



# YOUR FINANCIAL SERVICES GUIDE

Millennium3 Financial Services Pty Ltd has approved this document and authorised us to provide it on their behalf.  
Austbrokers Financial Solutions (SYD) Pty Ltd Authorised Representative No: 415837  
Level 10, 1 Elizabeth Plaza, North Sydney, NSW 2060



## ABOUT THIS GUIDE

### **The purpose of this guide**

This guide is designed to assist you in understanding how we can help you achieve your financial and lifestyle goals by explaining:

- The advice and services we can provide to you either directly or in association with other professionals,
- Our fees and charges,
- The influences and arrangements that you need to consider when assessing our recommendations, and
- The best to raise any issues you may have with our advice or services.

This is a very important document and we recommend that you read it carefully. If you need further explanation or you are unsure about any part of this guide we encourage you to ask us any questions you may have.

**TO MAKE SURE THAT ADVICE IS APPROPRIATE TO YOU  
WE NEED TO MAKE REASONABLE ENQUIRIES ABOUT  
YOUR CURRENT FINANCIAL SITUATION...**

## ABOUT US

### Our Services

We provide financial advice and services as authorised representatives of Millennium3 Financial Services Pty Ltd (Millennium3). Millennium3, which is part of the ANZ Banking Group is one of Australia's largest financial services licensees (AFSL No. 244252). We act on behalf of Millennium3 and, as the authorising Licensee, Millennium3 is responsible for the financial services we provide to you.

**As an Authorised representative of Millennium3 we can provide you with services including:**

Personal and business risk management advice and wealth creation. We can also assist with the management of your investments and superannuation.

**We can also provide you with advice and support on a range of financial products such as:**

Savings Plans and cash management accounts; Personal Superannuation plans; Employer Sponsored Superannuation funds; Rollovers; Life Insurance cover including, Accident/Sickness/Disability Insurance, Trauma Insurance, Permanent & Total Disability, Insurance and Income Protection Insurance; Business Expense Insurance; Tax effective investments.

Specific information on your adviser, their experience and specialisation is provided in the Adviser Profile section.

