



Miller Wealth Group

FINANCIAL PLANNING

FINANCIAL SERVICES GUIDE (Part 2)

Adviser Profile

Date of issue 4 July 2023 - Version 12.1

The financial services offered in this Guide are provided by:

Brian Kearney Authorised Representative No.

1289461 - Miller Wealth Group ABN 31 628 381 359

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Australian Financial Services Licence Number: 246638

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About Your Adviser Profile

We understand how important financial advice is and wish to thank you for considering engaging an InterPrac Financial Planning adviser to assist you in identifying and achieving your financial goals and objectives.

To assist you in choosing a financial planner, our advisers are required to provide a Financial Services Guide - Part 1 and an Adviser Profile - Part 2, to you **prior** to providing any personalised financial advice, products, and services.

These documents provide you with information regarding the financial planning advice process and charging model used by **Brian Kearney**, Authorised Representative No. **1289461** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Brian** to prepare financial advice for you.

Brian Kearney operates under Miller Wealth Group Corporate Authorised Representative No 1293411

If you have not yet received a copy of our Financial Services Guide - Part 1, please ask your Adviser for a copy or contact InterPrac Financial Planning head office.

About Miller Wealth Group

At Miller Wealth Group we aim to make a positive difference to the lives of our valued clients. We know that our clients are our greatest asset, and we will work hard to meet your needs.

Miller Wealth Group was founded in February 2018 to ensure that clients looking for insurance solutions are being treated with respect, care, and professionalism.

Miller Wealth Group will assist you with every step of the way in your time of need. We will be open and transparent, and our team is there to assist you through every step and ensure we put you and your family first.

About Your Adviser

My name is Brian and I am a dedicated financial planner. Being in the financial service industry for a few years, I take great passion in being able to provide holistic, long-term advice for the hard-working Australian.

Establishing a deep understanding of the client, figuring out their goals and objectives, to then tailoring a suitable strategy for their needs is one thing; but where Brian finds most fulfilment is the transparency of his advice, being a sounding board for a client's new financial journey as well as exceeding expectations from what they were used to before.

By starting from the ground up as a Client services officer, Brian has undertaken the advice process from beginning to end. By completing his Bachelors of commerce (Fin. P/Fin) and completing the Financial Adviser Standards and Ethics Authority (FASEA), he is able to explain the process as easy as possible; as well as making sure that all advice is up to date, compliant and suitable for your needs.

In his free time, Brian is a boxing and fishing enthusiast. He believes that in life, to truly achieve any goal, we need to define it, create a strategy, and have accountability to make sure we are on the right path. By using this same philosophy inside and outside of the office, he gets great satisfaction in helping his clients achieve their goals.

Brian Kearney

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Web: www.millerwealthgroup.com.au

Financial Services Your Adviser Provides

The financial services and products which **Brian Kearney** can provide advice on comprise:

- Deposit Products;
- Managed Investment Schemes including Unit Trusts, Investment Bonds, Direct Shares, Property Trusts, Growth Funds, Balanced Funds, Indexed Funds and Cash Management Accounts;
- Share Market Investments;
- Tax Effective Investments;
- Superannuation, including Allocated Pensions, Rollovers, Personal Superannuation, Company Superannuation and Self Managed Superannuation Funds;
- Retirement Planning including aged care and estate planning;
- Life Insurance Products, including Annuities, Term Insurance, Income Protection, Trauma and Total and Permanent Disability Insurance;
- Margin Lending (subject to client understanding of Margin Lending Gearing).

Fees and Payments

Brian Kearney is a professional adviser who receives payment for the advice and services provided. Your adviser will receive payment either by collecting a fee for service, receiving commissions, or a combination of both.

Fee for service - Fees are charged according to the work undertaken by your adviser and may be charged on an hourly basis or as a flat fee. A fee may be charged for the initial work in developing and implementing a strategy, as well as for ongoing monitoring and reviews. Under a fee for service agreement, initial and ongoing commissions will generally be rebated back to you.

Commission – Your adviser may receive upfront and ongoing commission for the personal insurance services they provide. Whilst there are a number of commission rates available, with effect from 1 January 2020, Life Insurance commissions are capped at 66% (including GST). Ongoing commission on Life Insurance is capped at 22% (including GST) on renewals.

Commissions are not an additional charge to you, they are paid by product providers for insurance or investment policies.

Our fees and charges vary according to the scope and complexity of the advice required. The scope of the work and the fees charged for services are agreed with clients prior to commencing work.

As a guide **Brian's** advice fees are \$330 per hour including GST.

The Statement of Advice provided to you by your adviser will clearly set out all fees, charges and commissions payable.