

# Financial Services Guide (FSG)

**Date of issue: 3 August 2020**

## About this guide

This Financial Services Guide (FSG) explains the financial services provided by Millennium3 Financial Services Pty Ltd (Millennium3) and your adviser (who is authorised through Millennium3). It is designed to help you make a fully-informed decision about whether you want to use our services.

Please take the time to read this guide carefully. Sound financial advice is based on open communication. Understanding our services and our fees is the cornerstone of this communication. It's also important that you know who authorises your adviser, the nature of their associations and relationships and what to do if you have a complaint. If you have further questions, or if there is anything that isn't clear please talk to your adviser or contact us.

This guide must be accompanied by an Adviser Profile which outlines your adviser's skills, qualifications and the services they are authorised to provide.

## Welcome

Millennium3 advisers offer professional financial advice strategies to prepare for life's financial ups and downs and help achieve future security.

## Who we are

Millennium3 is one of Australia's largest financial planning groups with origins tracing back over 30 years.

Millennium3 has an extensive network of circa 300 qualified financial advisers located in all states, with head offices located in Sydney and Brisbane. Each Millennium3 practice is locally owned, employing highly qualified and authorised financial advisers who have an ethical duty to act with integrity and in the best interests of their clients. Your adviser is either a self-employed practice owner or employed by the practice as an adviser.

Millennium3 is a wholly owned subsidiary of IOOF Holdings Limited (IOOF).

## What we do

Millennium3's network of advisers provide a range of financial services including investing, superannuation, retirement and insurance. Specific information about the services your adviser is authorised to provide and their qualifications are contained in the attached Adviser Profile.

It is critical that your adviser gets to know you to ensure that any recommendations made are appropriate for your individual needs and circumstances. We encourage you to be open and honest with your answers and understand that personal, family and business issues can be quite private. We stand by our promise to maintain your privacy. You can find out more about how we protect your privacy under the heading 'Protecting your privacy'.

