FINANCIAL SERVICES GUIDE

MONEY WORKS FINANCIAL PLANNING PTY LTD

Money Works Financial Planning Pty Ltd and Chris Harris are Authorised Representatives of Millennium 3 Financial Services Pty Ltd (M3FS) Australian Financial Services License (AFSL) 244252

FINANCIAL SERVICES GUIDE ("FSG")

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How do I contact you?

Chris Harris
PO Box 241
KENT TOWN SA 5071
135 Fullarton Road
ROSE PARK SA 5067

Phone **(08) 8431 8222**
Fax **(08) 8431 8211**
Email **chris@moneyworkspl.com.au**

Why is this document important?
This Financial Services Guide (FSG) and the Millennium3 Financial Services Pty Ltd contain important information about:

- **The services that are available to you**
- **How we 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 us.

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 **ROA** 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.

Who is my service provider or adviser?

Your service providers are authorized representatives of Millennium3 Financial Services Pty Ltd (M3FS). Your Adviser, Chris Harris is authorised as an individual authorised representative, and Money Works Financial Planning Pty Ltd, of which Chris is a director, holds a corporate authorisation from M3FS.

Do you have other sources of income?

Moneyworks Financial Planning Pty Ltd has agreements in place for the referral of potential clients for our services by third parties. These third parties may include other authorised representatives of M3FS. 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. We will disclose any referral fees by both the referrer and referee to you up front or as early as possible.

What other benefits and interests (including non-monetary items) do you receive?

Moneyworks Financial Planning Pty Ltd and your adviser 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**.

Are there Associations and Relationships that may be regarded as capable of influencing your services (potential conflicts)?

You should be aware that Moneyworks Financial Planning Pty Ltd has the following relationship/s which may give rise to an actual or potential conflict of interest:

- Moneyworks Financial Planning Pty Ltd has no associations or relationships capable of influencing the advice provided, other than those recorded in the M3FS FSG.

Does Millenium3 Financial Services Pty Ltd have a Privacy Statement?

A Privacy policy detailing how personal information is managed is available on request from Chris Harris or you can visit the M3FS website at www.millennium3.com.au

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

If you have a complaint about the service provided to you, you should take the following steps.

Contact our office by phone or in writing and tell us about your complaint.

If your complaint is not satisfactorily resolved within 3 days, put your complaint in writing and send it to Millennium3 Complaints Officer, PO Box 377, Cannon Hill QLD 4170

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 780 808

The Australian Securities and Investment Commission (ASIC) also has a Freecall Info line 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.

AUTHORISED REPRESENTATIVE PROFILE AND AUTHORITY
Adviser's Attachment to the Financial Services Guide

Adviser: Chris Harris
ASIC Identification number: 258211 Chris Harris, 245727 Money Works Financial Planning Pty Ltd
Australian Financial Association member no: 21977
Chris is an Authorised Representative of Millienium 3 Financial Services Pty Ltd and the Director of Money Works Financial Planning Pty Ltd. He has been involved in the financial services and life insurance industries since 1987.

Chris' personal professional qualifications are:

- **Diploma in Financial Planning 1, 2, 3, 4, 5, 6 & 7**
- **Business Practice – AFA**
- **Business Insurance Sales Skills – AFA**
- **Certified in Self Managed Super Funds**

Nominated for AFA's 2008 Advisor of the Year

As an authorised representative and having gained 20 years experience in the industry, Chris is aware of daily developments in the market place, the latest offerings by product suppliers, and changes to taxation legislation.

This means you will receive advice from someone who is always up-to-date, extremely knowledgeable and highly experienced in the financial industry.

Chris is authorised to provide the following services in relation to the relevant financial products list services and product types offered:

- Personal Superannuation
- Self Managed Superannuation Funds
- Corporate Superannuation
- Managed Investments (Unit Trusts) including Direct Shares
- Gearing Strategies
- Retirement Income Streams
- Social Security Strategies
- Guaranteed Income Streams
- Risk Life Insurance including Term Life, Total & Permanent Disablement, Trauma, Income Protection, Business Expenses and Group Life Insurance.
- Personalised Budgeting Programs

Who will be responsible for the services provided to me?
M3FS, as the Licensee, is responsible for the financial services provided by any of its authorised representatives acting under their M3FS authorisations. This means that we act on behalf of M3FS when providing services to you.

What classes of financial products can you provide services in relation to?
Money Works Financial Planning Pty Ltd are authorised to advice and deal in relation to the following products

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

What services can you offer me?

