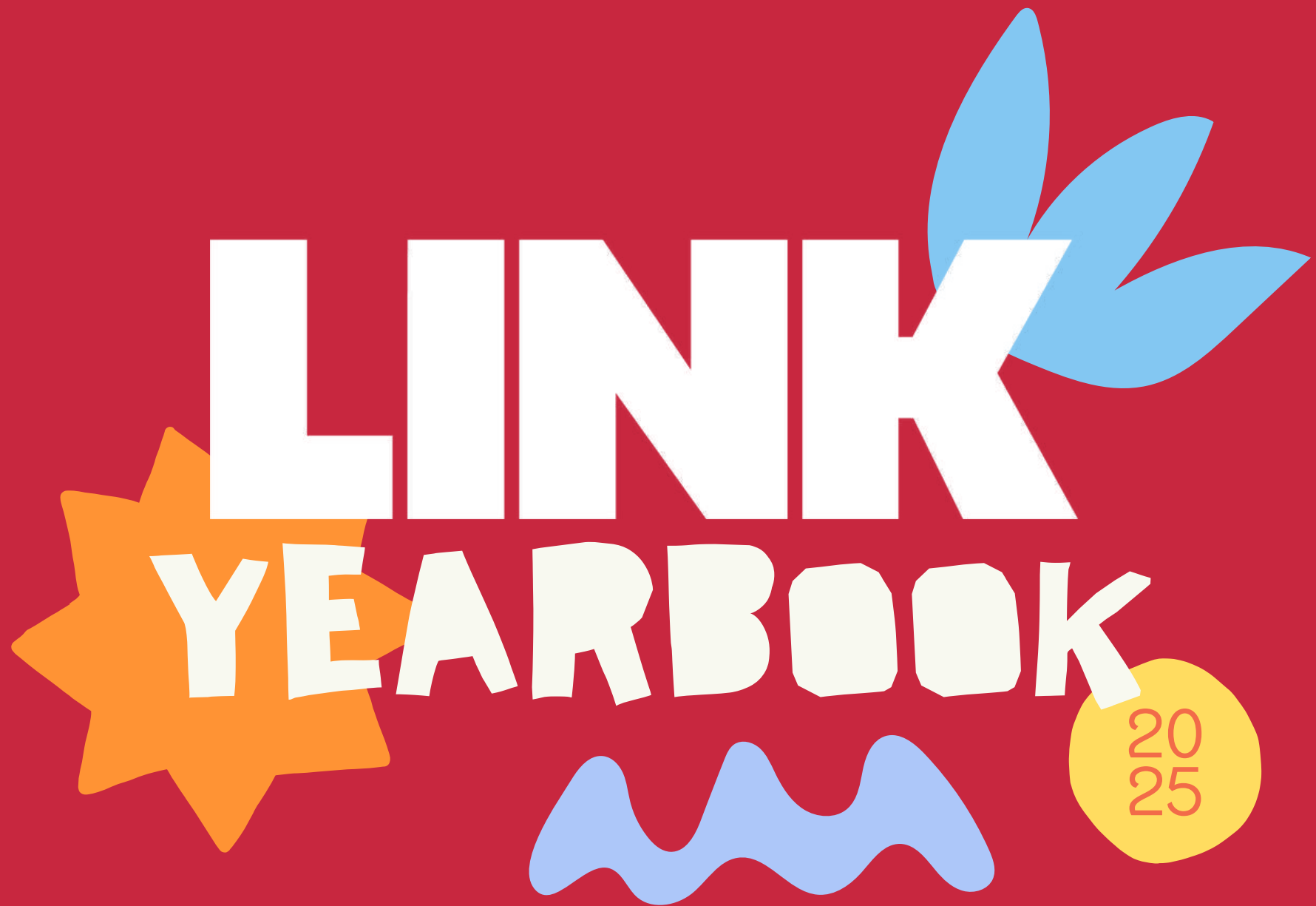




FOUNDERS' MESSAGE

As we look back on 2025, what stands out isn't the pace of growth or the milestones. It's the feeling that carried us through the year. This has been a year of returning to what matters most at LINK. A year of choosing intention over intensity, strengthening the culture that makes this place different, and taking steady steps toward the bigger vision we're building together.



There's been real growth. New partners joining the journey, divisions finding their footing, and LINK Wealth continuing to evolve with Richard and PJ delivering genuine value for clients. Leadership also expanded, with DJ stepping into the marketing business and bringing sharper focus and renewed direction.

But the heart of this year has been **our people**.

Our Philippine team, now 21 strong, showed extraordinary courage and commitment. Through typhoons, earthquakes, floods, and everything that was thrown their way, they supported one another, stayed connected to LINK's purpose, and reminded us of their strength in both skill and spirit during our time together in Boracay.

Across every division, we saw deeper teamwork, calmer collaboration, and genuine care. This year felt steadier, kinder, and more aligned. You could see it in the quiet wins, the small moments, and the consistency with which people showed up for their teams.

The results and numbers spoke for themselves. We finished 2025 with an OfficeVibe score of 8.9, our highest ever and among the top workplaces anywhere. Not because we worked harder, but because we connected better. Empowering positive change wasn't just a statement; it was something we lived.

