

**Coffs Harbour 2450**  
OIB House  
229 Harbour Drive  
P: 6691 9000

**Kempsey 2440**  
Oxley Insurance Arcade  
3/40-42 Belgrave Street  
P: 6563 7000

**Port Macquarie 2444**  
Oxley Insurance Centre  
1/145 Horton Street  
P: 6588 7600

**Taree 2430**  
OIB House  
4 Florence Street  
P: 6539 3000

**Forster 2428**  
Sundek Plaza  
15A Wallis Street  
P: 6554 8666

## Adviser Profile

### Michael Prosser

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

Authorised Representative Number: 1253431  
Corporate Authorised Representative Number: 271547  
Adviser profile issue date: 01/01/2018

Michael Prosser is an Authorised Representative of Millennium3 Financial Services Pty Ltd (Millennium3) AFSL 244252. Michael is an employee of Oxley Insurance Brokers and his services are contracted to you through Oxley Life Solutions Pty Limited which is a Corporate Authorised Representative of Millennium3.

The financial advice and other services you receive will be provided to you by Michael Prosser or another employee of Oxley Life Solutions, on behalf of Oxley Life Solutions.

### My Qualifications and Experience

Michael has a Diploma of Financial Planning.  
Michael has been involved in the Financial Services industry for over 2 years.

### Advice Offered

Michael is authorised to provide advice in the following areas:

- Personal Insurance
- Superannuation

### Products Offered

- Life Insurance products
- Superannuation

### Our Review Service

We believe it is important for your financial situation to be reviewed on a regular basis, or if your circumstances change, to ensure that it continues to meet your objectives.

Our Review Service allows us to address any changes to your personal circumstances, as well as those occurring in the economic and legislative environment, to help your financial plan stay on track.

### Our Claims Assistance Service

- We will arrange claim forms upon notification of your claim.
- We will be available to assist with the completion of your claim forms.
- We will submit your claim forms to the insurer.
- We will follow up on the initial assessment of your claim.
- We will assist and monitor your claim until finalised.

## How is Michael 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 Oxley Life Solutions. The licensee fee retained by Millennium3 can range between \$0 and \$150,000 (excluding GST) per annum.

Oxley Life Solutions pays Michael out of the fees and commissions it receives from Millennium3, by one or more of the methods outlined below.

- **Salary** – Michael may be paid a salary based on his experience and capability.
- **Bonus** – Michael may be eligible to receive a bonus, based on a combination of revenue and certain non-financial measures (such as the quality of Michael's service).
- **Profits** – Michael may be eligible to receive a percentage of profits from Oxley Life Solutions.
- **Other** – Michael 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, Michael will disclose the amounts that Millennium3, Oxley Life Solutions and he will 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 commission 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.

## Michael's Contact Details

P: 02 6588 7677

F: 02 6583 8918

E: mickp@oib.com.au

A: Suite 1 145 Horton Street, PORT MACQUARIE NSW 2444