Mikhail Fanti

This adviser profile forms an essential part of the Financial Service Guide (FSG). The FSG is not complete without it.

Introducing your financial adviser

Mikhail Fanti is an Authorised Representative of Seed Wealth Australia Financial Services Pty Ltd AFSL 548344. Mikhail is an employee of Seed Wealth Australia Pty Ltd which is a Corporate Authorised Representative of Seed Wealth Australia Financial Services Pty Ltd.
Authorised Representative Number: 1001034
Corporate Authorised Representative Number: 1272804
Adviser profile issue date: 29th July 2024

About Mikhail

Mikhail is a Financial Planner with Seed Wealth Australia. Mikhail has been a qualified Financial Planner since 2012 working with one of Australia's leading financial institutions as a Financial Planner, based in Townsville and Ingham providing service Australia wide including remote and rural areas across North Queensland. Mikhail has comprehensive experience in providing financial advice to clients. He prides himself on providing a high level of professionalism and personal service.

Mikhail has always had a keen interest in finance and started work as an Accountant in 2010 at one of Australia's largest firms where he worked with a wide range of clients from Government Organisations, Corporates and the Self Managed Super Fund Sector. He has since been employed as a qualified financial planner assisting clients with meeting their financial and lifestyle goals and objectives through both wealth accumulation, protection and retirement planning.

Mikhail is passionate about helping clients to achieve financial peace of mind at all stages throughout their life. He understands the value of putting steps in place to ensure you have the confidence to deal with the many changes that will occur over your working life such as marriage, children, schooling and retirement. He prides himself on being able to articulate the value in a common-sense approach tailored specifically to each person's individual situation.

When not working, Mikhail enjoys spending time with his friends and family and 2 dogs as well as playing sport.

Qualifications and memberships

- Bachelor of Business (Accounting and Finance)
- Advanced Diploma of Financial Planning
- Tax (financial) adviser
- Financial Advice Association Australia (FAAA)
- SMSF Association Specialist Member (SSA)

Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products

- Life insurance products
- Superannuation
- Deposit products
- Pensions and annuities
- Retirement savings accounts
- Managed investment funds
- Investment bonds
- A range of approved ASX listed investments managed
- under a model portfolio
- A wide range of approved ASX listed investments within the ASX 200
- Standard margin lending facilities

Services Offered

- Personal Insurance
- Superannuation
- Budget and cashflow management
- Debt management
- Investments
- Retirement planning
- Centrelink/DVA
- Estate planning
- Gearing / Margin Lending
- Business Insurance
- Self Managed Super Funds

How I am paid

As the licensee, Seed Wealth Australia Financial Services collects all advice fees and commissions. Seed Wealth Australia Financial Services then pays the fees and commissions to my Practice as detailed in the FSG under the heading 'How we are paid'. My Practice pays me out of these fees and commissions based on a number of factors such as:

- Salary – based on my experience and qualifications.
- Bonus – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- Profits – I may be eligible to receive a percentage of profits from the Practice.
- Commissions – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

Client fee and payment options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require. Your options to pay for our services can include fee for service, commission, or a combination of both.
Fee for service: Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate.
- A fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- A combination of these methods.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the balance of your investment.
Commissions: Some product providers pay commissions to Seed Wealth Australia Financial Services. The amount of commissions received will depend upon the type of product and the premium paid.

Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Seed Wealth Australia also has the following arrangements:

Referrals from a third party

At present we do not have any referral arrangement in place to pay a third party referrer a referral fee, commission or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Referrals to a third party

At present we do not have any referral arrangement in place to provide referrals to third parties in return for payment or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website. We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identify and the source of any funds.

We provide financial services under the Australian Financial Services License of Seed Wealth Australia Financial Services Pty Ltd. Seed Wealth Australia Financial Services Pty Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence, Seed Wealth Australia Financial Services Pty Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

My contact Details:

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