Adviser Profile

Cara Graham

Principal Wealth Adviser

CFP® B.Comm DFS SSA

TheWealthDesigners. LIVE WELL.™

11 November 2025

Profile

Cara works to educate, motivate and assist her clients to live well. She develops strong, authentic relationships with her clients, truly getting to know them and what their version of living well is, so she can help them build a life with both money and meaning.

Cara's analytical and detailed methods ensure the financial complexities in her clients' lives are effectively managed, easing their financial stress to give them more time to focus on what they really enjoy.

She assists clients from a broad range of backgrounds such as retirees, accumulators, professionals, business owners, divorcees, widowers and philanthropists.

Cara plays an active role in the financial advice community acting as the WA State Chair for the Financial Adviser Association Australia (FAAA) Inspire Committee that works to empower women with their finances as well as raise the next generation of female financial advisers.

Cara's background

Cara graduated from the University of Western Australia with a Bachelor of Commerce, majoring in Economics and Investment Finance. She is a Certified Financial Planner® (CFP®), an accredited Self-Managed Super Fund Specialist Adviser, and is authorised to provide Tax (Financial) advice services. Cara has completed her Diploma of Financial Services (Financial Planning) as well as her Listed Securities and Managed Investment RG146 Accreditation.

Cara began her wealth management career in 2006 and throughout this time has worked with a wide range of clients and referral partners both in Australia and overseas. She joined The Wealth Designers team in 2011.

Your Adviser & Practice

Cara Graham is an Authorised Representative (No. 453847) of TWD Licensee Services Pty Ltd (ABN 88 605 064 480 AFSL 475964). Cara Graham provides advice and services on behalf of the following Corporate Authorised Representatives of TWD Licensee Services Pty Ltd:

- TWD Australia Pty Ltd, Corporate Authorised Representative (No. 1266864)
- TWD Solutions Pty Ltd, Corporate Authorised Representative (No. 1305381)
- SW-TWD Wealth Pty Ltd, Corporate Authorised Representative (No. 1266742)

TWD Australia Pty Ltd, TWD Solutions Pty Ltd, and SW-TWD Wealth Pty Ltd are part of The Wealth Designers Group of companies and provide a range of financial advice and assistance to help people grow, manage, and protect their wealth. Your adviser provides expert professional advice to help you achieve what you want out of life.

Cara Graham is an employee and as a result, will receive a salary. She may also receive a performance bonus which may be based on certain performance criteria, such as client retention, compliance, and the revenue she generates, as well as other factors. The bonus potential does not influence the advice, or any recommendations made.

If you would like to make time to discuss your financial needs and objectives in more detail, please contact Cara Graham on 1300 893 000 or Cara.Graham@twd.com.au.

Memberships

- Financial Adviser Association Australia (FAAA)
- Self-Managed Super Fund (SMSF) Association

Qualifications

- Certified Financial Planner® (CFP®)
- Bachelor of Commerce (B.Comm)
- Diploma of Financial Services (DFS)
- Self-Managed Super Fund Specialist Adviser (SSA)
- Listed Securities and Managed Investment Accreditation (RG146)

Cara's expertise and skills

- Financial complexity management
- Superannuation structures and self-managed super funds
- Contribution strategies
- Retirement planning and pension strategies
- Tax management & planning
- Portfolio construction and active management
- Divorce settlement planning and advice
- Personal insurances
- Personal cash flow planning & budgeting
- Asset projections & analysis
- Debt management & reduction strategies
- Philanthropy and charitable giving
- Estate planning

Advice Your Adviser Can Provide

STRATEGIES

- Investment strategies including gearing and savings plans
- Budget and cash flow planning
- Debt management
- Superannuation advice, including salary sacrifice and consolidation strategies
- Personal insurance strategies
- Centrelink / DVA advice
- Retirement planning advice
- Estate planning advice
- Advice on ownership and structures e.g. Company, Discretionary Family Trust, Self-Managed Superannuation Fund, Private Ancillary Fund
- Philanthropy & personal charitable giving strategies
- Portfolio review services
- Ongoing advisory services
- Referrals to specialists e.g. accountants, solicitors, mortgage and general insurance brokers, business coaches

PRODUCTS

- Basic and non-basic deposit products
- Government debentures, stocks or bonds
- Investment life insurance products or life risk insurance products
- Interests in managed investment schemes, including investor directed portfolio services (IDPS) and Separately Managed Accounts (SMAs)
- Retirement savings accounts
- Securities
- Superannuation
- Standard margin lending facilities

This Adviser Profile should be read in conjunction with the TWD Licensee Services Pty Ltd Financial Services Guide (FSG). Distribution of this Adviser Profile by the Authorised Representative/ Adviser has been approved by TWD Licensee Services Pty Ltd.

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