Financial Adviser Profile

Overview

Mark is the Principal of Hillcrest Financial Services. He has had 35 years' experience in the financial industry, and has been a Financial Adviser since 1996.

Mark is passionate about helping people to understand their financial situation and investments to ensure they make informed decisions and take control of their financial future. He believes that people are happier when they make the decision themselves as a result of being well informed.

Mark will go out of his way to make sure his clients understand what their options are, what the risks are, and the likely implications of their actions. Therefore, his role is usually that of Financial Coach.

In 2001 Mark took on the challenge of running and developing Hillcrest Financial Services (HFS) into the respected practice that it is today.

Mark's continued vision is to have a financial planning practice that genuinely puts the client's needs ahead of the adviser.

Mark Pel is a Sub-Authorised Representative of Hillcrest Financial Services Pty Ltd, Corporate Authorised Representative No. 427579. Authorised Representative No. 245131.

Qualifications

Mark Pel holds a Master's degree in Financial Planning and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Mark Pel is a Certified Financial Planner (CFP) and a Fellow of the Financial Services Institute of Australasia (FINSIA).

Professional Memberships

Mark Pel is a member of:

- The Financial Advice Association Australia (FAAA) and abides by their code of professional conduct and ethics.
- The Financial Services Institute of Australasia (FINSIA).

Mark Pel

CFP, SSA, F Fin, MFinPlan

Hillcrest Financial Services

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Authorisations

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

- Life Products including Investment Life Insurance Products & Life Risk Insurance Products
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services
- Deposit & 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.

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 Pel'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 Pel provides the option of ongoing reporting and advisory services. Ongoing advice and service fees are fixed fees based on the complexity of advice and the service levels required. You will be notified of the cost involved prior to the commencement or change of any advice fee. Any ongoing fees will need to be approved by you each year through the renewal of our annual service agreement.

Hillcrest Financial Services 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 Pel is a Director of Hillcrest Financial Services and will receive a salary/benefit from this company.

Other Benefits Mark Pel May Receive

From time to time Mark Pel 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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This Adviser Profile has been authorised for distribution by Capstone Financial Planning Pty Ltd. AFSL No. 223135. This Adviser Profile forms part of the Financial Services Guide (FSG) and is to be read in conjunction with the FSG.