Adviser Profile

Trevor Garland
CFP, DipFP

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

Authorised Representative Number:	235807
Corporate Authorised Representative Number:	235486
Adviser profile issue date:	26/10/2020

Trevor Garland is an Authorised Representative of Millennium3 Financial Services Pty Ltd (Millennium3) AFSL 244252.
Trevor Garland is employed by Wooddale Pty Ltd trading as Wealth West which is a Corporate Authorised Representative of Millennium3.

My qualifications and experience

Trevor Garland is the person who is providing the financial services to you. Trevor is a Director of Wooddale Pty Ltd (ABN 29 105 630 359; ASIC Authorised Representative Number 235486).
Trevor has been involved in the financial services industry for over 30 years, and a Financial Planner since 1984. He is a Certified Financial Planner and has had experience in a wide range of services including banking, financial planning and life insurance, especially in rural areas, having lived in Albany WA since 1981.
As an Authorised Representative, Trevor believes in helping his clients build the program they need to make the most of their earning potential during their working years, as well as helping them with their retirement planning, superannuation, managed investments and estate planning needs. He strives to provide quality advice, personal service and practical ideas to deliver superior solutions.

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 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 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.

Additional privacy disclosure – our business partners

In order to keep our costs competitive, our practice uses specialist business support resources that are located in the following country (or countries): Malaysia Vietnam Philippines

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.

My contact details

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