We also made smart long-term decisions. Renewing our lease, reshaping our workspace, and beginning succession planning. Thinking ahead without racing ahead.

And, in true LINK style, we did it without losing the rebellious streak that sets us apart. This business was never built the usual way, and it never will be. We lead with heart, back our people, and choose culture over shortcuts. It's why LINK feels the way it does, and why it will continue feeling that way.

As we close out 2025, we're grateful. For the work, the growth, and the people who shape this business. We head into 2026 with clarity, steadiness, and a quiet confidence in what comes next.

**Together, we've built something special.
And we're just getting started.**

- James, Chris, Brad & Hugh



CLASS OF 2025



Brittany Lucas
Receptionist



Dewan Brookes
Business
Development Manager



France Gonzales
Registration Assistant



Franklin Mercado
Client Services



James Webb
Director



Juan Troncoso
Projects
& Technical Specialist



Mary Gomez
Registration Assistant



Nathan Phengrasmy
Team Assistant



Rhonda Burton
Practice Manager



Brad Minhinnick
Director



Ella Stewart
Property Manager Assistant



Karl Lim
Property Manager Assistant



Kath Ramos
Tenant Concierge



JC Crusit
Team Assistant



PJ Byrne
Director



Richard Leal
Director



Anuschka Erasmus
Art Director



Ardian Berisha
Web Designer
& Developer



David James
Director



Francis Lagazon
Full Stack Developer



Hazel Anthony
Team Manager



Jade Macbeth
Brand Strategist
& Copywriter



Malou Siarot
Team Assistant



Rod Morfe
Search Specialist



Angelo Franco
Client Manager



Bibiana Hermann
Client Manager



Dareen Saco
Client Manager



**Fresh faces
for 2025!**



**Celebrating epic
years with LINK!**



Emma Warren
Team Leader



Minh Duong
Client Manager



Sharlene Banal
Client Manager



Ally Tagapulot
Loan Support



Callum Howarth
Mortgage Broker



Hugh Dellit
Director



Jacob Keenan
Loan Manager



Jeff Belgira
Loan Support



Amanda Bugg
Client Advisor



Andrew Fernandes
Client Advisor



Angie Zhang
Client Advisor

7



Berna Lyn Salunga
Client Advisor

6



Chris Tinta
Director



Eden De Guzman
Client Advisor



Janet Salvador
Client Advisor



Jean David
Client Advisor



Kelly Walker
Client Advisor



Kent Maglasang
Client Advisor



Linh Do
Client Advisor



Lynh La
Client Advisor



MJ Quiambao
Client Advisor



Rachelle Masangcay
Client Advisor



Ru McKinnon
Client Advisor

5



Su Nandar
Client Advisor



BISOU BISOU

CHRISTMAS 2024

The gang suited up for the annual LINK Christmas celebration. New and old rivalries sprouted during Stealing Santa, and like every year, all was forgiven once we hit the party venue – the DJ started playing, and we started slaying hundreds of killer poses for the photobooth. Massive congratulations to France for being crowned PH LINK Legend, and Juan on officially becoming a 2-time LINK Legend!



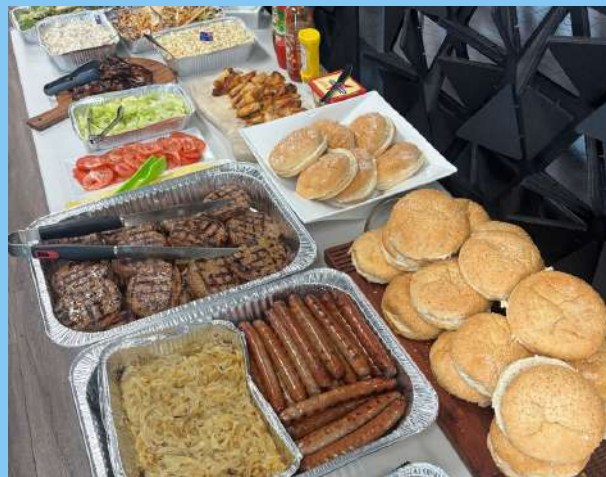






CHRISTMAS in PH

Our Pampanga girls got into the festive spirit with a special lunch and gifting session, and some much-needed girly time for Eden before her maternity leave.



AUSTRALIA DAY BBQ

In the spirit of Australia Day, nothing shouts more Aussie than a classic BBQ on the deck. We are eternally grateful for the lush environment, beautiful sunshine and Callum's specific set of skills when it comes to manning the barbie.



TRIVIA THROUGH THE AGES

You must look the part to act the part – and the teams nailed the assignment, all dressed up for our themed trivia game show! Once again, our competitive streak shone through, this time with an extra bit of glam and epic fashion outfits! Can you guess the eras?









