



Financial Services Guide (FSG)

Date of issue: 11 December 2023

Absence of Independence

We are unable to call ourselves independent. The law prevents most advisers from using such words as independent, unbiased, or impartial. If, for example, an adviser gets paid a commission to help a client arrange insurance or work within a functional restriction such as an Approved Product List, they are prohibited from calling themselves independent. Most advisers who receive insurance commissions charge their clients little (if anything) for the advice and service. Advisers within The Licensee receive these commissions. So, although we always put your interests before ours when giving advice we cannot (by law) call ourselves independent, unbiased, or impartial.



Millennium3 advisers offer professional financial advice strategies to prepare for life's financial ups and downs and help achieve future security.

About this guide

This FSG is issued by:
Millennium 3 Financial Services Pty Ltd
(AFSL 244252 ABN 61 094 529 987)
"The Licensee" which is a wholly owned subsidiary of WT Financial Group Limited (ACN 169 037 058)

Head Office
Level 5, 95 Pitt St, Sydney NSW 2000
02 9248 0422
info@wtfglimited.com
www.millennium3.com.au

This Financial Services Guide (FSG) explains the financial services provided by Millennium3 and your adviser (who is authorised through Millennium3). It is designed to help you make a fully informed decision about whether you want to use our services.

Please take the time to read this guide carefully. Sound financial advice is based on open communication. Understanding our services and our fees is the cornerstone of this communication. It's also important that you know who authorises your adviser, the nature of their associations and relationships and what to do if you have a complaint. If you have further questions, or if there is anything that isn't clear, please talk to your adviser or contact us.

This guide must be accompanied by an Adviser Profile which outlines your adviser's skills, qualifications, and the services they are authorised to provide.

About us

Millennium3 is one of Australia's largest financial planning groups with origins tracing back over 30 years.

Millennium3 has an extensive network of qualified financial advisers across Australia, with head offices located in Sydney, Melbourne, and Perth.

Each Millennium3 practice is locally owned, employing highly qualified financial advisers who have a legal obligation and an ethical duty to act with integrity and in the best interests of their clients. Your adviser is either a self-employed practice owner or employed by the practice as an adviser.

Products and services we provide

Our network of advisers provide a range of financial services including investing, superannuation, retirement and insurance. Specific information about the services your adviser is authorised to provide and their qualifications are contained in the attached Adviser Profile.

Important documents you can expect to receive

When your adviser provides personal financial advice for the first time, you will generally be given a Statement of Advice (SoA). The SoA sets out your personal advice, the basis on which it is given, the cost of the advice, and information about any associations or relationships that could influence the advice.

If you require further advice at a later time, providing your circumstances have not changed significantly since your previous SoA, your adviser may be able to provide the further advice verbally or via a shorter Record of Advice (RoA). If you are given verbal advice, your adviser will document the discussion and a copy of this record can be made available to you on request. If you are given further advice and your circumstances have changed significantly since your previous SoA, you will generally be given another SoA.

To help you make an informed decision about a financial product, you will generally be given a Product Disclosure Statement (PDS) which outlines the product features and costs in detail. In certain circumstances, there is no requirement to provide a PDS (including, for example, where you already have one).

If you ask your adviser to undertake a transaction without receiving advice from that adviser, you may be given a letter confirming your instructions and disclosing any costs payable by you in relation to that transaction.

Important relationships and other benefits

You should be aware of the following relationships and benefits that we may receive. Any payments noted below are not an additional cost to you and will only be made to the extent permitted by law. Any other arrangements you need to be aware of will be set out in the Adviser

Profile attached to this document. Arrangements that are relevant to the advice being provided to you will also be disclosed in your written advice.

Product and service provider benefits

Millennium3 may receive sponsorship payments from product and service providers to fund technical and professional development training for our advisers.

Our practice owners or advisers may also apply for and may qualify to receive commercial terms on a range of banking products and services such as interest rates and limited recourse terms.

Distribution fees

Related companies of Millennium3 may receive fees for acting as the distributor of financial products which your adviser may recommend. Any fee is paid by the product issuer or administrator of the product out of its own funds. Neither your adviser nor Millennium3 receive any of these fees.

Advisory fees

Product providers may pay advisory fees to Millennium3 or an investment management entity associated with Millennium3.

This fee is for the provision of portfolio management advisory services where Millennium3 model portfolios are utilised via managed accounts or separately managed accounts. In the event of this occurring, the fee is calculated as a percentage, likely to be up to 0.15% of the managed account or separately managed account portfolio balance. Your adviser will not receive any of this fee.

Referral partners

Your adviser may have referral relationships with third parties. These third parties may include accountants, mortgage brokers, general insurance brokers, solicitors, real estate agents and other third parties who specialise in a specific field.

Any referral arrangements you need to be aware of and specific details of any referral payments we may receive will be set out in the 'Important relationships' section of the Adviser Profile attached to this document.

