The Virtue Story

VIRTUE
WEALTH MANAGEMENT

Today we start your tomorrow

Our Story

We offer 360° tailored wealth management. For each and every client we deliver holistic, personalised advice unique to their situation and goals. From financial advice and planning, to insurance and lending, we give you the tools to turn your financial dreams into achievements.

We are proud Gippsland locals who have a solid commitment to the region. We grew up here and are raising our families here, so we're entrenched in the community.

It's our vision to help people in the region enjoy financial success through sound, goals based advice. We pride ourselves on standing by our clients by reassuring and empowering them with knowledge and realistic expectations.

With 25 years' combined experience in the banking and finance sector, we've got the knowledge and expertise to get you to where you want to be.

Our name, 'Virtue Wealth Management,' was born out of a commitment to virtue. You can be assured of solid financial advice you can trust and depend on.

MATTHEW MCINTOSH
Authorised representative and credit representative
Managing Director / Principal Adviser

GREGG WINDER CFP® / B.Com
Authorised representative and credit representative
Managing Director / Principal Adviser

Our People

Managing Director / Principal Adviser

Advanced Diploma of Financial Services (ADFS)

Matt has had a successful career in banking and finance for over 12 years. Beginning his career at Commonwealth Bank as a personal insurance specialist, he later moved into a financial adviser role with a local AMP firm. Matt also spent a period overseas in 2011/12 working for CMC markets as a Sales Executive on their CFD trading platform, before returning to Australia to have a family. His return saw him spend over 5 years with ANZ as a Commercial Financial Planner, providing wealth advice to small/medium businesses around succession planning, key person risk, SMSFs and retirement planning. His success in the role was recognised by being awarded ANZ's National Commercial Adviser of the Year in 2016. Outside of family, finance is Matt's passion. He loves the challenge the industry brings every day, while maintaining focus on achieving his clients' goals.

Managing Director / Principal Adviser

CFP (Certified Financial Planner) from the Financial Planning Association, BCom (Bachelor of Commerce) from Monash University

Gregg has over 14 years of expertise in the banking and finance sector. Starting his career at the Commonwealth Bank of Australia, securing a prestigious graduate role as a junior financial planner, Gregg has enjoyed success at other major Australian banks, including senior advisory positions at Westpac and ANZ. In these roles he was involved in top level advising for insurance, superannuation and retirement planning. Gregg thrives on client interaction. He enjoys empowering people with solid advice, knowledge and tools to build financial independence.

Our Services

Superannuation

Superannuation is a complex area where the rules and regulations are constantly changing. We provide tailored advice around your superannuation strategy to ensure your fund is working in line with your stated needs and objectives.

Retirement Planning

We have the knowledge to make sure you're prepared for your retirement. We can assist you with income stream strategies and superannuation advice. If you're considering moving to an aged care facility, we can help you with investment strategies to maximize your pension and reduce fees paid.

Self Managed Super Funds

We offer sound advice for self-managed super funds. We can help you with setup and closure of your fund, assist with portfolio design and incorporating assets into your super fund.

Centrelink Advice

We can offer tailored solutions to help you maximise your entitlements to Centrelink benefits including the aged pension, disability support pension and concession cards.

General Financial Advice

We provide comprehensive advice across all areas of personal financial planning. Along with general financial advice, we can help with cash-flow planning, budgeting and debt reduction strategies.

Investment Planning & Margin Lending

If you're looking to invest, we've got the advice you need to build wealth and secure your future. We can assist with wealth creation strategies, borrowing to invest and savings plans.

Personal & Business Insurance

We have the experience to make sure you get insurance cover that works for you. We offer detailed advice for both personal and business insurance.

Business Succession Planning

We have the vision to make sure you're protected for every situation. We assist in all areas of succession planning including buy/sell agreements and key person debt and revenue protection.

Home Loans & Business Loans

If you're looking to seek finance for yourself, or your business, we have the expertise to make sure you get a deal that is right for you and your financial situation. We offer advice on loan structuring and applications. We have connections with excellent brokers who can negotiate a deal which is in your best interests.


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