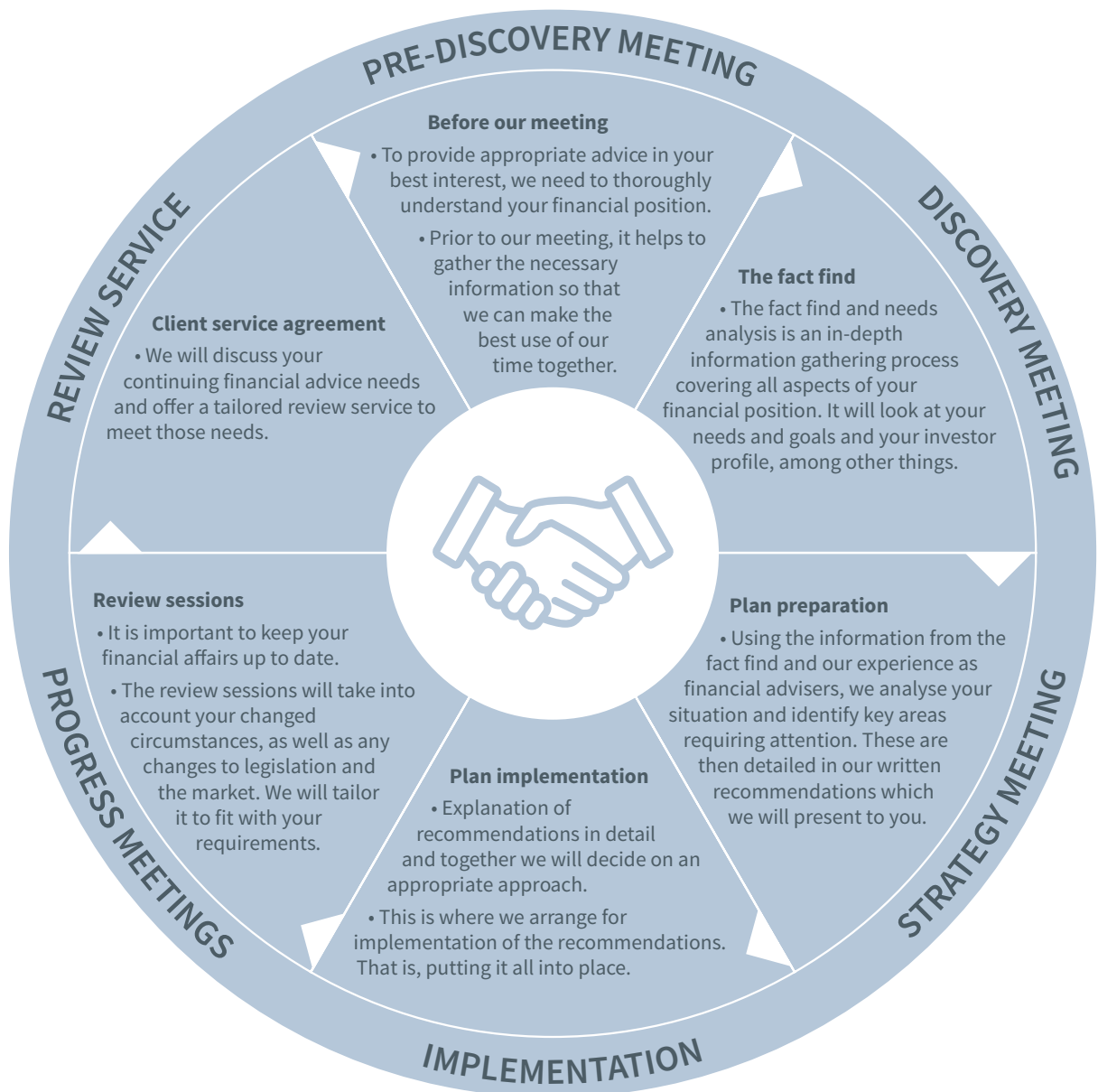
If incomplete or inaccurate information is provided to us this may result in inappropriate advice being provided, or we may not be able to provide advice to you.

If it is established that you have needs outside of the expertise of your adviser, or your adviser cannot access products which are in your best interests, they may first leverage the Millennium3 network to try and obtain suitable support. If your adviser is unable to access suitable professional connections that can provide appropriate support in your best interests then you will be informed that advice cannot be provided. Once we agree with you the scope of the advice you require, and the costs involved for this advice, we will ask for your agreement to proceed. We may charge a fee for preparing your advice, even if you decide not to implement our recommendations.

We are required by law to undertake certain checks which are very similar to those used when opening a bank account. This ensures we comply with the Anti-Money Laundering and Counter Terrorism Financing Act.

### How we work

A strong partnership with your adviser is based on a number of key meetings and deliverables designed to understand your needs, identify your priorities and provide quality financial strategies and education to help deliver you a brighter future. The various stages that may be included in this process are shown in the following diagram. Your adviser will work with you to determine a process that is appropriate for you.



## Important documents you can expect to receive

When your adviser provides personal financial advice for the first time you will be provided with a Statement of Advice (SOA). The SOA details your personal advice, along with the basis for the advice. If you are given additional advice at a later time, you may be given a further SoA or Record of Advice (RoA).

An RoA can only be used to provide advice if there has been no material change to your circumstances or strategy since your previous SoA. Your adviser may provide you with a RoA document or the advice may be provided verbally. If you are given verbal advice, your adviser will document the discussion and a copy of this record can be made available to you on request. Copies of any previously supplied advice documents are available from your adviser.

If your adviser recommends the purchase of a financial product (other than ASX-listed securities) you will be given a Product Disclosure Statement (PDS) containing information about that product. We encourage you to read it and ask your adviser any questions you may have about the product.

If you want your adviser to undertake a transaction without providing you with advice, your adviser will issue you with a letter confirming your instructions and disclosing any fees and charges payable by you and any benefits we may receive.

