



Michael Stojanovski*

CFP, B. Bus (Fin Plan)

Certified Financial Planner®

Michael Stojanovski is a Certified Financial Planner® with 10 years of experience in working with clients to help create secure financial futures.

Michael believes his role as a financial planner is to facilitate the financial planning process with you, to ensure your financial needs and concerns are understood, analysed and acted upon. He provides tailored advice to manage your exposure to investment risk – helping you attain genuine financial security and investment success.

Michael is experienced at working closely with his clients and listening carefully when considering their options to achieve financial and lifestyle goals.

Michael's advice expertise includes investments, superannuation, retirement incomes, Centrelink eligibility. Michael specialises in personal and business risk insurance which includes Life Insurance, Total & Permanent Disability Insurance (TPD), Trauma Insurance and of course Income Protection Insurance. This is both for individuals and business partners seeking Buy/Sell Insurance agreements to protect their business.

When it comes to investing, Michael uses a three-step risk aversion process to minimise his clients' exposure

to investment risk – and therefore help his clients attain genuine financial security and investment success. This process includes:

- 1 The use of proven 'tipping points' to determine when to start investing more into certain assets... and when to start taking profits
- 2 The use of a 'gap analysis' procedure to determine the most prudent asset allocation a client can adopt and still achieve their lifestyle goals
- 3 A rigorous regular review process for each client's investments.

Michael's common sense approach to building, protecting and managing wealth ensures you are prepared financially for anything that life may present, with your financial well-being at the core.

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Australian Unity has been helping Australians to create secure financial futures since 1840

Australian Unity's origins can be traced back to 1840 when one of our forebears Manchester Unity was established as a friendly society whose purpose was to provide assistance to members who suffered financial hardship.

It was a service based on mutual trust and dependability, and it is an ideal Australian Unity still holds true today.

And while we have grown to become a major provider of financial services in Australia with substantial resources, we will always be driven by our community-based values

and our heritage of helping Australians to create secure financial futures.

This, combined with our corporate strength and our leading edge financial planning capability, means we are uniquely placed to offer you high quality personalised financial advice and services... and in so doing ensure you create a secure financial future.