Adviser Profile

Michelle Lang *DFP CFP SSA*

Michelle has been working as a Financial Adviser since 1996. Michelle has a Diploma of Financial Planning from the Financial Planning Association. Michelle is a Certified Financial Planner and member of the Financial Planning Association of Australia (FPA).

Michelle is a SMSF Specialist Adviser and member of the Self-Managed Super Fund Professionals Association of Australia. In addition to this Michelle has extensive experience in the banking and finance sector and is well qualified to help clients achieve their financial goals.

Are you Authorised to Provide Financial Services and Products?

Yes, I am an authorised representative of Results Financial Services Pty Ltd.

What Areas are you Authorised to Advise on?

I am authorised by Results Financial Services Pty Ltd to provide the services listed in this financial services and credit guide. I am authorised to provide both general and personal financial product advice and to deal in the following kinds of products.

- Deposit and Payment Products
- Debentures, Stocks and Bonds
- Managed Investments
- Superannuation
- Securities
- Personal Insurance
- Shares
- Self Managed Super Funds

Michelle is an employee of Results Financial Services Pty Ltd and receives a salary plus a share in the profit of Results Financial Services Pty Ltd.

How is your Adviser Paid?

All fees will be invoiced by Results Financial Services Pty Ltd. Fees can be paid directly by you, or deducted from the funds you invest.

How will I Pay for Your Services?

- If I charge a fee for service, the rate will be $330 per hour including GST. Before I provide the service, you will be provided with an estimate of the time that will be incurred.

Fees are Charged as follows:

- I may charge a Statement of Advice (SoA) preparation fee based on the complexity of advice and time taken in preparing the advice, with a minimum fee of $1,200 including GST being applied. You will be given an estimated cost which we will agree on before proceeding.

- Charges for ongoing review or further consultations for Portfolio Management can range from 0% to 2.00% p.a. of the total portfolio value or a flat fee on the service provided.

- All fees are payable to Results Financial Services Pty Ltd when the Statement of Advice is presented.

NOTE: Full details of all fees and commissions will be provided to you in a Statement of Advice, or Record of Further Advice and the Product Disclosure Statements at the time of receiving any recommendation.

Results Financial Services Pty Ltd.
If you would like to make an appointment to discuss your financial needs and objectives in more detail, please contact me on 5441 3201 or 1300 796 663

I am Located at:
Level 4, 115 - 117 Myers Street
GEELONG VIC 3220
PO Box 182, Bendigo VIC 3552

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This Adviser Profile is part of the Results Financial Services Pty Ltd Financial Services and Credit Guide, and must be read in conjunction with the main document. 31/03/2014.