

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 are 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

As professional advisers, we are committed to ensuring the confidentiality and security of your personal information. Our Privacy Policy, which details how your personal information is managed and protected, is available on our website at www.millennium3.com.au. If you don't have access to the internet, please ask us for a copy.

Life Shield Pty Ltd ATF Life Shield Trust

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Our Services

We provide financial advice and services as authorised representatives of Millennium3 Financial Services Pty Ltd (Millennium3). Millennium3, which is part of the ING Group, is a Principal Member of the Financial Planning Association and 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 Retirement Income Strategies, Personal Risk Management advice and we can also assist with the management of your Superannuation.

We can also provide you with advice and support on a range of financial products such as:

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 and Business Expense Insurance.

Specific information on 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.

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. We are committed to maintaining the security, currency and confidentiality of this information and if you wish to examine our records we can make arrangements for you to do so.

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)** or a **Statement of Additional Advice (SoAA)**. 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 our advice.

Our recommendations to you will be based on our assessment of your personal circumstances, needs and objectives. These factors underpin our advice but it is important for you to appreciate that our interests, associations and relationships and the benefits we receive – such as commission, corporate hospitality or marketing support for example - may give rise to an actual or potential conflict of interest. However, where any interest 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 manage, and will clearly disclose, any conflicts that we think may influence our advice and we would also like to highlight the following interests, associations and relationships:

- No associations or relationships capable of influencing the advice provided.

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. Our advisers may receive a salary, fees, commission payments and may also be eligible for an annual performance payments 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 - \$5,500 (inclusive of GST)

Implementation Fees: Range from \$0 - \$5,500 (inclusive of GST)

Review Fees: Range from \$0 - \$5,500 (inclusive of GST)

Hourly Rate: \$550 per hour (inclusive of GST)

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
<ul style="list-style-type: none"> Life Insurance products including Risk Insurance and Life Investment 	<ul style="list-style-type: none"> Up front 0% to 140% of the premium paid or amount invested. On going 0% to 45% of the premium paid or amount invested.
<ul style="list-style-type: none"> Superannuation and Investment products 	<ul style="list-style-type: none"> Up front 0% to 15% of the amount or contribution invested. On going 0% to 6% of the amount or contribution invested

Providing feedback

As a professional financial services business, we are committed to acting efficiently, honestly and fairly. We value your support and appreciate any feedback that will help us to meet your expectations and needs. If at any time should you have any questions or concerns about our advice or our service we encourage you to contact us directly and we will try to resolve the issue immediately.

If we can't respond to your feedback or effectively resolve your issues within three (3) business days – or if you don't feel comfortable talking with us about your issues - you should contact Millennium3 directly.

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 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 the Millennium3 and their authorised representatives and it is annually reviewed for currency and suitability.

About Millennium3

AFSL No. 244252.

ABN 61 094 529 987

Millennium3 is a wholly owned subsidiary of Millennium3 Financial Services Group Pty Ltd and ultimately wholly owned by ING Australia Ltd. ING Australia Ltd, via a joint venture, is owned by the ING Group and the ANZ Banking Group, and as such, Millennium3 is related to all companies within both groups.

As a result of these relationships, actual and potential conflicts of interest may arise when we are providing services to you and recommend ING products. We will clearly disclose these conflicts and work to ensure that our financial services are provided as objectively as possible.

Millennium3 also has controlling interest in some of its corporate authorised representatives.

Millennium Master Trust

If your adviser recommends the Millennium Master Trust you should be aware that they may be entitled to an additional financial benefit if the Millennium Master Trust is later sold. You should recognise their beneficial interest as a potential conflict when you assess their recommendation. Their potential entitlement will be disclosed in their advice documentation where they recommend the Trust to you.

EmPlus Superannuation Fund

Millennium3 Financial Services Pty Ltd is the Administrator of the EmPlus Superannuation Fund and is entitled to remuneration in relation to its administration role.

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.

Contacting Millennium3:

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