



Adviser Profile

Kellie Payne
CFP C Dec

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

Authorised Representative Number: 264199
Corporate Authorised Representative Number: 1268618
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Kellie Payne is an Authorised Representative of Millennium3 Financial Services Pty Ltd (Millennium3) AFSL 244252.

Kellie Payne is employed by Payne FS Pty Ltd trading as Kellie Payne Financial Solutions which is a Corporate Authorised Representative of Millennium3.

My qualifications and experience

Kellie has been a Certified Financial Planner since 2005 and in the Financial Planning Profession since 1990. Kellie worked with several financial planning companies over many years, and in November 2018 established her own practice - Kellie Payne Financial Solutions - servicing clients in South East Qld.

Kellie has a Diploma of Financial Planning along with the Internationally recognised Certified Financial Planner™ or CFP® qualification from the Financial Planning Association of Australia (FPA). She is also a Commissioner of Declarations.

"Our vision is to discover our clients' specific financial requirements and provide friendly, supportive and expert solutions to help them achieve their goals (both personal and financial) and make smart choices around their financial strategies."

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
- Aged care
- Business Insurance

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 range of approved ASX listed investments managed under a model portfolio
- 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.

Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Kellie Payne Financial Solutions also has an arrangement with:

- ATOM Accounting and Taxation, if you are referred by them to Kellie Payne Financial Solutions, a referral payment will be made to ATOM Accounting and Taxation. The referral fee will be calculated at 30% (net of M3FS share) of any statement of advice fee or initial commission that is received by Kellie Payne Financial Solutions and the full details of the referral fee will be provided in your advice document.

My contact details

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