

Adviser profile

Melinda Houghton

Authorised Representative No. 290343

Cognisance Services Pty Ltd trading as Houghton Strategic Solutions

Corporate Authorised Representative No. 405377

Your adviser

Contact details

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Melinda Houghton

Profile

Houghton Strategic Solutions is known for integrity and down-to-earth advice that helps people achieve certainty, relief and financial relaxation.

We have a reputation for helping with strategy and structure, guidance and knowledge, to cut through the vast quantities of information and find what works for you in your situation.

Many years of research, experience, and education have gone into the creation of Houghton Strategic Solutions as a financial planning practice with a passion for providing advice that is realistic, sensible, and ongoing to minimise financial risks, and maximise your opportunities.

We know things don't always go to plan, even when you have one, so we help you work around everything life throws at you.

Melinda Houghton has been individually authorised (Representative Number 290343) to provide financial product advice and deal in all of the below mentioned categories as a Director of Houghton Strategic Solutions.

Experience

Melinda Houghton is an award winning financial planner who has been in financial services for over 20 years.

Melinda has been a financial planner since 2005, and has also worked in banking, management, administration and client service roles.

Melinda specialises in providing realistic, holistic, tailored advice that caters for long term financial planning needs.

Qualifications

Diploma of Financial Services (Financial Planning), Advanced Diploma of Financial Services (Financial Planning) and Self-Managed Superannuation Funds.

Professional memberships

Member of the Financial Planning Association of Australia

Member of the Association of Financial Advisers

Authorisations

Australian Financial Services License

Melinda Houghton is authorised to provide financial product advice and deal in the following:

- i. deposit and payment products limited to:
 - a. basic deposit products;
 - b. deposit products other than basic deposit products;
- ii. life products including:
 - a. investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
 - b. life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
- iii. securities;
- iv. interest in managed investment schemes including investor directed portfolio services;
- v. retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
- vi. superannuation; and
- vii. standard margin lending facility.

Fees and charges

Initial consultation

Free of charge

Advice preparation

Houghton Strategic Solutions is remunerated as follows:

Advice preparation: \$550 - \$11,000

The actual fee for the preparation of advice will vary depending on the complexity of your situation and the advice required. Prior to you agreeing to proceed with the preparation of a Statement of Advice, the actual fee will be quoted to you.

Implementation

Implementation of Financial Recommendations: \$330 - \$4,400

The actual fee for the implementation of your financial recommendations will vary depending on the complexity of your situation and the implementation required.

Prior to you agreeing to proceed with the implementation of your recommendations, the actual fee will be stated in the Statement of Advice and agreed with you.

This fee may be paid by cheque or where appropriate collected from investment or superannuation amounts invested.

Review service

A minimum ongoing service fee of \$1,320 will be payable for an ongoing Review service. This may be a flat dollar based fee or calculated as a percentage of your total portfolio invested.

The actual fee for an ongoing review service will vary depending on the complexity of your situation and the services required.

The actual fee will be stated in the Statement of Advice and agreed with you prior to a review service being commenced.

This fee may be paid by cheque or where appropriate collected from investment or superannuation amounts invested.

Consulting fees

\$330 per hour

For any other service you require that is not specified above, we will charge you at the above hourly rate.

Commissions

Refer to the Financial Services and Credit Guide for a detailed explanation of commissions that may be paid by product issuer(s).

Risk advice

Aon Hewitt Financial Advice Limited may be entitled to receive commissions and other benefits, paid to them by the companies, upon recommendation of products. Houghton Strategic Solutions will receive a percentage of these commissions and benefits.

Melinda Houghton is a Director of Cognisance Services Pty Ltd and receives trust distributions from proceeds of all upfront and ongoing fees received by Houghton Strategic Solutions.

Any variation in the scheduled fees will be discussed at the earliest possible opportunity. All fees will be advised prior to work being undertaken.

Note: All fees and charges quoted are inclusive of GST.