We will clarify and agree all fees and payments with you before providing our advice and services.

## How you can instruct your adviser

You may provide instructions to Millennium3 or your adviser by email, fax, letter, or telephone. In some instances we can only accept instructions in writing; if this is the case, we'll let you know.

## Approved Products List

Only products that have been examined by IOOF's experienced research team are placed on our Approved Products List (APL).

Products on the APL include those offered by our related companies, including Australian Executor Trustees Limited, IOOF Investment Management Limited, IOOF Investment Services Ltd, IOOF Ltd and Managed Portfolio Services Limited.

Our related companies also include OnePath Funds Management Limited, OnePath Custodians Pty Limited and Oasis Funds Management Limited which IOOF purchased from ANZ in 2020. As part of the acquisition, our APL includes certain ANZ banking products and life insurance products issued by OnePath Life Limited provided those products are suitable for our clients' needs and providing they comply with our legal obligations.

Our related companies are the registrable superannuation entity licensee, responsible entity, operator or investment manager of financial products or services we may recommend. They will receive fees and benefits as disclosed in the relevant disclosure document if you purchase the product or use the service.

Your adviser will first source from the APL before providing any recommendations. This means any investment or insurance product your adviser recommends has been thoroughly researched. They will only recommend a product after considering its appropriateness in relation to your individual objectives, financial situation and needs. Where your strategy requires products other than those on the APL to act in your best interests, the research team will be consulted and an alternative solution will be recommended.

## Review services

As your circumstances change over time, it is important that your adviser regularly reviews both your strategy and your situation to ensure recommendations remain current and appropriate to your changing circumstances. Our review service includes varying levels of advice, review, contact and information. Your adviser will discuss and agree your specific service requirements as part of the provision of your initial advice.

## How we are paid

The licensee (Millennium3) collects all advice fees and product revenue and pays these onto the practice. Your fees may be paid directly to Millennium3 or they may be deducted from products used. Your adviser will fully disclose all fees, product revenue and payments and will not implement their advice until these are agreed with you.

Millennium3 has arrangements with investment, superannuation and insurance providers and, until 31 December 2020, rebates may be paid based on the amount invested as a group or sum of premiums paid or payable on insurance policies entered into prior to 1 January 2018. Your adviser may be entitled to a share of the rebate and this will, or would have been, disclosed at the time he or she provides you with advice. This is not an additional cost to you.

We are committed to an open and honest fee structure for the advice and services we provide. The cost of your advice will depend on the nature and complexity of your circumstances and the service provided. The Adviser Profile attached to this document explains in full how your adviser is paid.

## Commissions

Millennium3 may be paid upfront and ongoing commissions for some products we recommend to you. Commissions are paid to us by the relevant product provider and will be disclosed in our written advice to you.

For insurance products, commissions are based on a percentage of your premium. On all commission arrangements where the commission in the first year is greater than that payable in later years, the maximum upfront (year 1) commission is 66% and the maximum ongoing (years 2+) commission is 22% (inclusive of GST).

Where upfront and ongoing commission are the same, there is no legislated maximum however product providers generally pay up to 33%.

For insurance products purchased prior to 1 January 2018, we may continue to be paid commissions in the same manner as what would have previously been advised to you at the time of obtaining the product(s).

From 1 July 2013, commissions were banned on new investment and superannuation products. In certain cases, for products purchased before 1 July 2013, we may continue to be paid initial commissions of up to 5.12% of amounts invested and ongoing commissions of up to 1.1% of the account balance.

From 1 January 2021, these grandfathering provisions cease so that commissions on investment and superannuation products are no longer payable.

## Important relationships and other payments

The following payments that we may receive are not an additional cost to you. Any other arrangements you need to be aware of will be set out in the Adviser Profile attached to this document. Arrangements that are relevant to the advice being provided to you will also be disclosed in your written advice.

- **Product and service provider benefits**

Millennium3 may receive sponsorship payments from product and service providers to fund technical and professional development training for our advisers.

