

# Financial Adviser Profile

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## Overview

Mark Adlam has a wealth of experience; 31 years in taxation and 19 years of providing financial planning advice. Mark is a Director of MGA Financial Pty Ltd, formed in 2019 with the aim of tailoring structured and accessible financial advice, focusing on superannuation, investments, and retirement income.

Mark Adlam is a Sub-Authorised Representative of MGA Financial Pty Ltd, Corporate Authorised Representative No. 1278748 and Authorised Representative No. 235886.

## Qualifications

Mark Adlam holds a Bachelor of Commerce Degree from the University of NSW Majoring in Accounting, Finance and Systems. He has Chartered Tax Advisor Status with The Tax Institute and is a Registered Tax Agent. Mark has completed Units 1 – 7 of the Diploma of Financial Planning with Distinction and meets the competency requirements under ASIC's Regulatory Guide RG 146.

## Professional Memberships

Mark Adlam is a Member of the Financial Planning Association (FPA) and abides by their code of professional conduct and ethics.

## Authorisations

Mark Adlam 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; and
- Standard Margin Lending Facility.



**Mark Adlam**

MGA Financial Pty Ltd  
ABN: 67 636 266 423

First Floor  
2 Progress Avenue  
Eastwood NSW 2122

Postal: PO Box 367  
Eastwood NSW 2122

Phone: 02 9874 3160  
Mobile: 0425 459 550

Email address:  
[mark@adlamgroup.com.au](mailto:mark@adlamgroup.com.au)

Website address:  
MGAFinancial.com.au

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## MGA Financial Pty Ltd Advice Fees and Charges

MGA Financial Pty Ltd / Mark Adlam will be paid by financial planning 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.

## Financial Plan

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. The following is a guide to our fees.

Financial Plan / Statement of Advice – fee for service: Between \$2,660 and \$9,120 including GST.

Mark Adlam charges an hourly rate for Financial Services of \$380 inclusive of GST. You will be notified of the time involved prior to the commencement of any work if applicable.

## Ongoing Advice and Advisory Service

You will be notified of the cost involved prior to the commencement of any ongoing service. The following is a guide to our service level and fee structure.

**Premium - Client Service Agreement.** An annual agreement provides for ongoing advice and advisory services. This is a fixed fee in the range of \$3,800 - \$5,320 including GST. Generally, the service level is applicable for individuals.

**Premium Plus – Client Service Agreement.** An annual agreement provides for ongoing advice and advisory services. This is a fixed fee starting from \$5,320 including GST. Generally, the service level is applicable for individuals who may also require advice on one or more related entities such as a trust structure or individual(s) with significant investment portfolios.

MGA Financial Pty Ltd 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 Adlam is a Director of MGA Financial Pty Ltd and will receive a salary and bonus from this company.

## Other Benefits Mark Adlam 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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