

Adviser Profile

Brad Mottershead **AFP®, DipFP**

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

Authorised Representative Number: 309365
Corporate Authorised Representative Number: 1233357
Adviser profile issue date: 04/11/2016

Brad Mottershead is an Authorised Representative of Millennium3 Financial Services Pty Ltd (Millennium3) AFSL 244252.

Brad Mottershead 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.

My qualifications and experience

Brad has been involved in the Financial Services industry since 2000 and providing Financial Advice since 2002.

Brad has completed specialist accreditations to provide advice on:

ASX Listed Products
Margin Lending
Self-Managed Super Funds (SMSF)

Brad holds a Diploma of Financial Planning from and is a member of the Financial Planning Association of Australia (FPA).

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
- Self Managed Superannuation Funds
- Gearing/Margin Lending
- Aged Care

Products offered

- Life insurance products
- Superannuation
- Deposit products
- Pensions and annuities
- Retirement savings accounts
- Managed investment funds
- Investment bonds
- Standard margin lending facilities
- A range of approved ASX listed investments managed under a model portfolio
- A wide range of approved ASX listed investments within the ASX 200

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

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.

My contact details

P: (02) 4276 3311

F: (02) 4276 3389

E: info@terrycross.com.au

A: 91-93 Wentworth Street, PORT KEMBLA NSW 2505