**FEE &
TOWN HALLS**







BLACK HIDE

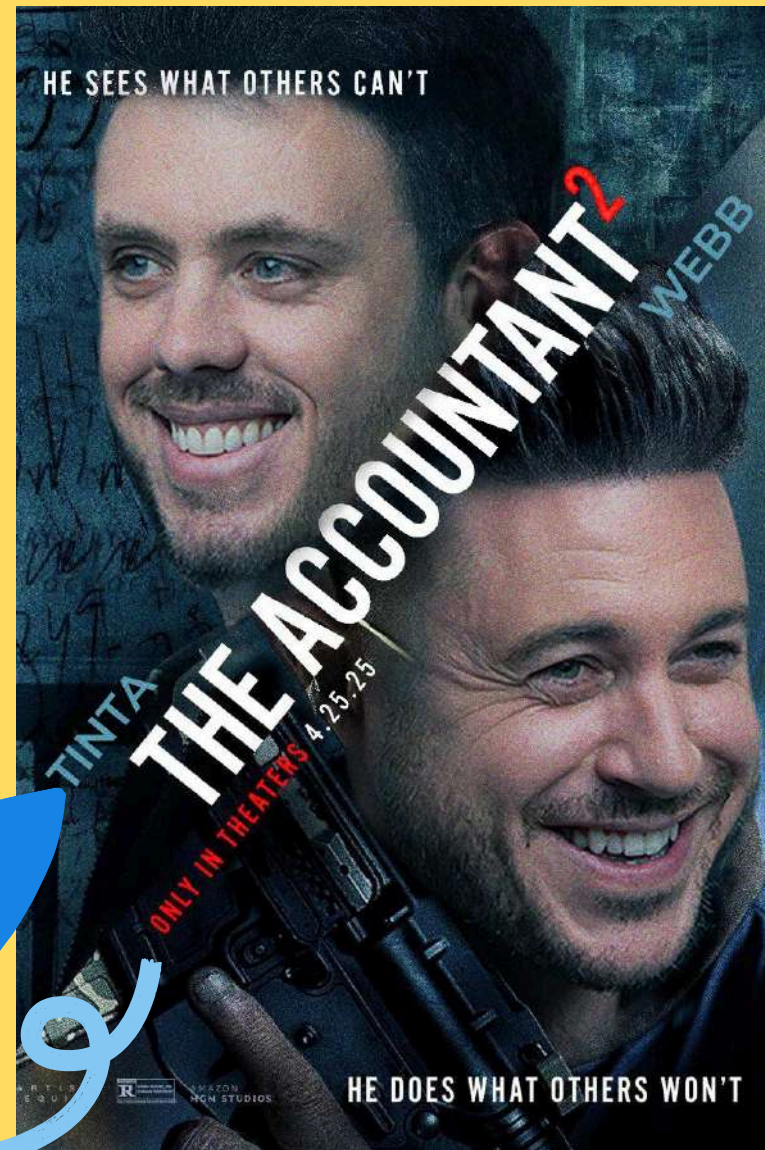
WHISKY BUSINESS

Running a business and chasing big goals can be a lonely road. Through Whisky Business, James created a mutual safe space to share common challenges and connect with like-minded business owners. This year's event was dubbed the best one yet, thanks to the great conversations and the incredible food served up by Black Hide at Queen's Wharf.

