



Adviser Profile

Dale Turner

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

Authorised Representative Number: 251018
Corporate Authorised Representative Number: 446267
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Dale Turner is an Authorised Representative of Millennium3 Financial Services Pty Ltd (Millennium3) AFSL 244252.
Dale Turner is employed by Kevin Turner & Associates Pty Ltd ATF THE KEVIN TURNER & ASSOCIATES UNIT TRUST trading as Kevin Turner & Associates Pty Ltd which is a Corporate Authorised Representative of Millennium3.

My qualifications and experience

Dale Turner has a Diploma of Financial Services (Financial Planning) for Units 1, 2 & 4, and has been involved in the Financial Services industry for over 13 years. Dale is also a Member of the Association of Financial Advisers Ltd.

What are my other benefits & interests:

I manage, and will clearly disclose to you anything that might reasonably be capable of influencing our advice or creating a conflict of interest; I will clearly disclose our interest or the nature of the conflict to allow you to make an informed decision about my advice. I may also receive other benefits such as awards; invitations to training conferences, social or sporting events; receive marketing support and gifts from product providers. In the interest of transparency I would like to highlight the following relationships:

Dale Turner has an affiliation with Kevin Turner Financial Planning Pty Ltd.

Services offered

I am authorised to provide advice in the following areas:

- Personal Insurance
- Superannuation

Products offered

- Life insurance products
- Superannuation

How I am 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 my Practice. The licensee fee retained by Millennium3 can range between \$0 and \$150,000 (excluding GST) per annum.

My Practice pays me out of the fees and commissions it receives from Millennium3, by one or more of the methods outlined below.

- **Salary** – I may be paid a salary based on my experience and capability.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and certain non-financial measures (such as the quality of my service).
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Other** – I 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, I will disclose the amounts that Millennium3, the Practice and I 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 commissions 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.

Additional privacy disclosure – our business partners

In order to keep our costs competitive, our practice uses specialist business support resources that are located in the following country (or countries): Vietnam and Malaysia

The organisation/s we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have your express approval.

My contact details

M: 0409 364 464

E: dale@kevinturner.com.au

A: 71 Cunningham Street DALBY QLD 4405 Australia

P: (07) 4662 1588