

## Financial Adviser Profile

### Overview

Mark is a highly experienced financial planner and has been providing financial advice since 1984. He is qualified to provide advice in all areas, including aged care and self managed superannuation funds (SMSFs).

Mark Lowe is a Sub-Authorised Representative of Mark Lowe & Co Pty Ltd, Corporate Authorised Representative No. 390444. Authorised Representative No. 261171.

### Qualifications

Mark is a Certified Financial Planner and holds a Graduate Diploma in Financial Planning as well as an Aged Care Accreditation; and meets the competency requirements under ASICs Regulatory Guide RG 146.

### Professional Memberships

Mark is a member of the Financial Advice Association Australia (FAAA) and Self Managed Super Fund Association and abides by their codes of professional conduct and ethics.

### Authorisations

Mark Lowe is authorised to provide advice and deal in the following financial products:

- Life Products including Investment Life Insurance Products and Life Risk Insurance Products
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services
- Deposit and Payment Products
- Retirement Savings Accounts ("RSA") products
- Debentures, Stocks or Bonds issued or proposed to be issued by a Government
- Superannuation
- Self Managed Superannuation Funds
- Securities
- Standard Margin Lending Facility.



**Mark Lowe**

Mark Lowe & Co

Level 8, 221 Queen Street  
Melbourne VIC 3000

PO Box 504  
Moonee Ponds VIC 3039

03 9602 8888  
mark@marklowe.com.au

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### Mark Lowe & Co Advice Fees and Charges

Mark will be paid by Financial Planning Advice Fees as described in the Financial Services Guide. The amount of the benefit and how it is calculated will be advised to you during your initial meeting.

Mark's fee for the preparation of a Statement of Advice and other Advice documents will vary depending on the complexity involved and the time taken. You will be notified of the costs involved prior to the commencement of any work.

Mark provides the option of ongoing reporting and advisory services. You will be notified of the cost involved prior to the commencement of any ongoing services.

Mark Lowe & Co pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Mark Lowe is a Director of Mark Lowe & Co and will receive a salary/benefit from this company.

### Other Benefits Mark May Receive

From time to time Mark may be invited to social or sporting events and receive the occasional gift such as a bottle of wine or hamper on special occasions. These non-cash benefits will have a value of less than \$300. A register listing the details of any non-cash benefits between \$100 and \$300 is maintained. These invitations and gifts do not influence the advice provided to you. If you would like more information you can request a copy of the register.

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Level 1, 607 Bourke Street  
Melbourne Victoria 3000  
1300 306 900  
[www.capstonefp.com.au](http://www.capstonefp.com.au)

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