



## FINANCIAL SERVICES GUIDE (FSG)

of Henry Financial Services Pty Ltd aff The Henry Lincoln Trust trading as Henry Financial Services  
Authorised Representative No 264131  
Version June 2011 – 1<sup>st</sup> July 2011.  
Part 1 of 2

### The purpose of this guide

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

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

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

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

### **Privacy Statement**

As professional advisers, we are committed to ensuring the confidentiality and security of your personal information. Our Privacy Policy, which details how your personal information is managed and protected, is available on our website at [www.millennium3.com.au](http://www.millennium3.com.au).

If you don't have access to the internet, please ask us for a copy.

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### **Our Services**

We provide financial advice and services as authorised representatives 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). We act on behalf of Millennium3 and, as the authorising Licensee, Millennium3 is responsible for the financial services we provide to you.

### **As an authorised representative of Millennium3 we can provide you with services including**

Financial Planning Advice, wealth creation and retirement income strategies, personal risk management advice, lifestyle planning, as well as advice on estate planning, redundancies, inheritances and social security. We can also assist with the management of your investments and superannuation.

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

Savings Plans and cash management accounts; Personal Superannuation plans; Employer Sponsored Superannuation funds; Rollovers; 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 on your adviser, their experience and specialisation is provided on the back page of this guide titled "Adviser Profile".

### **We can act on your instructions**

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

### **We maintain information about you**

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

### **Important documents you can expect to receive**

If we provide you with personal financial planning advice, we will confirm our recommendations in writing so that you can make an informed decision about the appropriateness and suitability

of our advice. Our recommendations can be documented in a **Statement of Advice (SoA)**. A **Record of Advice (RoA)** may be used to record our advice to you where we 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 our initial SoA, we will make it available to you on request.

Where we recommend specific financial products to you, we 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 our advice.

Our recommendations to you will be based on our assessment of your personal circumstances, needs and objectives. These factors underpin our advice but it is important for you to appreciate that our interests, associations and relationships and the benefits we 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 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 manage, and will clearly disclose, any conflicts that we think may influence our advice and we would also like to highlight the following interests, associations and relationships:

I currently participate in Millennium3's long term incentive plan. I may become entitled to receive a share of a bonus pool if Millennium3's criteria for the payment of the plan are satisfied. The larger my business within Millennium3 the more that I may enjoy any bonus pool that may be declared. Any business you place through me will help me to continue to participate and will in part contribute to the amount that I may receive, though various criteria that contribute to this are beyond my control or influence.

## How you pay for our services

Operating a financial services business involves substantial costs. Fees and commission assists us to afford the infrastructure, personnel and systems required to provide you the professional services our clients have come to expect. In many cases you are able to negotiate how you pay for the professional services we provide to you. You may choose to pay our fees directly or have our professional costs paid to us by the product provider or from the products we've recommended to you. Our advisers may receive a salary, fees, and commission payments and 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 we may also receive a referral payment from them. The remuneration we receive will be clearly disclosed in the advice documents we provide to you.

- Advice Fees: Range from \$0 - \$5,950 (inclusive of GST)
- Implementation Fees: Range from \$0 - \$990 (inclusive of GST)
- Review Fees: Range from \$0 - \$550 (inclusive of GST)
- Hourly Rate: \$275 per hour (inclusive of GST)
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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.
	On going 0% to 45% of the premium paid or amount invested.
Superannuation and Investment products	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, we are committed to acting efficiently, honestly and fairly. We value your support and appreciate any feedback that will help us to meet your expectations and needs. If at any time should you have any questions or concerns about our advice or our service we encourage you to contact us directly and we will try to resolve the issue immediately.

If we 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 us 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 its size and the scale and complexity of its operations. Millennium3's insurance covers claims made against Millennium3 and both its current authorized representatives and former authorized 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, M3 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.

## ADVISER PROFILE: Katrina HENRY

### Part 2 of 2



Your Adviser is Katrina Henry, ASIC Authorised Representative No: 270899

Katrina has been involved in the Financial Services industry for over 8 years.

She has a Diploma of Financial Services (Financial Planning) and is a member of the Association of Financial Advisers (AFA).

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

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

Katrina is paid via fees and commissions for business written.



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