

Adviser Profile

Billy Tanevski **DipFP(FS), AdvDipFP**

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

Authorised Representative Number: 1245853
Corporate Authorised Representative Number: 1233357
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Billy Tanevski is an Authorised Representative of Millennium3 Financial Services Pty Ltd (Millennium3) AFSL 244252.

Billy Tanevski is employed by Financial Lifestyle Solutions Pty Ltd trading as Terry Cross Financial Services (ABN 86 077 643 960) which is a Corporate Authorised Representative of Millennium3.

The financial advice and other services you receive will be provided to you by Billy Tanevski, or another employee of Terry Cross Financial Services, either on their own behalf or on behalf of Terry Cross Financial Services.

My qualifications and experience

Billy began his career in the financial services industry working as an administration officer alongside multiple Authorised Representatives and clients. He then moved into the role of Compliance Officer and paraplanning where consistent learning of new and current legislation is undertaken as well as research and Statement of Advice preparation.

Billy holds the Diploma of Financial Planning (Financial Services), and the Advanced Diploma of Financial Planning.

Services offered

I am authorised to provide advice in the following areas:

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

Products offered

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

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 the method outlined below.

- **Salary** – I may be paid a salary based on my experience and capability.

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

If we receive commissions as a result of recommending a product to you, we may reduce our fee for service. In the event that we reduce our fee for service in this manner and you decide not to proceed with our recommendations, or if your insurance policies are cancelled within the first 2 years' of acceptance (in which case the insurer claims back all or some of the commission paid to us), we may invoice you directly for the cost of our service.

My contact details

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