



Adviser Profile

Eric Bohl
FChFP GradDipFinPlan

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

Authorised Representative Number: 252531
Corporate Authorised Representative Number: 412103, 288910
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Eric Bohl is an Authorised Representative of Millennium3 Financial Services Pty Ltd (Millennium3) AFSL 244252.
Eric Bohl is employed by Select Advice Group Pty Ltd ABN 59 135 021 706 trading as Select Advice Financial Planning and Newleaf Tailored Financial Solutions Pty Ltd ABN 79 065 339 639, trading as Select Advice Financial Planning Brisbane which are both Corporate Authorised Representatives of Millennium3.

The financial advice and other services you receive will be provided to you by Eric Bohl, or another employee of Select Advice Financial Planning, either on their own behalf or on behalf of Select Advice Financial Planning.

My qualifications and experience

Eric's professional qualifications include: Fellow Chartered Financial Practitioner (FChFP) and a Graduate Diploma Financial Planning. Eric has been recognised with many major awards during his 20-year career in the Financial Planning industry including the Millennium3 Financial Services 2019 National Financial Planner of the Year. He has also been named the State Financial Planner of the Year (Vic/Tas) for 8 consecutive years from 2012 -2019 plus the State Risk Adviser of the Year (Vic/Tas) 2013 & 2019. Eric is a Principal and Director of Select Advice Financial Planning. As a firm, Select Advice Financial Planning has also been recognised Nationally for its outstanding professionalism and high standards having been awarded 9 National Practice of the Year awards from 2013-2021. Eric's professional aspiration is to continue to grow and develop Select Advice Financial Planning into the leading Financial Planning firm in Victoria, promote best practice and make a positive difference to people's financial live.

Services offered

I am authorised to provide advice in the following areas:

- Personal Insurance
- Superannuation
- Budget and cashflow management
- Debt management
- Investments
- Retirement planning
- Centrelink/DVA
- Estate planning
- Self Managed Superannuation Funds
- Aged care
- Business Insurance

Products offered

I am authorised to deal in the following products:

- Life insurance products
- Superannuation
- Deposit products
- Pensions and annuities
- Retirement savings accounts
- Managed investment funds
- Investment bonds
- A range of approved ASX listed investments managed under a model portfolio
- A wide range of approved ASX listed investments within the ASX 200

How I am paid

As the licensee, Millennium3 collects all advice fees and commissions. Millennium3 then pays the fees and commissions, less an agreed amount (the licensee fee), to my Practice. The licensee fee retained by Millennium3 can range between \$0 and \$150,000 (excluding GST) per annum. My Practice pays me out of the fees and commissions it receives from Millennium3, by one or more of the methods outlined below.

Salary - I may be paid a salary based on my experience and capability.

Bonus - I may be eligible to receive a bonus, based on a combination of revenue and certain non-financial measures (such as the quality of my service).

Profits - I may be eligible to receive a percentage of profits from the Practice.

Other - I may also receive other benefits, all of which are outlined in the FSG or will be disclosed in the advice document at the time of providing advice.

At the time of providing advice, I will disclose the amounts that Millennium3, the Practice and I receive (if any) as a result of that advice.

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.

If we receive commissions as a result of recommending a product to you, we may reduce our fee for service. In the event that we reduce our fee for service in this manner and you decide not to proceed with our recommendations, or if your insurance policies are cancelled within the first 2 years of acceptance (in which case the insurer claims back all or some of the commission paid to us), we may invoice you directly for the cost of our service.

Additional privacy disclosure – our business partners

In order to keep our costs competitive, our practice uses specialist business support resources that are located in the following country (or countries): Malaysia, Philippines.

The organisation/s we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have your express approval.

My contact details

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