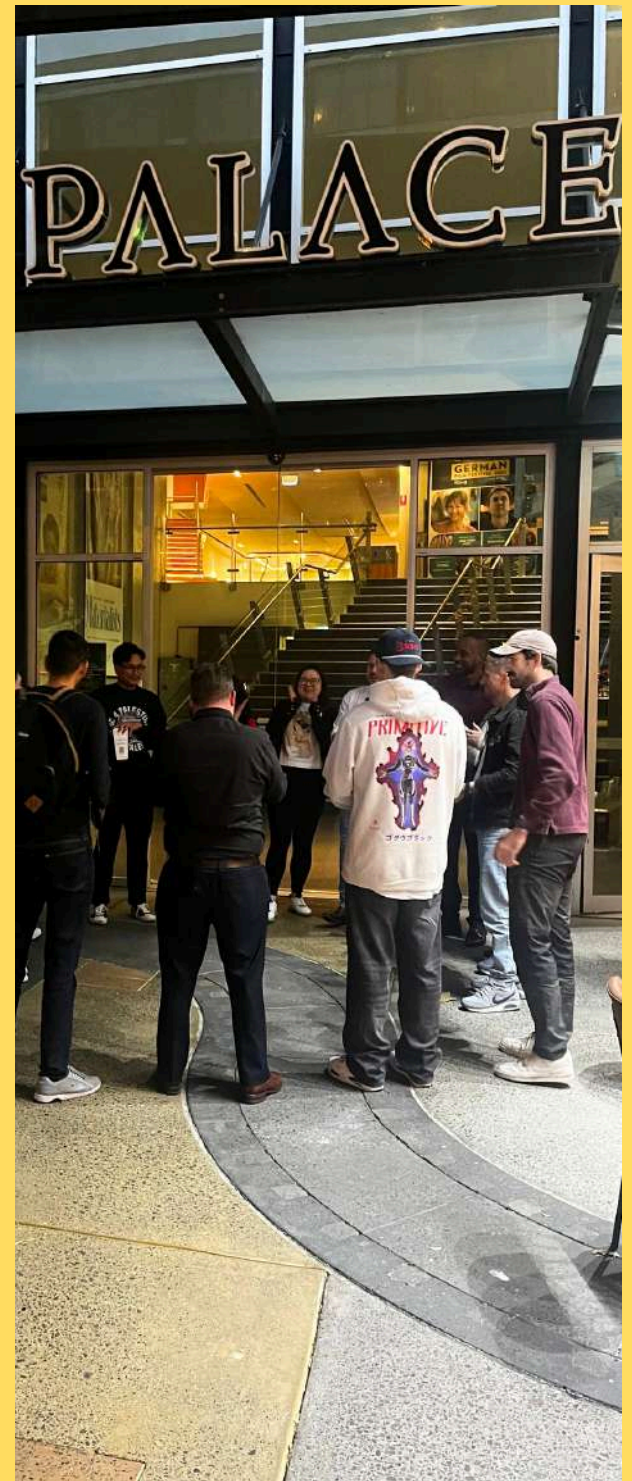


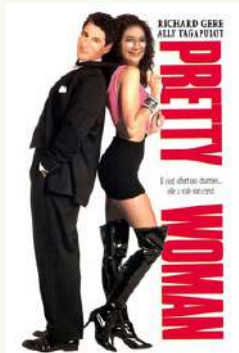
PALACE CINEMAS

MOVIE
DAY



Taking the accountants (and the rest of the team) to catch 'The Accountant 2' movie. Groundbreaking. Movie day isn't complete without popcorn, snacks and drinkies! Bonus movie poster featuring an actual accountant. Movie rating : AAA (IYKYK)







BIRTHDAYS





LINK
LEGENDS

THE LODGE

After a tireless season of financials, the team glammed up and headed to Rodd & Gunn's The Lodge to celebrate EOFY. The perfect spot to unwind, toast to the hard work, and watch the world go by. Epic congratulations to our LINK Legends this season : Nathan & Malou! Very epic and well deserved.



EOFY









PERSONAL 
A WESOMENESS DAY









SOUTH BANK

XEROCON





HAMILTON

FAMILY DAY

Gathering our LINK families for a fun and chaotic weekend is always a treat! We spent the morning laughing, eating, and taking over the Hercules Park playground. It was also a great excuse to get the kids to burn off all their energy while the adults enjoyed a foodie spread and snuck some bites off their kid's ice blocks when they weren't looking.







WOMEN OF LINK



There's a unique strength and warmth that women bring to a workplace. LINK is fortunate to have remarkable ladies, both onsite and overseas, who lift, support, celebrate, and inspire each other and the team every day. Thank you for all that you do (and deal with)!





BORACAY

CHRIS & JAMES in PH

Reunion time in Boracay! Our Philippines meetup this year saw the team exploring the beautiful island of Boracay, with our hosts packing the days full of island hopping and cross-cultural learning. Special shoutout to Franklin, Mary & Malou for organising all the fun activities, and Berna for setting up a professional photoshoot on the beach! What an epic backdrop!









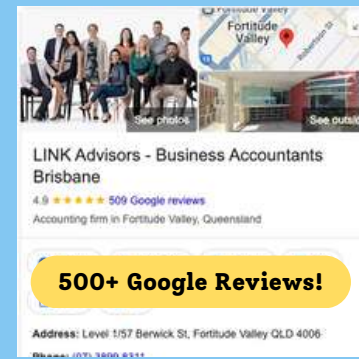
**MILESTONES
& CELEBRATIONS**



Franku's 5 Years LINKversary!



Emma & Nathan got engaged!



Ru's 5 Years LINKversary!



Jade's farewell lunch



Lynh La celebrating 25 years as a CA!