Referral arrangements that are relevant to any advice being provided to you will also be disclosed in your written advice. Where you are referred to a third party (including to other financial advisers) by your adviser, neither your adviser nor Millennium3 approve or endorse their advice and won't be liable for the provision of advice and services provided by the third party. You must assess the merits of their advice in the light of your own circumstances and objectives.

Referrals to a third party

Where you are referred to a third party (including to other financial advisers) by your adviser, your adviser does not receive any payment for that referral. We also do not approve or endorse their advice. You must assess the merits of their advice in the light of your own circumstances and objectives.

Associated businesses

Your adviser may have associations with other related businesses, such as an accountancy firm.

Other payments

We keep a full register of any benefits received by advisers of between \$100 to \$300. By law, your adviser is not permitted to receive benefits in excess of \$300 per year from a product issuer. In addition, Millennium3 keeps a register of any other non-monetary benefits your adviser may receive in relation to education, training, technology support or software that is relevant to the provision of financial advice. If you would like a copy of either register, please ask your adviser and one will be made available to you.

How we are paid

We receive remuneration from:

- Advice and service fees paid by you (fee for service)
- Commissions from insurance providers
- Other payments and benefits as outlined above under the heading 'Important relationships and other benefits'

As the licensee, Millennium3 collects all fees and commissions which are paid on to your adviser's practice. The Adviser Profile explains how your adviser is paid. Millennium3 receives a licensee fee from your adviser's practice of up to \$165,000 per annum, which is in part based on remuneration paid to your adviser's practice.

Advice and service fees paid by you

Before providing personal advice, your adviser will agree the fees and payment options with you. These fees will be based on your individual circumstances, the complexity of your situation and the time it takes to prepare your personal financial advice. Fees and commissions that are relevant to the advice being provided will also be disclosed in the written advice provided to you.

The types of fees you may be asked to pay can include:

- **Statement of Advice (SoA) fee** – a fee to gather information, analyse your situation and prepare your SoA.
- **Implementation fee** – a fee to implement the recommendations contained in your SoA.
- **Review service fee** – a fee for the provision of review services if you enter into a service agreement with your adviser.

Your adviser may also charge other fees for the ad hoc provision of advice or services, including if you instruct your adviser to complete a transaction on your behalf such as buying or selling specific financial products.

If you have a complaint

If you have a complaint about financial services provided to you, your complaint can be directed to your adviser in the first instance.

You can also raise your complaint at any time by contacting us at:

Email: complaints@wtfglimited.com

In writing to: WT Financial Group Advice
Dispute Resolution
Team
Level 5, 95 Pitt St,
Sydney, NSW 2000

Phone: 02 9248 0422

We will investigate and endeavour to resolve your complaint promptly and fairly. If your complaint has not been resolved to your satisfaction within 30 days, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA is an external dispute resolution scheme which provides fair and independent financial services complaint resolution that is free to consumers. AFCA's contact details are:

Email: info@afca.org.au

Website: www.afca.org.au

In writing to: Australian Financial
Complaints Authority
GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678

The Australian Securities and Investment Commission (ASIC) has an information line 1300 300 630 which you may use to obtain information about your rights, and to make a complaint. For more information, please visit their website

www.asic.gov.au

Professional indemnity insurance

Millennium3 is covered by professional indemnity insurance satisfying the requirements under the Corporations Act for compensation arrangements. Our insurance arrangements cover claims made against us as the licensee and both our current and former authorised representatives.

Our privacy policy

We are committed to maintaining the privacy and security of your personal information.

Any personal information collected by Millennium3 will be handled in accordance with its [Privacy Policy](#).

The way in which your adviser handles your personal information, is outlined in their Adviser Profile.



millennium3
leadership | advice | community

Millennium3 Financial Services Pty Ltd | ABN 61 094 529 987 AFSL

244252 M3-FSG-11Dec2023

Alexander Tasker

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

Introducing your financial adviser

Alexander Tasker is an Authorised Representative of Millennium3 Financial Services Pty Ltd AFSL 244252. Alex is a director of Forest Wealth Pty Ltd which is a Corporate Authorised Representative of Millennium3 Financial Services Pty Ltd.

Authorised Representative Number: 398067
Corporate Authorised Representative Number: 1285537
Adviser profile issue date: 11 December 2023

About Alex

I commenced working in the financial services industry in 1999.

With my qualifications and my extensive experience, I am well qualified to help clients to achieve their financial goals.

Qualifications and memberships

- Certified Financial Planner™
- Member of the Financial Advice Association Australia (FAAA)
- Advanced Diploma of Financial Services (Financial Planning)
- Honours Degree in Financial Economics

Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

- Life insurance products
- Superannuation
- Deposit products
- Pensions and annuities
- Retirement savings accounts
- Managed investment funds
- Investment bonds
- A range of approved ASX listed investments managed under a model portfolio
- A wide range of approved ASX listed investments within the ASX 200
- Standard Margin Lending facilities

Services offered

- Personal Insurance
- Superannuation
- Budget and cashflow management
- Debt management
- Investments
- Retirement planning
- Centrelink/DVA
- Estate planning
- Self-managed superannuation fund
- Business Insurance
- Gearing/Margin Lending

How I am paid

As the licensee, Millennium3 collects all advice fees and commissions. Millennium3 then pays the fees and commissions to my Practice as detailed in the FSG under the heading 'How we are paid'. My Practice pays me out of these fees and commissions based on a number of factors such as:

- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

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 fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- 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 premium paid.

Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Forest Wealth also has the following arrangements:

Referrals from a third party

At present we do not have any referral arrangement in place to pay a third party referrer a referral fee, commission or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Referrals to a third party

We have referral arrangements in place with third party providers. If we refer you to one of these providers we may receive a payment, fee, commission or other benefit from those providers.

Details of these arrangements are set out in the table below and specific details of any referral payments we may receive will be provided in our advice documents to you. Alternatively, you can request further details about our referral arrangements prior to us providing you with financial advice.

Table - Details of referral arrangements in place:

Name of referral partner	IOOF Finance Choice Pty Ltd (IOOF FC)
Services	Assistance with credit products and services
Payment we will receive	A payment equal to 20% of the upfront commission received by IOOF FC from a lender in connection with any referral we make.
Example	If IOOF FC were to receive an upfront commission of \$100 from a lender, we would receive \$20 of that commission.

Please note that Millennium3 Financial Services Pty Ltd is not responsible for the advice and services provided by these providers.

Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website. We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identify and the source of any funds.

We provide financial services under the Australian Financial Services License of Millennium3 Financial Services Pty Ltd. Millennium3 Financial Services Pty Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence Millennium3 Financial Services Pty Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

My contact details

A: Suite 1A, 17-19 Hunter Street,
HORNSBY NSW 2077
P: 0401 115 156
E: alex@forestwealth.com.au
W: www.forestwealth.com.au

Benjamin Andrich

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

Introducing your financial adviser

Benjamin Andrich is an Authorised Representative of Millennium3 Financial Services Pty Ltd AFSL 244252. Ben is a director of Forest Wealth Pty Ltd which is a Corporate Authorised Representative of Millennium3 Financial Services Pty Ltd.

Authorised Representative Number: 1235664
Corporate Authorised Representative Number: 1285537
Adviser profile issue date: 11 December 2023

About Ben

They say in life that if you fail to plan, then you plan to fail. Financial planning is about helping you understand where you are now, where you're heading and the options you have to help improve your financial circumstances both now and in the future.

Whether it's tax minimisation strategies, making your money work harder for you, maximising government entitlements or protecting your wealth and family from life's curve balls, I am here to help you set a clear path to help you achieve your long term financial goals.

With over 12 years experience in financial services and a passion for helping others you can rest assure you're in good hands.

Qualifications and memberships

- Graduate Diploma of Financial Planning
- Advanced Diploma of Financial Planning
- Self-Managed Super Fund accreditation
- Direct Equity accreditation
- Member of the Financial Advice Association Australia (FAAA)

Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

- Life insurance products
- Superannuation
- Deposit products
- Pensions and annuities
- Retirement savings accounts
- Managed investment funds
- Investment bonds
- A range of approved ASX listed investments managed under a model portfolio
- A wide range of approved ASX listed investments within the ASX 200

Services offered

- Personal Insurance
- Superannuation
- Budget and cashflow management
- Debt management
- Investments
- Retirement planning
- Centrelink/DVA
- Estate planning
- Self-managed superannuation fund
- Aged care
- Business Insurance

How I am paid

As the licensee, Millennium3 collects all advice fees and commissions. Millennium3 then pays the fees and commissions to my Practice as detailed in the FSG under the heading 'How we are paid'. My Practice pays me out of these fees and commissions based on a number of factors such as:

- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

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 fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- 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 premium paid.

Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Forest Wealth also has the following arrangements:

Referrals from a third party

At present we do not have any referral arrangement in place to pay a third party referrer a referral fee, commission or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Referrals to a third party

We have referral arrangements in place with third party providers. If we refer you to one of these providers we may receive a payment, fee, commission or other benefit from those providers.

Details of these arrangements are set out in the table below and specific details of any referral payments we may receive will be provided in our advice documents to you. Alternatively, you can request further details about our referral arrangements prior to us providing you with financial advice.

Table - Details of referral arrangements in place:

Name of referral partner	IOOF Finance Choice Pty Ltd (IOOF FC)
Services	Assistance with credit products and services
Payment we will receive	A payment equal to 20% of the upfront commission received by IOOF FC from a lender in connection with any referral we make.
Example	If IOOF FC were to receive an upfront commission of \$100 from a lender, we would receive \$20 of that commission.

Please note that Millennium3 Financial Services Pty Ltd is not responsible for the advice and services provided by these providers.

Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website. We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identity and the source of any funds.

