



“My Life Mission is to inspire, build and grow strength and independence in self and others, and to have a heap of fun in the process!”

Michelle Tate-Loverly
CERTIFIED FINANCIAL PLANNER®
Managing Director & Authorised Representative (235917) of
Unified Financial Services Pty Ltd
Australian Financial Services Licensee 230510

Michelle Tate-Loverly is the Principal of Unified Financial Services in Carlton VIC. Michelle has been a financial adviser for 26 years mostly in her own business and with her own Licence.

Michelle specialises in providing advice to health professionals and is responsible for the advice process and philosophy of Unified Financial Services, which focuses on comprehensive, strategic, lifestyle financial planning.

Michelle has been awarded the:-

- Money Management and Super Review Inaugural Mentor of the Year Award 2013
- Money Management Financial Planner of the Year Award
- FPA 2012 Best Practice Award State Winner CFP Professional Category
- FPA 2012 Best Practice National Winner CFP Professional Category

Michelle was also a finalist for Woman of the Year - Money Management and Super Review 2013, top 6 Finalist of the AFA Adviser of the Year Award 2012 and a top 6 Finalist of the inaugural AFA Female Excellence in Advice Award 2011.

Michelle is a passionate speaker on many topics within the Financial Planning industry and broader industry (small to medium enterprises):

- Resilience - 25 years as a business owner overcoming challenges and embracing change
- Success tips and necessary skills to be at the top of your profession
- Leadership
- Culture - Developing a high performance team
- Do you have a business? - The journey from principal dependency to freedom
- Life work balance - How it can happen for a business owner
- How to mentor effectively
- Personal Branding and Market Specialisation

In regards to Financial Planning specifically:

Whilst many may think financial planning is dry and all about numbers, in her presentations Michelle brings to life the real concept, which is ultimately about living the lifestyle you desire. Her audience leaves inspired to take charge of their financial position and find out what's really possible in life.

You can hear about why Michelle is passionate about financial planning on her blog:-
<http://www.unifiedfs.com.au/blog/michelle-tate-lovery-finalist-interview.html>

Michelle is impassioned about enabling clients to gain better control and direction of their financial situation so that their personal, financial, and lifestyle goals are achieved.

Quite often in the face of change, Michelle's clients are in a better position to work through their options and have choice and flexibility without compromising lifestyle.

"We typically do not go out of our way to attract clients who have funds to invest. Placing investments is only a secondary part of our business."

Along with her CERTIFIED FINANCIAL PLANNER® qualification, which is the highest designation in the Financial Planning industry, Michelle holds a BA (Hons) UWA, Diploma of Financial Planning (Dip FP), a Self Managed Superannuation Fund (SMSF) accreditation through Financial Essentials and is a Professional Practice member of the Financial Planning Association (FPA) and the Association of Financial Planners (AFA).

Michelle is active in the Financial Planning Industry participating in various conferences, part of 4 Dealer network groups, being on the Transition to Fee for Service Taskforce, and previously the CFP Curriculum Taskforce: Ethics, Professionalism and Compliance.

Michelle has also been a Judge of the Value of Advice Awards (2008 - 2010) and in 2013 was the judge of FPA Best Practice Awards CFP and the Money Management Financial Planner of the Year Award.

Michelle also volunteers for a number of financial education programs including:-

- Financial Planning Association's "Ask an Expert" program 2011, 2012, 2013 helping to build higher standards to inspire trust and confidence in the community,
- Smith Family Mentoring Program - Money for Well Being
- The Government's understanding money campaign
- The Queen Victoria Women's Centre in partnership with WIRE - Women's Information and the Victorian Government

Michelle provides interviews and commentary across a wide range subjects for industry media and consumer media, and most recently appeared on the Exchange TV Program and was a panelist on the topic of cash or credit.

Being a strong advocate for financial planning as a career, Michelle speaks frequently to financial planners and financial planner women's groups motivating her audience on best practice, sustainability, specialisation and leadership.

In addition, Michelle is part of the Women in Finance Mentoring Program, the AFA Mentoring Program, the AFA Inspire Women's Group, and presents to post graduate students at Deakin University.

Although running a business, holding a Dealers licence and being a financial planner can be at times all consuming, Michelle finds time to have a life outside work.

Michelle enjoys music and entertainment, reading personal development books, long walks, spending time with her dogs Julius and Missy, and relaxing in her garden. Michelle has a weakness for indulging in good food and wine.

For Further Information Contact Unified Financial Services:



Ph (03) 9349 1525 www.unifiedfs.com.au michelle@unifiedfs.com.au
au.linkedin.com/in/michelletatelovery
@Unifiedfs