

## Adviser Profile

### Sara Millard

Authorised Representative No. 242535  
Credit Representative No. 379990

## Financial Horizons (Cairns) Pty Ltd

Corporate Authorised Representative No. 243012



### Your adviser

#### Contact details

Office address Suite 2, 92 Pease Street, Manoora 4870  
Postal address PO Box 773, Manunda 4870  
Phone 07 4032 5200  
Fax 07 4032 5334  
Mobile 0417 632 421  
Email [info@financialhorizons.com.au](mailto:info@financialhorizons.com.au)  
Website [www.financialhorizon.com.au](http://www.financialhorizon.com.au)

#### Profile

Financial Horizons (Cairns) Pty Ltd trading as Financial Horizons is a Corporate Authorised Representative of Aon Hewitt Financial Advice Limited. Sara Millard is the Director and an employee of Financial Horizons. At Financial Horizons, we look at your total personal and financial situation in context to your lifestyle goals taking into account a number of strategic considerations. Personal advice is then tailored after addressing these needs.

Sara Millard has been individually authorised (Representative Number 242535) to provide financial product advice and deal in all of the below mentioned categories as the Director and employee of Financial Horizons on behalf of Aon Hewitt Financial Advice Limited.

At Financial Horizons, we look at your total personal and financial situation in context to your lifestyle goals taking into account a number of strategic considerations. Personal advice is then tailored after addressing these needs.



We can help you with advice and quality service on:

- Financial Planning and Portfolio Management
- Wealth Creation / Investment Advice
- Pre and Post Retirement Planning
- Personal, Self- Managed & Corporate Superannuation
- Margin Lending / Gearing / Mortgage Finance
- Personal & Business Risk Advice / Ongoing Risk Management
- Estate Planning
- Centrelink and Aged Care Planning

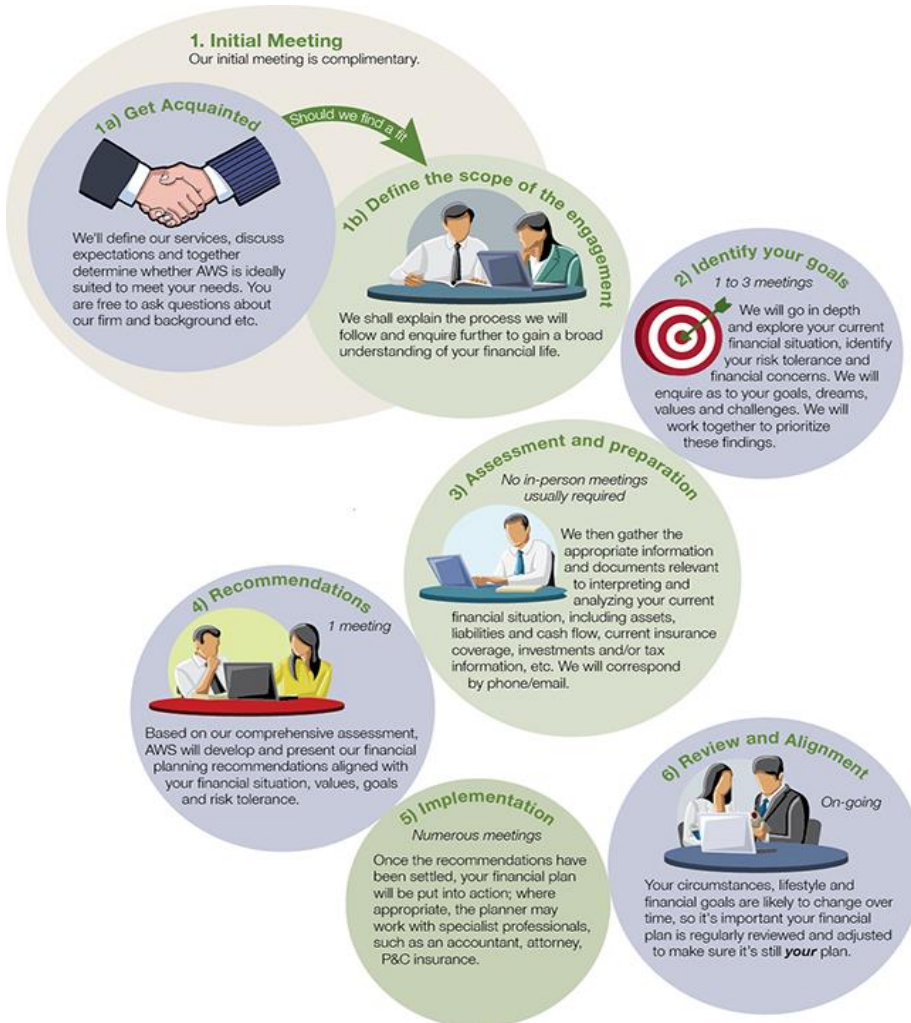
We have a dedicated team of an adviser and support staff who have the knowledge and expertise to deliver quality financial planning services to you

