Financial Adviser Profile

WILLOW WEALTH
MANAGEMENT PTY LTD

Overview

Maria has been involved in the financial services industry for over 24 years, previously holding a role with Westpac Financial Services before founding Willow Wealth Management in 2008. During her years at Westpac, Maria also gained valuable experience in Mortgages, Debt Management, and collection. Maria has the skill of explaining complex matters in a straightforward and easy manner. This helps to make clients feel at ease with the financial planning process and to clearly understand the choices available and the consequences of each option. Maria's main goal is to develop and nurture long-term relationships, ensuring that all her clients' goals, both personal and financial, are achieved. Our goal is to ensure you achieve the lifestyle you deserve.

Willow Wealth Management's mission is to enhance the lives of our clients by providing open, engaging and professional advice.

Maria is a Sub-Authorised Representative of Willow Wealth Management Pty Ltd, Corporate Authorised Representative No. 330098. Authorised Representative No. 330738.

Qualifications

Maria meets the competency requirements under ASIC's Regulatory Guide RG 146 and is currently studying an Advanced Diploma in Financial Planning.

Areas of Specialisation

Pre and Post Retirement Planning incorporating Self Funded Retirees and Centrelink Entitlements, Superannuation including Self Managed Super Funds and Salary Packaging, Wealth Protection (Life, Income, TPD, Trauma & Business), Savings & Investments, Wealth Creation, Debt Management/Budgeting, Aged Care, Estate and Intergenerational Planning.

Community Involvement

Volunteer Member of Neighbourhood Watch – Heidelberg District. Active Committee Member of St. Johns Primary School Heidelberg & Parent Representative.

Professional Memberships

Maria is an Associate Member of the Financial Planning Association of Australia (FPA) and abides by their code of professional conduct and ethics.

Maria Picciani

Willow Wealth Management

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Authorisations

Maria 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; and
- Standard Margin Lending Facility.

Willow Wealth Management Advice Fees and Charges

Maria may be paid by either Financial Planning Advice Fees and/or Commissions 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.

Maria's hourly rate for the preparation of a Statement of Advice is up to $330 incl. GST. You will be notified of the cost involved prior to the commencement of any work if applicable.

Maria provides the option of ongoing reporting and advisory services. You will be notified of the cost involved prior to the commencement of any ongoing services.

Willow Wealth Management 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. Maria is a Director of Willow Wealth Management Pty Ltd and will receive a salary/benefit from this company.

Other Benefits Maria May Receive

From time to time Maria 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.

Capstone FINANCIAL PLANNING

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