



**ADVISER PROFILE**

**Peter Taniane**

B.Com., Dip FP

# Personal Profile: Peter Taniane

ASIC Authorised Representative No.418346

**Phone** 1300 78 55 77

**Email** peter@smartretirement.com.au

**Web** www.smartretirement.com.au

**Head Office** Endeavour House, Ground Floor, 3-5 Stapleton Ave, Sutherland. NSW.

## What Can Peter Do For You?

- Design a retirement plan that will prepare you financially for virtually anything that may happen
- Manage your money with the application of evidence-based strategies with the aim of delivering predictable outcomes
- Provide you with comfort of knowing:
  - How much income you can live upon in retirement,
  - How long your money will last, and the
  - Potential to financially assist your family today, a 'living legacy'

## What Hangs On The Wall

- Bachelor of Commerce (Econ & Finance)
- Graduate Diploma of Applied Finance (Financial Planning)
- Cert IV Mortgage Broking
- Accredited Dimensional Fund Adviser
- Financial Planners Association (FPA)
- Australian Financial Advisers Association (AFA)
- Mortgage Finance Association Australia (MFAA)

To ensure provision of modern retirement planning strategies, Peter regularly attends professional development training days, specific strategy training sessions, and investment briefings.

# Meet Your Adviser – 7 Questions

## **Q1 – Why did you go into the financial services profession?**

The financial services profession provided a balance between technical knowledge, continuing academic development and the ability to help real people live a more fulfilling life, knowing that they had the financial resources to meet their lifestyle goals.

I love the ongoing research and technical aspects of my role, building financial plans and developing ongoing strategies. However, the human interaction provides clarity and purpose that would not be there in a purely academic, research based role.

## **Q2 – What do you love most about your career?**

It is such a dynamic profession which crosses over so many fields. There are investment decisions, legislative, regulatory and legal aspects as well as personal & behavioural characteristics from psychology and massive amounts of data analytics.

You take all of these aspects and then provide a bespoke financial plan to a real person with real world implications. The personal responsibility that we have for our client's financial wellbeing drives home these elements in a perfect professional package.

The ongoing education and research provides that excitement of always learning something new.

## **Q3 – Who inspires you?**

Everyone and no one. I couldn't pick one person who inspires me, rather I like to take the most impressive behaviours of people and try to apply them to my life.

## **Q4 – If you could spend a week anywhere in the world, where would it be?**

Anywhere it had recently snowed at night with blue sky in the day.

## **Q5 – What's your favourite way to relax?**

Going to the gym is always relaxing, post workout anyway however life and work often gets in the way.

I am happy in the kitchen cooking and I can always lose time in a good movie.

## **Q6 - What's your favourite restaurant?**

Somewhere that sells a really good long lunch!

## **Q7 – Where are you likely to bump into Peter outside of work?**

Most likely at home still working, Its been a great year, but very long. In the future it will be lots of different places, doing lots of different experiences; some camping, bush walking and a few new hobbies; or a return to some old ones.

# Professional Service Information

This document must be accompanied by the Financial Services Guide of Millennium3 Financial Services Pty Ltd.

## Who is your adviser and how are they authorised?

Your adviser is Peter Taniane.

Peter is an Authorised Representative of Millennium3 Financial Services Pty Ltd (Millennium3) AFSL 244252. Peter is a contractor to Original Blue Pty Ltd as The Trustee for Reed family Trust trading as The Retirement Advice Centre which is a Corporate Authorised Representative of Millennium3.

The financial advice and other services you receive will be provided to you by Peter, or another employee/contractor of The Retirement Advice Centre, either on their own behalf or on behalf of The Retirement Advice Centre.

## How is Peter paid?

Peter is paid a combination of salary base plus performance bonuses and incentives.

## What fees will you pay for the services Peter provides?

Fees that may be applicable for the preparation of your advice are:

### **Retirement Planning Strategic Advice:**

Range from \$3,950 – \$5,250 (GST inclusive).

The typical retirement plan fee is \$3,950.

Includes 90 days at-call, unlimited access for any queries.

### **Stay On-Trac Management Service:**

Dependant your choice of service, this fee may be:

- **Gold Service**  
Recommended for up to \$1m household assets  
\$550 per month (GST inclusive) - Yearly review
- **Platinum Service**  
Recommended for \$1m to \$3m household assets  
\$990 per month (GST inclusive)  
Negotiable fees for above \$3m in assets.

Alternatively, assets under management fee may be preferred for 0.55% to 1.1% (inclusive of GST) dependant upon household retirement assets under advice.

## What other benefits and interests may Peter receive?

I manage, and will clearly disclose to you anything that might reasonably be capable of influencing my advice or creating a conflict of interest; I will clearly disclose our interest or the nature of the conflict to allow you to make an informed decision about my advice. I may also receive other benefits such as awards; invitations to training conferences, social or sporting events; receive marketing support and gifts from product providers.

## Additional Privacy Disclosure - Our operational business partners

In order to keep our costs competitive your adviser utilises specialist business support resources that are located in the following countries:

- United States of America, Philippines and Singapore

The organisations 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.

## Services I Can Provide You

| Advice Services                   | Products                           |
|-----------------------------------|------------------------------------|
| • Retirement Planning             | • Superannuation Funds             |
| • Superannuation Advice           | • Retirement Savings Accounts      |
| • Centrelink Planning             | • Pension Funds and Annuities      |
| • Corporate Superannuation Advice | • Deposit Products                 |
| • Wealth Accumulation Strategies  | • Managed Funds and Investments    |
| • Personal Risk Protection Advice | • Personal risk insurance products |



This information is for Australian Residents Only. Original Blu Pty Ltd ATF The Reed Family Trust t/as The Retirement Advice Centre is a Corporate Authorised Representative of Millennium3 Financial Services Pty Ltd ABN 61 094 529 987 AFSL No. 244252. This information (including taxation) is general in nature and does not consider your individual circumstances. You should refrain from doing anything in reliance on this information without first obtaining suitable professional advice. Do not act until you seek professional advice and consider a Product Disclosure Statement.