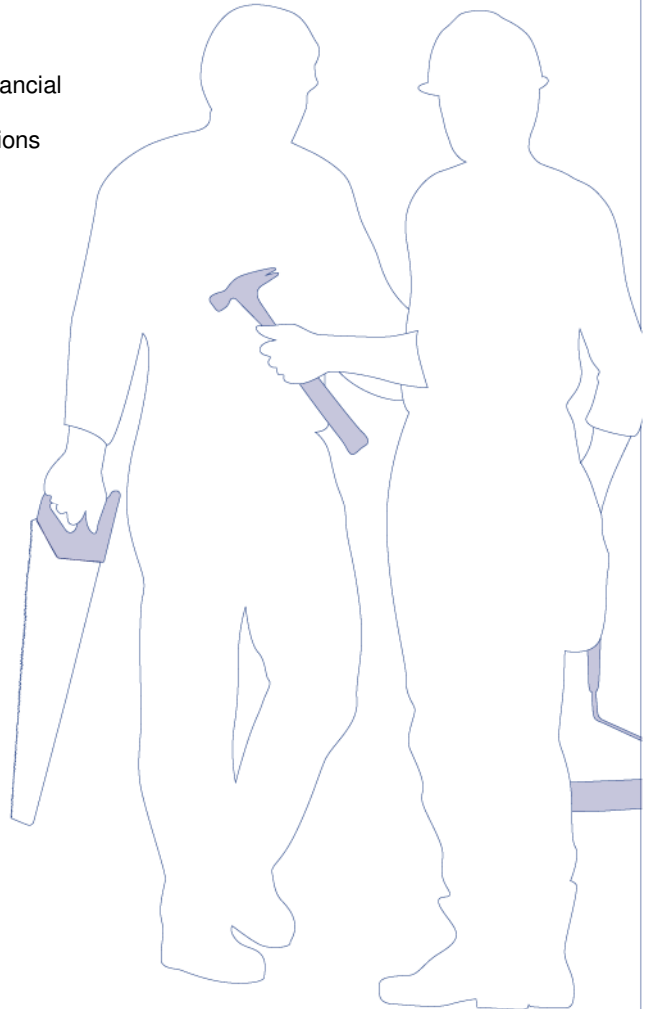
### Referrals

We are a member of the Austbrokers Group of insurance brokers. In some cases we may refer you to or advise you to use the services of a related body corporate. We do not receive any benefit from them that is different to that received by any unrelated third party providing the same service as us. As a member of the same corporate group we may indirectly benefit from this recommendation if it improves the group's performance. If you have been referred to us by someone else, we may pay them a fee, commission or benefit in relation to that referral.

This is generally:

- A fixed fee payable if we provide you with paid personal financial advice
- A proportion of the initial and / or ongoing fees or commissions we disclose to you, or
- Combination of both.

If applicable, details of any arrangement will be provided in the written advice.



## ABOUT YOU

So you receive appropriate advice, your adviser will need a list of your personal objectives, details of your current financial situation and other relevant information.

### **We maintain information about you**

In order to continue to provide you with advice that is appropriate for your needs and suitable for your circumstances we will retain information about you including your financial and lifestyle objectives and your current financial situation. We are also legally required to store this information and records of any advice and services we provide to you. Generally, this information is used to provide you with appropriate advice and services, and suitable recommendations. We are committed to maintaining the security, currency and confidentiality of your information and we will only release it to other parties with your consent or as required by law. You can choose not to provide us with the information we require but, if you do so, we may not be able to provide you with the advice or services you need. You have a general right to examine our records. If you want to see what personal information we hold about you please let us know and we will make arrangements for you to do so. If we can't provide you with access to our records we will let you know the reasons why.

### **We can act on your instructions**

After you engage us as your adviser we can act on your instructions whether you provide them by telephone, email, fax or other means of communications. Should you prefer us to communicate with you via email please understand that you are responsible for monitoring the email account nominated for this purpose. We'll treat any communication to us from this address as instructions from you and we'll continue to use this account until you tell us otherwise.

### **Privacy Statement**

As professional advisers, we are committed to ensuring the confidentiality and security of your personal information. Our Privacy Policy, which details how your personal information is managed and protected, is available on our website at [www.millennium3.com.au](http://www.millennium3.com.au). If you don't have access to the internet, please ask us for a copy.

### **Providing feedback**

As a professional financial services business, we are committed to acting efficiently, honestly and fairly. We value your support and appreciate any feedback that will help us to meet your expectations and needs. If at any time you have any questions or concerns about our advice or our service, we encourage you to contact us directly and we will try to resolve the issue immediately.

If we can't respond to your feedback or effectively resolve your issues within three (3) business days – or if you don't feel comfortable talking with us about your issues - you should contact Millennium3 directly.

If Millennium3 doesn't provide you with a satisfactory response, you have the right to refer your concerns to the Financial Ombudsman Service Limited ("FOS"). FOS is an independent dispute resolution service that deals with complaints about financial services including banking, credit, loans, general insurance, life insurance, financial planning, investments, stock broking, managed funds and pooled superannuation trusts. FOS can be contacted at GPO Box 3, Melbourne Vic 3001 or by phone on 1300 780 808.

The Australian Securities and Investment Commission (ASIC) also has a Free-call Info-line on 1300 300 630 which you may use to make a complaint and obtain more information about your rights.

The law requires Millennium3 to maintain a level of Professional Indemnity Insurance appropriate for their size and the scale and complexity of their operations. Millennium3's insurance covers claims made against Millennium3 and both its current authorised representatives and former authorized representatives. Their policy is annually reviewed for currency and suitability and is a key element of Millennium3's licence obligations.

