

# ROPAN



## Melissa Murphy

Authorised  
Representative  
No. 1258538

DipFinPlan  
Financial Advisor

### Education

Dipolma of Financial  
Planning  
*Kaplan Professional*

### Memberships

Financial Planning  
Association of Australia

### Fees

For full details of fees I may  
charge or receive, please refer  
to my Financial Services  
Guide.

Melissa joined ROPAN Financial Planning Group in 2012. She has held various roles within the group including client services, administration and compliance.

Melissa provides review and financial advice services to existing and newly introduced clients.

Melissa has a special interest in cashflow planning, personal risk insurance and superannuation planning.

## Areas of Authorisation

### *Investments*

Basic Deposit Product	●	Investment Bonds	●
Managed Investments	●	Direct Shares	●
Debentures	●	Margin Lending / Gearing	●

### *Superannuation & Retirement Planning*

Self Managed Superannuation	●	Employer Sponsored Superannuation	●
Annuities	●	Account Based Pensions	●
Corporate Superannuation	●	Retirement Savings Accounts	●
Personal Superannuation	●		

### *Risk Insurance*

Insurance within Superannuation	●	Life / Term Insurance	●
Total & Permanent Disability Insurance	●	Key Man Insurance	●
Income Protection Insurance	●	Business Expense Insurance	●
Trauma Insurance	●		

## Benefits, Incentives, Interests and Associates

I, Melissa Murphy, am an authorised representative of ROPAN Licensees Pty Ltd.

Neither I, Melissa Murphy, nor ROPAN Licensees Pty Ltd retain any shares in any company that could be capable of, or might reasonably be seen to be capable of influencing me in the provision of my advice.

I, Melissa Murphy, and ROPAN Licensees Pty Ltd may receive sponsorship and non-cash benefits in relation to certain financial products that I may recommend.

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ROPAN Licensees Pty Ltd may receive sponsorship throughout a financial year where actual costs are incurred however, it has no ongoing sponsorship relationship in place.

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