Financial Adviser Profile

Overview

Michael van Loenen has been a practicing financial adviser for close to two decades and over this time he has helped hundreds of clients achieve their financial goals and prepare for the future.

Michael is passionate about helping clients understand their finances and develop a personalised plan to reach their goals. He specialises in retirement planning, personal insurances, and investing for growth.

Michael is a trusted adviser who is known for his ability to explain complex financial concepts in easy-to-understand terms.

If you are looking for a financial adviser who can help you create a secure financial future, contact Michael today for a free consultation.

Michael van Loenen is a Sub-Authorised Representative of Cogniti Wealth Pty Ltd, Corporate Authorised Representative No. 1307229. Authorised Representative No. 318818.

Qualifications

Michael van Loenen holds a Bachelor of Commerce, majoring in Finance and meets the competency requirements under ASICs Regulatory Guide RG 146.

Professional Memberships

Michael van Loenen is a member of the Financial Advice Association Australia and abides by their code of professional conduct and ethics.

Authorisations

Michael van Loenen 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
- Self Managed Superannuation Funds
- Securities.

Michael van Loenen

Cogniti Wealth

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Cogniti Wealth's Advice Fees and Charges

Michael van Loenen 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.

Fees start at $3,300 (including GST) for initial advice, plus a monthly fee for ongoing assistance.

Cogniti Wealth Pty Ltd 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 van Loenen is a Director of Cogniti Wealth Pty Ltd and will receive a salary/benefit 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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