

# Financial Adviser Profile

## Overview

Melissa has over 30 years of experience helping clients with their wealth management including providing advice on investment structures, financing and negative gearing, superannuation strategies, self managed super funds, cash flow, income tax planning, capital gains tax issues, asset protection and estate planning.

Melissa's accounting & tax background allows her to provide tailored advice for each of her clients to help them achieve their financial and personal goals.

Melissa Healy is a Sub-Authorised Representative of Everalls Wealth Management Pty Ltd, Corporate Authorised Representative No. 465367. Authorised Representative No. 259332.

## Qualifications

Melissa holds a Bachelor of Commerce, a Graduate Diploma in Financial Planning, has completed Kaplan's Self Managed Superannuation Funds course and meets the competency requirements under ASIC's Regulatory Guide RG 146.

## Professional Memberships

Melissa is a member of the Chartered Accountants Australia and New Zealand and abides by their code of professional conduct and ethics.

## Authorisations

Melissa is authorised to:

- provide financial product advice on self-managed superannuation funds;
- arrange to deal in an interest in a self-managed superannuation fund;
- provide financial product advice on superannuation products in relation to a person's existing holding in a superannuation product but only to the extent required for:
  - making a recommendation that the person establish a self-managed superannuation fund; or
  - providing advice to the person on contributions or pensions under a superannuation product;
- provide class of product advice on the following:
  - superannuation products;
  - securities;
  - simple managed investment schemes;
  - life risk insurance products;
  - basic deposit products.



**Melissa Healy**

Everalls Wealth Management

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## Everalls Wealth Management Advice Fees and Charges

Melissa may be paid by either Financial Planning Advice Fees and/or Commissions 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.

The fees that Everalls Wealth Management charges for the preparation of initial advice and any ongoing advisory services will be charged on a fee for services basis (not commission based), with an hourly rate of \$440 incl. GST. You will be notified of the time involved prior to the commencement of any work if applicable. Some insurance policies will result in commissions being paid to Everalls Wealth Management. Full details are available in the Financial Services Guide.

Melissa provides the option of ongoing reporting and advisory services. This fee is a fixed fee paid annually, half yearly or quarterly. You will be notified of the cost involved prior to the commencement of any ongoing services.

Everalls Wealth Management 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. Melissa is a Director of Everalls Wealth Management Pty Ltd and will receive a salary/benefit from this company.

## Other Benefits Melissa May Receive

From time to time Melissa 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.