



D E A K I N U N I V E R S I T Y

School of Accounting, Economics and Finance
Melbourne campus at Burwood
221 Burwood Highway, Victoria 3125 Australia
Telephone +61 3 925 17653
Facsimile +61 3 9244 6283
neilmcm@deakin.edu.au

Ms M Tate-Loverly
Director
Unified Financial Services Pty Ltd
Suite 21
255 Drummond Street
CARLTON. Vic. 3053

20/9/2011

Dear Michelle,

Thank you so much for giving your time to speak to my post graduate students in financial planning last Tuesday, it was greatly appreciated. Not only have I had feedback from the students but I also had positive comments from those additional staff that were in attendance.

Your presentation covers all that I requested. Your attention to the details of what a Financial Planner does in the day to day management of clients affairs certainly placed the correct information before the students. Your additional comments regarding what they should be looking for in a job and how to go about obtaining one has certainly made it clearer for those who wish to pursue a career in this field.

What was interesting, were the comments from students about the way you went about the presentation. It was clear and concise and not too technical. Since Tuesday a number of students made me aware that your willingness to talk in an open manner about your role and business was greatly appreciated and helpful. So too was the fact that you were open to their questioning.

All in all a session that engaged the students and one that I trust I can call on you next year sometime to repeat for us.

Till next time, many thanks

A handwritten signature in black ink that reads 'Neil' with a long horizontal stroke underneath.

Neil McMillan
Lecturer



Ms Michelle Tate-Loverly
Unified Financial Services
Carlton Clocktower Complex
Suite 21-22 [Ground Floor]
255 Drummond Street
Carlton Vic 3053

Dear Michelle

On behalf of the QV Women's Centre, I write to thank you for agreeing to be a presenter at the 2009 Women & Money seminar series at the Centre.

Over 650 women have attended this year's Seminars – a result that has been very pleasing to the partnership of the QV Women's Centre and the Victorian Government's Office of Women's Policy. As you know, the key to the seminars is for women to become more 'money savvy' and your involvement has played an important part in building the confidence of participants and in motivating them to be aware of their finances and to plan for their financial futures.

The three year program, which commenced in 2008, has been designed to strengthen women's money management knowledge, skills and confidence. We are particularly pleased with the feedback received which indicates that 95% of attendees said the seminars provided information that was useful to them.

"Presenter, content and information was excellent. Very relevant, good advice for all age groups"
– was just one of the comments captured on our feedback sheets.

Lyn Hall [women.money@qvw.org.au or 8668 8106] will keep you informed of opportunities to present at the 2010 Women & Money Seminar program.

Many thanks for your valuable input into this program.

Yours sincerely

Margaret Burdeu
General Manager

1 December 2009

3rd Floor, Rear Building Trades Hall, 54 Victoria Street, Carlton South, Victoria
Postal Address: Mail Box 98, Trades Hall, Carlton South, Victoria, 3053
Telephone: (03) 9663 8122 Facsimile: 9663 8109
E-mail: enquiry@msav.org.au A.B.N. 30 345 343 541



17 November 2004

Peter Edwards
The University of Melbourne
Department of Human Resources
Benefits and Remuneration
Level 2, Raymond Priestley Building
Melbourne VIC 3010

Dear Peter,

I have been asked to provide a reference for Unified Financial Services in relation to their ability to disseminate information to our members and to conduct education workshops.

Unified Financial Services has run Retirement Education Workshops for our members over August and November of this year. The response from attendees has been more than positive, the seminars were booked out and conducted in a highly professional manner. A donation fee was charged and directed to the Worker's Occupational Health Centre. All in all, it was a win for our members.

Attendees have indicated they would greatly appreciate further education and information about their finances so that they can make informed decisions in their financial position. Attendees have indicated on their feedback sheets that they wish to attend future seminars and workshops. The content was that of general education, not a sales pitch for Unified Financial Services.

I am certain that your staff will value the information Unified Financial Services can provide. If you would like to speak with me directly about Unified Financial Services approach and style please do not hesitate to contact me on Ph: (03) 9663 8122.

Best Regards,

A handwritten signature in black ink that reads 'Rosemary Kelly'. The signature is written in a cursive style with a long horizontal line extending to the left.

Dr Rosemary Kelly

Executive Officer
Medical Scientists Association of Victoria.



FPA

FINANCIAL PLANNING
ASSOCIATION
of Australia Limited

ABN 62 054 174 453

Ms Michelle Tait-Lovery
Financial Planner
Unified Financial Services Pty Ltd
Suites 21-22 (Ground Floor)
255 Drummond Street
Carlton VIC 3053

28 March 2003

Dear Michelle

I would like to take the opportunity to thank you for the time taken to attend the recent Professional Standards forum lunch at the Duxton Hotel in Melbourne on 27 February 2003.

The FPA has gained valuable feedback from the exchange and looks forward to working with you as we implement the programs to address the issues raised in the ACA/ASIC survey.

