



Miller Wealth Group

FINANCIAL PLANNING

FINANCIAL SERVICES GUIDE (Part 2)

Adviser **Profile**

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The financial services offered in this Guide are provided by:

Paul Lohrey Authorised Representative No. 1306045
Miller Wealth Group ABN 31 628 381 359
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Australian Financial Services Licence Number: 246638
Level 8, 525 Flinders St Melbourne Vic 3000
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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

- **Paul Anthony Lohrey (Paul Lohrey), Authorised Representative No. 1306045**

of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage Paul to prepare financial advice for you.

Paul Lohrey 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 here to assist you through every step and ensure we put you and your family first.

About Your Adviser

Paul's journey in the financial advisory industry began with his background in business administration and management, which served as a solid foundation. Despite his roots in a small town his time spent around Australia navigating urban environments has granted him a unique perspective when advising clients from various backgrounds.

Paul is a quiet yet confident professional with a friendly, easy-going demeanour. He's driven by a strong work ethic, grounded in a patient and understanding approach. Clients can trust that he won't rush them into financial decisions but will instead provide thoughtful guidance.

Paul has completed a Graduate Diploma in Financial Planning, the Financial Planner exam and his Professional Year requirements before being appointed as a Financial Adviser. What sets Paul apart is his unwavering commitment to excellence which led him to pursue further studies, demonstrating his dedication to exceeding industry standards. This commitment underscores his relentless pursuit of knowledge and expertise in the financial advisory field.

Paul's motivation to be a financial planner stems from his genuine desire to help others. He enjoys crafting personalised solutions tailored to each client's unique situation. What truly excites him is the positive impact he can make in someone's life.

His advisory philosophy centres on delivering honest, sound advice, underpinned by a commitment to showing compassion. Paul's approach emphasises clarity, ensuring clients understand and are confident about how the advice aligns with their goals and values. Treating clients like family and friends, Paul fosters lasting, trusted relationships with those he serves.

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Financial Services Your Adviser Provides

The financial services and products which Paul Lohrey 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

Paul Lohrey 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, **Paul'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.

Miller Wealth Group collaborates closely with referral partners, which may have led to your referral under a Referral Agreement. As part of this arrangement, Miller Wealth Group will remunerate the referral partner with a referral fee. A comprehensive breakdown of all associated fees will be provided in the Statement of Advice. Should you have any inquiries concerning these referral affiliations, please do not hesitate to inform me.