

Financial Adviser Profile

Overview

Michael has been a Financial Adviser since 1994 and is also a Director of Luka Financial Pty Limited.

Michael's main role today is overseeing the management of the group and its accounting entities, including Luka Financial Pty Limited.

Luka Financial is part of the broader Luka Group, this provides them access to the wealth of knowledge held by the greater group. Luka Group prides itself on being able to deliver all aspects of our client's financial needs in a professional, ethical and client focused manner.

Michael McKenna is a Sub-Authorised Representative of Luka Financial Pty Limited, Corporate Authorised Representative No. 441690. Authorised Representative No. 441688.

Qualifications

Michael holds a Bachelor of Business (Accounting). Michael meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Michael is a member of the Institute of Chartered Accountants in Australia and New Zealand and is a registered Tax Agent with the Tax Practitioners Board (TPB) and abides by their codes of professional conduct and ethics.

Authorisations

Michael is authorised to provide advice and deal in the following financial products:

- Life Products including Investment Life Insurance Products & Life Risk Insurance Products;
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services;
- Deposit & Payment Products;
- Retirement Savings Accounts ("RSA") products;
- Debentures, Stocks or Bonds issued or proposed to be issued by a Government;
- Superannuation;
- Securities.



Michael McKenna

Luka Financial Pty Limited

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Luka Financial Pty Limited Advice Fees and Charges

Michael will be paid by Financial Planning Advice Fees as described in the Financial Services Guide. The amount of the benefit and how it is calculated will be advised to you during your initial meeting.

Michael's hourly rate for Financial Services is \$220 incl. GST and you will be notified of the time involved prior to the commencement of any work if applicable.

Michael's fee for the preparation of a Statement of Advice and other Advice documents will vary depending on the complexity involved and the time taken. You will be notified of the costs involved prior to the commencement of any work.

Michael provides the option of ongoing reporting and advisory services. This fee is a fixed fee or percentage (%) of the value of your holding. You will be notified of the cost involved prior to the commencement of any ongoing services.

Luka Financial Pty Limited pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Michael is a Director Luka Financial Pty Limited and will receive a salary and other benefits from this company.

Other Benefits Michael May Receive

From time to time Michael may be invited to social or sporting events and receive the occasional gift such as a bottle of wine or hamper on special occasions. These non-cash benefits will have a value of less than \$300. A register listing the details of any non-cash benefits between \$100 and \$300 is maintained. These invitations and gifts do not influence the advice provided to you. If you would like more information you can request a copy of the register.

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