Erramarie Bethany De Guzman



Thomas Ancheng McKinnon



Akira Yael Capili



Irene Yutong Wu



OUR PH TEAM

CEBU



Malou



Franklin

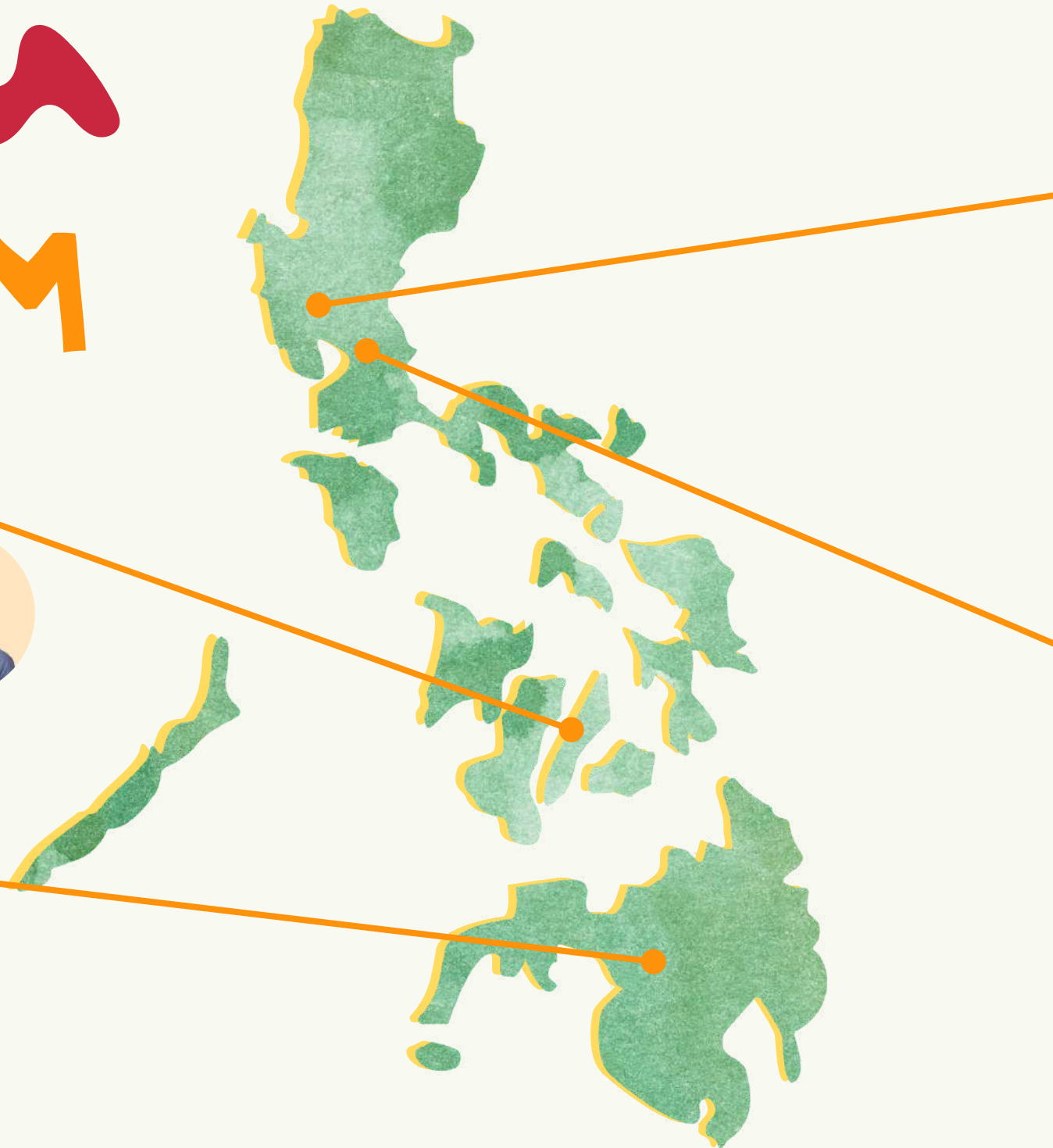


Dareen

DAVAO



JC



PAMPANGA



Rachelle



Berna



Eden



Francis



Janet



Karl



Kent



MJ



Sharlene



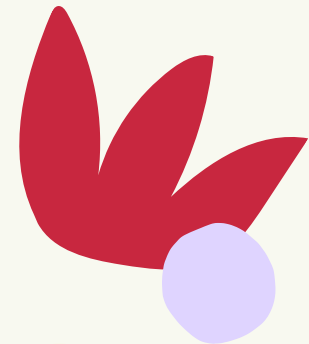
Angelo



Jean



Kath



France



Jeff



Mary



Rod



Ally

MANILA



PH TEAM CATCH UPS

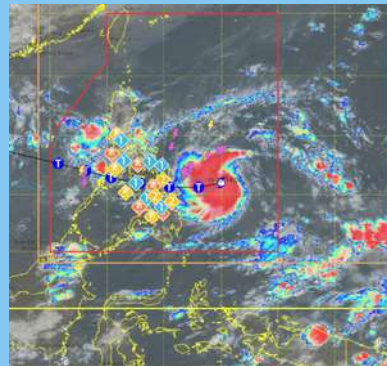


LINK continued its localised catch-ups with our teams in the Philippines this year. This was a great opportunity for our PH team to spend the day with colleagues in their local areas and bond over some fun activities and foster a stronger sense of community and belonging beyond their everyday remote work.



HELLO, MOTHER NATURE.

This year alone, we've seen some really scary moments from Mother Nature in the many forms of cyclones, earthquakes, and floods, especially for our affected PH teams across the region. Just a reminder of how lucky we are to have each other for support and comfort in times like these.

