TRAC

The Retirement Advice Centre

ADVISER PROFILE

Mark Hardick

Adv. Dip FP

Personal Profile: Mark Hardick

ASIC Authorised Representative No.458494

Phone 1300 78 55 77

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Web www.smartretirement.com.au

Head Office Endeavour House, Ground Floor, 3-5 Stapleton Ave, Sutherland. NSW.

What Can Mark Do For You?

- Design a retirement plan that will prepare you financially for virtually anything that may happen
- Manage your money with the application of evidence-based strategies with the aim of delivering predictable outcomes
- Provide you with comfort of knowing:
    - How much income you can live upon in retirement,
    - How long your money will last, and the
    - Potential to financially assist your family today, a 'living legacy'

What Hangs On The Wall

- Advanced Diploma of Financial Planning
- Justice of the Peace NSW

To ensure provision of modern retirement planning strategies, Mark regularly attends professional development training days, specific strategy training sessions, and investment briefings.

Meet Your Adviser – 8 Questions

Q1 – Why did you go into the financial services profession?

Following a successful career with a global firm (dealing predominantly with ASX listed businesses),

Mark chose the Financial Services industry for the opportunity to provide assistance to solve common issues he identified among individuals approaching and in retirement.

Mark prioritises providing insight and information to enable and inspire clients to do the best for themselves. Giving his clients access to transparent financial advice and investment options.

Q2 – What do you love most about your career?

The most rewarding aspect of being a financial adviser is the sense of worth that comes from helping others fulfill their goals and aspirations. Engaging with people from all walks of life every day and finding ways to enhance their money and lifestyle equilibrium.

Q3 – Who inspires you?

My children, for their positive approach to life's challenges. They have all grown up to be outstanding people and are our best friends. For my wife and I, family is the source of all our inspiration.

Q4 – If you could spend a week anywhere in the world, where would it be?

With my wife on the Amalfi Coast in Italy or Santorini in the Greek Islands. Right now though it would be in Amsterdam with our daughter who lives there with her husband, haven't been there for while.

Q5 – What's your favourite way to relax?

Anything to do with the water. Surfing, swimming or boating I just love being in or on the water and the Shire is a perfect place for enjoying time out by the sea.

Q6 – Where do you see yourself in 5 years time?

Still enjoying constant interaction with clients, for me being a financial adviser is not work it's a lifestyle choice. Maybe I will have some grandkids to spoil.

Q7 - What's your favourite restaurant?

We're spoilt for choice in Sydney with so many great places to eat out. We love Sea Level in Cronulla, Toko in Surry Hills but nothing can beat good fish and chips with a beer at the beach at sundown.

Q8 – Where are you likely to bump into Mark outside of work?

At Grind for a coffee after a morning swim. On the water in the Hacking River. Or on patrol at Cronulla Beach with great friends from the surf lifesaving club.

Professional Service Information

This document must be accompanied by the Financial Services Guide of Millennium3 Financial Services Pty Ltd.

Who is your adviser and how are they authorised?

Your adviser is Mark Hardick.

Mark is an Authorised Representative of Millennium3 Financial Services Pty Ltd (Millennium3) AFSL 244252. Mark is a contractor to Original Blue Pty Ltd as The Trustee for Reed family Trust trading as The Retirement Advice Centre which is a Corporate Authorised Representative of Millennium3.

The financial advice and other services you receive will be provided to you by Mark, or another employee/contractor of The Retirement Advice Centre, either on their own behalf or on behalf of The Retirement Advice Centre.

How is Mark paid?

Mark is paid a combination of salary base plus performance bonuses and incentives.

What fees will you pay for the services Mark provides?

Fees that may be applicable for the preparation of your advice are:

Retirement Planning Strategic Advice:

Range from $3,950 – $5,250 (GST inclusive).

The typical retirement plan fee is $3,950.

Includes 90 days at-call, unlimited access for any queries.

Stay On-Trac Management Service:

Dependant your choice of service, this fee may be:

- **Gold Service**

  Recommended for up to $1m household assets

  $550 per month (GST inclusive) - Yearly review

- **Platinum Service**

  Recommended for $1m to $3m household assets

  $990 per month (GST inclusive)

  Negotiable fees for above $3m in assets.

Alternatively, assets under management fee may be preferred for 0.55% to 1.1% (inclusive of GST) dependant upon household retirement assets under advice.

What other benefits and interests may Mark receive?

I manage, and will clearly disclose to you anything that might reasonably be capable of influencing my advice or creating a conflict of interest; I will clearly disclose our interest or the nature of the conflict to allow you to make an informed decision about my advice. I may also receive other benefits such as awards; invitations to training conferences, social or sporting events; receive marketing support and gifts from product providers.

Additional Privacy Disclosure - Our operational business partners

In order to keep our costs competitive your adviser utilises specialist business support resources that are located in the following countries:

- United States of America, Philippines and Singapore

The organisations we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have your express approval.

Services I Can Provide You

Advice Services	Products
• Retirement Planning	• Superannuation Funds
• Superannuation Advice	• Retirement Savings Accounts
• Centrelink Planning	• Pension Funds and Annuities
• Corporate Superannuation Advice	• Deposit Products
• Wealth Accumulation Strategies	• Managed Funds and Investments
• Personal Risk Protection Advice	• Personal risk insurance products

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