We provide financial services under the Australian Financial Services License of Millennium3 Financial Services Pty Ltd. Millennium3 Financial Services Pty Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence Millennium3 Financial Services Pty Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

In order to keep our costs competitive, our Practice uses specialist business support resources that are located in the following countries: United States of America, Philippines and Singapore.

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.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

My contact details

A: Suite 1A, 17-19 Hunter Street,
HORNSBY NSW 2077

P: 0418 111 788

E: ben@forestwealth.com.au

W: www.forestwealth.com.au

Daniel Winberg

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

Introducing your financial adviser

Daniel Winberg is an Authorised Representative of Millennium3 Financial Services Pty Ltd AFSL 244252. Daniel is a director of Forest Wealth Pty Ltd which is a Corporate Authorised Representative of Millennium3 Financial Services Pty Ltd.

Authorised Representative Number: 289063
Corporate Authorised Representative Number: 1285537
Adviser profile issue date: 11 December 2023

About Daniel

I commenced working in the financial services industry in 2001, and as a Financial Adviser since 2006 (in both Bank and non-Bank environments).

With my qualifications and my extensive experience, I am well qualified to help clients achieve their financial goals.

Qualifications and memberships

- Master of Financial Planning
- Advanced Diploma Financial Services (Financial Planning)
- Member of the Financial Advice Association Australia (FAAA)

Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

- Life insurance products
- Superannuation
- Deposit products
- Pensions and annuities
- Retirement savings accounts
- Managed investment funds
- Investment bonds
- A range of approved ASX listed investments managed under a model portfolio
- Standard margin lending facilities

Services offered

- Personal Insurance
- Superannuation
- Budget and cashflow management
- Debt management
- Investments
- Retirement planning
- Centrelink/DVA
- Estate planning
- Self-managed superannuation fund
- Gearing / Margin Lending

How I am paid

As the licensee, Millennium3 collects all advice fees and commissions. Millennium3 then pays the fees and commissions to my Practice as detailed in the FSG under the heading 'How we are paid'. My Practice pays me out of these fees and commissions based on a number of factors such as:

- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

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 fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- 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 premium paid.

Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Forest Wealth also has the following arrangements:

Referrals from a third party

At present we do not have any referral arrangement in place to pay a third party referrer a referral fee, commission or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Referrals to a third party

At present we do not have any referral arrangement in place to provide referrals to third parties in return for payment or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Privacy Notification

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The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identity and the source of any funds.

We provide financial services under the Australian Financial Services License of Millennium3 Financial Services Pty Ltd. Millennium3 Financial Services Pty Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence Millennium3 Financial Services Pty Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

In order to keep our costs competitive, our Practice uses specialist business support resources that are located in the following countries: Philippines.

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.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

My contact details

A: Suite 1A, 17-19 Hunter Street,
Hornsby NSW 2077
P: 0412 315 844
E: daniel@forestwealth.com.au
W: www.forestwealth.com.au

Emma Hickling

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Introducing your financial adviser

Emma Hickling is an Authorised Representative of Millennium3 Financial Services Pty Ltd AFSL 244252. Emma is an employee of Forest Wealth Pty Ltd which is a Corporate Authorised Representative of Millennium3 Financial Services Pty Ltd.

Authorised Representative Number: 1003460
Corporate Authorised Representative Number: 1285537
Adviser profile issue date: 11 December 2023

About Emma

I have over 18 years experience in financial services with the last 8 years specialising in Financial Planning. Focusing on holistic advice covering areas including retirement planning; investments; superannuation and insurance.

Qualifications and memberships

- Graduate Diploma in Financial Planning

Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

- Life insurance products
- Superannuation
- Deposit products
- Pensions and annuities
- Retirement savings accounts
- Managed investment funds
- Investment bonds

Services offered

- Personal Insurance
- Superannuation
- Budget and cashflow management
- Debt management
- Investments
- Retirement planning
- Centrelink/DVA
- Estate planning

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Referrals to a third party

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Privacy Notification

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We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

My contact details

A: Suite 1A, 17-19 Hunter Street,
Hornsby NSW 2077
P: 0437 788 377
E: emma@forestwealth.com.au

Nerida Iverach

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

Introducing your financial adviser

Nerida Iverach is an Authorised Representative of Millennium3 Financial Services Pty Ltd AFSL 244252. Nerida is employed by Forest Wealth Pty Ltd which is a Corporate Authorised Representative of Millennium3 Financial Services Pty Ltd.

Authorised Representative Number: 1241545
Corporate Authorised Representative Number: 1285537
Adviser profile issue date: 11 December 2023

About Nerida

Specialist adviser in Risk Insurance and Superannuation Investment.