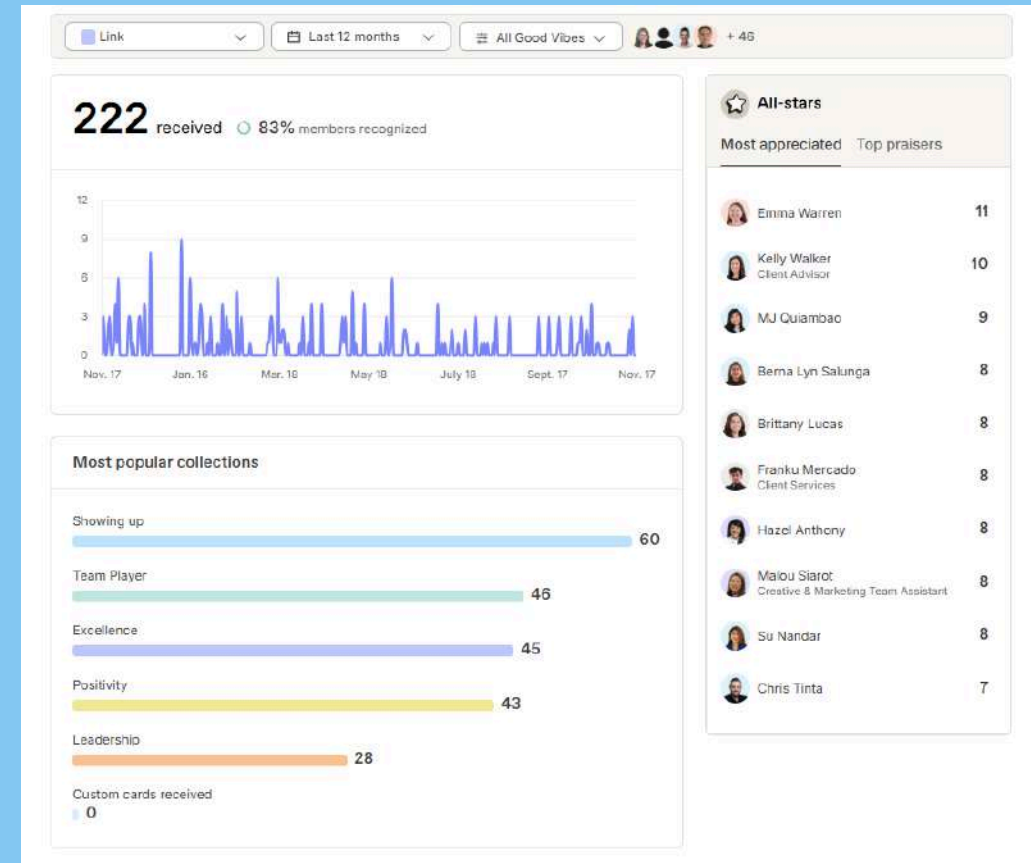
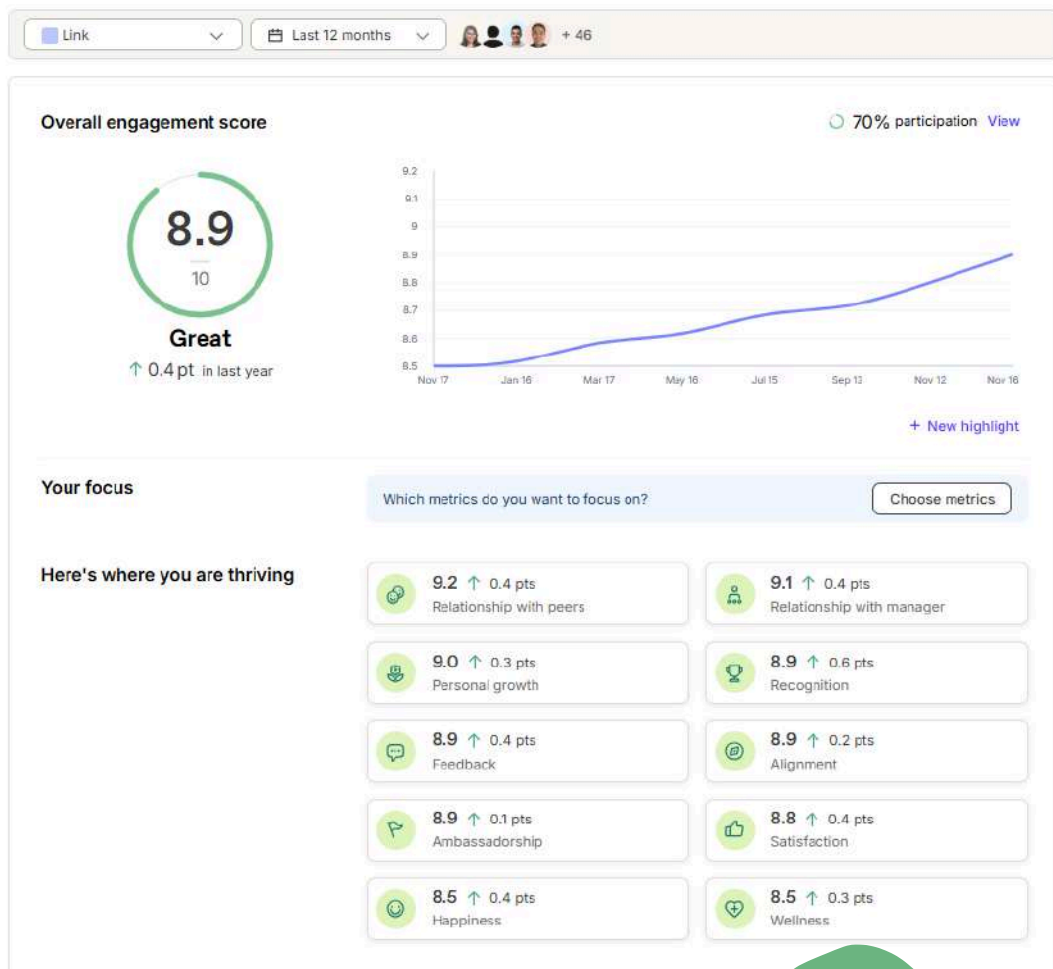


HERE'S WHAT WE KNOW ABOUT THE CEBU EARTHQUAKE

6.9 magnitude earthquake was recorded at 9:59 PM last night, Sept. 30, 2025 at Bogo City, Cebu.

