

# Educator Qualifications

Meg Heffron



**BACHELOR OF ECONOMICS (ACTUARIAL), MACQUARIE UNIVERSITY (GRADUATED 1990)**

**FELLOW OF THE INSTITUTE OF ACTUARIES OF AUSTRALIA (ADMITTED 1993) (NOW ACTUARIES INSTITUTE)**

**FELLOW OF SMSF ASSOCIATION, SPECIALIST ADVISOR SINCE 2005**

<b>1998–Present</b>	<p><b><i>Heffron SMSF: Managing Director</i></b></p> <p>Meg has been working exclusively in SMSFs since 1998. She is one of the few actuaries to work in all areas of SMSF practice. Her passion is turning technical knowledge about SMSFs into practical solutions that accountants and advisers can use to help their clients and grow their businesses. She is a sought after speaker at events for industry professionals and their clients, a regular contributor to the Australian Financial Review, The Australian and SMSF trade publications and a trusted source in the development and implementation of superannuation policy via government and regulators.</p>
<b>2002–Present</b>	<p><b><i>Founding member of the Institute of Actuaries of Australia (IAA) Small Superannuation Funds Committee</i></b></p> <p>The role of this committee is to provide input to the Institute’s Superannuation and Employee Benefits Practice Committee (SEBPC) on Self Managed Superannuation Fund and Small APRA Fund issues. The SEBPC is responsible for presenting input from the IAA on superannuation issues to government regulators and other actuaries. An active contributor to this committee and responsible for several submissions to the ATO on superannuation issues.</p>
<b>2015–Present</b>	<p><b><i>Participant in Superannuation Industry Relationship Network – Representing Heffron</i></b></p>
<b>2009–2013</b>	<p><b><i>Participant in National Tax Liaison Group (Superannuation) – Representing SMSFA</i></b></p>
<b>2007–2009</b>	<p><b><i>Member of the Institute of Actuaries’ SEBPC Small Funds Committee Representative</i></b></p>
<b>1994–1998</b>	<p><b><i>Mercer</i></b></p> <p>Consultant to a number of corporate clients, providing advice on a broad range of superannuation issues (legislative compliance, actuarial matters, benefit design etc) to both trustees and sponsoring employers of corporate superannuation funds. Made a principal of the firm in 1998.</p>
<b>1991–1994</b>	<p><b><i>Superannuation actuary &amp; consultant with White &amp; Lewis Pty Ltd (an employee benefits consulting firm which is now part of NSP Buck)</i></b></p> <p>Role included supporting the firm’s senior actuary in his work advising companies and trustees on superannuation issues – legislative compliance, actuarial matters, benefit design, insurance and investments.</p>
<b>Other</b>	<p><b><i>Regular speaker</i></b></p> <p>Professional development / training events for the SMSF Association and other SMSF education providers.</p>

# Educator Qualifications

Lyn Formica



**BACHELOR OF BUSINESS (MAJORING IN ACCOUNTING),  
QUEENSLAND UNIVERSITY OF TECHNOLOGY (GRADUATED 1991)**

**MEMBER OF CHARTERED ACCOUNTANTS AUSTRALIA AND NEW ZEALAND (ADMITTED 1994)**

**REGISTERED TAX AGENT SINCE 2010**

**SMSF ASSOCIATION SPECIALIST ADVISOR SINCE 2010**

<b>2017–Present</b>	<p><b><i>Head of Education &amp; Content (2023 to Present)</i></b>  <b><i>Head of SMSF Technical &amp; Education Services (2017 to 2023)</i></b></p> <p>Lyn Formica is the Head of Education &amp; Content with Heffron, a company committed to raising standards within the SMSF industry. Lyn’s passion is helping individuals and their advisers navigate their way through the complexity of Australian’s retirement income system through education.</p> <p>She’s a regular speaks on superannuation and SMSFs for accounting and finance professionals and other industry bodies around Australia. With over 30 years’ experience in superannuation and the administration of self managed funds, Lyn is also an accredited SMSF Specialist Advisor of the SMSF Association.</p>
<b>1999–2017</b>	<p><b><i>Principal of McPherson Super Consulting Pty Ltd</i></b>  <b><i>(originally McPherson &amp; Associates Pty Ltd)</i></b></p> <p>Role included overseeing the administration and accounting for SMSFs, and tax/compliance advice and education/training services to the accounting, legal and financial planning industries.</p>
<b>1992–1999</b>	<p><b><i>Superannuation Accountant with Ellwood Barry McPherson Pty Ltd</i></b></p> <p>Role included ongoing administration of excluded superannuation funds, preparation of annual accounts and supporting the firm’s consultants in their work advising other professionals and trustees on superannuation issues.</p>
<b>Other</b>	<p><b><i>Regular speaker</i></b></p> <p>Professional development / training events for the SMSF Association and other SMSF education providers.</p>

