



**Michelle Tate-Loverly**  
**Certified Financial Planner™**  
**Director & Representative of**  
**Unified Financial Services Pty Ltd**

Michelle Tate-Loverly is the Managing Director and Authorised Representative (235917) of Unified Financial Services Pty Ltd, Australian Financial Services Licensee 230510.

Michelle is a Certified Financial Planner™ (CFP), which is the highest qualification of the financial planning industry.

Michelle has been a financial adviser since 1989 working with various privately owned financial planning firms before establishing Unified Financial Services in 1994. A great part of this time has been spent specialising in the health industry.

Along with her Certified Financial Planner™ accreditation, Michelle holds a BA (Hons) UWA, Diploma of Financial Planning (Dip FP), a Self Managed Superannuation Fund (SMSF) accreditation through Financial Essentials and is a Principal member of the Financial Planning Association (FPA).

Michelle sits on the FPA Transition to Fees Taskforce and previously the FPA CFP, Curriculum Taskforce: Ethics, Professionalism and Compliance. Michelle has been a judge of the FPA's annual Value of Advice awards since 2008.

Michelle enjoys showing her clients what's really possible so they can make decisions from a position of choice.

Michelle specialises in advising clients in relation to:-

- Designing and implementing a Financial Plan to retire sooner – Superannuation funding and Retirement Planning,
- Business planning - starting up and/or maximising business value for sole traders, consultants, small business owners,
- How to manage your cashflow in Business,
- Self Managed Superannuation Fund (SMSF) strategic advice in relation to investment planning and estate planning,
- Health Super Defined – which option is best, Lump sum or pension, and should you stay in the Defined Fund?
- Direct Property investment as part of your portfolio – for pre-retirees and wealth accumulators,
- Margin lending for 45+ year olds
- Changing jobs – financial implications, how to measure and structure your salary,
- Designing and implementing a Financial Plan for coming together as a couple,
- Crisis management – acting as a project manager to take charge of financial affairs when crisis happen – i.e. being an executor of a Will, inheriting funds, going through a Divorce, death or disability in the family.

Michelle is impassioned about enabling clients to gain better control and direction of their financial situation so that their personal, financial, and lifestyle goals are achieved. Quite often in the face of change, Michelle's clients are in a better position to work through their options and have choice and flexibility without compromising lifestyle.

*"We typically do not go out of our way to attract clients who have funds to invest. Placing investments is only a secondary part of our business."*

Apart from adopting a comprehensive lifestyle approach to financial planning, Michelle has a special interest in empowering women to be in a strong position financially so they are better equipped to handle relationship changes.

Michelle has been nominated and is a top 6 finalist for the inaugural Association of Financial Advisers (AFA), Female Excellence in Advice 2011 [www.afafemaleadvice.com](http://www.afafemaleadvice.com). This Award recognises professional excellence and outstanding work in addressing the particular issues faced by many women in achieving financial security now and in the future.

In being the guest speaker at a number of functions, Michelle takes the opportunity to ensure the public understand the real concept of financial planning, *"quite often the public's perception is that financial advisers sell product as opposed to provide strategic advice"*.

Michelle also volunteers for a number of financial education programs including:-

- Financial Planning Association's *"Ask an Expert" program 2011, helping to build higher standards to inspire trust and confidence in the community,*
- Smith Family Mentoring Program - Money for Well Being
- The Government's understanding money campaign
- The Queen Victoria Women's Centre in partnership with WIRE - Women's Information and the Victorian Government

Michelle is a strong advocate for financial planning as a career and takes a keen interest in spending time with people who are looking at entering the financial planning industry (often from a different career), including being a mentor as part of the Women in Finance Mentoring Program and presenting to post graduate students at Deakin University.

Although running a business, holding a Dealers licence and being a financial planner can be at times all consuming, Michelle finds time to have a life outside work. As her interests display, Michelle enjoys music and entertainment. She loves her dancing (ceroc style) and she takes singing lessons.

Michelle likes reading personal development books, enjoys taking long walks, spending time with her dogs Julius and Missy, and relaxing in her garden. Michelle has a weakness for indulging in good food and wine.