Qualifications and memberships

- Bachelor of Business (Property Economics)
- Diploma of Finance and Mortgage Broking Management
- Diploma Financial Planning
- Advanced Diploma Financial Planning
- SMSF Accredited

Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

- Life insurance products
- Superannuation
- Deposit products
- Pensions and annuities
- Retirement savings accounts
- Managed investment funds
- Investment bonds

Services offered

- Personal Insurance
- Superannuation
- Budget and cashflow management
- Debt management
- Investments
- Retirement planning
- Centrelink/DVA
- Estate planning
- Self-managed superannuation funds
- Business Insurance

How I am paid

As the licensee, Millennium3 collects all advice fees and commissions. Millennium3 then pays the fees and commissions to my Practice as detailed in the FSG under the heading 'How we are paid'. My Practice pays me out of these fees and commissions based on a number of factors such as:

- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

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 fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- 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 premium paid.

Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Forest Wealth also has the following arrangements:

Referrals from a third party

At present we do not have any referral arrangement in place to pay a third party referrer a referral fee, commission or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Referrals to a third party

At present we do not have any referral arrangement in place to provide referrals to third parties in return for payment or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website. We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identity and the source of any funds.

We provide financial services under the Australian Financial Services License of Millennium3 Financial Services Pty Ltd. Millennium3 Financial Services Pty Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence Millennium3 Financial Services Pty Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

In order to keep our costs competitive, our Practice uses specialist business support resources that are located in the following countries: United States of America, Philippines and Singapore

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.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

My contact details

A: Suite 1A, 17-19 Hunter Street,
HORSNBYS NSW 2077
P: 0455 989 777
E: nerida@forestwealth.com.au
W: www.forestwealth.com.au

Otis Georges

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

Introducing your financial adviser

Otis Georges is an Authorised Representative of Millennium3 Financial Services Pty Ltd AFSL 244252. Otis is employed by Forest Wealth Pty Ltd which is a Corporate Authorised Representative of Millennium3 Financial Services Pty Ltd.

Authorised Representative Number: 340282
Corporate Authorised Representative Number: 1285537
Adviser profile issue date: 11 December 2023

About Otis

Otis has extensive experience advising individuals and business owners on a broad range of financial matters, including investing, wealth accumulation and retirement planning as well as estate and succession planning. Over the years Otis has helped hundreds of clients achieve their financial goals and objectives.

Otis commenced his career in professional services by provided professional tax and accounting services to clients at a major international accounting firm and financial advice to individuals and business owners at a top tier Australian bank and various boutique financial advisory firms.

Qualifications and memberships

- Master of Taxation
- Bachelor of Commerce (Economics and Finance)
- Advanced Diploma of Financial Planning
- Postgraduate in Taxation and Financial Planning

Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

- Life insurance products
- Superannuation
- Deposit products
- Pensions and annuities
- Retirement savings accounts
- Managed investment funds
- Investment bonds

Services offered

- Personal Insurance
- Superannuation
- Budget and cashflow management
- Debt management
- Investments
- Retirement planning
- Centrelink/DVA
- Estate planning
- Self-managed superannuation fund
- Business Insurance

How I am paid

As the licensee, Millennium3 collects all advice fees and commissions. Millennium3 then pays the fees and commissions to my Practice as detailed in the FSG under the heading 'How we are paid'. My Practice pays me out of these fees and commissions based on a number of factors such as:

- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

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 fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- 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 premium paid.

Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Forest Wealth also has the following arrangements:

Referrals from a third party

At present we do not have any referral arrangement in place to pay a third party referrer a referral fee, commission or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Referrals to a third party

At present we do not have any referral arrangement in place to provide referrals to third parties in return for payment or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Privacy Notification

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We provide financial services under the Australian Financial Services License of Millennium3 Financial Services Pty Ltd. Millennium3 Financial Services Pty Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence, Millennium3 Financial Services Pty Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

In order to keep our costs competitive, our Practice uses specialist business support resources that are located in the following countries: United States of America, Philippines and Singapore

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.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

My contact details

A: 360 President Avenue
GYMEA NSW 2227
P: 0422 912 759
E: otis@forestwealth.com.au
W: www.forestwealth.com.au

Oussama (Sam) Ryma

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

Introducing your financial adviser

Oussama (Sam) Ryma is an Authorised Representative of Millennium3 Financial Services Pty Ltd AFSL 244252. Sam is an employee of Forest Wealth Pty Ltd which is a Corporate Authorised Representative of Millennium3 Financial Services Pty Ltd.

Authorised Representative Number: 1003500
Corporate Authorised Representative Number: 1285537
Adviser profile issue date: 11 December 2023

About Sam

I consider myself lucky to have fallen into this profession, as it so closely aligns to the person that I am. In my personal circles, I am very much the confidant, support and sounding board that helps get through lifes' challenges.

This is why I'm passionate about Financial Planning and how it can change the lives of ordinary Australians. I get a great sense of satisfaction by first helping my clients understand their needs, goals and objectives and then formulating a strategy, in line with their values.

I strive to continue to grow my knowledge and experience to be able to provide the highest quality of advice, in the best interest of my clients', by working with them and adapting along the journey. I put my clients first in everything I do, by listening

I am motivated by the peace of mind I am able to give my clients and the joy they feel of knowing their goals are attainable.