Our practice owners or advisers may apply for and may qualify to receive commercial terms on a range of banking products and services such as interest rates and limited recourse terms.

- **Distribution fees**

Related companies of Millennium3 may receive fees for acting as the distributor of financial products which your adviser may recommend. Any fee is paid by the product issuer or administrator of the product out of its own funds. Neither your adviser nor Millennium3 receive any of these fees.

- **Advisory fees**

Product providers may pay advisory fees to Millennium3 or an investment management entity associated with Millennium3. This fee is for the provision of portfolio management advisory services where Millennium3 model portfolios are utilised via managed accounts or separately managed accounts. In the event of this occurring, the fee is calculated as a percentage, likely to be up to 0.15% of the managed account or separately managed account portfolio balance. Your adviser will not receive any of this fee.

- **Referral partners**

Your adviser may have referral relationships with third parties. These third parties may include accountants, mortgage brokers, general insurance brokers, solicitors, real estate agents and other third parties who specialise in a specific field.

If you are referred to your adviser by one of these third parties, that third party may receive a referral fee, commission or non-monetary benefit. These referral fees can vary and may be up to 40% of revenue received or an equivalent or lesser value non-monetary benefit. Advisers can change their referral relationships over time and, as such, the referral fee ranges may also vary over time.

Where you are referred to a third party (including to other financial advisers) by your adviser, your adviser does not receive any payment for that referral.

- **Associated businesses**

Your adviser may have associations with other related businesses, such as an accountancy firm.

- **Other payments**

We keep a full register of any benefits received by advisers of between \$100 to \$300. By law, your adviser is not permitted to receive benefits in excess of \$300 per year from a product issuer. In addition, Millennium3 keeps a register of any other non-monetary benefits your adviser may receive in relation to education, training, technology support or software that is relevant to the provision of financial advice. If you would like a copy of either register, please ask your adviser and one will be made available to you.

## If you have a complaint

In the first instance, complaints should be directed to your adviser. If your adviser does not satisfactorily resolve your complaint within three working days, we encourage you to contact Millennium3 at:

Email: [advicecomplaints@ioof.com.au](mailto:advicecomplaints@ioof.com.au)

Phone: 1300 129 450

In writing to: Level 3, 30 Hickson Road, Millers Point NSW 2000

If your complaint has not been resolved to your satisfaction within 45 days, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme which provides free, independent complaint resolution for financial services and products. AFCA's contact details are:

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001

The Australian Securities and Investment Commission (ASIC) also has a freecall infoline on 1300 300 630 which you may use to obtain information about your rights, and to make a complaint. For more information, please visit their website [www.asic.gov.au](http://www.asic.gov.au)

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

## Protecting your privacy

Millennium3 collects your personal information in order for one of its authorised representatives (that is, your adviser and/or the practice where he/she works) to provide you with financial products and services. In order to undertake the management and administration of products and services, it may be necessary for us to disclose your personal information to certain third parties.

We and your adviser will collect and use information about you during the course of your relationship with each of us.

It is important that the information we hold about you is up to date. You must let your adviser know when information you have provided has changed.

### Collection, use and disclosure of information

We may use and disclose your personal information (including health and other sensitive information) for the following purposes:

- to assist in providing you with products and services;
- to consider your request for a product or service;
- to enable Millennium3 or another member of the IOOF Group to provide you with a product or service that was recommended to you by your adviser;
- to tell you about other products or services that may be of interest to you;
- to assist in arrangements with other organisations (for example product issuers) in relation to the promotion or provision of a product or service;
- to manage the relationship between you and your adviser and any accounts or policies which you hold, and perform other administrative and operational tasks (including but not limited to risk management, systems development and testing, credit scoring, staff training and market, customer satisfaction, investment research and to undertake analytics activities);
- to consider any concerns or complaints you raise against Millennium3 and/or your adviser and to manage any legal action involving Millennium3;
- to identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct);
- to identify you or establish your tax status under any Australian or foreign legislation, regulation or treaty or pursuant to an agreement with any tax authority; or
- as required by relevant laws, regulations and codes of practice.