Yours sincerely,

June Smith
General Manager Policy &
Regulation and General Counsel
Financial Planning Association of Australia Limited

National Office
PO Box 109 Collins Street West
Melbourne 8007
Level 12, 379 Collins Street
Melbourne 3000
☎ (03) 9614 2289
Member freecall 1800 337 301
Consumer freecall 1800 626 393
Fax (03) 9614 1912

New South Wales
GPO Box 4285
Sydney 2001
Level 6, 17 Castlereagh Street
Sydney 2000
☎ (02) 9223 0900
Member freecall 1800 815 168
Fax (02) 9223 0070
nsw@fpa.asn.au

Queensland
GPO Box 572
Brisbane 4001
☎ (07) 3839 2427
Fax (07) 3839 3172
qld@fpa.asn.au

South Australia
67 King William Road
Unley 5061
☎ (08) 8291 8522
Fax (08) 8271 6281
sa@fpa.asn.au

Tasmania
GPO Box 2052
Hobart 7001
☎ (03) 6224 8855
Fax (03) 6224 9311
tas@fpa.asn.au

Victoria
PO Box 225 Collins St West
Melbourne 8007
☎ (03) 9627 5213
Fax (03) 9614 8509
vic@fpa.asn.au

Western Australia
PO Box 317
West Perth 6872
☎ (08) 9486 1788
Fax (08) 9486 1799
wa@fpa.asn.au

Email fpa@fpa.asn.au
www.fpa.asn.au



HEALTH SUPER

11 January 2002

M/s M Tate - Lovery
Director & Authorised Representative
Unified Financial Services Pty Ltd
Carlton Clock Tower Complex
Suites 21- 22 255 Drummond Street
Carlton Vic 3053

Dear Michelle

Further to your request for a reference in relation to your activities in presenting at our Retirement Seminars I would be more than pleased and confident in recommending you to address audiences on financial matters.

For the record, on the occasions you presented for us the audience and our staff has found your presentations to be informative, professional and they always motivate our members to take positive actions in respect to their retirement plans. This has meant benefits for all parties involved.

We have carried out ratings in respect to our presenters and you have always been rated very highly by audiences.

If necessary I can be contacted on 981 19459 should any party need me to expand on your abilities in presenting to our members on financial matters.

Yours sincerely

Norman Lindsey
Business Development Manager



Health Super Pty Ltd
ACN 084 162 489
Trustee of Health Super Fund
697 Burke Road (Locked Bag 27)
Camberwell Victoria 3124
Employer Freecall 1 800 13 30 50
Email info@healthsuper.com.au

*Certificate
of
Appreciation*

Presented to

Michelle Tate-Loverly

*For participating in the
National Financial Planning Week
Consumer 'Phone-In'*



FPA

Presented by

A handwritten signature in black ink, which appears to read "K. Breakspear". The signature is written in a cursive, flowing style.

Ken Breakspear, CEO

On

3 June, 2002



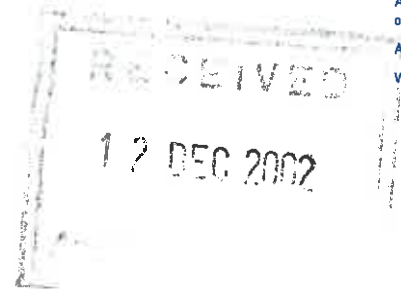
SUCCESS FORUM AUSTRALIA 2002

FINANCIAL PLANNING ASSOCIATION OF AUSTRALIA
ANNUAL CONVENTION AND EXPO

20-22 November 2002
Sydney Convention & Exhibition Centre
Darling Harbour, Sydney



FPA
FINANCIAL PLANNING
ASSOCIATION
of Australia Limited
ABN 62 054 174 453
www.fpa.asn.au



Michelle Tate-Loverly,
Unified Financial Services Pty Ltd,
Carlton Clocktower Complex, Suites 21-22,
255 Drummond Street, Carlton VIC 3053

6.12.02

Dear Michelle,

Re: Success Forum Australia 2002 FPA Annual Convention and Expo, Sydney 2002

On behalf of the Financial Planning Association and the 2002 Convention Committee, I would like to thank you for your contribution towards the success of the premier event on the FPA calendar.

The topic content and quality of the speakers at this year's convention were very well received by delegates.

We would welcome any feedback or suggestions you may have from a Speaker viewpoint, as we are now commencing the organisation of the 2003 Programme. Please email any feedback to Nicolette Hughes, our FPA Events Manager (nicolette.hughes@fpa.asn.au).

*Average of
2002
convention*

Thanks again for your valuable help and time with this convention.

Yours sincerely

Ken Breakspear
Chief Executive
Financial Planning Association of Australia Ltd

Program Producer

Showcase Events PO Box 1620 Neutral Bay NSW 2089
Telephone: 02 9968 2733 Facsimile: 02 9968 3783 Email: events@showcaseevents.com.au



AUDIOLOGICAL SOCIETY OF AUSTRALIA
ARB 064 552 781

ASA Victorian Branch – Continuing Education

Michelle Tate-Lovery
Unified Financial Services Pty Ltd
Carlton Clocktower Complex
Suites 21-22
255 Drummond Street
Carlton 3053

September 10, 1999

Dear Michelle,

Re: Professional Issues Presentation

Thankyou for making yourself available for our recent continuing education activity "Practice Management Beyond Audiology – Professional Issues".

The feedback has been positive with participants noting useful financial points in your presentation. Overall the presentations were good to excellent, provided useful information, not too technical in content and met expectations.

Thankyou again for your contribution. ASA hopes that you could be involved in similar future activities.

Yours sincerely,

Paul Hickey
Victorian Branch Continuing Education