848 aftershocks have been recorded by PHIVOLCS. The organization said in a briefing that more aftershocks are expected in the upcoming days.





OFFICE
VIBE

We love ourselves a
record-breaking OfficeVibe score!

Thank you to each and every one of you who continue to participate and share your genuine thoughts and insights into your world at LINK. With your support, we continue to cultivate an amazing workplace culture and bring meaning to our relationships. Watching how our team dynamics work so seamlessly across different teams, whether through random lunch buddy outings, bubble tea/iced coffee catchups, and beautiful human connections, is the reason why LINK is what it is today.

GOOGLE REVIEWS

We're just going to put this out there :
LINK Advisors cracking the **500+**
Google Reviews mark. Enough said.

No, actually...there's more to say. This
calendar year, we've tallied an amazing
total of 1,174 Google Reviews for 2025!



Advance	236	5.0 ★
Living	143	4.9 ★
Books	124	4.9 ★
Advisors	509	4.9 ★
Creative	113	5.0 ★
Marketing	22	5.0 ★
Wealth	27	5.0 ★
Total	1,174	5.0 ★

New LV Google Review APP 16:54

A 5 star review was just left by Vicki Burton

Comment: As first home buyers with lots of questions and uncertainty, we couldn't have asked for a better experience with Hugh and the team. They were consistently patient and supportive throughout the entire process, making what could have been a stressful time feel smooth and easy to navigate. Hugh took the time to explain everything in detail, always made us feel at ease, and genuinely cared about helping us achieve our goal. We felt supported from start to finish, and were so grateful for the team's guidance and professionalism. Highly recommend to anyone looking for a trustworthy and dedicated mortgage broker!



New LB Google Review APP 10:29

A 5 star review was just left by Gernot Keckeis

Comment: Awesome service from our accountant Bibiana at Link Books! Super helpful, easy to deal with, and always on top of things. Makes running the business a whole lot easier. Highly recommend!



New LL Google Review APP 16:34

A 5 star review was just left by Anjali Akash

Comment: Stayed with Link Living for about 1.5 years and had an excellent experience throughout our tenancy. A special thank you to Brad and Karl, who were always incredibly helpful, responsive, and quick to get things fixed whenever we reported an issue. Their professionalism and support made everything smooth and stress-free, highly recommend Link Living!



New LL Google Review APP 21:02

A 5 star review was just left by Corrina Beel

Comment: Being a tenant through Link Living has been an absolute pleasure. It was a cold slap to reality when I concluded my lease and realising not all property managers are as contactable, prompt and efficient as Link. When it comes time to lease again I will be looking for properties under their care. Absolutely fantastic



New LW Google Review APP 19:01

A 5 star review was just left by Rachel McMillan

Comment: We've had another great experience with the team at LINK Advisors.

My husband and I are looking at doing some strategic financial planning regarding super, insurance and investments.

I contacted our accountant Chris to discuss and he put us in touch with Richard to get a second opinion.

We were really happy with how efficient Richard was in responding to our queries and all the advice on our future plans.



New LA Google Review APP 30 May at 17:23

A 5 star review was just left by John Collings

Comment: LINK Advisors have been invaluable in assisting and looking after me as I start my small business in the transport industry. My client advisor Su is a very supportive and fantastic resource in my pursuit of achieving a successful business. I look forward to growing my business with the support and expertise of LINK Advisors.



New LW Google Review APP 1 Oct at 20:42

A 5 star review was just left by Kate Tinta

Comment: Had a great planning session with Richard recently. We gained a huge amount of insight into how we can best use the equity we have in our home and explored other methods to improve not only our immediate cashflow, but also our long term wealth. Can't wait to implement these strategies. Thanks Richard.



New LV Google Review APP 17:32

A 5 star review was just left by Nathan P

Comment: This was our second time working with Link Advance and was again an outstanding experience from start to finish. Jacob especially was very knowledgeable, asked all the right questions and was always ready to answer any queries we had.

What truly sets Link Advance apart was their attitude and willingness to go above and beyond for our success. We always felt like a priority, not just another client. We couldn't be happier with the outcome and highly recommend them to anyone navigating the home financing process.



New LA Google Review APP 18:09

A 5 star review was just left by Wendy Creighton

Comment: Lynh La is our client advisor at Link. Lynh is to be commended on her professionalism and her depth of understanding of small businesses like ours. She is personable and easy to talk to, a solver of problems, efficient, effective and our experience with her handling of our account is excellent. We would recommend her unequivocally.



New LB Google Review APP 20 May at 10:26

A 5 star review was just left by Dan Macready

Comment: The team at LINK Books have been very helpful to me and my business. They go above and beyond to ensure the bookkeeping is completed accurately and in the best interests of the business.



New LA Google Review APP 11 Aug at 11:25

A 5 star review was just left by Valentine Chetcuti

Comment: I just completed my personal tax return with Andrew from Link Advisors, and have done for many years, approx 25 years. I started seeing James's Dad Ron and continued when James continued in his footsteps. It has always been an easy and friendly professional service.



