Adviser Profile

Michelle Flanagan

Principal Wealth Adviser

CFP® BBus DipFP

Profile

Michelle has a deep passion for creating easy financial lives for all her clients, so they can spend more time doing the things they love with their family and friends. Her enthusiasm is key to helping her clients to commit every day to achieving their goals.

Michelle is a reliable and trusted adviser with 20 years plus in the industry. As a previous business owner, she has a depth of knowledge and business acumen that really assists clients in problem-solving in today's ever-changing world. Her clients come from a broad background including accumulators, retirees, professional women, and family groups.

Michelle is a proud member of The Wealth Designers team and a champion of the ethos of living well. She takes pride in delivering advice that is always in the best interest of her clients.

Michelle's background

Michelle Flanagan is a Certified Financial Planner (CFP®) with a career built from the ground up. Starting in an Australian Financial Services Licence environment, she transitioned into advisory roles including Practice Manager, General Manager, and Company Director. Her strong relationship-building skills and deep financial planning knowledge led her to become a successful Financial Planner.

Michelle played a key leadership role in her previous firm's recognition as IFA Best Practice in 2006.

She now serves as Head of Technical Delivery and is part of the Leadership Team at The Wealth Designers, driving innovation and best practice. Recognised by industry peers, Michelle has been a guest speaker on practice management and was a finalist for the IFA Holistic Adviser of the Year in 2023.

Since joining The Wealth Designers in 2020, she has led the business on Australia's east coast.

Your Adviser & Practice

Michelle Flanagan is an Authorised Representative (No. 260860) of TWD Licensee Services Pty Ltd (ABN 88 605 064 480 AFSL 475964). Michelle Flanagan 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.

Michelle Flanagan 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 Michelle Flanagan on 1300 893 000 or Michelle.Flanagan@twd.com.au.

Memberships

- Financial Advice Association Australia (FAAA)
- Self-Managed Super Fund Association

Qualifications

- Certified Financial Planner ®
- Bachelor of Business (Accounting/Marketing)
- Diploma of Financial Planning
- FAAA Aged Care Specialist ™

Michelle'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
- Estate planning
- Aged care

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. discretionary and family trusts, Self-Managed Superannuation
- Portfolio review services
- Ongoing advisory services
- Referrals to specialists e.g. accountants, solicitors, mortgage and general insurance brokers
- ASX listed investments managed under a model portfolio
- Aged care strategies

PRODUCTS

- Basic and non-basic deposit products
- 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.