ADVISER PROFILE

Practice Details

Company Name	EMU ADVISORY PTY LTD T/A EMU ADVISORY
Corporate Authorised Representative Number	1306421
Company ABN	74 671 441 946
Business Address	380 Payneham Road, PAYNEHAM SA 5070
Email	help@emuadvisory.com.au
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Adviser Profile/s

Adviser Name	MICHAEL CHRISTOPHER CURNOW
Authorised Representative Number	1233243
Email	michael@emuadvisory.com.au
Phone	0429 627 062
Advice Authorisations	MICHAEL CHRISTOPHER CURNOW **is authorised** by Cobalt Advisers to provide financial services, including advice or services in the following areas: • Basic deposit products • Debentures, stocks and bonds • Life insurance (personal and business) • Managed investments • Investor Directed Portfolio Services (IDPS) • Retirement Savings Accounts (RSA) • Securities • Superannuation MICHAEL CHRISTOPHER CURNOW is **NOT authorised** by Cobalt Advisers to provide advice or services in the following areas: • Self-managed superannuation
What qualifications and professional memberships does your financial adviser have?	Michael Curnow is a member of the FPA and holds a Bachelor of Commerce, Advanced Diploma in Financial Planning and is in the process of completing his master's qualification to become a Certified Financial Planner (CFP) and meets all competency requirements under ASIC's RG 146.
What payments do my employer and other related entities including myself receive?	**Adviser Revenue – Emu Advisory Pty Ltd** receives 100% of fees, commissions and incentives. Business expenses are deducted from this payment like any other business. no incentives or commissions are paid to me apart from wages and any share of profit as a shareholder." **Referral Fees** – Your adviser **does not** receive referral fees personally from any party.
About Me	Michael Curnow has been in the financial services industry since 2011. He has dedicated himself to continually learn about financial concepts and how to apply these so that his clients can meet their financial goals. As a Financial Planner Michael offers professional advice in a range of areas and prides himself on his ability to explain complex areas of advice in an easy-to-understand way for his clients. Whether Michael's clients have a complex need or are just looking for a financial tidy up, he thoroughly enjoys helping clients with any area. Over his time as a Financial Planner, he has developed many strategies to help his clients to get out of financial trouble and to help them achieve their personal and financial goals to achieve financial freedom. If possible, he enjoys providing holistic advice so that he can have all his client's finances work smoothly together as one. Michael enjoys his work as it enables him to educate his clients to help them understand what is going on with their financial situation, which he feels helps to build the most important part of a relationship, trust. When not in the office, Michael enjoys eating exotic foods, travelling and follows Formula 1 and the AFL.