



FINANCIAL SERVICES GUIDE (“FSG”)

Version 12: 1st July 2008

Oxley Life Solutions Pty Ltd (OLS), Rod McLean, Stephen Cook and Lee Riske are Authorised Representatives of:

Millennium3 Financial Services Pty Ltd (M3FS)
Australian Financial Services Licensee (AFSL) No: 244252

1. **How do I contact you?**
145 Horton Street
Port Macquarie NSW 2444
Phone: (02) 6588 7600
Fax: (02) 6583 8918
Email: olsadmin@oib.com.au
2. **Why is this document important?**
 - **This FSG, and the Millennium3 Financial Services Pty Ltd FSG, contain important information about:**
 - the services that are available to you
 - how we and our associates are paid
 - actual and potential conflicts of interest we may have when providing services
 - how you can make a complaint
 - **The purpose of an FSG is to assist you to decide whether or not to obtain financial services from us.**

3. **What kind of documents can I expect to receive?**

If you are provided with personal financial product advice, you will receive a written **Statement of Advice (SOA)** or **Statement of Additional Advice (SOAA)**.

In the event that your circumstances have not changed and related additional advice is provided, then a Record of Advice may be provided to you or added to your file. You may request, either in writing or verbally, a copy of any **Record of Advice (ROA)** at any time up to 7 years after the related additional advice was provided.

If a financial product is recommended to you, detailed information about that product will be contained in a **Product Disclosure Statement (PDS)**. A PDS must be provided to you before you take any action in relation to a financial product recommended.

4. **Who is my service provider or adviser?**

Your service providers are authorised representatives of Millennium3 Financial Services Pty Ltd (M3FS). Your advisers Rod McLean, Stephen Cook and Lee Riske are authorised as individual authorised representatives; and Oxley Life Solutions Pty Ltd., of which Rod is a director and Stephen and Lee are employees, holds a corporate authorisation from M3FS. Our ASIC authorised representative numbers are 271551, 271550, 271460 and 271547 respectively.

Rod, Stephen and Lee hold the professional qualification - Diploma of Financial Services (Financial Planning).

5. Who will be responsible for the services provided to me?

M3FS as the Licensee is responsible for the financial services provided by any of its authorised representatives acting under their M3FS authorisations. This means that we act on behalf of M3FS when providing services to you.

6. What classes of financial products can you provide services in relation to?

We are authorised to advise and deal in relation to the following products:

- Life Insurance Products
- Superannuation

7. What services can you offer me?

Oxley Life Solutions Pty Ltd and Rod McLean, Stephen Cook and Lee Riske are able to offer the following services to our clients as part of our authorisation from M3FS:

- Personal Risk Insurance and Superannuation

8. Can you provide examples of specific products you can offer me?

Examples of specific products with which we can assist you either as part of our authorisation or through other service providers we have relationships with are:

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

9. How do I provide you with instructions?

You may specify how you would like to give us instructions - i.e. by telephone, email, fax or other means.

10. What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile which includes details of your financial and investment objectives; financial situation and needs; as well as any recommendations made to you. If you wish to examine your file you should ask us to make arrangements for you to do so.

11. How are you remunerated for your services?

OLS and M3FS are remunerated by fees and/or commissions. Rod, Stephen and Lee may receive a combination of base salary, bonuses and commissions.

- **Fees that may be applicable for preparing your advice:**
 - SOA, SOAA or ROA Preparation Fees range from \$0 - \$330 (inclusive of GST)**
 - Commissions are paid by product issuers and service providers (e.g. platforms).
 - Payment of these commissions may in some circumstances impact on your premiums; the final amount invested on your behalf and/or on your ongoing investment balance.
 - Amounts paid by product issuers include up front commissions which are paid at the time the product is purchased (up front) and ongoing commissions which are paid whilst ever the product continues to be in force (ongoing).
- **In particular:**
 - 'Upfront' Commissions Investment Product Fees range from 0% - 15%.
 - Ongoing Commissions Investment Product Fees range from 0% - 6%.
 - 'Upfront' Commissions Life Insurance Product range from 0% - 140%.
 - Ongoing Commissions Life Insurance Product range from 0% - 45%.
 - The actual amount of remuneration (including commission) or other benefits that may be paid as a result of a personal advice provided to you will be contained in the SOA, SOAA or ROA.

12. Do you have other sources of income?

Oxley Life Solutions Pty Ltd has agreements in place for the referral of potential clients for our services by third parties. These third parties may include other authorised representatives of M3FS. The referring party may receive a referral fee or commission or a non-monetary benefit as a consequence of the products or services you purchase. We will disclose any referral fees by both the referrer and referee to you up front or as early as possible.

13. What other benefits and interests (including non-monetary items) do you receive?

Oxley Life Solutions Pty Ltd and your adviser may be eligible to receive additional benefits. These may include selected gifts, entertainment or marketing support. A register detailing these additional benefits is maintained and can be made available to you, upon request and where relevant, specific details will be included in the SOA, SOAA or ROA.

14. Are there associations and relationships that may be regarded as capable of influencing your services (potential conflicts)?

You should be aware that Oxley Life Solutions Pty Ltd has the following relationships with various entities which may give rise to an actual or potential conflict of interest:

- I have no associations or relationships capable of influencing the advice I provide, other than those recorded in the M3FS FSG.

Oxley Life Solutions Pty Ltd and your advisers will receive indirect as well as direct benefits if you are provided with services from any of these organisations. Actual amounts will be disclosed in any SOA, SOAA or ROA your adviser will provide to you. However, please do not hesitate to ask if you want more detail before this time.

15. Does Millennium3 Financial Services Pty Ltd have a Privacy Statement?

A Privacy Policy detailing how personal information is managed is available on request from OLS or by visiting the M3FS website at www.millennium3.com.au.

16. How do I make a complaint?

If you have any complaint about the service provided to you, you can take the following steps.

- Contact Rod McLean, Stephen Cook or Lee Riske by phone or in writing
- If your complaint is not satisfactorily resolved within 3 days, put your complaint in writing and send it to Millennium3 Complaints Officer, PO Box 377, Cannon Hill QLD 4170
- If you still do not get a satisfactory outcome, you have the right to complain to the Financial Ombudsman Service Limited – GPO Box 3, Melbourne Vic 3001 Ph: 1300 78 0808.
- The Australian Securities and Investment Commission (ASIC) also have a Free call Info line: 1300 300 630 which you may use to make a complaint and obtain more information about your rights.
- We have professional indemnity insurance which meets our obligations under the Corporations Act. The policy covers claims made against us as licensee and for the conduct of our advisers whilst acting as our authorised representatives.