

The purpose of this guide

This guide is designed to assist you in understanding how I can help you achieve your financial and lifestyle goals by explaining:

- The advice and services I can provide to you either directly or in association with other professionals,
- My fees and charges,
- The influences and arrangements that you need to consider when assessing my recommendations, and
- How best to raise any issues you may have with my advice or services.

This is a very important document and I recommend that you read it carefully. If you need further explanation or you are unsure about any part of this guide I encourage you to ask me any questions you may have.

Millennium3 has approved this document and authorised me to provide it on their behalf.

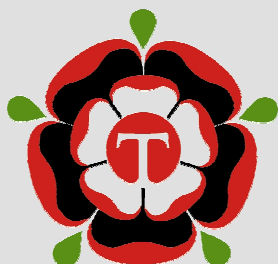
Privacy Statement

As a professional adviser, I am committed to ensuring the confidentiality and security of your personal information. Millennium3 Privacy Policy, which details how your personal information is managed and protected, is available on their website at www.millennium3.com.au. If you don't have access to the internet, please ask me for a copy.

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My Services

I provide financial advice and services as an authorised representative of Millennium3 Financial Services Pty Ltd (Millennium3). Millennium3, which is part of the ANZ Banking Group, is one of Australia's largest financial services licensees (AFSL No. 244252). I act on behalf of Millennium3 and, as the authorising Licensee, Millennium3 is responsible for the financial services I provide to you.

As an authorised representative of Millennium3 I can provide you with **services** including:

- Financial Planning Advice
- Wealth creation and tax minimization strategies
- Retirement income strategies
- Personal and business risk management advice
- Lifestyle planning including budgeting and cash flow management
- Estate planning, redundancies, inheritances and social security
- Advice and management of your investments and superannuation

I can also provide you with advice and support on a range of **financial products** such as:

- Savings Plans
- Cash management accounts
- Personal Superannuation plans and superannuation rollovers and consolidation
- Employer Sponsored Superannuation funds
- Self Managed Super Funds
- UK Pension transfers
- Retirement income products including annuities and allocated pensions
- Life Insurance cover including Accident/Sickness/Disability Insurance, Trauma Insurance, Permanent & Total Disability Insurance and Income Protection Insurance; Business Expense Insurance
- Tax effective investments

Specific information about me, my experience and specialisation is provided in Part Two of this guide titled "Adviser Profile".

I can act on your instructions

After you engage me as your adviser I can act on your instructions whether you provide them by telephone, email, fax or other means of communications. Should you prefer me to communicate with you via email please understand that you are responsible for monitoring the email account nominated for this purpose. I'll treat any communication to me from this address as instructions from you and I'll continue to use this account until you tell me otherwise.

I maintain information about you

In order to continue to provide you with advice that is appropriate for your needs and suitable for your circumstances I will retain information about you including your financial and lifestyle objectives and your current financial situation. I am also legally required to store this information and records of any advice and services I provide to you. I am committed to maintaining the security, currency and confidentiality of your information and I will only release it to other parties with your consent or as required by law. You can choose not to provide me with the information I require but, if you do so, I may not be able to provide you with the advice or services you need. You have a general right to examine my records. If you want to see what personal information I hold about you please let me know and I will make arrangements for you to do so. If I can't provide you with access to my records I will let you know the reasons why.

Important documents you can expect to receive

If I provide you with personal financial planning advice, I will confirm my recommendations in writing so that you can make an informed decision about the appropriateness and suitability of my advice. My recommendations can be documented in a **Statement of Advice (SoA)**. A **Record of Advice (RoA)** may be used to record my advice to you where I have provided you with subsequent advice and your personal circumstances have not changed. The **ROA** may be provided to you or added to your file and if you would like a copy of this document, or my initial SoA, I will make it available to you on request.

Where I recommend specific financial products to you, I will provide you with a **Product Disclosure Statement (PDS)** which contains specific and important information on the financial product. It is very important for you to read and understand the **PDS** which must be provided to you before you can take any action in relation to a financial product recommended.

The interests, associations and relationships that may influence or affect my advice.

My recommendations to you will be based on my assessment of your personal circumstances, needs and objectives. These factors underpin my advice but it is important for you to appreciate that my interests, associations and relationships and the benefits I receive – such as commission, corporate hospitality or marketing support for example - may give rise to an actual or potential conflict of interest. However, where any interest might reasonably be capable of influencing my advice or creating a conflict of interest, I will clearly disclose my interest or the nature of the conflict to allow you to make an informed decision about my advice. I manage, and will clearly disclose, any conflicts that I think may influence my advice and I would also like to highlight the following interests, associations and relationships:

- No associations or relationships capable of influencing the advice provided.

How you pay for my services

Operating a financial services business involves substantial costs. Fees and commission assists me to afford the infrastructure, personnel and systems required to provide you the professional services my clients have come to expect. In many cases you are able to negotiate how you pay for the professional services I provide to you. You may choose to pay my fees directly or have my professional costs paid to us by the product provider or from the products I've recommended to you. I may receive a salary, fees and/or commission payments and I may also be eligible for an annual performance payment for meeting service and sales targets. Where it is necessary to refer you to another specialist I may also receive a referral payment from them. The remuneration I receive will be clearly disclosed in the advice documents we provide to you.

