

# Financial Services Guide

of Capricorn Financial Advisers  
Version June 2013 – Issued 1 July 2013

This document must be accompanied by your advice providers 'Adviser Profile'



## 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.

## Who we are

Millennium3 Financial Services Pty Ltd (Millennium3) is one of Australia's largest financial services adviser groups with origins tracing back over 30 years and is part of the ANZ Banking Group. Millennium3's head office is located in Queensland with an extensive network of qualified financial advisers located in all states. Millennium3 holds an Australian Financial Services Licence no. 244252.

Millennium3 has authorised and approved this document. It must be accompanied by the Adviser Profile.

## What we do

Millennium3 is an advice business that believes that Australians need, and would significantly benefit from, receiving professional financial advice. Good advice can improve clients' retirement outcomes, help them protect their lifestyles and help them grow and secure their wealth.

Our corporate reputation, our values and our belief in the value of advice is central to how we do business.

Authorised Representatives of Millennium3 can provide you with financial advice and assist on a range of investments, personal, corporate and self-managed superannuation, personal risk insurances, key person insurances and shares. Specific information about your adviser, their experience and specialisations are provided in the section of this document titled 'Adviser Profile'. Authorised Representatives of Millennium3 are required to act in your best interest at all times.

We will conduct a review of your current situation to ascertain if scaled or comprehensive advice is required.

If an Authorised Representative of Millennium3 cannot provide advice to meet your needs and objectives they will refer you to another Millennium3 Authorised Representative or professional to provide advice and service.

## We can act on your instructions

After you engage your adviser they can act on your instructions whether you provide them by telephone, email, fax or other means of communications. We will confirm and document instructions to place, amend or cancel investments or insurance in an Execution/Instruction document. 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.



### Contacting Millennium3:

Millennium3 Financial Services Pty Ltd  
PO Box 377,  
CANNON HILL QLD 4170

P: 07 3902 9800  
F: 07 3902 9801



### Approved Products List

Only products that have been examined by our experienced research team are placed on our Approved Products List. Your adviser is only authorised to recommend products on this list. They will only recommend a product after considering its suitability in relation to your individual objectives financial situation & needs.



## 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.

If you enter into an ongoing fee arrangement we will provide you with an Annual Fee Disclosure Statement which will outline the fees paid and services you were entitled to and received in the preceding 12 months.

## 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 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. If you are referred to us by a third party we may pay a referral fee, commission or a non-monetary benefit as a consequence of products or services you purchase. The remuneration we receive will be clearly disclosed in the advice documents we provide to you.

Commissions and fees which are paid from the product costs, vary according to the nature of the specific financial product. Our advisers can receive a portion or all of fees and commissions received from the product provider. They also may pay Millennium3 a fee for our services.

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

### Millennium Master Trust (or any successor fund)

If your adviser recommends the Millennium Master Trust (or any successor fund) you should be aware that Millennium3 and the adviser 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 fund 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. EmPlus Superannuation Administration Pty Ltd is the Promoter of EmPlus Superannuation Fund. Millennium3 Financial Services Pty Ltd is a shareholder in EmPlus Superannuation Administration Pty Ltd and may receive dividend and other distributions as a shareholder of that company.



### Product

Life Insurance products including Risk Insurance and Life Investment

Superannuation and Investment products

### Commission Range

Up front 0% to 140% of the premium paid or amount invested.  
On going 0% to 45% of the premium paid or amount invested.

Up front 0% to 15% of the amount or contribution invested.  
On going 0% to 6% of the amount or contribution invested

## 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](http://www.millennium3.com.au). If you don't have access to the internet, please ask us for a copy.

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.



## About Millennium3

Millennium3 Financial Services Pty Ltd (Millennium3) AFSL No. 244252.  
ABN 61 094 529 987

Millennium3 is ultimately owned by the ANZ Banking Group. As a result, Millennium3 is related to all companies within this group including ANZ Wealth Australia Limited, which offers financial products and platforms to retail clients. As a result of this relationship, actual and potential conflicts of interest may arise when our Authorised Representatives provide services to you and recommend OnePath products.

