



## Adviser Profile

Skei Harper

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

Authorised Representative Number: 1246821  
Corporate Authorised Representative Number: 326088  
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Skei Harper is an Authorised Representative of Millennium3 Financial Services Pty Ltd (Millennium3) AFSL 244252. Skei Harper is employed by Sear Financial Services Pty Ltd trading as Sear Financial Services which is a Corporate Authorised Representative of Millennium3.

### My qualifications and experience

Skei Harper began providing advice in August 2001 and has provided advice to many and varied clients over that time. Skei has assisted clients with their personal and business insurance needs as well as assisting clients with their superannuation queries. She has been an experienced adviser for many years and has spent time training and upskilling new advisers. Skei has completed required subjects towards the Diploma of Financial Planning relevant to her areas of advice, and is a member of the association of Financial Advisers (AFA).

### Services offered

I am authorised to provide advice in the following areas:

- Personal Insurance
- Superannuation
- Business Insurance

### 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 percentage of funds invested (excluding borrowed funds)
- A fixed dollar amount
- 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.

## My contact details

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