in the financial planning industry, commencing in 1998 as a Financial Adviser offering advice to individual clients as well as small to medium enterprises.

What qualifications or professional memberships does your financial adviser have?

I hold the following qualifications:

- Bachelor of Commerce;
- Certified Financial Planner® professional.

I hold the following memberships:

- Fellow of CPA Australia (FCPA);
- Financial Advice Association Australia (FAAA)

Does your financial adviser have any associations or relationships?

I have an association with Progressive Wealth Solutions (ABN 66 994 127 993) as a director. I receive a salary and other distributions from Progressive Wealth Solutions. Fees and commissions are paid to Progressive Wealth Solutions by Advice Links Pty Ltd for distribution to me. Progressive Wealth Solutions Pty Ltd is also a Corporate Authorised Representative of Advice Links Pty Ltd and

is not a related company of Advice Links Pty Ltd. Progressive Wealth Solutions Pty Ltd's Authorised Representative number is 472911.

Damien Arboit is a Director and Responsible Manager of Advice Links Pty Ltd and is a shareholder in Advice Links Pty Ltd.

Connie Bonanno

What experience does your financial adviser have?

I commenced working in the Financial Planning industry in 2012 as an employee of Progressive Wealth Solutions Pty Ltd, which offers advice to individual clients as well as small to medium enterprises. I became an Authorised Representative in December 2018.

What qualifications or professional memberships does your financial adviser have?

I hold the following qualifications:

- Diploma of Financial Planning;
- Advanced Diploma of Financial Planning;
- Graduate Certificate in Financial Planning;
- Master of Financial Planning.

I hold the following memberships:

- Financial Advice Association Australia (FAAA)

Does your financial adviser have any associations or relationships?

I have an association with Progressive Wealth Solutions (ABN 66 994 127 993) as an employee. Fees and commissions are paid to Progressive Wealth Solutions by Advice Links and I am paid a salary. Progressive Wealth Solutions Pty Ltd is also a Corporate Authorised Representative of Advice Links and is not a related company of Advice Links. Progressive Wealth Solutions Pty Ltd's Authorised Representative number is 472911.

SECTION 2 THE SERVICES I PROVIDE

Damien Arboit

What areas is your financial adviser authorised to provide advice on?

Damien Arboit is authorised by Advice Links to provide financial services, including advice or services in the following areas:

- Basic deposit products;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Standard margin lending facilities;
- Securities (eg. shares);
- Superannuation products; and
- Self-Managed Super Funds.

Are there any services your financial adviser is not authorised by Advice Links to provide?

Damien Arboit is not authorised by Advice Links to provide advice or services in the following areas:

- Derivatives.

How can you provide your instructions to me?

You may provide instructions to me by using any of the contact details provided in Section 4 'Contact & Acknowledgement'.

Connie Bonanno

What areas is your financial adviser authorised to provide advice on?

Connie Bonanno is authorised by Advice Links to provide financial services, including advice or services in the following areas:

- Basic deposit products;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Securities (eg. shares); and
- Superannuation products.

Are there any services your financial adviser is not authorised by Advice Links to provide?

Connie Bonanno is not authorised by Advice Links to provide advice or services in the following areas:

- Standard margin lending facilities;
- Derivatives;
- Self-Managed Super Funds.

How can you provide your instructions to me?

You may provide instructions to me by using any of the contact details provided in Section 4 'Contact & Acknowledgement'.

SECTION 3 FEES AND CHARGES

How will your financial adviser be paid for the services provided?

All fees and commissions disclosed in this FSG, which are attributed to the services provided to you by me are paid to Advice Links.

Advice Links receives all fees and commissions payable for the services we provide, and pays 100% of all the fees and commissions it receives to Progressive Wealth Solutions. Progressive Wealth Solutions pays a fee to Advice Links. This fee is an annual fixed amount based on the commercial cost to operate Advice Links Pty Ltd and is reviewed each year.

What is your financial adviser's fee structure?

As part of detailed financial planning there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree on the fees with you.

Advice fees are payable by you at the following stages:

- 1) **Fee for Service:** One-off fee for having an appointment for preliminary discussions where no personal advice is provided or required.

This is charged on a hourly basis at a minimum of \$330 per hour or as agreed with your adviser.

- 2) **Recommendation:** For having a personalised financial plan (Statement of Advice – 'SoA') prepared, a plan preparation fee may be payable.

The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.

Statement of Advice fees range from \$3,300 to \$8,800.

- 3) **Ongoing Service:** If you choose to engage us to implement and provide ongoing services, you may be charged a fee.

Ongoing fees range from \$2,200 to \$26,400, dependant upon the services that may be required and agreed with you.

Fees will be determined following assessment of your ongoing needs and services.

Note: Full details of the fees and commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendation.

What amounts do my employer and other related entities receive for financial services?

All fees, commissions and incentives are received by Progressive Wealth Solutions Pty Ltd trading as Progressive Wealth Solutions.

What other benefits does your financial adviser receive?

In addition to the remuneration detailed above, I am eligible to qualify for other benefits and entitlements as detailed below:

- From time to time we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit that we receive which is valued at between \$100 and \$300 and other benefits that relate to information technology software or support provided by a product issuer or that relate to educational and training purposes.

Will your financial adviser be paid when making a referral?

We do not accept payment for making a referral to an external specialist such as an Accountant, Solicitor, Finance Broker or Insurance Adviser.

If you have been referred to us by an external party and you accept the services we provide there will be no payments to the external party. Should this vary, any amount payable will be disclosed in the SoA provided to you. This will be paid by Progressive Wealth Solutions Pty Ltd to the external party and will be at no additional cost to you.

SECTION 4 CONTACT & ACKNOWLEDGEMENT

HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

Your Financial Advisers:

Damien Arboit	Phone:	(07) 4783 5151
	Email:	damien@progressivewealth.com.au

Connie Bonanno	Phone:	(07) 4783 5151
	Email:	connie@progressivewealth.com.au

Practice Details:	Phone:	(07) 4783 5151
	Email:	info@progressivewealth.com.au
	Address:	128b Edwards Street, Ayr Qld 4807
	Postal:	PO Box 960, Ayr Qld 4807
	Website:	www.progressivewealth.com.au