



Adviser Profile

Laura Relph

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

Authorised Representative Number: 436149
Corporate Authorised Representative Number: 288896
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Laura Relph is an Authorised Representative of Millennium3 Financial Services Pty Ltd (Millennium3) AFSL 244252.
Laura Relph is employed by Rancol Pty Ltd as The Trustee for the Rando Family Trust trading as Rando & Associates which is a Corporate Authorised Representative of Millennium3.

The financial advice and other services you receive will be provided to you by Laura Relph, or another employee of Rando & Associates, either on their own behalf or on behalf of Rando & Associates.

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 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 percentage of funds invested (excluding borrowed funds)
- A fixed dollar amount
- 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

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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