We may disclose your personal information (including health and other sensitive information) to another licensee in order to enable you to continue to receive financial products and services in the following circumstances:

- where your adviser dies or their arrangements with us terminate;
- where our authorised representative becomes an authorised representative of another licensee; or
- where our authorised representative sells all or part of its business to another licensee.

### **Absence of relevant information**

If you do not provide some or all of the information requested, Millennium3 may be unable to provide you with products or services.

### **Information required by law**

We may be required by relevant laws to collect certain information from you. Details of laws that require us to collect information about individuals (personal information) and why these laws require us to collect personal information are contained in the Privacy Policy which can be found at [www.millennium3.com.au](http://www.millennium3.com.au)

### **Providing your information to others**

We may provide your personal information (including health and other sensitive information) to:

- an authorised representative of ours (including your adviser) for the purposes outlined in this document;
- IOOF and any related entity of IOOF which may use the information to carry out IOOF's functions and activities; promote its own products and services when recommended by your adviser;
- any agent, contractor or service provider of Millennium3 or its authorised representative, engaged to carry out or assist with its functions and activities (for example, office support or paraplanning services, IT support providers, data analytics and mailing houses);
- an organisation that assists Millennium3 to identify, prevent or investigate fraud, unlawful activity or misconduct;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- other parties Millennium3 is authorised or required by law or court/tribunal order to disclose information to;
- any person who introduces you to Millennium3;
- your referee(s);
- your employer;
- your partner or spouse where they have sought advice jointly with you; or
- your authorised agents; your executor, administrator or trustee in bankruptcy; your legal representative; your attorney; or anyone else acting for you.

Where your adviser discloses your personal information to recipients which are (1) located outside Australia and/or (2) either not established in or do not carry on business in Australia, he/she will inform you of those countries in the Adviser Profile.

### **Marketing and Privacy**

We and other members of the IOOF Group may use your personal information to send you information about our financial products and services from time to time.

We and IOOF may also disclose your personal information to our related companies or organisations in an arrangement or alliance with us and/or IOOF to share information for marketing purposes. This is to enable them or IOOF to tell you about a product or service offered by them or a third party with whom they have an arrangement.

If you do not want us or IOOF to use and disclose your information as set out above, phone Customer Services on 1300 129 450 to withdraw your consent.

## **Privacy Policy**

The Privacy Policy is available at [www.millennium3.com.au](http://www.millennium3.com.au) and contains information about:

- the circumstances in which we or one of our related entities may collect personal information from other sources (including from a third party);
- how to access personal information and seek correction of personal information; and
- how you can raise concerns that we or one of our related entities has breached the Privacy Act or an applicable code and how we or our related entity will deal with those matters.

## **Personal information you provide about someone else**

If you give us personal information (including health and other sensitive information) about someone else, please show them a copy of this notice and direct them to the Privacy Policy available at [www.millennium3.com.au](http://www.millennium3.com.au) so that they may understand the manner in which their personal information may be used or disclosed in connection with your dealings with us.



Millennium3 Financial Services Pty Ltd ABN 61 094 529 987 AFSL 244252

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# Adviser Profile

Michael Dinnes

BCom, ADFP

This adviser profile forms an essential part of the Financial Service Guide (FSG). The FSG is not complete without it.

Authorised Representative Number: 1267617

Corporate Authorised Representative Number: 270871

Adviser profile issue date: 28/5/2020

Michael Dinnes is an Authorised Representative of Millennium3 Financial Services Pty Ltd (Millennium3) AFSL 244252.

Michael Dinnes is employed by ABFS (Qld) Pty Ltd trading as ABFS (Qld) which is a Corporate Authorised Representative of Millennium3.

