



Services Guide

Last updated: 1 July 2026

Version 1.2

About This Guide

This Services Guide sets out the nature of the services provided by The Money Study and its associates. It also explains how we are remunerated and discloses any relationships that may have the potential to influence the services we provide. We encourage you to read this Guide carefully and to retain it for your records.

Who We Are

The services described in this Guide are provided by The Money Study and its associates.

What We Do

The Money Study provides clear, factual information to help you better understand your superannuation, your retirement options, and related financial concepts.

Factual information can help you understand the rules, benefits, and considerations that apply to financial products. However, we do not provide opinions or recommendations of any kind.

What We Don't Do

The Money Study does not hold an Australian Financial Services (AFS) Licence and is not a registered tax agent. As a result, we are unable to provide financial advice or tax advice. In practical terms, this means that we do not:

- provide general or personal financial advice;
- provide tax advice for a fee; or
- deal in, arrange, or recommend financial products.

All information we provide is general in nature and is intended only to support you in making your own informed decisions.

Before Making Financial Decisions

Factual information is not a substitute for personal financial advice. Financial and tax-related decisions should always take into account your full personal circumstances.

Before acting on any information or making a decision in relation to a financial product, we recommend that you speak with a licensed financial adviser and read the relevant Product Disclosure Statement (PDS).

Recording of Meetings

To protect the privacy and confidentiality of all participants, the recording of meetings is not permitted. This applies to meetings held in person, by telephone, or by video conference, and covers audio recordings, video recordings, and screen recordings.

Please do not record any meeting, in whole or in part, without express written consent from The Money Study.

How We're Paid

The Money Study operates strictly on a direct fee-for-service basis. The fees you pay us are our only source of income.

We do not receive commissions, referral fees, or any other form of payment from third parties, and our services are not influenced by any such arrangements.

Your Privacy

We take the privacy and security of your personal information seriously.

We engage trusted third-party providers for services such as email, web hosting, and secure cloud-based data storage. Your personal information may be held with these providers solely for the purpose of delivering our services to you.

We will never share your personal information without your consent, except where we are required to do so by law. Our full Privacy Policy is available on our website.

Disclaimer

To the maximum extent permitted by law, The Money Study and its related entities accept no liability for:

- (a) any errors, omissions, or inaccuracies in the information provided; or
- (b) any reliance on, or use of, that information by you or any other person.