## COST OF SERVICES PROVIDED

### How you pay for our services

Operating a financial services business involves substantial costs. Fees and commission assists us to afford the infrastructure, personnel and systems required to provide you the professional services our clients have come to expect. In many cases you are able to negotiate how you pay for the professional services we provide to you. You may choose to pay our fees directly or have our professional costs paid to us by the product provider or from the products we've recommended to you. Our advisers may receive a salary, fees, commission payments and may also be eligible for an annual performance payment for meeting service and sales targets. Where it is necessary to refer you to another specialist we may also receive a referral payment from them. The remuneration we receive will be clearly disclosed in the advice documents we provide to you.

Austbrokers Financial Solutions currently participate in Millennium3's long term incentive plan. Austbrokers may become entitled to receive a share of a bonus pool if Millennium3's criteria for the payment of the plan are satisfied. The larger Austbrokers business with Millennium3, the more that Austbrokers may enjoy of any bonus pool that may be declared. Any business you place through Austbrokers will help them to continue to participate and will in part contribute to the amount that they may receive, though various of the other criteria that contribute to this are beyond their control or influence.

Commissions, which are paid from the product costs and are not an additional cost incurred by you, vary according to the nature of the specific financial product. For example;

Product	Commission Range
Life Insurance products including Risk Insurance and Life Investment	Up front 0% to 140% of the premium paid or amount invested.  On going 0% to 45% of the premium paid or amount invested.
Superannuation and Investment products	Up front 0% to 15% of the amount or contribution invested.  On going 0% to 6% of the amount or contribution invested

### The interests, associations and relationships that may influence or affect our advice.

Our recommendations to you will be based on our assessment of your personal circumstances, needs and objectives. These factors underpin our advice but it is important for you to appreciate that our interests, associations and relationships and the benefits we receive - such as commission, corporate hospitality or marketing support for example - may give rise to an actual or potential conflict of interest. However, where any interest might reasonably be capable of influencing our advice or creating a conflict of interest, we will clearly disclose our interest or the nature of the conflict to allow you to make an informed decision about our advice. We manage, and will clearly disclose, any conflicts that we think may influence our advice and we would also like to highlight the following interests, associations and relationships:

We are a wholly owned subsidiary of Austbrokers Holdings Ltd. A Company listed on the Australian Stock Exchange.

### Important documents you can expect to receive

If I provide you with personal financial planning advice, I will confirm my recommendations in writing so that you can make an informed decision about the appropriateness and suitability of my advice. My recommendations can be documented in a Statement of Advice (SoA). A Record of Advice (RoA) may be used to record my advice to you where I have provided you with subsequent advice and your personal circumstances have not changed. The ROA may be provided to you or added to your file and if you would like a copy of this document, or my initial SoA, I will make it available to you on request.

Where I recommend specific financial products to you, I will provide you with a Product Disclosure Statement (PDS) which contains specific and important information on the financial product. It is very important for you to read and understand the PDS which must be provided to you before you can take any action in relation to a financial product recommended.

## ABOUT MILLENNIUM 3

Millennium3 Financial Services Pty Ltd (Millennium3) is ultimately owned by the ANZ Banking Group. As a result, Millennium3 is related to all companies within this group including OnePath Australia Ltd, which offers financial products and platforms to retail clients. As a result of this relationship, actual and potential conflicts of interest may arise when our authorised representatives provide services to you and recommend OnePath products.

However, where this relationship might reasonably be capable of influencing our advice or creating a conflict of interest, we will clearly disclose our interest or the nature of the conflict to allow you to make an informed decision about our advice. We will manage, and will clearly disclose, any conflicts that we think may influence our advice.

Millennium3 also has controlling interest in some of its corporate authorised representatives.

Because of their scale and size, Millennium3 also receives payments and/or sponsorship from product issuers. These contributions, which range between \$0 and \$40,000 per product issuer, are used for our operational, development and promotional purposes and are not provided to our authorised representatives.

