



# 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:

**Lachlan Roberts** Authorised Representative No. 1308537

Miller Wealth Group ABN 31 628 381 359

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InterPrac Financial Planning Pty Ltd ABN 14 076 093 680

Australian Financial Services Licence Number: 246638

Suite 1, Level 20, 555 Collins Street, 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 **Lachlan John Roberts (Lachlan Roberts)**, Authorised Representative No. **1308537** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Lachlan Roberts** to prepare financial advice for you.

**Lachlan Roberts 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

Inspired by a lifelong passion for finance and economics, I embarked on a journey to provide ethical and impactful financial advice. Beginning my career as a paraplanner, I witnessed first-hand how proper financial planning could alleviate stress and improve clients' lives.

With a Bachelor of Accountancy and a Graduate Diploma in Financial Planning, I have developed and honed my expertise

in an array of fields focused on personal wealth management. My commitment to continuous learning ensures that I stay abreast of industry trends and best practices, enhancing my ability to serve my clients effectively.

What sets me apart is my holistic approach to financial planning. I recognize that clients are not just numbers but individuals with unique needs and aspirations. I will take the time to understand each client's situation thoroughly, crafting personalized strategies that align with their goals and values. My proactive approach to strategy adjustments ensures that you can overcome any obstacles and stay on track to achieve your goals. By prioritizing high-touch communication and tailored solutions, I aim to foster lasting relationships built on trust and transparency.

Outside of my career, I draw inspiration from my love for cricket, where I learned the importance of focus and attention to detail—qualities I bring to my role as a financial advisor. My fresh perspective and eagerness to innovate allows me to provide tailored solutions that align with your unique needs, aspirations, and principles. I am dedicated to making a positive impact in the lives of my clients, ensuring they feel supported and valued every step of the way.

### Lachlan Roberts

Authorised Representative No. **1308537**

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Web: [www.millerwealthgroup.com.au](http://www.millerwealthgroup.com.au)

## Financial Services Your Adviser Provides

The financial services and products which **Lachlan Roberts** 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

**Lachlan Roberts** 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.

**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 **Lachlan'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.