Dated: 4 October 2025

# Adviser Profile

This document, the Adviser Profile, should be read in conjunction with the Financial Services Guide (FSG) already provided.

## Andrew Doak

Andrew Doak is a Sub-Authorised Representative (No 258195) of Oxley Life Solutions Pty Ltd. Oxley Life Solutions Pty Ltd is a Corporate Authorised Representative (No 271547) of Millennium 3 Financial Services Pty Ltd AFSL 244252 (The Licensee).

| | |
|---|---|
| **Business Address:** | 1st Floor, Oxley Insurance Centre, 145 Horton St<br>Port Macquarie NSW 2444 |
| **Ph No:** | 02 6588 7600 |
| **Mobile:** | 0411 101 104 |
| **Email:** | andrewd@oib.com.au |
| **Website:** | www.oib.com.au |

If you would like to make an appointment to discuss your needs and objectives in more detail, please contact me by phone number or email.

## The advice and products I can offer you

I am authorised to provide financial product advice for, and deal in, the following class of financial products:

- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company

## How are my company and I paid?

The Licensee initially receives all fees and commissions from clients and product providers and distributes them after their fees and other expenses are deducted. The Licensee generally retains a portion of fees paid under its authorisation arrangements.

For details of other possible benefits, please refer to the FSG and/or your Advice Documents. All fees and commissions outlined below are inclusive of GST.

## Initial Consultation

This initial meeting is at no cost to you.

Our main aim is to gather information about you and to determine your primary goals and objectives in seeking advice.

At the end of this meeting, we will outline the next steps and detail any fees applicable.

## Advice preparation

The preparation of your Life Risk Insurance Statement of Advice is at no cost to you.

## Implementation

The implementation of your Life Risk Insurance Statement of Advice is at no cost to you.

## Ongoing fee for advice

The review of your Life Risk Insurance Advice is at no cost to you.

## Insurance products

My company or I may receive up-front commission of up to 60% (exclusive of GST) of your first annual insurance premium for arranging your cover. In addition, my company or I may receive, after the first year, an ongoing annual commission of up to 20% (exclusive of GST) of your annual insurance premium. Note that where commissions are the same for initial upfront and ongoing annual commission (i.e. level commissions) the above commission caps do not apply.

These commission payments are made by the relevant product issuers and are not an additional cost to you.

## Other benefits, interests, or associations

I or my company may have referral arrangements with selected referral partners. If a referral arrangement applies to you, we will provide you with further details. We may refer you to the following associated entities or related third parties and therefore may receive a direct or indirect benefit from any referral we make to this provider.

Details on these associated entities or related third parties are set out in the tables below and specific details of any benefits we may receive from the referral will be provided in our advice documents to you. Alternatively, you can request further details about our associated entity and related third party arrangements prior to us providing you with financial advice.

We are obligated to act in your best interests when providing you with financial advice, as such we will be transparent and disclose any benefits we may receive via an associated entity or related third party in relation to our recommendations to you.

**Table – Other Business Activities, Associated Entities and Related Third Parties:**

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|---|---|
| **Name of Entity** | **Oxley Insurance Brokers** |
| **Nature of Services** | **General Insurance** |

| | |
|---|---|
| **Name of Entity** | **Oxley Life Solutions** |
| **Nature of Services** | **Life Risk Insurance Advice** |
| **Owned by** | **Rodney McLean** |
| **Percentage** | **25%** |
| **Owned by** | **Oxley Insurance Brokers** |
| **Percentage** | **75%** |

Please note that Millennium 3 Financial Services Pty Ltd is not responsible for the General Insurance Advice and Services provided by Oxley Insurance Brokers.