Qualifications and memberships

- Master of Financial Planning
- Certified Financial Planner (CFP®)

Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

- Life insurance products
- Superannuation
- Deposit products
- Pensions and annuities
- Retirement savings accounts
- Managed investment funds
- Investment bonds
- Standard margin lending facilities

Services offered

- Personal Insurance
- Superannuation
- Budget and cashflow management
- Debt management
- Investments
- Retirement planning
- Centrelink/DVA
- Estate planning
- Self-managed superannuation fund
- Gearing / Margin Lending
- Business Insurance

How I am paid

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- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

Client fee and payment options

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Fee for service: Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate.
- A fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- 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 premium paid.

Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Forest Wealth also has the following arrangements:

Referrals from a third party

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Referrals to a third party

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Privacy Notification

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We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

My contact details

A: Suite 1A, 17-19 Hunter Street,
Hornsby NSW 2077
P: 0466 633 333
E: sam@forestwealth.com.au

Mohamad Dilati

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

Introducing your financial adviser

Mohamad Dilati is an Authorised Representative of Millennium3 Financial Services Pty Ltd AFSL 244252. Mohamad is employed by Forest Wealth Pty Ltd which is a Corporate Authorised Representative of Millennium3 Financial Services Pty Ltd.

Authorised Representative Number: 1004916
Corporate Authorised Representative Number: 1285537
Adviser profile issue date: 7 February 2024

About Mohamad

Mohamad has been in the banking industry for over 15 years with extensive experience working at ANZ, CBA and NAB.

Mohamad's experience is enhanced by his robust educational background, and his passion for holistic financial planning developed through his extensive industry experience and assisting his clients through varied advice scenarios.

Qualifications and memberships

- Master of Financial Planning
- Advanced Diploma of Financial Planning
- Diploma of Financial Services (Financial Planning)
- Bachelor of Economics (Banking and Finance)

Financial products and services

I am authorised to provide financial product advice for, and deal in, the following classes of financial products:

- Basic and non-basic deposit products
- Debentures, stocks and or bonds issued or proposed to be issued by a government.
- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company
- Superannuation
- Self-managed Superannuation funds
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997)
- Interests in managed investment schemes including investor directed portfolio services.
- Securities

Services offered

- Personal advice
- Superannuation
- Budget and cashflow management
- Debt management
- Investments
- Retirement planning
- Centrelink/DVA
- Estate planning

How I am paid

As the licensee, Millennium3 collects all advice fees and commissions. Millennium3 then pays the fees and commissions to my Practice as detailed in the FSG under the heading 'How we are paid'. My Practice pays me out of these fees and commissions based on a number of factors such as:

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- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

Client fee and payment options

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Fee for service: Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate.
- A fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- 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 premium paid.

Important relationships

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Referrals from a third party

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Referrals to a third party

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We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

My contact details

A: Suite 1A, 17-19 Hunter Street,
Hornsby NSW 2077
P: 0410 085 058
E: mohamad@forestwealth.com.au
W: www.forestwealth.com.au

Robert Till

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

Introducing your financial adviser

Robert Till is an Authorised Representative of Millennium3 Financial Services Pty Ltd AFSL 244252. Robert Till is employed by Forest Wealth Pty Ltd which is a Corporate Authorised Representative of Millennium3 Financial Services Pty Ltd.

Authorised Representative Number: 1308074
Corporate Authorised Representative Number: 1285537
Adviser profile issue date: 6 August 2024

About Robert Till

I commenced working in the financial services industry in 2007. With my qualifications and my extensive experience, I am well qualified to help clients to achieve their financial goals.

Qualifications and memberships

- Graduate Diploma of Financial Planning
- Chartered Accountant

Financial products and services

I am authorised to provide financial product advice for, and deal in, the following classes of financial products:

- Basic and non-basic deposit products
- Debentures, stocks and or bonds issued or proposed to be issued by a government.
- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company
- Superannuation
- Self-managed Superannuation funds
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997)
- Interests in managed investment schemes including investor directed portfolio services.
- Securities

How I am paid

As the licensee, Millennium3 collects all advice fees and commissions. Millennium3 then pays the fees and commissions to my Practice as detailed in the FSG under the heading 'How we are paid'. My Practice pays me out of these fees and commissions based on a number of factors such as:

- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

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 fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- 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 premium paid.

Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Forest Wealth Pty Ltd also has the following arrangements:

Referrals from a third party

At present we do not have any referral arrangement in place to pay a third party referrer a referral fee, commission or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Referrals to a third party

We have referral arrangements in place with third party providers. If we refer you to one of these providers we may receive a payment, fee, commission or other benefit from those providers.

Details of these arrangements are set out in the table below and specific details of any referral payments we may receive will be provided in our advice documents to you. Alternatively, you can request further details about our referral arrangements prior to us providing you with financial advice.

