

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

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.

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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 ANZ Banking Group 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

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 and tax effective investments.

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. 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 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:

- We are entitled to receive rebates from the following fund managers - Colonial First State, Skandia, Netwealth, Bank West, OFM, and Asgard Elements.
- xLife currently participate's in Millennium3's long term incentive plan. xLife may become entitled to receive a share of a bonus pool if Millennium3's criteria for the payment of the plan are satisfied. The larger my business within Millennium3 the more that I may enjoy of any bonus pool that may be declared. Any business you place through me will help me to continue to participate and will in part contribute to the amount that I may receive, though various of the other criteria that contribute to this are beyond my control or influence.

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. The remuneration we receive will be clearly disclosed in the advice documents we provide to you.

Advice Fees: Range from \$0 - \$795 (inclusive of GST)

Implementation Fees: Range from 0 – 2% (inclusive of GST)

Review Fees: Range from \$0 - \$795 (inclusive of GST)

Commissions, which are paid from the product costs and are not an additional cost incurred by you, vary according to the nature of the specific financial product. For example

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

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 doesn't provide you with a satisfactory response, 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 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 authorised 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

Millennium3 Financial Services Pty Ltd (M3) is ultimately owned by the ANZ Banking Group. As a result, M3 is related to all companies within this group including OnePath 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.

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.

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.

Contacting Millennium3:

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

P: 07 3902 9800

F: 07 3902 9801



xLife Adviser Profile's

Adviser Profile: Russell Cain

Your Adviser is Russell Cain ASIC Authorised Representative No: 308738

Russell Cain has a Bachelor of Commerce (Majors Accounting & Financial Management), and a Diploma of Financial Services (Financial Planning).

Russell 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:

Personal Superannuation plans; Lump Sum Investments, 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, Keyman Insurance.

Russell is paid a base salary by the business and receives commissions for business written. He is also eligible to receive an annual bonus where sales targets and customer services standards are exceeded.

Adviser Profile: Frank (James) Guanco

Your Adviser is Frank (James) Guanco ASIC Authorised Representative No: 311657

Frank (James) Guanco has completed DFP 1 (Entry Level Competency), DFP 2 (Risk Management), DFP 3 (Investments) and DFP 4 (Superannuation & Retirement Planning).

Frank (James) has been involved in the Financial Services industry for over 4 years.

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

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, Keyman Insurance.

Frank (James) is paid a base salary by the business and receives commissions for business written. He is also eligible to receive an annual bonus where sales targets and customer services standards are exceeded.

Adviser Profile: Benjamin Irons

Your Adviser is Benjamin Irons ASIC Authorised Representative No: 321051

Benjamin has a Diploma of Financial Services (Financial Planning), Bachelor of Business & ASX listed product adviser.

Benjamin has been involved in the Financial Services industry for over 4 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 Expense Insurance, Keyman Insurance & Direct Equities.

Benjamin is paid a base salary by the business and receives commissions for business written. He is also eligible to receive an annual bonus where sales targets and customer services standards are exceeded.

xLife Adviser Profile's

Adviser Profile: Adam Spilsted

Your Adviser is Adam Spilsted ASIC Authorised Representative No: 341892

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

Adam has been involved in the Financial Services industry for over 2 years.

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

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, Keyman Insurance.

Adam is paid a base salary by the business and receives commissions for business written. He is also eligible to receive an annual bonus where sales targets and customer services standards are exceeded.

Adviser Profile: Tania Brown

Your Adviser is Tania Brown is ASIC Authorised Representative No: 392370

Tania has completed RG 146 Module 1 (Generic Knowledge) & RG 146 Module 2 (Risk Management).

Tania has been involved in the Financial Services industry for over 1 year.

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

Life Insurance cover including, accident/Sickness/ Disability Insurance, Trauma Insurance, Permanent & Total Disability Insurance and Income Protection Insurance.

Tania is paid a base salary by the business and receives commissions for business written. She is also eligible to receive an annual bonus where sales targets and customer services standards are exceeded.