# Educator Qualifications

Leigh Mansell



**BACHELOR OF SCIENCE (MAJORING IN BOTH MATHEMATICS AND STATISTICS),  
MACQUARIE UNIVERSITY (GRADUATED 1990)**

**DIPLOMA OF SUPERANNUATION MANAGEMENT,  
ASSOCIATION OF SUPERANNUATION FUNDS OF AUSTRALIA LIMITED (1991/1993)**

**GRADUATE DIPLOMA IN ACCOUNTING, MACQUARIE UNIVERSITY (1994/1995)**

**MEMBER OF CHARTERED ACCOUNTANTS AUSTRALIA AND NEW ZEALAND (ADMITTED 1997)**

**GRADUATE DIPLOMA IN FINANCIAL PLANNING, SECURITIES INSTITUTE OF AUSTRALIA (1999/2000)**

**FELLOW OF SMSF ASSOCIATION, SPECIALIST ADVISOR SINCE 2005**

<b>2001–Present</b>	<p><b><i>Heffron SMSF. Director, SMSF Technical &amp; Educational Services</i></b></p> <p>Leigh is intimately involved in developing the firm’s range of products and services for clients (including technical and educational materials) and the provision of technical support to SMSF practitioners and their clients. She is a Chartered Accountant with over 30 years of superannuation experience and has specialised in SMSF technical support, advice and administration for over 20 years. This gives her a unique ability to advise not only on the technical issues faced by SMSF practitioners but also the practical solutions she has developed and implemented.</p>
<b>1999–2000</b>	<p><b><i>ASN Administration Pty Limited: SMSF &amp; Small APRA Fund Administration Manager</i></b></p> <p>Role included administration and accounting for SMSFs and Small APRA Funds, SMSF services to financial advisers and trustees.</p>
<b>1998–1999</b>	<p><b><i>Commercial Nominees of Australia: Small APRA Fund Administration Manager</i></b></p> <p>Role included administration and accounting for Small APRA funds.</p>
<b>1990–1998</b>	<p><b><i>Superannuation Administration Manager of White &amp; Lewis Consulting Pty Ltd (employee benefits firm, the administration arm was acquired by Tyndall in 1997)</i></b></p> <p>Role included ongoing administration of corporate and excluded superannuation funds, preparation of annual accounts and supporting the firm’s consultants and actuaries in their work advising companies and trustees on superannuation issues.</p>
<b>Other</b>	<p><b><i>Regular speaker</i></b></p> <p>Professional development / training events for the SMSF Association, the Tax Institute and other SMSF education providers.</p>

# Educator Qualifications

Annie Dawson



**BACHELOR OF COMMERCE, THE UNIVERSITY OF QUEENSLAND (GRADUATED 1997)**

**MEMBER OF CHARTERED ACCOUNTANTS AUSTRALIA AND NEW ZEALAND (ADMITTED 2001)**

**REGISTERED TAX AGENT SINCE 2010**

**SMSF ASSOCIATION SPECIALIST ADVISOR SINCE 2014**

**GRADUATE DIPLOMA IN FINANCIAL PLANNING, KAPLAN (2015)**

**MEMBER OF FINANCIAL ADVICE ASSOCIATION AUSTRALIA AND CERTIFIED FINANCIAL PLANNER (2016)**

<b>2021–Present</b>	<p><b><i>Senior SMSF Technical Specialist, Heffron SMSF Solutions</i></b></p> <p>Annie specialises in providing technical advice on superannuation matters to the accounting, legal and financial planning industries. Annie is well placed to understand the needs of accountants, advisers and their clients given her experience in both super administration and consulting as well as providing advice to high net wealth clients in a boutique wealth management firm. She has over 20 years of experience in the superannuation industry, and is a Chartered Accountant, a Certified Financial Planner and is also an accredited SMSF Specialist Advisor of the SMSF Association.</p>
<b>2020–2021</b>	<p><b><i>Manager, Flor-Hanly &amp; Associates Pty Ltd</i></b></p> <p>Role included managing firms' SMSFs and working with external advisers and auditor.</p>
<b>2014–2020</b>	<p><b><i>Associate Advisor, Arrive Wealth Management</i></b></p> <p>Role included assisting managing director in development, preparation and implementation of financial advice to high net wealth clients and working with external tax agent and auditor on administration of clients' SMSFs.</p>
<b>2013–2014</b>	<p><b><i>Paraplanner, Aspire Retire</i></b></p> <p>Role included assisting Associate Advisor with reviews, reporting and onboarding clients.</p>
<b>2001–2013</b>	<p><b><i>Superannuation Consultant, McPherson Super Consulting Pty Ltd (originally McPherson &amp; Associates Pty Ltd)</i></b></p> <p>Role included providing tax and compliance advice and education and training services to the accounting, legal and financial planning industries.</p>
<b>1997–2001</b>	<p><b><i>Intermediate Accountant, Alwyn Pepper &amp; Company Pty</i></b></p> <p>Role included providing accounting and taxation services for individuals and family groups across a range of industries.</p>