

Why is this document important?

This FSG contains important information about:

- the services that are available to you
- how we, our representatives 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 M3FS and its authorised representative

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 (ROA) 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 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.

Your service provider will be an authorised representative of Millennium3 Financial Services Pty Ltd (M3FS). Our representatives are authorised as individual and/or as corporate authorised representatives, see the attached advisor profile or the separate corporate authorised representative FSG

Who will be responsible for the services provided to me?

M3FS is responsible for the financial services provided by any of its authorised representatives acting under their M3FS authorisations.

Who is my service provider or adviser?

This means your adviser represents M3FS when providing services to you.

What financial services are available to me?

Millennium3 Financial Services Pty Ltd is licensed to provide both advisory and dealing financial services in relation to the following types of financial products:

- Deposit and payment products
- Derivatives
- Life Insurance Products
- Life Investment Products
- Managed Investment Schemes
- Securities
- Superannuation
- Retirement Savings Accounts.

How do I provide you with Instructions?

You may specify how you would like to give our authorised representative instructions – eg. by telephone, email, fax or other means

What information is maintained in my file and can I examine my file?

A record of your personal profile is maintained which includes details of your financial and investment objectives, financial situation and needs, as well of any recommendations made to you.

How are we remunerated for your services?

M3FS and its representatives (including individual and corporate authorised representatives) are remunerated by: -

- Fees which you may be charged direct and/or these amounts if applicable are set out in the adviser profile.
- Commissions 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 product is purchased (up front) and on going commissions which are paid whilst ever the product is in place (on going). In particular:

- Up front Commissions Investment Product Fees range from 0% - 15%.
- On going Commissions Investment Product Fees range from 0% - 6%.
- Up front Commissions Life Insurance Product range from 0% - 140%.
- On going 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 personal advice provided to you will be contained to the SOA, SOAA or ROA.

M3FS also receives payments and/or sponsorship from product issuers. These payments are between 0% and 0.25% per annum of your investment or (in the case of risk products) 0% and 5% of your premiums and may be paid for as long as you hold the product.

Annual sponsorships are between \$0 and \$40,000 per product issuer.

Do you receive other sources of income, payments or sponsorships?

Our authorised representatives do not receive any of these payments. To the extent they are received by M3FS, M3FS uses these payments to subsidise the cost of conferences, training or professional development for its representatives. The product issuers receive a range of benefits including being recognised as a sponsor, attendance at conferences and the right to give speaking/training presentations to advisers.

What other benefits and interests (including non-monetary items) may be received by the licensee and/or my adviser?

M3FS and/or its authorised representative 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.

Do you receive or make payment for referrals?

M3FS and/or its authorised representatives may have agreements in place for referral of clients for our services or where you are referred by one of our Authorised Representatives to another service provider. 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. Any referral fees must be disclosed by both the referrer and referee to you up front or as early as possible.

Are there any Associations and Relationships that may be regarded as capable of influencing your services?

M3FS is a wholly owned subsidiary of Millennium3 Financial Services Group Pty Ltd (M3FSG). M3FSG is 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, M3FS is related to all companies within both groups.

Accordingly, ING Products and Platforms are issued by the ultimate owner of M3FS. As a result of this relationship, actual and potential conflicts of interest may arise when we are providing services to you and ING products are recommended. This conflict is managed through disclosure and ensuring that our financial service processes are as objective as possible.

M3FS also has controlling input in some of its corporate authorised representatives. Such relationships will be disclosed in the corporate authorised representative FSG.

Millennium Master Trust

By recommending the Millennium Master Trust to clients, your adviser will be entitled to an equitable interest (of the sale proceeds) if the trust is sold. This is based on a formula that will be disclosed in the SOA, SOAA or ROA if this product is recommended.

Please refer to the advisor profile or corporate authorised representative for specific arrangements that may be in place.

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.

Does Millennium3 Financial Services Pty Ltd have a Privacy Statement?

Yes, Millennium3 Financial Services Pty Ltd and its authorised representatives are committed to ensuring the confidentiality and security of your personal information. Our Privacy Policy detailing how personal information is managed is available on request from your Adviser or you can visit our website at www.millennium3.com.au.

Who can I complain to if I have a complaint about the financial service?

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

- Contact your adviser and tell your adviser about your complaint.
- If your complaint is not satisfactorily resolved within 3 days, put your complaint in writing and send it to us at Millennium3 Complaints Officer, PO Box 377, Cannon Hill QLD 4170. We will try to resolve your complaint quickly and fairly.

- 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 has a Freecall Infoline on 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.

How may I contact M3FS?

**Millennium3 Financial Services Pty Ltd (“M3FS”)
ABN: 61 094 529 987
Unit 7, 50 Borthwick Ave
Murarrie QLD 4172**

**PO Box 377
Cannon Hill Qld 4170**

**Phone: 07-3902-9800
Fax: 07-3902-9801**

FINANCIAL SERVICES GUIDE (“FSG”)

Version: July 2008.

**Millennium3 Financial Services Pty Ltd
(M3FS)**

**Australian Financial Services Licensee
(AFSL) No: 244252.**