Adviser Profile: Chuong (Alex) Chiem

Your Adviser is Chuong (Alex) Chiem is ASIC Authorised Representative No: 353869

Chuong (Alex) has completed the Diploma of Financial Services (Financial Planning).

Chuong (Alex) has been involved in the Financial Services industry for over 3 years.

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

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.

Chuong (Alex) is paid a base salary by the business and receives commissions for business written. He is also eligible to receive an annual bonus where sales targets and customer services standards are exceeded.

xLife Adviser Profile's

Adviser Profile: Siddarth Suresh-Babu

Your Adviser is Siddarth Suresh-Babu is ASIC Authorised Representative No: 374284

Siddarth has completed the Diploma of Financial Services (Financial Planning).

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

Life Insurance cover including, accident/Sickness/ Disability Insurance, Trauma Insurance, Permanent & Total Disability Insurance and Income Protection Insurance.

Siddarth is paid a base salary by the business and receives commissions for business written. He is also eligible to receive an annual bonus where sales targets and customer services standards are exceeded.

Adviser Profile: Thomas Fisher

Your Adviser is Thomas Fisher is ASIC Authorised Representative No: 390345

Thomas has completed the Bachelor Commence & a Diploma for Graduates, RG 146 Module 1 (Generic Knowledge) & RG 146 Module 2 (Risk Management).

Thomas has been involved in the Financial Services industry for over 3 years.

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

Life Insurance cover including, accident/Sickness/ Disability Insurance, Trauma Insurance, Permanent & Total Disability Insurance and Income Protection Insurance.

Thomas is paid a base salary by the business and receives commissions for business written. He is also eligible to receive an annual bonus where sales targets and customer services standards are exceeded.

Adviser Profile: Mitchell Gowland

Your Adviser is Mitchell Gowland is ASIC Authorised Representative No: 404986

Mitchell has completed a Bachelor of Commerce (Majoring in Financial Planning).

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

Life Insurance cover including, accident/sickness/ disability Insurance, Trauma Insurance, Permanent & Total Disability Insurance and Income Protection Insurance.

Mitchell is paid a base salary by the business and receives commissions for business written. He is also eligible to receive an annual bonus where sales targets and customer services standards are exceeded.

xLife Adviser Profile's

Adviser Profile: Mark Cullen

Your Adviser is Mark Cullen ASIC Authorised Representative No: 409189

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

Mark has been involved in the Financial Services industry for over 2 years.

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

Life Insurance cover including, Accident/Sickness/Disability Insurance, Trauma Insurance, Permanent & Total Disability Insurance and Income Protection Insurance;

Mark is paid a base salary by the business and receives commissions for business written. He is also eligible to receive an annual bonus where sales targets and customer services standards are exceeded.

Adviser Profile: Nick Kolevski

Your Adviser is Nick Kolevski ASIC Authorised Representative No: 409589

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

Nick has been involved in the Financial Services industry for over 1 year.

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

Life Insurance cover including, Accident/Sickness/Disability Insurance, Trauma Insurance, Permanent & Total Disability Insurance and Income Protection Insurance;

Nick is paid a base salary by the business and receives commissions for business written. He is also eligible to receive an annual bonus where sales targets and customer services standards are exceeded.

Adviser Profile: Matthew Warburton

Your Adviser is Matthew Warburton, ASIC Authorised Representative No: 284925

Matthew Warburton has completed DFP 1 (Entry Level Competency), DFP 2 (Risk Management) and DFP 4 (Superannuation & Retirement Planning).

Matthew Warburton has been involved in the Financial Services industry for over 10 years.

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

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.

Matthew Warburton is paid a base salary by the business and receives commissions for business written. He is also eligible to receive an annual bonus where sales targets and customer services standards are exceeded.

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Important Notice: This Adviser Profile must be accompanied with an approved Financial Services Guide issued by the Licensee Millennium3 Financial Services Pty Ltd AFSL 244252.