Financial Adviser Profile

Overview

Michael grew up on a family farm, in Central West NSW, an upbringing that taught him the value of hard work, honesty and building genuine relationships. Those are still the values he brings to every client conversation today. He is now based in Sydney with his wife and two young children, and Michael knows firsthand how much juggling family life and financial decisions can take out of you. It's part of why Michael cares so much about helping clients feel more confident about their money.

What first drew Michael to financial advice was a fascination with investment markets. Fifteen years later, it's the relationships with clients that make this career so rewarding. There's nothing better than watching someone go from anxious about their finances to genuinely excited about their future. Outside the office, you'll usually find Michael with family and friends or cheering on the Cronulla Sharks.

Michael de Bomford is a Sub-Authorised Representative of Lifestage Financial Pty Ltd, Corporate Authorised Representative No. 1323157. Authorised Representative No. 1244474.

Qualifications

Michael de Bomford holds a Bachelor of Business Management; Diploma of Financial Planning; Advanced Diploma of Financial Planning; Master of Business in Finance; Certified Financial Planner Program and meets the competency requirements under ASICs Regulatory Guide RG 146.

Professional Memberships

Michael de Bomford is a member of the Certified Financial Planner Program (FAAA) and abides by their code of professional conduct and ethics.

Authorisations

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

- Life Products including Investment Life Insurance Products and Life Risk Insurance Products
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services
- Deposit and 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
- Standard Margin Lending Facility.

Michael de Bomford

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Lifestage Financial Advice Fees and Charges

Michael de Bomford will be paid Advice Fees and Commissions as described in the Financial Services Guide. The amount of the benefit and how it is calculated will be advised to you before it is charged.

Michael's fee for the preparation of a Statement of Advice (SoA) and other Advice documents will vary depending on the complexity involved and the time taken. The SoA fee is typically between $3,300 and $6,600 incl. GST.

Michael provides the option of ongoing reporting and advisory services. This fee may be a percentage of the funds invested up to 1.1%. The fee will vary depending on the complexity of the service to be provided. For example, if the percentage-based fee is 1.1% p.a. and you invest $300,000, your ongoing advice fee will be $3,300 incl. GST.

Lifestage Financial 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 of Lifestage Financial 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.

Clients referred by Bondi Broker to Lifestage Financial:
Bondi Broker will receive a referral fee equal to 20% of any upfront revenue above $1,000, together with 20% of any ongoing revenue generated from that client while they remain a client of Lifestage Financial.

Clients referred by Lifestage Financial to Bondi Broker:
Lifestage Financial will receive a referral fee equal to 20% of any upfront revenue above $1,500, together with 20% of any ongoing revenue generated from that client while they remain a client of Bondi Broker.

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