

# Adviser Profile

This document, the Adviser Profile, should be read in conjunction with the Financial Services Guide (FSG) already provided.

## Andrew Doak

Andrew Doak is a Sub-Authorised Representative (No 258195) of Oxley Life Solutions Pty Ltd. Oxley Life Solutions Pty Ltd is a Corporate Authorised Representative (No 271547) of Millennium 3 Financial Services Pty Ltd AFSL 244252 (The Licensee).

**Business Address:** 1st Floor, Oxley Insurance Centre, 145 Horton St, Port Macquarie NSW 2444

**Ph No:** 02 6588 7600

**Mobile:** 0411 101 104

**Email:** andrewd@oib.com.au

**Website:** www.oib.com.au

### The advice and products I can offer you

I am authorised to provide financial product advice for the following classes of financial products:

- Life Insurance products

### How are my company and I paid?

The Licensee initially receives all fees and commissions from clients and product providers and distributes them after their fees and other expenses are deducted. The Licensee generally retains a portion of fees paid under its authorisation arrangements.

For details of other possible benefits, please refer to the FSG and/or your Advice Documents. All fees and commissions outlined below are inclusive of GST.

### Initial Consultation

Your initial meeting is at no cost to you.

Our main aim is to gather information about you and to determine your primary goals and objectives in seeking advice.

At the end of this meeting, we will outline the next steps and detail any fees applicable.

### Advice preparation

The preparation of your Life Risk Insurance Statement of Advice is at no cost to you.

### Implementation

The implementation of your Life Risk Insurance advice is at no cost to you.

### Insurance products

My company or I may receive up-front commission of up to 60% (exclusive of GST) of your first annual insurance premium for arranging your cover. In addition, my company or I may receive, after the first year, an ongoing annual commission of up to 20% (exclusive of GST) of your annual insurance premium. Note that where commissions are the same for initial upfront and ongoing annual commission (i.e. level commissions) the above commission caps do not apply.

These commission payments are made by the relevant product issuers and are not an additional cost to you.

### Ongoing fee for advice

The review of your Life Risk Insurance advice is at no cost to you.

### Other benefits, interests, or associations

I or my company may have referral arrangements with selected referral partners. If a referral arrangement applies to you, we will provide you with further details.

### How to find me

If you would like to make an interview time to discuss your financial needs and objectives in more detail, please contact me on 0411 101 104 or via email at andrewd@oib.com.au