New LP (Creative) Google Review APP 15 Sep at 10:36

A 5 star review was just left by Nick Smuts

Comment: Working with the team at LINK has been nothing short of exceptional. From our very first meeting, they understood our vision and brought it to life with clarity, creativity, and care. Hazel, Jade, Juan, Malou, Ardian, and the entire team have been collaborative, responsive, and consistently one step ahead, delivering bold, thoughtful work across branding, digital, and design. They've helped us elevate our brand and connect more meaningfully with our community, and I'm genuinely grateful for the work. Highly recommend LINK to anyone looking for a multi-service agency that truly gets it.





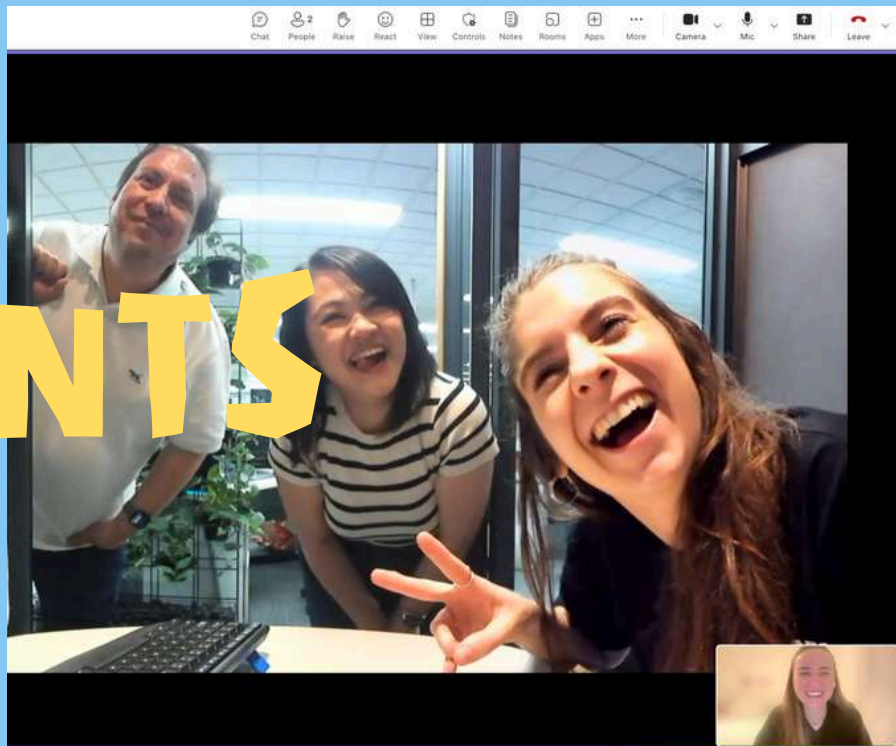
WORLD FOOD DAY & MOVEMBER QUIZ



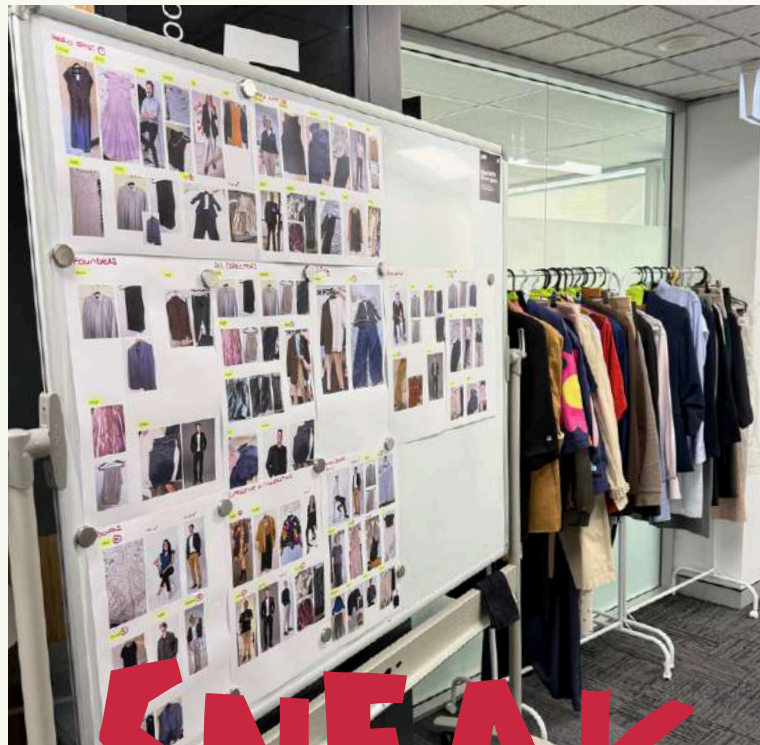


CLIENT LOVE





LITTLE MOMENTS



SNEAK PEEK



YEARBOOK COMMITTEE

Special thanks to :

Brittany for jumping on this crazy bandwagon and coming up with these punchy captions!

Hazel for the magical thing she does every year when Yearbook season comes along!

The Directors for allowing us to create these special memories every year, and for sharing meaningful data and insights into our inner workings at LINK.

Franklin, Berna and Malou for curating all the amazing photos and moments with our PH team.

Juan for always capturing the best candid moments at all of our special events.



