



Adviser Profile

Miss Kirby Smith

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Authorised Representative # 332398

This document must be accompanied by the Millennium3 Financial Services Pty Ltd Financial Services Guide.

I, Kirby Smith, am your adviser. I provide financial services to you as an authorised representative of Millennium3 Financial Services Pty Ltd AFSL No. 244252.

I am an employee of Two Mile Bay Pty Ltd (96 007 446 942), ASIC Authorised Representative No. 237208.

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TWO MILE BAY

Life Insurance and Superannuation Specialists

Product ● Knowledge ● Service

Personal Profile

It is my mission to educate, recommend and implement Insurance and Superannuation options to suit my client's best interest. I strongly believe in protecting the lifestyle of my client and their respective families.

I have an Advanced Diploma of Financial Services (Financial Planning) and a Bachelor of Commerce from Deakin University – Majoring in Financial Planning and Accounting. I have been involved in the Financial Services industry for almost seven years. Prior to this I was working as an Accountant with a mid-tier firm in Ocean Grove.



Services I Provide

I am authorised to provide advice and deal in the following range of products and services;

Services

Personal Super

Corporate Super

Personal Risk Insurance

Products

Personal Risk Insurance Products

Life Insurance Investment Products

Superannuation Products

**Two Mile Bay - Winner of
the 2011 VIC/TAS
Millennium3
Professionalism Award.**

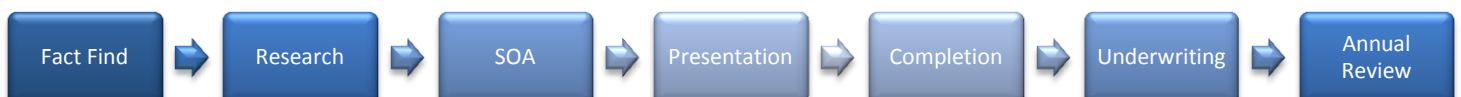
I can help you:

- Find your lost super
- Review your current life insurance, income protection, trauma and TPD policies
- Protect your income in the event of illness or disablement
- Protect your family in the event of death, trauma or long term disablement
- Investigate/Manage an insurance claim
- Consolidate or investigate the consolidation of your super funds
- Choose an appropriate investment option under your super fund
- Investigate and prepare strategies to help you grow your superannuation assets



Our Process

Our most important role, after implementing an appropriate and suitable insurance package, is to ensure your claim will be processed fairly and efficiently.



What are the Types of Insurance Two Mile Bay can Offer?

“We have access to the top 12 insurers in the market and compare your current costs and benefits to establish if a more competitive product can be obtained”

Income Protection Insurance – Income Protection provides a regular income via a monthly benefit should you be unable to work due to sickness or injury. The maximum cover available is 80% of your earnings before tax. Income Protection insurance is normally tax deductible.

Life Insurance – Life cover can help your family cope financially in the event of your death. Life insurance will pay if you die or are diagnosed with a terminal illness and have less than 12 months to live.

Total and Permanent Disability Insurance (TPD) – TPD provides you with a level of financial security if you are unable to work due to long term illness or disability. TPD pays a lump sum, should you never be able to work again due to total and permanent disablement.

Trauma Insurance – Trauma cover pays a lump sum to assist in meeting medical and other costs that can arise should you suffer a particular trauma event. Depending on the company chosen, there are up to 70 events. These include cancer, heart attack and stroke.

Business Expenses Insurance – If you are self-employed or in a small business, this insurance helps you meet 100% of your share of eligible business overheads, should you be unable to work due to sickness or injury.

Business Insurance – Key Person – Insure a key person in your business. Shareholder – provide immediate funds to enable the purchase of the departing owner’s share of the business.

Claims Management

One of the main benefits of implementing your insurance cover with Two Mile Bay is the sympathetic and efficient management of your claim at no charge.

We have years of experience in this area and consistently obtain the best possible results for our clients.

When it comes to claim time, we will:

- Liaise with your claims assessor and assist you with the completion of claim forms
- Lodge the required claim forms
- Determine if an adequate and acceptable claim payment has been made
- Ongoing management of your claim

What are my Other Benefits & Interests?

I manage, and will clearly disclose to you any matter that might reasonably be capable of influencing my advice or creating a conflict of interest; I will clearly disclose our interest or the nature of the conflict to allow you to make an informed decision about my advice. I may also receive other benefits such as awards; invitations to training conferences, social or sporting events; receive marketing support and gifts from product providers. In the interest of transparency I would like to highlight the following relationships. Referral Partners:

- Paul Rushton Accountants Pty Ltd
- Muirfield Financial Services
- Ruth Annett Chartered Accountant

Additional Privacy Disclosure - Our business partners

In order to keep our costs competitive your adviser utilises specialist business support resources that are located in the following 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.

What Fees will you pay for the Services I Provide?

I may be paid by one or more of the following methods outlined below. A combination of fee for service and commission from a product or service provider may be payable. This will be disclosed to you at the time I provide you with advice.

I am paid a base salary by the business and receive commissions for business written. I am also eligible to receive an annual bonus where sales targets and customer services standards are exceeded.

Fees that may be applicable for the preparation of your advice are:

Superannuation Advice

- One Super Rollover and Advice on Fees, Investments and Insurance \$550
- Two Super Rollovers and Advice on Fees, Investments and Insurance \$620
- Three Super Rollovers and Advice on Fees, Investments and Insurance \$700
- Four Super Rollovers and Advice on Fees, Investments and Insurance \$780

These fees are paid via deduction from your super accumulation (if facility available) or direct via invoice at the completion of our services. Any Life Insurance commissions received over and above \$1,000 will reduce the fee on your super rollovers, dollar for dollar.

Above rollover fees are inclusive of GST

Advice Fees: Range from \$0 - \$1,000 (inclusive of GST)

Ongoing Adviser Service Fee – Superannuation Only: Range from 0%-0.44% or \$0-\$1,200 per annum for funds under advice (inclusive of GST).

Other Advice

Review Fees: Range from \$0 - \$100/hour (inclusive of GST)

Hourly Rate: \$100 per hour (inclusive of GST)

No Advice/Execution/Instruction Fee: Range from \$0 - \$200 (inclusive of GST)

Claims Assistance: Range from \$0 - \$100/hour (if not a current client) (inclusive of GST)

My minimum fee for the preparation of a Statement of Advice containing an insurance recommendation only, is \$350, inclusive of GST. If you take action in accordance with the recommendation contained in the Statement of Advice, and purchase the relevant insurance products pertaining to your needs, no fee will be payable, as I will be paid commission by the relevant insurance company.

If, however, you decide not to proceed with the recommendation outlined in the Statement of Advice or if you cancel your policies within the first 12 months, depending on the complexity of the recommendation provided to you, an invoice for fees of \$350, inclusive of GST, will be issued to you by our Australian Financial Services Licensee, Millennium3 Financial Services Pty Ltd and payment will be required within 28 days of the date of the invoice. This is necessary to cover the cost of the service we have provided. If you do not implement my advice, the product provider does not pay me. If you do not retain the recommended cover for a minimum period of 12 months, the payments I receive for my services are written back by the product provider.