

## 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
- How best to raise any issues you may have with our advice or services.

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## Privacy Statement

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**moneyQuest Insurance Services**  
Unit 2, 46 Hasler Road  
OSBORNE PARK WA 6017

PO Box 1757  
OSBORNE PARK WA 6916

P: 1300 886 100

F: 1300 886 137

E: [kelly@moneyquestinsurance.com.au](mailto:kelly@moneyquestinsurance.com.au)

W: [www.moneyQuest.com.au](http://www.moneyQuest.com.au)

## 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 Financial Planning Advice, wealth creation and retirement income strategies, personal risk management advice, lifestyle planning, as well as advice on estate planning, redundancies, inheritances and social security. 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; Retirement income products including annuities and allocated pensions; Life Insurance cover including, Accident/Sickness/Disability Insurance, Trauma Insurance, Permanent & Total Disability Insurance and Income Protection Insurance; Business Expense Insurance; Standard Margin Lending Facilities.

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## 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.

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Part two of two

## Adviser Profile: Fiona Willard

Your Adviser is Fiona Willard ASIC Authorised Representative No: 341300

Fiona has a Diploma of Financial Services (Financial Planning)

Fiona has been involved in the Financial Services industry for over 15 years.

As your Adviser I am authorised to provide advice and deal in the following specific products:

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

Fiona receives commissions only for business written.

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Part two of two

## Adviser Profile: Kelly Oldland

Your Adviser is Kelly Oldland, ASIC Authorised Representative No: 321621

Kelly has completed the Diploma of Financial Services (Financial Planning) Units 1 & 2

Kelly has been involved in the Financial Services industry for over 6 years.

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

Life Insurance, Accident/Sickness/Disability Insurance, Trauma Insurance, Permanent & Total Disability Insurance, Income Protection Insurance, Business Expense Insurance.

Kelly is remunerated by the fees, charges and commissions paid by clients and pay all business costs from this income.

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CANNON HILL QLD 4170

P: 07 3902 9800

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## Adviser Profile:

### Roseanne Van Boheemen



Your Adviser is Roseanne Van Boheemen ASIC Authorised Representative No: 225778

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

Roseanne has been involved in the Financial Services industry for over 14 years.

As your Adviser I am authorised to provide advice and deal in the following specific products:  
Savings Plans, Lump Sum Investments, Personal Superannuation, Employer Sponsored Superannuation, Rollovers, Annuities, Allocated Pensions, Life Insurance, Accident/Sickness/Disability Insurance, Trauma Insurance, Permanent & Total Disability Insurance , Income Protection Insurance, Business Expense Insurance,

Roseanne is paid a base salary by the business and receives commissions for business written.

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W: [www.moneyQuest.com.au](http://www.moneyQuest.com.au)



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# Financial Services Guide (FSG)

of moneyQuest Insurance Services Pty Ltd (Authorised Representative No: 382622)

Version June 2011 – 30 June 2011

Part One of Two.

## 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
- How 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.

Millennium3 has approved this document and authorised us to provide it on their behalf.

## Privacy Statement

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W: [www.moneyquest.com.au](http://www.moneyquest.com.au)



## Our Services

We provide financial advice and services as an authorised representative 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:

Financial Planning Advice, wealth creation and retirement income strategies, personal risk management advice, lifestyle planning, as well as advice on estate planning, redundancies, inheritances and social security. 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.

Specific information about your adviser, their experience and specialisation is provided in Part Two of this guide titled "Adviser Profile".

## 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.

## 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.

## Important documents you can expect to receive

If we provide you with personal financial planning advice, we will confirm our recommendations in writing so that you can make an informed decision about the appropriateness and suitability of our advice. Our recommendations can be documented in a **Statement of Advice (SoA)**. A **Record of Advice (RoA)** may be used to record our advice to you where we 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 our initial SoA, we will make it available to you on request.

Where we recommend specific financial products to you, we 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.

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

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- moneyQuest Insurance Services Pty Ltd is a related entity to moneyQuest Australia Pty Ltd.
- moneyQuest Australia Pty Ltd provides mortgage broking services through Choice Aggregation Services.

## 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. We may receive a salary, fees and/or 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.

Advice Fees: Range from \$0 - \$5,000 (inclusive of GST)

Implementation Fees: Range from \$0 - \$5,000 (inclusive of GST)

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Commissions, which are paid from the product costs and are not an additional cost that needs to be paid 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

## Providing feedback

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If Millennium3 don't provide you with a satisfactory response, you have the right to refer your concerns to the Financial Ombudsman Service Limited ("FOS"). FOS is the 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 78 0808.

The Australian Securities and Investment Commission (ASIC) also has a Freecall Infoline 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.

## About Millennium3

AFSL No. 244252.  
ABN 61 094 529 987

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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.

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.

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### Millennium Master Trust

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### Contacting Millennium3:

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# Adviser Profile: Kamal Saraya

Your Adviser is Kamal Saraya ASIC Authorised Representative No: 299365

Kamal has completed the Diploma of Financial Planning Units 1 - 7

Kamal has been involved in the Financial Services industry for over 7 years.

Your Adviser 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.

Kamal is remunerated by the fees, charges and commissions paid by clients and pays all business costs from this income.

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of moneyQuest Insurance Services Pty Ltd (Authorised Representative No: 382622)

Version June 2011 – 9 December 2011

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### Contacting Millennium3:

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P: 07 3902 9800

F: 07 3902 9801



# Adviser Profile: Keith Bradley

Your Adviser is Keith Bradley, ASIC Authorised Representative No: 415151

Keith has completed the Diploma of Financial Planning Units 1 -4.

Keith has been involved in the Financial Services industry for over 28 years.

Your Adviser is authorised to provide advice and deal in the following specific products: Savings Plans, Lump Sum Investments, Personal Superannuation, Employer Sponsored Superannuation, Rollovers, Annuities, Allocated Pensions, Life Insurance, Accident/Sickness/Disability Insurance, Trauma Insurance, Permanent & Total Disability Insurance, Income Protection Insurance, Business Expenses Insurance.

Keith is remunerated by the fees, charges and commissions, paid by clients and pays all business costs from this income.

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