Money Works Financial Planning Pty Ltd and Chris Harris are able to offer the following services to our clients as part of our authorisation from M3FS:

Financial Planning Advice, Wealth Creation Strategies, Personal Risk Insurance, Income for Retirement, Job Change Redundancy, Superannuation, Tax Effective Investments, Centrelink, Salary Sacrifice, Estate Planning, Managed Portfolio Services.

Can you provide examples of specific products you can offer me?
Examples of specific products we can assist you with, either as part of our authorisation or through other service providers we have relationships with are:

Savings Plans, Lump Sum Investments, Personal Superannuation, Employer sponsored Superannuation, Rollovers, Annuities (Deferred, Immediate and Allocated) Allocated Pensions, Life Insurance, Accident/Sickness/Disability Insurance, Trauma Insurance, Total and Permanent Disability Insurance, Income Protection Insurance, Business Expense Insurance and Personalised Budgeting Programs.

How do I provide you with instructions?

You may specify how you would like to give us instructions, by telephone, email fax or other means.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile which includes details of your financial and investment objectives, financial situation and needs as well as any recommendations made to you. If you wish to examine your file, you should ask us to make arrangements for you to do so

How does Money Works Financial Planning Get Paid?

Our remuneration comes from a combination of fees charged to clients and commission received.

Fees are discussed with you in advance, and all commission received are disclosed.
As a result, purchasing a product or service may be paid to a third party.

FEES FOR SERVICE

The first Consultation is free of Charge

Chris's fees are
***$220.00 PER HOUR OF CONSULTATION**
***$150.00 PER HOUR OF PREPARATION OF REPORTS AND ANY OTHER SUCH MATTER THAT WOULD BE ASSOCIATED WITH PREPARING AND ORGANISING A FINANCIAL WEALTH PROGRAM.**
Associate Financial Planner = $180.00 p/hour
Technical Services Manager = $120.00 p/hour
Administration staff = $80.00 p/hour

To complete STATEMENTS OF ADVICE

Any Investment SOA = $350.00 plus GST
Any Insurance SOA = $250.00 plus GST
A full SOA/ Financial Plan = $ 800.00 plus GST

ALL COMMISSION AND FEES WILL BE CHARGED AT NORMAL RATES UNLESS SPECIFIC ARRANGEMENTS HAVE BEEN MADE.

If the recommendation/s on the Statement of Advice are proceeded with then the above fees for the Statement of Advice will be waived and fees will be charged according to the following pages.

I have read and understand the fee structure, signed

Name ______________________Date____/____/___

Superannuation, Managed Investments, Retirement Income Streams & Guaranteed Income Stream Rates Upfront Commission

These normal rates are as follows:
4% plus GST for the first $100,000
3% plus GST from $101,000 to $150,000
2% plus GST from $151,000 to $200,000
1.5% plus GST from $201,000 to $1 million
0.5% for over $1 million

Ongoing Commission

0.75% on the Funds under Advice

Risk Life Insurance

Receives an upfront commission of up to 140% + GST paid by the life company based as a percentage of the premium
Receives a renewal commission up to 45% + GST paid by the life company based as a percentage of the premium whilst the policy remains in force

We and M3FS are remunerated by fees and/or commissions. Chris receives a combination of salary/commissions.

Commissions are paid by product 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 "upfront" commissions, which are paid whilst the product continues to be inforce (on-going). In particular:

Up front Commissions Investment Product Fees range from 0%- 15%
On going Commissions Investment Product Fees range from 0%- 6%

The actual remuneration (including commission) or other benefits that may be paid as a result of a personal advice provided to you, will be contained in the Statement of Advice Statement of Additional Advice or Record of Advice

Terms of Engagement

We agree to provide you with the following services:
<u>**Services**</u>
Option 1
We will provide you with personal advice on which of the following financial products are appropriate for you having regard to your personal financial situation, objectives and needs and assist you in arranging to apply for the ones you choose, unless we specify otherwise below. We will agree with you on the scope of the advice when we collect your personal information and will provide our advice in a Statement of Advice (or Statement of Additional Advice or other form provided by law).

Option 2

Other Services

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It is important that you take ownership of your financial decisions. We can help you make appropriate decisions, but those decisions remain yours. If you do not feel totally comfortable with the decision or making a decision or these Terms of Engagement then you must seek more information and advice from us until you are comfortable.

By signing these terms of engagement you agree to us providing the above services. You must have read and understood our Financial Services Guide (FSG) (including the Adviser's Attachment) before signing and by signing you confirm this.

Signed by:
Client____________________ Authorised Representative __________________

Date ____________________