

Cody Lucas

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

Introducing your financial adviser

Cody Lucas is an Authorised Representative of Millennium3 Financial Services Pty Ltd AFSL 244252. Cody is an employee of Markey Financial Services Pty Ltd which is a Corporate Authorised Representative of Millennium3 Financial Services Pty Ltd.

Authorised Representative Number: 1262264
Corporate Authorised Representative Number: 1276899
Adviser profile issue date: 11 December 2023

About Cody

Cody brings his extensive knowledge and experience to the Markey Financial Services team, delivering high quality Strategic Financial Advice to clients. Cody is passionate about helping his clients to achieve their financial goals/objectives. Cody's key focus is to build strong relationships and ensure his clients engage and understand every step of the financial planning process.

Qualifications and memberships

- Graduate Diploma of Financial Planning
- Bachelor of Commerce (Finance)
- Advanced Diploma of Financial Planning
- Diploma of Financial Planning
- Justice of The Peace (JP)
- Certificate IV in Finance & Mortgage Broking
- 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
- 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
- Standard margin lending facilities

Services offered

- Personal Insurance
- Superannuation
- Budget and cashflow management
- Debt management
- Investments
- Retirement planning
- Centrelink/DVA
- Estate planning
- Self-managed superannuation fund
- Gearing / Margin Lending
- 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.

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', Markey Financial Services also has the following arrangements:

Referrals from a third party

We have arrangements in place to pay a referral fee, commission, or other benefit to certain third parties when they refer new clients to us. Our current arrangements for referrals from a third party are set out in the table below and specific details of any benefit we provide in relation to our advice to you will be included in the advice documentation we provide to you.

Table - Details of arrangements for referrals from a third party:

Name of referral partner	Markey Group Pty Ltd
Payment we provide	8.5% of insurance commission received by Markey Financial Services Pty Ltd
Example	If you establish an insurance policy with an annual premium of \$1,000 we would receive up to \$660 in the first year. The referrer would then receive 8.5% of the amount we received, e.g. \$660 x 8.5% = \$56.10.

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.

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.

My contact details

A: Level 2, 47 Darby Street,
NEWCASTLE NSW 2300
P: 0411 171 332
E: clucas@markeygroup.com.au
W: www.markeygroup.com.au