- Advice Fees: Range from \$0 - \$5,500 (inclusive of GST)
- Implementation Fees: Range from \$0 - \$3,300 (inclusive of GST)
- Review Fees: Range from \$0 - \$3,300 (inclusive of GST)
- Hourly Rate: \$330 per hour (inclusive of GST)

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

Product	Commission Range
Life Insurance products including Risk Insurance and Life Investment	Up front 0% to 140% of the premium paid or amount invested.
Superannuation and Investment products	On going 0% to 45% of the premium paid or amount invested.
	Up front 0% to 15% of the amount or contribution invested.
	On going 0% to 6% of the amount or contribution invested

Providing feedback

As a professional financial services business, I am committed to acting efficiently, honestly and fairly. I value your support and appreciate any feedback that will help me to meet your expectations and needs. If at any time you have any questions or concerns about my advice or my service I encourage you to contact me directly and I will try to resolve the issue immediately.

If I can't respond to your feedback or effectively resolve your issues within three (3) business days – or if you don't feel comfortable talking with me about your issues - you should contact Millennium3 directly.

If Millennium3 doesn't provide you with a satisfactory response, you have the right to refer your concerns to the Financial Ombudsman Service Limited ("FOS"). FOS is an independent dispute resolution service that deals with complaints about financial services including banking, credit, loans, general insurance, life insurance, financial planning, investments, stock broking, managed funds and pooled superannuation trusts. FOS can be contacted at GPO Box 3, Melbourne Vic 3001 or by phone on 1300 78 0808.

The Australian Securities and Investment Commission (ASIC) also has a Freecall Infoline on 1300 300 630 which you may use to make a complaint and obtain more information about your rights.

The law requires Millennium3 to maintain a level of Professional Indemnity Insurance appropriate for their size and the scale and complexity of its operations. Millennium3's insurance covers claims made against Millennium3 and both its current and former authorised representatives. Their policy is annually reviewed for currency and suitability and is a key element of Millennium3's licence obligations.

About Millennium3
AFSL No. 244252.
ABN 61 094 529 987

Millennium3 Financial Services Pty Ltd (M3) is ultimately owned by the ANZ Banking Group. As a result, Millennium3 is related to all companies within this group including OnePath Australia Ltd, which offers financial products and platforms to retail clients. As a result of this relationship, actual and potential conflicts of interest may arise when our authorised representatives provide services to you and recommend OnePath products.

However, where this relationship might reasonably be capable of influencing our advice or creating a conflict of interest, we will clearly disclose our interest or the nature of the conflict to allow you to make an informed decision about our advice. We will manage, and will clearly disclose, any conflicts that we think may influence our advice.

Because of their scale and size, Millennium3 also receives payments and/or sponsorship from product issuers. These contributions, which range between \$0 and \$40,000 per product issuer, are used for our operational, development and promotional purposes and are not provided to our authorised representatives.

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

Millennium Master Trust

If your adviser recommends the Millennium Master Trust you should be aware that they may be entitled to an additional financial benefit if the Millennium Master Trust is later sold. You should recognise their beneficial interest as a potential conflict when you assess their recommendation. Their potential entitlement will be disclosed in their advice documentation where they recommend the Trust to you.

EmPlus Superannuation Fund

Millennium3 Financial Services Pty Ltd is the Administrator of the EmPlus Superannuation Fund and is entitled to remuneration in relation to its administration role.

Contacting Millennium3:

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CANNON HILL QLD 4170
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W: www.millennium3.com.au



ADVISER PROFILE

Part Two of Two



Michael Rosenthal

JP, M Finl Serv Law, ANZIIF
(Fellow), CIP



Detailed Payment Structure

Your adviser is highly skilled, reliable, trustworthy and knowledgeable. Your payment structure is negotiated to give you valuable advice at a fair price.

Your upfront and ongoing advice and service payments can be paid either directly by way of a Tax Invoice or at implementation via the product placement.

Your adviser is Michael Rosenthal, ASIC Authorised Representative No 258243.

Michael has a Master of Financial Services Law.

Michael is a Fellow of ANZIIF and a Certified Insurance Professional.

Michael has been involved in the financial services industry for 40 years having established the family financial planning practice in 1971.

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

- ▶ Savings Plans
- ▶ Lump Sum Investments
- ▶ Personal Superannuation
- ▶ Employer Sponsored Superannuation
- ▶ Rollovers
- ▶ Annuities
- ▶ Allocated and Term Pensions
- ▶ Life Insurance
- ▶ Accident/Sickness/Disability Insurance
- ▶ Income Protection Insurance
- ▶ Trauma Insurance
- ▶ Permanent & Total Disability Insurance
- ▶ Business Expense Insurance

Michael is paid a base salary by the business. He is eligible to receive an annual bonus.

Choice of:

Hourly Rate \$330 per hour (inclusive of GST)

OR

Plan Payment Full Financial Plan \$3,300 (inclusive of GST)
Limited Advice Plan \$1,650 (inclusive of GST)

Implementation Costs \$2,200 (inclusive of GST)

Ongoing Service Costs \$2,200 per annum (inclusive of GST)

AND / OR

Commission / Advice and Service Payments (inclusive of GST):

Funds Under Advice	Initial Payment	Ongoing Payment
\$0 to \$100,000	4.4%	1.10% pa
\$100,000 to \$250,000	3.3%	0.66% pa
\$250,000 to \$500,000	2.2%	0.55% pa
\$500,000 to \$1,000,000	1.1%	0.44% pa
\$1,000,000 plus	0.55%	0.33% pa

Risk Insurance Commissions vary according to the nature of the specific financial product.



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