## Our Financial Planning Process

Our initial meeting is at our expense, and obligation free. It's an opportunity for us to gain an understanding of your existing financial situation, and to establish whether we have a basis for working together.

Before this meeting we will send you an introductory pack that contains documents for you to complete and return to us, including a personal and financial snapshot so we can fully understand your circumstances, including your assets, liabilities, income and expenses. We will also ask for other documents such as Superannuation statements, tax returns or share and property holdings.

We will begin to discuss your goals and objectives, as well as a realistic pathway and time-frame for reaching them. We aim to give you the confidence that you can achieve your financial goals.



## Experience

Sara has been in Financial Planning since 1993, offering a holistic service that encompasses investing, insurance and risk protection, Superannuation, retirement and estate planning, social security strategies and loan referrals. She can also provide advice on utilising the equity in your home or margin lending.

## Qualifications

Sara holds the Diploma and Advanced Diploma of Financial Services (Financial Planning) and a Certificate IV in Finance and Mortgage Broking.

## Professional memberships

Financial Planning Association (FPA) – Financial Planner AFP Membership

Association of Financial Advisers (AFA) - Practitioner Membership

## Authorisations

### Australian Financial Services License

Sara is authorised to provide financial product advice and deal in the following:

- i. deposit and payment products limited to:
  - a. basic deposit products;
  - b. deposit products other than basic deposit products;
- ii. life products including:
  - a. investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
  - b. life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
- iii. securities
- iv. interest in managed investment schemes including investor directed portfolio services;
- v. retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
- vi. superannuation; and
- vii. standard margin lending facility.

### Australian Credit License

Sara is authorised to give credit assistance in relation to:

- how to structure debt;
- the suitability of existing loan structures; and
- repayment options.

## Fees and charges

The fees charged for our advice services may be based on a combination of:

- A set dollar amount; or
- A percentage of the funds that you invest.

Our advice fees may include charges for the following advice services.

### Initial consultation

At our expense

### Advice preparation

Completion of needs analysis: At our expense

The actual fee for the preparation of advice will vary depending on the complexity of your situation and the advice required. Prior to you agreeing to proceed with the preparation of a Statement of Advice, the actual fee will be quoted to you.

### Implementation

The advice implementation fee covers the administrative time spent on implementing the recommended strategies and products and is based on a set dollar amount. The advice implementation fee will be disclosed in your initial Advice Agreement or in your Statement of Advice. This fee may be paid by cheque or deducted from any investment product.

### Review service

A minimum ongoing adviser service fee will be calculated as a percentage of your total portfolio to a maximum of 1.65%.

### Consulting fees

\$242 per hour - For any other service you require that is not specified above, we will charge you at this hourly rate.

### Credit assistance

Refer to the Financial Services and Credit Guide for a detailed explanation of commissions that may be paid by the loan provider(s).

Prior to you agreeing to proceed with the preparation of a Statement of Advice, the actual fee will be quoted to you in a Credit Quote.

### Commissions

Refer to the Financial Services and Credit Guide for a detailed explanation of commissions that may be paid by product issuer(s).

Sara is a Director of Financial Horizons (Cairns) Pty Ltd and receives a salary. She may also receive performance based bonuses from time to time.

The above is a guide only and full details of fees, charges and any other benefits will be disclosed upon recommendation of products.

Note: All fees and charges quoted are inclusive of GST.