

Adviser Profile

John Kelly

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

Authorised Representative Number: 417383
Corporate Authorised Representative Number: 450473
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John Kelly is an Authorised Representative of Millennium3 Financial Services Pty Ltd (Millennium3) AFSL 244252.

John Kelly is employed by Geelong Wealth Advisers Pty Ltd as The Trustee for the GWA Unit Trust trading as Geelong Wealth Advisers which is a Corporate Authorised Representative of Millennium3.

My qualifications and experience

Since commencing in finance in 1984, John has worked in banking with senior roles in commercial and agribusiness finance before embarking on his financial planning career in 1999.

He has since obtained his Diploma, and Advanced Diploma in Financial Services (Financial Planning) and Certified Financial Planning professional accreditation amongst others.

John works in the best interests of his clients and believes in helping them build the complete program they need to maximize their earning potential during their working years, as well as helping them with their retirement planning, superannuation, personal insurance and estate planning needs. He achieves this by providing quality advice, personalized service and practical ideas to deliver superior solutions that his clients can easily understand.

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

Products offered

I am authorised to deal in the following products:

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

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 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 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 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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