MAGAC FINANCIAL PLANNING

MAGAC Financial Planning Pty Ltd

FINANCIAL PLANNING

FINANCIAL SERVICES GUIDE (Part 2)

Adviser **Profile**

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The financial services offered in this Guide are provided by:

Marc Tenaglia Authorised Representative No. 282480
Caitlin Tenaglia Authorised Representative No 1306039
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About Your Adviser **Profile**

We understand how important financial advice is and wish to thank you for considering engaging an InterPrac Financial Planning adviser to assist you in identifying and achieving your financial goals and objectives.

To assist you in choosing a financial planner, our advisers are required to provide a Financial Services Guide - Part 1 and an Adviser Profile - Part 2, to you **prior** to providing any personalised financial advice, products, and services.

These documents provide you with information regarding the financial planning advice process and charging model used by

- **Marco Rocco Tenaglia (Marc Tenaglia),** Authorised Representative No. **282480** and

- **Caitlin Georgia Tenaglia (Caitlin Tenaglia),** Authorised Representative No. **1306039**

of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Marc and Caitlin** to prepare financial advice for you.

Marc Tenaglia and Caitlin Tenaglia operate under MAGAC Financial Planning Pty Ltd ACN 646 040 048 as The Trustee for MAGAC Planning Trust ABN 18 838 716 750.
Corporate Authorised Representative No 1296281

If you have not yet received a copy of our Financial Services Guide - Part 1, please ask your Adviser for a copy or contact InterPrac Financial Planning head office.

About **MAGAC Financial Planning**

MAGAC Financial Planning Pty Ltd is a boutique, family operated, Financial Advisory firm. Our practice provides a range of advice and optimal assistance to help people grow, manage, and protect their wealth. Our organisation is dedicated in providing high quality financial planning guidance to our clients based on their needs, goals, and lifestyle. We help you create the financial security that lets you focus on what is important to you in your life. Our boutique firm, prides itself in providing a unique experience for each client, as no one package fits all. We help make the real complex seem simple, as we nurture clients to ensure good quality long-term relationships. Our organisation is open to supporting everyone in our community.

Through our sister company MAGAC Money Solutions, we can assist you to ensure that you select a suitable lending option to meet your residential or commercial needs. There is no referral agreement or credit licensing between MAGAC Financial Planning and MAGAC Money Solutions.

About Your **Advisers**

Marc Tenaglia

Marc Tenaglia has been involved in the Financial Services Industry since 2004. He has graduated with a Bachelor of Engineering (Chemical) and has completed a Diploma of Financial Services (Financial Planning) and Finance/Mortgage Broking. In addition to this, he continually engages in industry seminars and training, as well as, personal research, as he strongly believes in ongoing updated education. In 2020, Marc passed the FASEA exam and is currently continuing to study to ensure that he is meeting his continuous professional development targets. He upholds a high standard of compliance and ethics.

Marc's experiences in the finance industry and involvement in other business activities at both a corporate and personal level have allowed him to build his own successful Financial Planning business providing comprehensive financial services to the public. In addition to this, Marc has over 23 years' experience in Retail Operations Management. The accumulated education, training and life experience has enabled Marc to achieve advanced skills in identifying and assessing people's needs and then implementing strategies that will best meet those needs.

Marc specialises in the development and implementation of wealth creation, debt reduction, asset protection/risk management, estate planning, retirement planning and property investment strategies. Thus, helping to ensure that a "good quality life balance" approach can be achieved well into the future. He is passionate about his work and supporting people in making rewarding decisions.

Understanding the importance and value of Financial Planning for individuals, families and businesses, Marc is committed to providing the highest level of professional service possible to ensure a long-term business relationship with his clients. With a very patient and approachable demeanor, he explains complex strategies in a simple manner, ensuring his clients always feel informed and confident. By exploring your current situation and assisting you in identifying your goals, needs and passions, he will help to articulate your short-, medium- and long-term goals, that become the foundation of his advice. He will discuss different financial strategies in detail before preparing a comprehensive customised financial plan that is able to adapt and change as your life progresses.

