

# Curriculum Vitæ

Zane McKean

## Personal Details

Zane McKean

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## Education

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|--|--|---|
| 2011–Present   | Tertiary Law Qualification               | <a href="#">NSW Legal Profession Admission Board (LPAB)</a><br><small>(The LPAB Diploma in Law qualification is equivalent to a Bachelor of Laws for admission purposes.)</small> |
| 2008–09  | Graduate Diploma in Financial Planning   | University of Adelaide (Distinction Average)<br>(Provides Exemption for CFP Units 2–4)<br><br><a href="#">Research Paper on Investment Portfolios</a>                             |
| 2008–09  | Certified Financial Planner (CFP) Course | Financial Planning Association (FPA)<br>(CFP Unit 1 Passed; Only Unit 5 Outstanding)  |
| 2000–06  | Bachelor of Commerce (Finance, Maths)    | University of Melbourne (Distinction Average)   |
| 2000–06  | Bachelor of Arts (Linguistics, French)   | University of Melbourne (Distinction Average)   |
| Also: RG146 Compliant (Providing Financial Advice) including for Self Managed Super Funds. |  |   |

## Employment History

**2011–Present: DFS Advisory Services (Full-Time, Then Part-Time (0.6) from May 2012)**

[DFS Advisory](#) was previously part of Deloitte and, although it is now an independent boutique, DFS maintains its history of advising High Net Worth (HNW) clients.

Principally, my role is writing financial plans and ongoing advice documents (including financial modelling and other complex spreadsheet work). Notably, financial planning is multi-disciplinary and it requires knowledge of six core technical areas: investments, taxation, superannuation, social security, insurance and estate planning.

Also, given the systemic conflicts of interest in the industry (eg [Commonwealth Bank scandal](#) and the [financial sales vs financial advice debate](#), compliance is always topical (eg pt 7.7 of the *Corporations Act 2001*). All of this has provided me with a broad exposure to financial services law. Notably, the Future of Financial Advice (FoFA) reforms came into effect on 1 July 2013 and my role has involved interpreting the Corporations Act reforms with respect to grandfathering rules, annual *fee disclosure statements*, the *best interests duty* et cetera.

Presently I am able to provide (1) *financial product advice*, but one of my aims in studying law is to broaden my skill set to include providing (2) *legal advice* as a lawyer and, if synergistic, (3) *tax advice* as a registered tax agent.

### 2007–10: Money Guidance

My first significant graduate role was at [Money Guidance](#) where I worked one-on-one with a principal and thus learned a lot. This included attending client meetings (and ultimately managing client meetings by myself). I also participated in meetings with financial product representatives (business development managers) and attended investment committee meetings. Furthermore, I attended at least five conferences in that time.

Paul Edgar, the principal, was not only a Certified Financial Planner (CFP), but was also a Certified Practising Accountant (CPA) and a registered tax agent, so I thus learned about accounting and preparing tax returns.

Because Self Managed Superannuation Funds (SMSFs) were a core part of the business, I learned about how they operate in practice and then took the initiative to establish my own SMSF (which included rolling over my existing super into the SMSF). To this day, I prepare the annual accounts myself, manage the investment strategy and ensure compliance with the myriad regulations.

### 2005–06: Private Maths Tutor

- Predominately tutored in Maths Methods, but also tutored in Specialist Maths, Physics, Chemistry and English (as these were my own VCE subjects).
- Built up a client base and developed skills in client-facing, client retention and referrals.

### 2002–04: Library Assistant (University of Melbourne)

- Full-time in 2002 (deferred university for a year), then part-time in 2003–04.
- Developed customer service skills (front desk work).
- Learned how to properly research using library catalogues and databases.

### Mid 1990s to 2001

- During this period, while undergoing secondary and tertiary education, I was employed in numerous roles including the following: kitchen hand, waiter, supermarket shelf-stacker, in-bound and out-bound call centre roles, data entry, and office administration (finance).

## Additional Skills and Qualities

- Experience in applying a wide range of *technical* skills to solve problems.
  - Know-how, get-up-and-go, and seeing a project through to completion.
- Advanced Microsoft Word including customisation of templates and field codes.
- Advanced Microsoft Excel including advanced formula customisation and VBA coding.
- Adobe Acrobat Professional including editing, OCR, and customisation of fillable forms.
- Adobe InDesign, Adobe Photoshop, and website design including basic HTML editing.

## Interests

- Travelling: recent trips include Western Australia and Japan.
  - Hence my decision to spread my study over Melbourne, Adelaide and Sydney.
- Listening to a wide variety of music.
- Political and business news—fan of *The Economist* and the ABC's *Insiders*.
- Improving my French—reading *Bien-dire* and the *National Geographic (French Edition)*.
- Keeping fit (mainly swimming and running).

## Academic Transcripts and References

- [Academic Transcripts](#)
  - For references, please contact Patricia Chan (current employer, [DFS Advisory](#)) or Paul Edgar (previous employer, [Money Guidance](#)).
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