



## Adviser Profile

Wayne Poland

ANZIIF (Snr Assoc.) CIP DipFS (Life Insurance)

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

Authorised Representative Number: 1004372

Corporate Authorised Representative Number: 293978

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Wayne Poland is an Authorised Representative of Millennium3 Financial Services Pty Ltd (Millennium3) AFSL 244252.

Wayne Poland is employed by McNaughton Gardiner Financial Services Pty Ltd trading as McNaughton Gardiner Financial Services Pty Ltd which is a Corporate Authorised Representative of Millennium3.

### My qualifications and experience

Wayne has had over 28 years of experience in the insurance services industry. Wayne is an accredited insurance adviser and holds a Diploma of Financial Services (Life Insurance). He is also a Certified Insurance Professional (CIP), a Senior Association of the Australian and New Zealand Institute of Insurance and Finance (ANZIIF), and Associate member of the Association of Financial Advisers (AFA) and an Associate Fellow of the Australian Life Underwriters and Claims Association (ALUCA)

Wayne is also a member of the broader insurance services industry, he has been a member of the TAL Business Partnership program, the Onepath Podium and Starboard and a Gold member of the MLC Risk Achievers, and is currently on the Onepath National Risk Adviser Board In addition, Wayne was previously the ANZIIF WA representative for Life Insurance and Financial Planning.

Wayne applies his extensive knowledge and experience to researching new and innovative products and strategies to ensure clients have access to the best possible products and services available. As a husband and father of two small children, Wayne has a personal understanding of the risks that individuals and families face when looking at protecting their lifestyle goals. He is passionate about using his extensive knowledge and specialist experience to ensure the financial future of our clients.

### Services offered

I am authorised to provide advice in the following areas:

- Personal Insurance

### Products offered

- Life insurance products

## How I am paid

As the licensee, Millennium3 collects all advice fees and commissions. Millennium3 then pays the fees and commissions, less an agreed amount (the licensee fee), to my Practice. The licensee fee retained by Millennium3 can range between \$0 and \$150,000 (excluding GST) per annum.

My Practice pays me out of the fees and commissions it receives from Millennium3, by one or more of the methods outlined below.

- **Salary** – I may be paid a salary based on my experience and capability.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and certain non-financial measures (such as the quality of my service).
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Other** – I may also receive other benefits, all of which are outlined in the FSG or will be disclosed in the advice document at the time of providing advice.

At the time of providing advice, I will disclose the amounts that Millennium3, the Practice and I receive (if any) as a result of that advice.

## 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

Depending on the product recommended, you may be able to pay for our service by way of commissions paid from the issuer of that product. The amount of commission payable from a product depends on the type of product and the amount invested or premium paid.

In the event that you agree to pay for our service by commissions and you decide not to proceed with our recommendations, or if your insurance policies are cancelled within the first 12 months of acceptance (in which case the insurer claims back the commission paid to us), we may invoice you directly for the cost of our service.

## Additional privacy disclosure – our business partners

In order to keep our costs competitive, our practice uses specialist business support resources that are located in the following country (or countries): United States of America

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.

## My contact details

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