The financial advice and other services you receive will be provided to you by Michael Dinnes, or another employee of ABFS (Qld), either on their own behalf or on behalf of ABFS (Qld).

## Services offered

I am authorised to provide advice in the following areas:

- Personal Insurance
- Superannuation

## Products offered

- Life insurance products
- Superannuation

## How I am paid

As the licensee, Millennium3 collects all advice fees and commissions. Millennium3 then pays the fees and commissions, less an agreed amount (the licensee fee), to my Practice. The licensee fee retained by Millennium3 can range between \$0 and \$150,000 (excluding GST) per annum.

My Practice pays me out of the fees and commissions it receives from Millennium3, by one or more of the methods outlined below.

- **Salary** – I may be paid a salary based on my experience and capability.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and certain non-financial measures (such as the quality of my service).
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Other** – I may also receive other benefits, all of which are outlined in the FSG or will be disclosed in the advice document at the time of providing advice.

At the time of providing advice, I will disclose the amounts that Millennium3, the Practice and I receive (if any) as a result of that advice.

## Client fee and payment options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require.

Your options to pay for our services can include fee for service, commission, or a combination of both.

### Fee for service

Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate
- A percentage of funds invested (excluding borrowed funds)
- A fixed dollar amount
- A combination of these methods

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the balance of your investment.

### Commissions

Some product providers pay commissions to Millennium3. The amount of commissions received will depend upon the type of product and the amount invested or premium paid.

If we receive commissions as a result of recommending a product to you, we may reduce our fee for service. In the event that we reduce our fee for service in this manner and you decide not to proceed with our recommendations, or if your insurance policies are cancelled within the first 2 years' of acceptance (in which case the insurer claims back all or some of the commission paid to us), we may invoice you directly for the cost of our service.

## My contact details

M: 0431 901 323

E: [michaeld@abfs.com.au](mailto:michaeld@abfs.com.au)

A: GPO Box 1476 BRISBANE QLD 4001 Australia

P: 07 3839 5450

## Adviser Profile

Benjamin Donald  
MFinPlan, B.Bus, Adv. Dip. Fin. Serv. (FP)

This adviser profile forms an essential part of the Financial Service Guide (FSG). The FSG is not complete without it.

Authorised Representative Number: 337481  
Corporate Authorised Representative Number: 270871  
Adviser profile issue date: 24/07/2020

Benjamin Donald is an Authorised Representative of Millennium3 Financial Services Pty Ltd (Millennium3) AFSL 244252.

Benjamin Donald is employed by ABFS (NSW) Pty Ltd which is a Corporate Authorised Representative of Millennium3. Benjamin Donald is a representative of ABFS (QLD) Pty Ltd which is a Corporate Authorised Representative of Millennium3.

The financial advice and other services you receive will be provided to you by Ben Donald, or another employee of ABFS (QLD) Pty Ltd, either on their own behalf or on behalf of ABFS (QLD) Pty Ltd.

### My Qualifications and Experience

I joined Austbrokers in 2011 as a risk specialist and became an equity partner in 2015. I have completed my Masters in Financial Planning and hold a Bachelor of Business and Advanced Diploma of Financial Services. My focus is on tailored risk insurance strategies and advice for individual and business clients.

### Services offered

I am authorised to provide advice in the following areas:

- Personal Insurance
- Superannuation
- Budget and cashflow management
- Debt management
- Investments
- Retirement planning
- Centrelink/DVA
- Estate planning
- Business Insurance

### Products offered

- Life insurance products
- Superannuation
- Deposit products
- Pensions and annuities
- Retirement savings accounts
- Managed investment funds
- Investment bonds

## How I am paid

As the licensee, Millennium3 collects all advice fees and commissions. Millennium3 then pays the fees and commissions, less an agreed amount (the licensee fee), to my Practice. The licensee fee retained by Millennium3 can range between \$0 and \$150,000 (excluding GST) per annum.

My Practice pays me out of the fees and commissions it receives from Millennium3, by one or more of the methods outlined below.

