Adviser Profile

Troy MacMillan

Principal Wealth Adviser

CFP® SSA BBus DFP

TheWealthDesigners. LIVE WELL.™

11 November 2025

Profile

Troy is the founder and CEO of The Wealth Designers. From day one, he's been determined to do financial advice a little differently.

Early in his career, Troy realised it was impossible to wear so many hats and deliver. He knew that in order to be the best adviser possible, he had to focus on his clients – their challenges, their complexities, what they valued, what they wanted – to be able to provide them the best advice to achieve their outcomes. He did just that, assembling another group of experts to deliver on the investment side; one whose job was just to study the markets, analyse portfolios and build investment strategies each day.

The Wealth Designers is now one of the few boutique advisory firms to offer its own in-house investment team. Troy is determined to help all Australians, of all wealth positions, in all stages of life, to feel confident seeking financial advice.

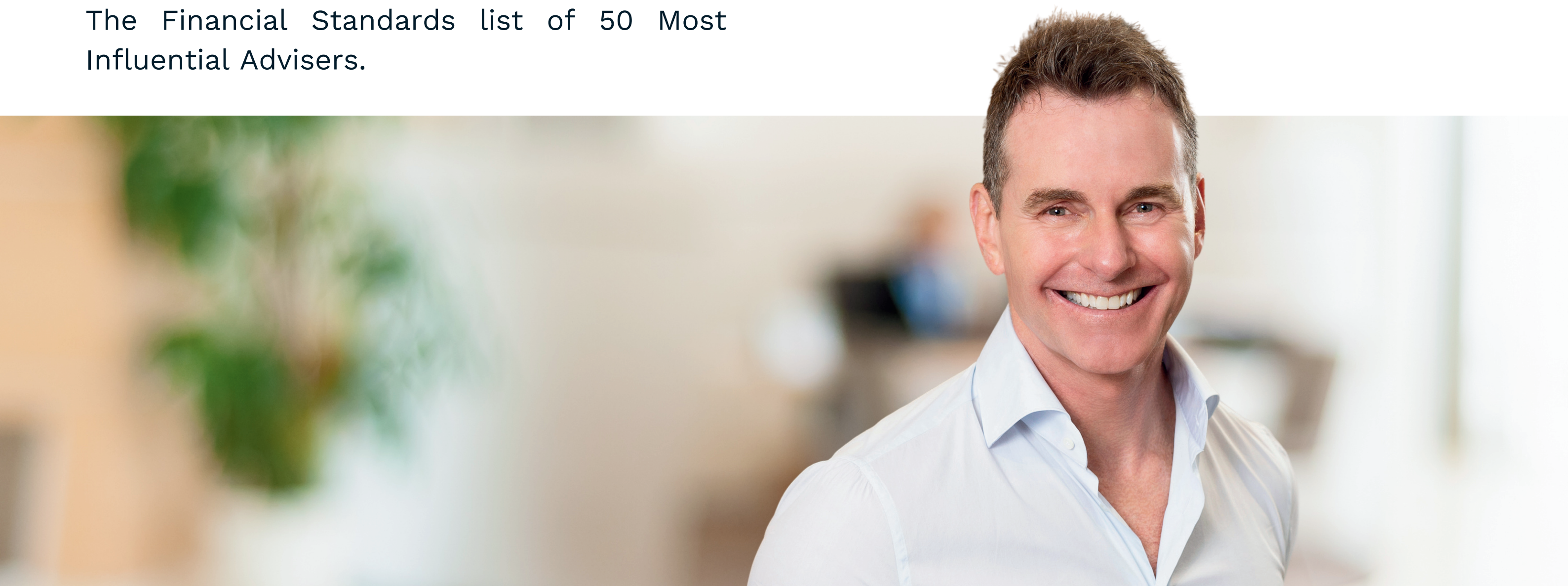
Troy has received the highest individual award for financial advice, The AFA Australian Adviser of the Year. The Wealth Designers has also been crowned the AFA Australian Practice of the Year.

Before starting The Wealth Designers, Troy graduated university with a Bachelor of Business and worked as an accountant in Australia and in investment banking overseas.

Troy's background

Troy is a Certified Financial Planner, an accredited Self-Managed Super Fund Specialist Adviser and a registered Tax (Financial) Adviser. He has also been named one of Australia's Most Trusted Advisers by the Beddoes Institute and is a regular on The Financial Standards list of 50 Most Influential Advisers.

Troy develops strong, authentic relationships with his clients, truly getting to know them and what their version of living well is, so he can help them build a life with both money and meaning.



Your Adviser & Practice

Troy MacMillan is an Authorised Representative (No. 250575) of TWD Licensee Services Pty Ltd (ABN 88 605 064 480 AFSL 475964). Troy MacMillan 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.

As an employee and business owner, Troy MacMillan will receive a salary and may receive company distributions and/or other benefits.

If you would like to make a time to discuss your financial needs and objectives in more detail, please contact Troy MacMillan on 1300 890 000 or Troy.MacMillan@twd.com.au

Memberships

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

Qualifications

- Certified Financial Planner® (CFP®)
- Diploma of Financial Planning (DFP)
- Self-Managed Super Fund Specialist (SSA)
- Bachelor of Business (B.Bus)

Troy'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
- Small business planning
- 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. discretionary and family trusts, Self-Managed Superannuation
- Philanthropy & personal charitable giving strategies
- Portfolio review services
- Ongoing advisory services
- Referrals to specialists e.g. accountants, solicitors, mortgage and general insurance brokers

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.