### **Millennium Master Trust**

If your adviser recommends the Millennium Master Trust you should be aware that they may be entitled to an additional financial benefit if the Millennium Master Trust is later sold. You should recognise their beneficial interest as a potential conflict when you assess their recommendation. Their potential entitlement will be disclosed in their advice documentation where they recommend the Trust to you.

### **EmPlus Superannuation Fund**

Millennium3 Financial Services Pty Ltd is the Administrator of the EmPlus Superannuation Fund and is entitled to remuneration in relation to its administration role.

### **Contacting Millennium3:**

#### **Millennium3 Financial Services Pty Ltd**

PO Box 377,  
CANNON HILL QLD 4170

P: (07) 3902 9800  
F: (07) 3902 9801

## ABOUT YOUR ADVISER

**Michael d'Apice** ASIC Authorised Representative No: 270883

Michael has a Diploma of Financial Services (Broking).

Michael has been involved in the Financial Services industry for over 20 years.

**Your Adviser Michael is authorised to provide advice and deal in the following specific products:**

Savings Plans, Lump Sum Investments, Personal Superannuation, Employer Sponsored Superannuation, Rollovers, Life Insurance, Accident/Sickness/Disability Insurance, Trauma Insurance, Permanent & Total Disability Insurance, Income Protection Insurance, Business Expense Insurance.

Michael is paid a base salary by the business and may receive a bonus based on the overall company performance, and/or a bonus where sales targets and customer services standards are exceeded.

**David Gay** ASIC Authorised Representative No: 242254

David has an Advanced Diploma of Financial Services (Financial Planning).

David has been involved in the Financial Services industry for over 30 years.

**Your Adviser David is authorised to provide advice and deal in the following specific products:**

Savings Plans, Lump Sum Investments, Personal Superannuation, Employer Sponsored Superannuation, Rollovers, Life Insurance, Accident/Sickness/Disability Insurance, Trauma Insurance, Permanent & Total Disability Insurance, Income Protection Insurance, Business Expense Insurance.

David is paid a base salary by the business and may receive a bonus based on the overall company performance, and/or a bonus where sales targets and customer services standards are exceeded.

**Sam Bendeich** ASIC Authorised Representative No: 307562

Sam has a Diploma of Financial Services (Financial Planning).

Sam has been involved in the Financial Services industry for over 5 years.

**Your Adviser Sam is authorised to provide advice and deal in the following specific products:**

Savings Plans, Lump Sum Investments, Personal Superannuation, Employer Sponsored Superannuation, Rollovers, Life Insurance, Accident/Sickness/Disability Insurance, Trauma Insurance, Permanent & Total Disability Insurance, Income Protection Insurance, Business Expense Insurance.

Sam is paid a base salary by the business and may receive a bonus based on the overall company performance, and/or a bonus where sales targets and customer services standards are exceeded.

**Ben Donald** ASIC Authorised Representative No: 337481

Ben has a Diploma in Financial Services (Financial Planning) and a Bachelor in Business.

Ben has been involved in the Financial Services industry for over 5 years.

**Your Adviser Ben is authorised to provide advice and deal in the following specific products:**

Personal Superannuation, Employer Sponsored Superannuation, Rollovers, Life Insurance, Accident/Sickness/Disability Insurance, Trauma Insurance, Permanent & Total Disability Insurance, Income Protection Insurance, Business Expense Insurance.

Ben is paid a base salary by the business and may receive a bonus based on the overall company performance, and/or a bonus where sales targets and customer services standards are exceeded.

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AUSTBROKERS FINANCIAL SOLUTIONS (SYD) PTY LTD IS A  
CORPORATE AUTHORISED REPRESENTATIVE OF  
MILLENNIUM3 FINANCIAL SERVICES PTY LTD  
ABN 61 094 529 987 AFSL 244252

