



Adviser Profile

Kellie Tesolin

FChFP

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

Authorised Representative Number: 304998

Corporate Authorised Representative Number: 1235059

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Kellie Tesolin is an Authorised Representative of Millennium3 Financial Services Pty Ltd (Millennium3) AFSL 244252. Kellie Tesolin is employed by RetireStrong Pty Ltd which is a Corporate Authorised Representative of Millennium3.

My qualifications and experience

I am a qualified Fellow Chartered Financial Practitioner (FChFP) and a member of the Association of Financial Advisers (AFA).

Since 1999, I have worked in the financial services industry arranging insurance tailored to individual needs, managing a life insurance and superannuation team and in 2006, I became a financial adviser. As a financial adviser, my experience has been diversified from a large bank to a boutique financial advising firm. In September 2015, I started my own financial services company.

I'm passionate about helping people before and after retirement with their financial needs. This includes strategic retirement planning, wealth creation, financial protection and retirement income. My experience with Centrelink is extensive and I assist clients with claims, paperwork, changes and any questions they have. I tailor specific advice to each client in their best interest and educate clients in everyday language on their individual strategies and the impact of relevant legislative changes.

Building trusting, long-term relationships with my clients and ensuring they have peace of mind in retirement, is what I enjoy.

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

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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