PROFESSIONAL PROFILE: Mick Steffan CFP©

EXPERIENCE:

Mick has been in the financial Industry since 1994 and has been giving financial advice to clients and businesses in Geraldton and the Midwest since 1999.

His advice to clients commenced as an authorised representative of Garvan Financial Planning (MLC) at Norm Jupp Financial Services, followed by the start up of his own business, Lifecare Financial Planning which resulted in a partnership with Dave Moustaka of Lifetime Financial Planning. However, in 2004 Mick returned to Norm Jupp Financial Services as senior adviser and business manager.

Besides giving financial planning advice Mick was also active in advising businesses with business planning, development and support. Some of the Geraldton businesses you may be familiar with are: Sunwest Plumbing, S&R Plumbing and Gas, and Joe Sadowski Financial Planning.

After work, Mick was active in a number of volunteer organisations including the Geraldton Volunteer Sea Rescue (training and support), the Geraldton Windsurfing Club (president and treasurer), the Coronation Windfarm and the workgroups of beautifying Coronation Beach and Point Moore.

AREAS OF SPECIALISATION:

- Business development and efficiency
- Direct Share and Managed Funds Advice
- Compliance, investment management and administration of superfund's including SMSF
- Personal and Business Income and CGT tax planning
- Client investment risk management
- Accumulation and Retirement Projections
- Transition to retirement strategies
- Income Protection and Life Insurance assessments
- Estate Planning including wealth transfers

QUALIFICATIONS:

• Master of Taxation	Curtin University
• Diploma in Wealth Creation and Protection	Securities Institute
• Diploma and Advanced Diploma of Financial Planning	Deakin University
• Certified Financial Planning Designation (PS 146)	Financial Planning Association
• Ethical Investment Certification	Ethical Investment Association
• Bachelors Degree in Business	Hogeschool Holland

PROFESSIONAL MEMBERSHIP

1) Mick is a member of the Financial Planning Association, Taxation Institute, the Australian Ethical Investment Association Australasia and has applied for membership to become a registered tax agent.