



Michael Carrigan B Comm, CA

Authorised Representative

Fiducian Financial Services

Michael is a Chartered Accountant who recognises true financial advice needs to incorporate a plan to create and protect wealth. Michael seeks to integrate personal financial planning advice by aligning this with an individual's tax structure. This ensures Michael's clients receive complete financial care, whilst ongoing reviews ensure his clients remain on track to reach their goals.

Michael is a long time resident of Narrabri, having moved there in 1982. He has practiced as a Chartered Accountant since 1984 and the current address since 1989. Michael has a valuable insight into the needs of his clients. His philosophy is ensures all clients are addressed promptly, professionally and transparently, with an absolute priority given to client confidentiality. He ensures that his own standards flow through to the rest of his staff by investing time and money into continuing professional education for all partners and team members.

When not giving financial advice, Michael enjoys spending time with his family and being involved in his local community. He has been a member of the Rotary Club of Narrabri since 1984 and currently serves as District Treasurer. A highlight of his involvement with Rotary was his trip to Vanuatu in 2009 where he assisted in the maintenance of schools on Tanna Island.

Michael is an Authorised Representative of Fiducian Financial Services Pty Ltd and is licensed to provide you with financial planning services, which include advising and dealing in the following financial products:

- Retirement Planning;
- Budget and Cashflow Planning;
- Centrelink Benefits, other Government Benefits and Aged Care Assistance;
- Salary Packaging;
- Personal Superannuation;
- Employer Superannuation;
- Investments and Savings Plans;
- Debentures and Government Bonds;
- Deposit and Payment Products;
- Estate Planning;
- Securities;
- Life Risk Insurance within Superannuation;
- Credit assistance and Debt Management;
- Gearing and Margin Lending.

*Integrity
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Expertise*

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