Table - Details of referral arrangements in place:

Name of referral partner	IIOF Finance Choice Pty Ltd (IIOF FC)
Services	Assistance with credit products and services
Payment we will receive	A payment equal to 20% of the upfront commission received by IIOF FC from a lender in connection with any referral we make.
Example	If IIOF FC were to receive an upfront commission of \$100 from a lender, we would receive \$20 of that commission.

Please note that Millennium3 Financial Services Pty Ltd is not responsible for the advice and services provided by these providers.

Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website. We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identity and the source of any funds.

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We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

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.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

My contact details

A: Suite 1A, 17-19 Hunter Street
Hornsby NSW 2077

P: 0402 958 722

E: rob@forestwealth.com.au

W: www.forestwealth.com.au

Jamil Youssef

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

Introducing your financial adviser

Jamil Youssef is an Authorised Representative of Millennium3 Financial Services Pty Ltd AFSL 244252. Jamil Youssef is employed by Forest Wealth Pty Ltd which is a Corporate Authorised Representative of Millennium3 Financial Services Pty Ltd.

Authorised Representative Number: 1242814
Corporate Authorised Representative Number: 1285537
Adviser profile issue date: 12th of August 2024

About Jamil Youssef

I have been working in the financial services industry since 2010 with a more specific focus on financial planning since 2016.

I have a deep passion for helping everyday Australians prosper and grow both on a financial and personal level through tailored strategic solutions (in their best interest), meeting their needs, goals and objectives.

With my vast background on a corporate level (BT, ANZ and KPMG) and more recently my experience in the boutique space (Affluens360), specialising with white collar professionals in the medical industry. I believe I am best positioned to assist you on your financial journey, navigating through life's ups and downs.

Qualifications and memberships

- Bachelor of Business & Commerce - (Applied Finance & Managing Organisations)
- Graduate Diploma of Financial Planning
- Master of Financial Planning

Financial products and services

I am authorised to provide financial product advice for, and deal in, the following classes of financial products:

- Basic and non-basic deposit products
- Debentures, stocks and or bonds issued or proposed to be issued by a government.
- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company
- Interests in managed investment schemes including investor directed portfolio services.
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997)
- Superannuation
- Self-managed Superannuation funds
- Securities
- Tax (Financial) Adviser

How I am paid

As the licensee, Millennium3 collects all advice fees and commissions. Millennium3 then pays the fees and commissions to my Practice as detailed in the FSG under the heading 'How we are paid'. My Practice pays me out of these fees and commissions based on a number of factors such as:

- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

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 fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- 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 premium paid.

Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Forest Wealth Pty Ltd also has the following arrangements:

Referrals from a third party

At present we do not have any referral arrangement in place to pay a third party referrer a referral fee, commission or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Referrals to a third party

We have referral arrangements in place with third party providers. If we refer you to one of these providers we may receive a payment, fee, commission or other benefit from those providers.

Details of these arrangements are set out in the table below and specific details of any referral payments we may receive will be provided in our advice documents to you. Alternatively, you can request further details about our referral arrangements prior to us providing you with financial advice.

Table - Details of referral arrangements in place:

Name of referral partner	IOOF Finance Choice Pty Ltd (IOOF FC)
Services	Assistance with credit products and services
Payment we will receive	A payment equal to 20% of the upfront commission received by IOOF FC from a lender in connection with any referral we make.
Example	If IOOF FC were to receive an upfront commission of \$100 from a lender, we would receive \$20 of that commission.

Please note that Millennium3 Financial Services Pty Ltd is not responsible for the advice and services provided by these providers.

Privacy Notification

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We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

In order to keep our costs competitive, our Practice uses specialist business support resources that are located in the following country/countries: Australia, India and the Philippines.

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.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

My contact details

A: Suite 1A, 17-19 Hunter Street
Hornsby, NSW, 2077

P: 0431 447 299

E: jimmy@forestwealth.com.au

W: www.forestwealth.com.au

William Yorke

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

Introducing your financial adviser

William Yorke is an Authorised Representative of Millennium3 Financial Services Pty Ltd AFSL 244252. William Yorke is employed by Forest Wealth Pty Ltd which is a Corporate Authorised Representative of Millennium3 Financial Services Pty Ltd.

Authorised Representative Number: 1004686
Corporate Authorised Representative Number: 1285537
Adviser profile issue date: 4th September 2024

About William Yorke

I have been an advisor for the last 12 years. I have had the opportunity to work with clients in every aspect of their financial life and gain a lot of satisfaction from seeing them achieve their goals.

I enjoy building strong relationships with each of my clients to ensure that they are keep up to date with the current economic environment and strategies that will benefit them.

Qualifications and memberships

- Graduate Diploma of Financial Planning
- Bachelors of Commerce
- Bachelors of Communication

Financial products and services

I am authorised to provide financial product advice for, and deal in, the following classes of financial products:

- Basic and non-basic deposit products
- Debentures, stocks and or bonds issued or proposed to be issued by a government.
- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company
- Interests in managed investment schemes including investor directed portfolio services.
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997)
- Superannuation
- Securities
- Tax (Financial) Adviser

How I am paid

As the licensee, Millennium3 collects all advice fees and commissions. Millennium3 then pays the fees and commissions to my Practice as detailed in the FSG under the heading 'How we are paid'. My Practice pays me out of these fees and commissions based on a number of factors such as:

- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

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 fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- 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 premium paid.

Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Forest Wealth Pty Ltd also has the following arrangements:

Referrals from a third party

At present we do not have any referral arrangement in place to pay a third party referrer a referral fee, commission or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Referrals to a third party

We have referral arrangements in place with third party providers. If we refer you to one of these providers we may receive a payment, fee, commission or other benefit from those providers.

Details of these arrangements are set out in the table below and specific details of any referral payments we may receive will be provided in our advice documents to you. Alternatively, you can request further details about our referral arrangements prior to us providing you with financial advice.

Table - Details of referral arrangements in place:

Name of referral partner	IOOF Finance Choice Pty Ltd (IOOF FC)
Services	Assistance with credit products and services
Payment we will receive	A payment equal to 20% of the upfront commission received by IOOF FC from a lender in connection with any referral we make.
Example	If IOOF FC were to receive an upfront commission of \$100 from a lender, we would receive \$20 of that commission.

Please note that Millennium3 Financial Services Pty Ltd is not responsible for the advice and services provided by these providers.

Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website. We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identity and the source of any funds.

We provide financial services under the Australian Financial Services License of Millennium3 Financial Services Pty Ltd. Millennium3 Financial Services Pty Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence Millennium3 Financial Services Pty Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

In order to keep our costs competitive, our Practice uses specialist business support resources that are located in the following country/countries: Australia, India and the Philippines.

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.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

My contact details

A: Suite 1A, 17-19 Hunter Street
Hornsby NSW 2077

P: 0415 991 054

E: william@forestwealth.com.au

W: www.forestwealth.com.au

Philip Broadbent

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

Introducing your financial adviser

Philip Broadbent is an Authorised Representative of Millennium3 Financial Services Pty Ltd AFSL 244252. Philip is employed by Forest Wealth Pty Ltd which is a Corporate Authorised Representative of Millennium3 Financial Services Pty Ltd.

Authorised Representative Number: 332985
Corporate Authorised Representative Number: 1285537
Adviser profile issue date: 28th March 2024.

About Philip Broadbent

I have over 15 years' experience in financial services across diverse areas including paraplanning; advice assurance, adviser coaching, practice management and licensee operations. My experience plus strong education background support me in delivering tangible value to clients.

Qualifications and memberships

- Graduate Certificate in Financial Planning
- Bachelor of Business
- Advanced Diploma of Financial Services (Financial Planning)

Financial products and services

I am authorised to provide financial product advice for, and deal in, the following classes of financial products:

- Basic and non-basic deposit products
- Debentures, stocks and or bonds issued or proposed to be issued by a government.
- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company
- Interests in managed investment schemes including investor directed portfolio services.
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997)
- Superannuation
- Self-managed Superannuation funds
- Securities
- Standard Margin Lending
- Tax (Financial) Adviser

How I am paid

As the licensee, Millennium3 collects all advice fees and commissions. Millennium3 then pays the fees and commissions to my Practice as detailed in the FSG under the heading 'How we are paid'. My Practice pays me out of these fees and commissions based on a number of factors such as:

- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

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 fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- 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 premium paid.

Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Forest Wealth Pty Ltd also has the following arrangements:

Referrals from a third party

At present we do not have any referral arrangement in place to pay a third party referrer a referral fee, commission or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Referrals to a third party

We have referral arrangements in place with third party providers. If we refer you to one of these providers we may receive a payment, fee, commission or other benefit from those providers.

Details of these arrangements are set out in the table below and specific details of any referral payments we may receive will be provided in our advice documents to you. Alternatively, you can request further details about our referral arrangements prior to us providing you with financial advice.

Table - Details of referral arrangements in place:

Name of referral partner	IIOF Finance Choice Pty Ltd (IIOF FC)
Services	Assistance with credit products and services
Payment we will receive	A payment equal to 20% of the upfront commission received by IIOF FC from a lender in connection with any referral we make.
Example	If IIOF FC were to receive an upfront commission of \$100 from a lender, we would receive \$20 of that commission.

Please note that Millennium3 Financial Services Pty Ltd is not responsible for the advice and services provided by these providers.

Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website. We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identify and the source of any funds.

We provide financial services under the Australian Financial Services License of Millennium3 Financial Services Pty Ltd. Millennium3 Financial Services Pty Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence Millennium3 Financial Services Pty Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

In order to keep our costs competitive, our Practice uses specialist business support resources that are located in the following country/countries: Australia only.

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.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

My contact details

A: Suite 1A, 17-19 Hunter Street, HORNSBY NSW 2077

P: 1800 314 151

M: 0402 881 505

E: phil@forestwealth.com.au

W: www.forestwealth.com.au
