

Adviser Profile

Terence O'Regan

Dip FS (FP)

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

Authorised Representative Number: 316876

Corporate Authorised Representative Number: 264084

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Terence O'Regan is an Authorised Representative of Millennium3 Financial Services Pty Ltd (Millennium3) AFSL 244252.

Terence O'Regan is employed by Greg Veivers & Associates Pty Ltd trading as Veivers & Prideaux Group which is a Corporate Authorised Representative of Millennium3.

My qualifications and experience

Terry has previously completed the Diploma of Financial Services (Financial Planning) and is currently three quarters of the way through the Advanced Diploma of Financial Services. He has been in the industry since early 2006 and in that time has proven himself to be an extremely conscientious and client-focused adviser. He enjoys being able to find the right solution for each client and is happy to go the extra mile to achieve that goal. Terry has been a partner in Greg Veivers and Associates Pty Ltd since 2011.

Services offered

I am authorised to provide advice in the following areas:

- Personal Insurance
- Superannuation

Products offered

- Life insurance products
- Superannuation

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

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

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