INDUSTRY FUND SERVICES

Financial Services Guide

23 July 2026

Your Financial Adviser

Name	Linda Panaszek
Adviser Number	1235689
CAR	**Corporate Authorised Representative** Super Helpful Retirement Planning Pty Ltd (Super Helpful Retirement Planning)
CAR Number	1322254
Contact Details	28 Leigh Street Adelaide SA 5000 0415 690 762

Licensee

Both Super Helpful Retirement Planning and Linda Panaszek are Financial Advisers of Industry Fund Services (IFS). Linda Panaszek is employed by Super Helpful Retirement Planning.

Not Independent

We are not independent, impartial or unbiased because we are an authorised representative of Industry Fund Services Limited, which has associations with certain product providers. These relationships may influence the advice we give. We do not receive commissions or referral fees, but under the Corporations Act we cannot describe ourselves as independent.

Employer

Employer	Super Helpful Retirement Planning Pty Ltd
ABN	86 698 683 591

Services Your Financial Adviser Can Provide

Your Financial Adviser and IFS can give you general and personal financial advice about, and deal in:

- Superannuation (excluding self-managed super funds)
- Your investments outside of superannuation
- Life, disablement, income protection and trauma insurance

About this Financial Services Guide

This Financial Services Guide (FSG) helps you decide whether you want to use the services of the Financial Adviser named above.

It sets out:

- The services your Financial Adviser and IFS can provide;
- The fees and benefits your Financial Adviser and IFS receive;
- The associations your Financial Adviser and IFS have;
- Other documents you may receive;
- How IFS manages and uses your personal information;
- How you can make a complaint.

How Your Financial Adviser is Paid

Linda Panaszek is paid a salary by Super Helpful Retirement Planning and may also earn bonuses based on the overall performance of Super Helpful Retirement Planning which varies annually. Their salary is not linked to the advice they give you.

No Commissions

IFS Financial Advisers do not receive any commissions whatsoever.

Associations of IFS and Your Financial Adviser

IFS and Super Helpful Retirement Planning have entered into an agreement allowing both Super Helpful Retirement Planning and Linda Panaszek to provide advice under IFS' Australian Financial Services Licence (AFSL).

Fees that IFS and Super Helpful Retirement Planning Receive

IFS is paid fees by Super Helpful Retirement Planning for the financial advice and licensing services it provides to Super Helpful Retirement Planning and Linda Panaszek.

Fees You Will Pay

Your Financial Adviser will let you know any fees you need to pay for services they provide to you, before those services are provided.

Compensation Arrangements

IFS has in place professional indemnity insurance which satisfies the requirements for compensation arrangements under s 912B of the Corporations Act 2001.

INDUSTRY FUND SERVICES

Unhappy with your advice or service?

IFS has a process to help you if you're unhappy with the advice or service you've received.

You can let us know and make a complaint by:

- Speaking to your Financial Adviser;
- Mail:

  Complaints Manager
  Industry Fund Services
  Level 27, 360 Elizabeth Street,
  Melbourne, VIC 3000;

- Phone: 1300 680 821
- Email: riskandcompliance@ifs.net.au

We'll do our best to contact you within 1 business day of receiving your complaint to let you know we're working on it, and to get any additional information we need to help you. We'll try to resolve your complaint as quickly as possible and, in any case, within 30 days.

If you're unhappy with our response to your complaint, you can make a complaint with the Australian Financial Complaints Authority (AFCA) - an external body that works with you and IFS together, to resolve your complaint. This service is free to consumers. You can make a complaint to AFCA via:

- Online: www.afca.org.au
- Email: info@afca.org.au
- Phone: 1800 931 678
- Mail:

  AFCA
  GPO Box 3
  Melbourne VIC 3001

Please note that before making a complaint to AFCA - you must first make a complaint to us.

Your Personal Information & Privacy

IFS takes your privacy seriously. IFS and your Financial Adviser collect and use your personal information to provide you with the services set out in this FSG. We also disclose your information to third parties where we need to in order to provide you with the services set out in this FSG. You're not required to provide any information to us or consent to the disclosure of your information, but if you don't, we may not be able to provide you with those services.

We maintain a record of your personal information to provide you with services now and in the future to which your Financial Adviser have access. You can look at your file at any time by asking us in writing. We may charge you a fee to cover the cost of locating, retrieving, reviewing and copying your file, but we'll let you know about any fees in advance.

IFS or your Financial Adviser may contact you in the future to let you know about financial information relevant to you, to explore your advice needs or to offer you services. If you do not want to be contacted, please let your Financial Adviser know.

For more information about how IFS collects, managed and uses your personal information, please visit ifs.net.au/privacy-disclaimer.

For more information about how Super Helpful Retirement Planning collects, manages and uses your personal information, please speak with Linda Panaszek.

You can also see information about your privacy rights at the Office of the Australian Information Commissioner at oaic.gov.au