- **Salary** – I may be paid a salary based on my experience and capability.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and certain non-financial measures (such as the quality of my service).
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Other** – I may also receive other benefits, all of which are outlined in the FSG or will be disclosed in the advice document at the time of providing advice.

At the time of providing advice, I will disclose the amounts that Millennium3, the Practice and I receive (if any) as a result of that advice.

## My Other Benefits and Interests

- I currently hold a 5% shareholding in ABFS (NSW) Pty Ltd which is a major shareholder of ABFS (QLD) Pty Ltd.

## Client fee and payment options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require.

### Fee for service

Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate
- A percentage of funds invested (excluding borrowed funds)
- A fixed dollar amount
- A combination of these methods

If you are charged a fee for service, we will rebate to you commissions that would normally be payable to Millennium3.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the balance of your investment.

### Commissions

Some providers pay commissions to Millennium3. The amount of commissions received will depend upon the type of product and the amount invested or premium paid.

If we receive commissions as a result of recommending a product to you, we may reduce our fees for service. In the event that we reduce our fees for service in this manner and you decide not to proceed with our recommendations, or if your insurance policies are cancelled within the first 2 years' of acceptance (in which case the insurer claims back the commission paid to us), we may invoice you directly for the cost of our service.

## My contact details

P: 1300 680 486

M: 0409 812 350

E: bend@abfs.com.au

A: Level 4, 131 Leichhardt Street SPRING HILL QLD 4004 Australia

# Adviser Profile

Michael Fuller

This adviser profile forms an essential part of the Financial Service Guide (FSG). The FSG is not complete without it.

Authorised Representative Number: 447071  
Corporate Authorised Representative Number: 270871  
Adviser profile issue date: 10/2/2021

Michael Fuller is an Authorised Representative of Millennium3 Financial Services Pty Ltd (Millennium3) AFSL 244252.

Michael Fuller is employed by ABFS (Qld) Pty Ltd trading as ABFS (Qld) Pty Ltd which is a Corporate Authorised Representative of Millennium3.

The financial advice and other services you receive will be provided to you by Michael Fuller, or another employee of ABFS (Qld) Pty Ltd, either on their own behalf or on behalf of ABFS (Qld) Pty Ltd.

## Services offered

I am authorised to provide advice in the following areas:

- Personal Insurance
- Superannuation

## Products offered

I am authorised to deal in the following products:

- Life insurance products
- Superannuation

## How I am paid

As the licensee, Millennium3 collects all advice fees and commissions. Millennium3 then pays the fees and commissions, less an agreed amount (the licensee fee), to my Practice. The licensee fee retained by Millennium3 can range between \$0 and \$150,000 (excluding GST) per annum. My Practice pays me out of the fees and commissions it receives from Millennium3, by one or more of the methods outlined below.

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**Profits** - I may be eligible to receive a percentage of profits from the Practice.

**Other** - I may also receive other benefits, all of which are outlined in the FSG or will be disclosed in the advice document at the time of providing advice.

At the time of providing advice, I will disclose the amounts that Millennium3, the Practice and I receive (if any) as a result of that advice.

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Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate
- A percentage of funds invested
- A combination of these methods
- A fixed dollar amount (excluding borrowed funds)

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the balance of your investment.

### Commissions

Some product providers pay commissions to Millennium3. The amount of commissions received will depend upon the type of product and the premium paid.

If we receive commissions as a result of recommending a product to you, we may reduce our fee for service. In the event that we reduce our fee for service in this manner and you decide not to proceed with our recommendations, or if your insurance policies are cancelled within the first 2 years of acceptance (in which case the insurer claims back all or some of the commission paid to us), we may invoice you directly for the cost of our service.

## My contact details

A: Level 4, 131 Leichhardt Street SPRING HILL QLD 4004 Australia

E: [michaelf@abfs.com.au](mailto:michaelf@abfs.com.au)

M: 0427 266 840

P: 07 3839 5450