



*Integrity
Trust
Expertise*

Michael Dale CFP, Dip.FP, Dip. Tch

Representative Fiducian Financial Services

Michael Dale is a Certified Financial Planner (CFP), which is the highest professional credential for a Financial Adviser. To be awarded the CFP designation, Michael has had to demonstrate a commitment to high standards of ethical behaviour and professional practice, as well as the attainment of professional qualifications. His academic qualifications include the Diploma of Financial Planning (Deakin University) and the Diploma of Teaching.

Michael joined Bodinnars Personal Financial Planners as an Investment Adviser in 1999 and his initial focus was to provide high-level service to his valued clients, develop wealth creation strategies and provide solutions enabling clients to achieve their financial objectives.

Michael has taught Mathematics and English in the United Kingdom and worked in both independent and government education systems in Australia. He has also spoken regularly on Sydney radio 2CBA (FM 103.2) about financial planning, and is involved in conducting seminars on wealth accumulation and retirement issues.

As a Representative of Fiducian Financial Services, Michael is committed and eager to provide you with a high level of service in a professional manner; including strategies to cover wealth creation, pre-retirement and retirement advice, maximising centrelink benefits, minimising tax in retirement and re-arranging finances to minimise ongoing fees prior to entering Nursing Homes / Hostels.

Michael is Authorised by Fiducian Financial Services Pty Ltd to provide you with financial planning services which includes 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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