In his spare time Marc enjoys spending time with his family and supporting his children in their sporting activities. He is also a dedicated member of the Western Pigeon Federation of Victoria Inc., as he enjoys staying connected with his local community and building friendships.

Caitlin Tenaglia

Caitlin Tenaglia has been involved administratively in the Financial Services Industry since 2019. She graduated with a Bachelor of Business (Financial Planning) in 2023 and commenced her Professional Year with Marc Tenaglia as her supervisor. She also passed the FASEA exam in 2023 and became a Provisional Financial Adviser providing advice under the supervision of Marc Tenaglia. In 2025, Caitlin completed her professional year of supervision and is now a fully qualified Financial Planner. In addition to this, she continually engages in industry seminars and training, to extend her knowledge and maintain a high level of compliance and ethics.

Alongside her experience in the finance industry, Caitlin is also involved in the fitness industry. Her passion for working in both fields stems from her desire to help others and assist them to achieve their goals in life. Over time, she has developed extensive skills in assessing the needs of other's and formulating a suitable plan to best meet these needs. She hopes to continue to expand her education, so she may better support others in making fulfilling decisions for both their finance and health.

Caitlin upholds professionalism in all her dealings with clients, whilst maintaining her friendly demeanor. She aims to inform and empower her clients by sharing her knowledge and skills through her Financial Planning services. By developing an extensive business relationship with you, Caitlin will assist you in determining and implementing various comprehensive financial strategies. Ultimately, she will help determine a pathway to achieve your short- and long-term goals throughout your lifetime.

In her spare time Caitlin enjoys spending time with her family and friends, competing in marathons, training in the gym and travelling. She likes to keep active for her mental and physical health and to maintain her social connections amongst the local community.

Marc Tenaglia
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Financial **Services Your Advisers Provide**

The financial services and products which **Marc and Caitlin** can provide advice on comprise:

- Deposit Products;
- Managed Investment Schemes including Unit Trusts, Investment Bonds, Direct Shares, Property Trusts, Growth Funds, Balanced Funds, Indexed Funds and Cash Management Accounts;
- Share Market Investments;
- Tax Effective Investments;
- Superannuation, including Allocated Pensions, Rollovers, Personal Superannuation, Company Superannuation and Self Managed Superannuation Funds;
- Retirement Planning including aged care and estate planning;
- Life Insurance Products, including Annuities, Term Insurance, Income Protection, Trauma and Total and Permanent Disability Insurance;
- Margin Lending (subject to client understanding of Margin Lending Gearing.

Fees and **Payments**

Marc and Caitlin are professional advisers who receive payment for the advice and services provided. Your adviser will receive payment either by collecting a fee for service, receiving commissions, or a combination of both.

Fee for service - Fees are charged according to the work undertaken by your adviser and may be charged on an hourly basis or as a flat fee. A fee may be charged for the initial work in developing and implementing a strategy, as well as for ongoing monitoring and reviews. Under a fee for service agreement, initial and ongoing commissions will generally be rebated back to you.

Commission – Your adviser may receive upfront and ongoing commission for the personal insurance services they provide. Whilst there are a number of commission rates available, with effect from 1 January 2020, Life Insurance commissions are capped at 66% (including GST). Ongoing commission on Life Insurance is capped at 22% (including GST) on renewals.

Commissions are not an additional charge to you, they are paid by product providers for insurance or investment policies.

Our fees and charges vary according to the scope and complexity of the advice required. The scope of the work and the fees charged for services are agreed with clients prior to commencing work.

As a guide **Marc's and Caitlin's** advice fees are $330 per hour including GST.

The Statement of Advice provided to you by your adviser will clearly set out all fees, charges and commissions payable.

Referrals

Marc and Caitlin maintain a relationship with Inherit Australia to assist them with administration support services as they provide estate planning services to clients. As part of this relationship, we may receive a payment either via a fee for service payment or a referral payment. The detailed breakdown of all fees are to be disclosed in the Statement of Advice accordingly, should you choose to use this service. If at all you feel uncomfortable with this, please let us know.