



# Marie-Louise Muscat

CFP, Dip.FP

Representative

Fiducian Financial Services

Marie-Louise is a Certified Financial Planner (CFP), the Financial Planning Association's highest professional designation. In addition to her CFP designation, Marie Louise's qualifications include a Diploma of Financial Planning (DFP) with Deakin University.

Marie-Louise immigrated to Australia from Malta in 1981, where she had been employed as a Kindergarten Teacher. After arriving in Australia, Marie-Louise commenced employment as a Secretary. She left this position in 1985 to start a family. Afterwards, Marie-Louise started a new role as an Executive Secretary.

In March 1992, Marie-Louise joined Bodinnars Personal Financial Planners as Harold Bodinnar's Personal Assistant and has been a Financial Adviser since January 1999.

Marie-Louise currently participates in talk back radio on the SBS (Maltese Segment) and 2GLF FM (89.3) local community radio, which provides financial information to the Maltese Community. She speaks fluently in both the English and the Maltese languages.

Marie-Louise is authorised by Fiducian Financial Services Pty Ltd to provide 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.

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