

Joanna Cullinan

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



Introducing your financial adviser

Joanna Cullinan is an Authorised Representative of Millennium3 Financial Services Pty Ltd AFSL 244252. Joanna is a director of Cullclear Life Pty Ltd trading as Assure Advice Group which is a Corporate Authorised Representative of Millennium3 Financial Services Pty Ltd.

Authorised Representative Number: 324819
Corporate Authorised Representative Number: 270868
Adviser profile issue date: 1st September 2024

About Joanna

Joanna is dedicated to ongoing professional development in both Insurance and Financial Planning. She is a member of the FAAA and actively works on continuous improvement projects and reforms with other industry professionals.

Qualifications and memberships

- Diploma of Financial Services (Financial Planning)
- Graduate Diploma of Financial Planning
- Fellow Chartered Financial Planner (FChFP)
- Master of Education
- Bachelor of Education
- Diploma of Education
- Member of the Financial Advice Association Australia (FAAA)

Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

- Life insurance products
- Superannuation

Services offered

- Personal Insurance
- Superannuation
- Business Insurance

How I am paid

As the licensee, Millennium3 collects all advice fees and commissions. Millennium3 then pays the fees and commissions to my Practice as detailed in the FSG under the heading 'How we are paid'. My Practice pays me out of these fees and commissions based on a number of factors such as:

- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

My contact details

A: 101/35 Morrow Street, Taringa QLD 4068
PO Box 333, Indooroopilly QLD 4068
P: 07 3870 4535
E: joanna@assureadvice.com.au
W: www.assureadvicegroup.com.au

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.

Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Assure Advice Group also has the following arrangements:

Referrals from a third party

At present we do not have any referral arrangement in place to pay a third party referrer a referral fee, commission or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Referrals to a third party

At present we do not have any referral arrangement in place to provide referrals to third parties in return for payment or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Referrals to an associated entity

We may refer you to the following associated entities or related third parties and therefore may receive a direct or indirect benefit from any referral we make to this provider.

Details on the associated entity is set out in the table below and specific details of any benefits we may receive from the referral will be provided in our advice documents to you. Alternatively, you can request further details about our associated entity and related third party arrangements prior to us providing you with financial advice.

We are obligated to act in your best interests when providing you with financial advice, as such we will be transparent and disclose any benefits we may receive via an associated entity or related third party in relation to our recommendations to you.

Table – Other Business Activities, Associated Entities and Related Third Parties:

| | |
|------------------------------|---|
| Name of Entity | Link Insurance Brokers Pty Ltd |
| Nature of association | Cullclear Life is a wholly owned subsidiary of Link Insurance Brokers Pty Ltd who we may refer you to, or share information with, to complement your insurance program. Thomas Cullinan is a Director of Link Insurance Brokers Pty Ltd and may benefit from referrals. Joanna Cullinan is a shareholder of Link Insurance Brokers Pty Ltd and may receive financial benefit as a result of this association. |

Please note that Millennium3 is not responsible for the advice and services provided by these providers.

Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website. We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identity and the source of any funds.

We provide financial services under the Australian Financial Services License of Millennium3 Financial Services Pty Ltd. Millennium3 Financial Services Pty Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence Millennium3 Financial Services Pty Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.