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. A register of these additional benefits can be made available to you, upon request.

Because of our 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.

In addition, Millennium3 may receive payments from superannuation and investment product providers based on new inflows for general administrative and training purposes. A proportion of these payments may be passed onto your adviser. The amount your adviser may receive is not able to be quantified at this time.

### If you have a complaint

If your adviser 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 them about your issues - you should contact Millennium3 directly.

If Millennium3 doesn't provide you with a satisfactory response within 45 days, you have the right to refer your concerns to the Financial Ombudsman Service Limited ("FOS"). FOS is an 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 our 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 Authorised Representatives. Our policy is annually reviewed for currency and suitability and is a key element of Millennium3's licence obligations.



For more information about your adviser including;

Authorisation  
Education  
Products and Services  
Relationships  
Fees & Charges

please see the Adviser Profile which accompanies this document.

If you have not received the adviser profile please request one from your adviser provider or alternatively contact Millennium3



## Capricorn Financial Advisers Pty Ltd

Capricorn Financial Advisers Pty Ltd is a Corporate Authorised Representative of Millennium3 Financial Services Pty Ltd  
ABN 61 094 529 987 AFSL No. 244252  
Suite 204, Endeavour House,  
3-5 Stapleton Ave, Sutherland  
P (02) 9521 2644 F (02) 9521 2833  
W [www.capfinance.com.au](http://www.capfinance.com.au)

# Adviser Profile: Peter Gray Taniane

ASIC Authorised Representative No. 418346

This document must be accompanied by Millennium3 Financial Services Pty Ltd's Financial Services Guide

## Who is your adviser

Your adviser is Peter Gray Taniane. He is providing financial services to you as an authorised representative of Millennium3 Financial Services Pty Ltd AFSL No. 244252. Peter is a contracted to Capricorn Financial Advisers ABN 90 123 208 864 ASIC Authorised Representative No. 311325.

## What are my other benefits & interests

I manage, and will clearly disclose to you anything that might reasonably be capable of influencing my 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;

- I am a Director of Emmett Gray Pty Ltd
- I hold an authorisation under Polaris Financial Solutions.
- Capricorn Financial Solutions is 100% owned by Millennium3 Financial Services

## Personal Profile

Peter has completed his Diploma of Financial Services. He also holds a Bachelor of Commerce. To ensure the provision of modern financial planning strategies, Peter regularly attends industry seminars, training sessions, investment briefings and conferences.

As part of his continuing development Peter is undertaking a Masters of Applied Finance (Financial Planning) through Kaplan Professional.

## Services I can provide

I am authorised to provide advice and deal in the following range of products and services;

### Services

Wealth Creation	Tax Effective Investments
Retirement Planning	Managed Investments
Personal Superannuation	Centrelink Planning
Corporate Superannuation	Debt Reduction
	Personal Risk Insurance

### Products

Personal Risk Insurance Products	Deposit Products
Life Insurance Investment Products	Superannuation
Managed Investments	Pension Accounts
Retirement Savings Accounts	

## How am I paid

I may be paid by one or more of the following methods outlined below. A combination of fee for service and commission from a product or service provider may be payable. This will be disclosed to you at the time I provide you with advice.

Peter is paid a combination of salary base, dividend distributions plus performance bonuses and incentives.

## What fees will you pay for the services I provide

Fees that may be applicable for the preparation of your advice are:

Advice Fees: Range from \$1,750 - \$4,950 (inclusive of GST)

Implementation Fees: Range from \$1,250 - \$4,950 (inclusive of GST) or 0% to 3.3% of investment amount.

Ongoing Adviser Service Fee: Range from \$3,900 to \$22,000 per year (inclusive of GST) or 0.55% to 1.1% (inclusive of GST)