

Adviser Profile

Mark Lowe
Mark Lowe & Co Pty Ltd (ABN 78 006 776 192)

If you would like to make an appointment, please contact my office on:

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The Adviser Profile forms an essential part of the Financial Services Guide ("Guide"). The Guide is not complete without it.

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Mark Lowe & Co Pty Ltd (Practice) is a Corporate Authorised Representative of Financial Services Partners Pty Limited (AFSL No. 237590 ABN 15 089 512 587). (Financial Services Partners)

Mark Lowe is an Authorised Representative of Financial Services Partners.

Mark is a Certified Financial Planner (CFP) and a member of the Financial Planning Association (FPA). He has been working in the Financial Planning Industry since 1978 and as a Financial Adviser since 1984.

He is a member of the Responsible Investment Association of Australia (RIAA) and he takes pride in being able to provide his client's with the option of investing in ethical investments.

He is also a Self Managed Super Fund (SMSF) Specialist and provides professional advices in relation to the creation and administration of Self Managed Super Funds.

He also provides advice in relation to direct investment in the Australian share market.

AREAS OF ADVICE

Mark Lowe is authorised to provide services covering advice and dealing in financial products in the specialised areas listed below:

- Life Risk Insurance Products
- Business insurance
- Deposit and Payment Products
- Interests in Managed Investment Schemes
- Superannuation
- Retirement Saving Accounts
- Approved Deposit Funds
- Traditional Annuities and Pensions
- Market-linked Annuities and Pensions
- Investment Life Insurance Products
- Estate Planning
- Self Managed Superannuation Funds
- A wide range of ASX listed investments
- Gearing/Margin Lending
- Aged Care
- Agricultural Investment Schemes

REMUNERATION

I may be remunerated by one or more of the following methods outlined in this document. If any remuneration I receive relates to the advice I have provided to you, then further details will be set out in your Advice Document.

Fee for service

If you pay a fee for service Financial Services Partners will receive 100% of these fees and remit 90.7% of this amount to me, or my practice. I will disclose, at the time I provide you advice, the amounts that Financial Services Partners, the Practice and I may each receive as a result of providing a financial service to you.

Remuneration from product and service providers

Financial Services Partners may receive remuneration from product and service providers who in turn may pay a proportion of this to Practices as detailed in the Guide under the heading 'How we are paid'. I will disclose, at the time I provide you advice, the amounts that Financial Services Partners, the Practice and I may each receive (if any) as a result of providing a financial service to you.

Salary

I am/may be paid a salary based on experience and capability.

Bonus

I may be eligible to receive a bonus, based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

Other benefits

I may also receive other benefits, all of which are detailed in the Guide under the heading "What else you need to know".

CLIENT FEES

There are various ways that you may pay for the services that are provided. They are:

Fee for Service

A fee may be payable for the following services:

- preparation of advice
- implementation of advice
- ongoing review and advice services.

The fee for service may be determined by any of the following.

1. An hourly rate that is agreed depending on the nature and complexity of your circumstances.
2. A fixed fee that we agree with you before we commence work.
3. A percentage of funds under advice (excluding borrowed funds) depending on the complexity of your circumstances.
4. A combination of any of the above.

Remuneration from a product or service provider

As outlined above, at the time I provide you with advice I will disclose any remuneration that Financial Services Partners, the Practice and I may each receive from product and service providers as a result of providing a financial service to you.

A combination of Fee for Service and Remuneration from a Product or Service Provider

A combination of fee for service and remuneration from a product or service provider may be payable. This will be disclosed to you at the time I provide you with advice.

I will obtain your agreement to the arrangement prior to proceeding.