

## ADVISER PROFILE: Mark Power

### Your Adviser

Mark Power is a sub-authorised representative of the corporate authorised representative Mark Power Financial Planning Pty Ltd, authorised representative number 280756.

### Experience

Mark has over 17 years experience in providing advisory services as a Chartered Accountant. In 1992 Mark commenced his own accountancy practice specialising in taxation and business advisory services. In 2006 Mark broadened his service offering to include financial planning.

### Key Areas of Advice

Investment Advice  
Creating Wealth Tax Effectively  
Wealth Protection and Risk Minimisation  
Superannuation and Retirement Planning  
Retirement Income Streams  
Self Managed Superannuation Funds  
Estate Planning

### Qualifications

Bachelor of Business (Accounting)  
Diploma of Financial Services (Financial Planning)

### Professional Memberships

An Associate Member of the Institute of Chartered Accountants and a Fellow Member of the Taxation Institute of Australia

### Authorisation

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

- Deposit and payment products;
- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Life products including investment life insurance products and life risk insurance products;
- Interests in managed investment schemes including investor directed portfolio services;
- Retirement Savings Accounts ("RSA") products;
- Securities; and
- Superannuation

**MARK POWER**  
FINANCIAL PLANNING

### CONTACT

**Mark Power:** Authorised Representative No. 297626  
**Address:** Suite 5, 102 Catalano Circuit, Canning Vale WA 6155  
**Postal:** PO Box 5026, Canning Vale South WA 6155  
**Phone:** (08) 9256 4733 **Mobile:** 0417 984 364  
**Fax:** (08) 9256 4277 **Email:** mark@markpower.com.au

Visit our website: [www.capstonefp.com.au](http://www.capstonefp.com.au)

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PERSONAL FINANCIAL ADVICE

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## **Fees and Charges**

*How are commissions calculated for investment based financial products?*

Capstone Financial Planning may receive an upfront commission from the product issuer where you decide to buy a product Mark recommends to you. This upfront commission can be up to 4% of the amount you invest, although the exact amount may vary from 0% to 4% depending on the product. For example, for an investment of \$100,000 in a product whose manager pays Capstone Financial Planning 3%, Capstone Financial Planning will receive an upfront commission of \$3,000. Should upfront commission be received on any recommended product, it will be used to offset any costs for the service provided by Mark to you. In addition to the upfront commission payment, Capstone will also receive ongoing commissions, and the amount we will receive varies depending on the circumstance, although typically we receive an ongoing commission of less than 1% per annum of the value of your holding in a product (as at 30 June each year) for as long as you hold the product. Your adviser, Mark Power, through his company Mark Power Financial Planning Pty Ltd, will then receive a percentage of the commission that is received by Capstone Financial Planning and this will be disclosed in the Statement of Advice once a product is recommended.

*How are commissions calculated for life insurance (risk) financial products?*

Capstone Financial Planning may receive an upfront commission from the product issuer where you decide to buy a product Mark recommends to you. This upfront commission can be up to 125% of the initial premium amount, although the exact amount may vary from 25% to 125% depending on the product. For example, if your term life premium cover is \$2,000 for a product and the life office pays Capstone Financial Planning 100%, Capstone Financial Planning will receive an upfront commission of \$2,000 (less the amount payable on stamp duty and policy fees). In addition to the upfront commission payment, Capstone Financial Planning will also receive ongoing commissions, and the amount we will receive varies depending on the circumstances, although typically we receive an ongoing commission of 10% to 50% per annum based on the renewal of your premium for as long as you hold the product. Your adviser, Mark Power, through his company Mark Power Financial Planning Pty Ltd, will then receive a percentage of the commission that is received by Capstone Financial Planning and this will be disclosed in the Statement of Advice once a product is recommended.

Specific dollar and percentage amounts received by Capstone Financial Planning and its Authorised Representatives will be clearly disclosed in all Statements of Advice, Statements of Additional Advice or Records of Advice provided.

Alternatively to receiving upfront commission, Capstone Financial Planning may charge you an hourly rate for the services provided to you. We may also charge you an hourly rate for the preparation of a Statement of Advice. For example, if Mark's hourly rate is \$200 per hour and it is agreed that he will require 10 hours to complete this, we will invoice you 10hrs @ \$200 = \$2,200 (GST inclusive). Mark's hourly rate ranges from \$150 to \$230 depending on the type of work undertaken. This rate will be agreed with you prior to commencement of work.

Capstone Financial Planning pays all commission, fees and on going revenue earned by Mark to Mark Power Financial Planning Pty Ltd. Mark is a Director of Mark Power Financial Planning Pty Ltd and will receive a salary/benefit from Mark Power Financial Planning Pty Ltd.

Occasionally, Mark may pay referral fees to a third party for referring a client to him. If any referral fees are applicable, these will be disclosed to you in detail in your Statement of Advice.

## **Non-Commission Benefits**

From time to time, Mark Power, your adviser, may be invited to social and sporting events and receive the occasional gift such as a bottle of wine or hamper on special occasions. These invitations and gifts are provided by a wide range of product providers and do not influence the advice Mark provides to you. The approximate value of these does not exceed \$500 during the financial year. Details of these are available on a specially maintained Register which is available for your viewing. Please ask if you wish to view our Register.