

FINANCIAL STANDARD.

FSPower 50



The 50 most influential
financial advisers in Australia
Setting a new tone

Proudly supported by

FLINDERS
Investment Partners


FRANKLIN TEMPLETON
INVESTMENTS

 **SQM**
RESEARCH



**FRANKLIN
TEMPLETON**

PARTNERS IN PURSUIT OF YOUR INVESTMENT GOALS

In investing as in life, you're always striving for more. And for over 70 years, we've partnered with investors in the pursuit of their investment goals. The belief that successful investing starts with ambition sits at the heart of our brand, and is reflected in our philosophy to Reach for Better™ in every decision we make. It's why we seek to deliver investment outcomes that meet our clients' goals in every corner of the world. See how far you can go.

Learn more at
www.franklintempleton.com.au

REACH FOR BETTER™

Franklin Templeton Investments Australia Limited (ABN 87 006 972 247) (Australian Financial Services Licence Holder No. 225328) issues this publication for information purposes only and not investment or financial product advice. It expresses no views as to the suitability of the services or other matters described herein to the individual circumstances, objectives, financial situation or needs of any recipient. You should assess whether the information is appropriate for you and consider obtaining independent taxation, legal, financial or other professional advice before making an investment decision. Investments entail risks, the value of investments and the income from them can go down as well as up and investors should be aware they might not get back the full value invested.

Welcome note	2
From the editor	4
The 2019 FS Power50	6
The selection process	40
How to be an FS Power50 adviser	42
FS Power50 snapshot	44

A word from our sponsors

Congratulations to our most influential financial advisers	14
The data is in on retirement advice	22
A genuine passion	30

FINANCIAL STANDARD.

Editor

Jamie Williamson

ContributorsElizabeth McArthur, Elizabeth
Thomas, Eliza Bavin**Data Analyst**

William Cao

Production Manager

Samantha Sherry

**Director – Head of Media
Sales**

Stephanie Antonis

Marketing

Patrick Ryan

Executive Director of Media

Michelle Baltazar

Group Managing Director

Christopher Page

Financial StandardLevel 7, 55 Clarence Street
Sydney NSW 2000**T + 61 2 8234 7500**www.financialstandard.com.au

Financial Standard is an award-winning financial services publication and is the publishing division of the Rainmaker Group. Financial Standard is focused on providing trade news, investment analysis as well as events and education for professionals within superannuation, financial planning, research, consultancy, investment management and professional investing.



Be the change you want to see

In August this year, the Australian Securities & Investments Commission (ASIC) published a report with the rather provocative title of *Financial Advice: What consumers really think*.

The stress on the word 'really' speaks of the divide between perception and reality. There are two types of answers to the survey. One comes from those who have engaged a financial adviser (based on reality) and the second from those who have not (perception).

Some survey respondents were asked about their intention to seek financial advice. Around one in four said they intend to get financial advice in the next 12 months. While the majority of survey respondents said they didn't trust the financial planning industry as a whole, those who do work with a financial adviser had a more positive attitude towards them.

This has led me to a two-part conclusion. One, that the financial advice industry — despite all the challenges — has a rosy future and two, it



needs to work on bringing clients' opinions from a lukewarm 'okay' response to a ringing endorsement of what financial advice can do.

This is where our league of financial advice experts, as featured in this year's FS Power50, can bridge the yawning gap between 'unmet advice' and 'well-met advice'. It's not that people don't want to get professional advice, they just need a nudge to get them across the line. It's the Power50, those who are out there in the community as catalysts of change, in regular dialogue with their peers and the wider industry, who can help make the switch.

Asked what stops them from getting financial advice, 35% of respondents said it's too expensive. An equal number (37%) said they do not trust advisers or they don't see value in consulting a financial adviser.

Clearly there's still a need to change that perception and we hope that the Power50 list are the circuit breakers.

With more than 20,000 financial advisers in Australia, being one of the Power50 is a privilege and a responsibility. We wish them more success in the future so that they can continue to help Australians enjoy better financial outcomes in their lives.

Michelle Baltazar

Michelle Baltazar

Executive Director of Media
Financial Standard

[@notesbymichelle](#)

From the editor



When *Financial Standard* talks about influence, we think about not just those with the loudest voices but those who make people stop and listen — the advisers setting a new tone.

This year's FS Power50, just like those who have come before them, genuinely influence in the most meaningful sense of the word.

And it's no simple feat. With all the hits the industry has taken over the last 12 months, where they once might have been happy to pop their head above the parapet from time to time, many advisers — and understandably so — have doubled down and just got on with the job.

They've accepted the reality facing them and they've commenced work towards meeting professional and education standards; restructured fee models and, in many cases, overhauled their very offering to drive scale and ensure greater face-to-face time with clients.

And then there's the Power50 alumni — those who have featured in our list before and are back for another round — they have drowned out all the noise and carried on business as usual.

Now, more than ever, financial advisers are exerting sincere, palpable influence; fortifying their client value propositions and actively engaging with their community to re-establish trust.



Others, with the aid of technology, are creating communities out of nothing in order to broaden their reach and promote financial literacy. Glen James and Victoria Devine are now some of the biggest names in personal finance thanks to their respective podcasts which have in turn garnered huge social followings, enabling everyday Australians to take control of their money matters.

In a slightly more tangible and personal example, we have advisers such as Josh Dalton and Dean Ireland who are quite literally influencing the future of advice via internship programs in their practices.

Meanwhile, Fox & Hare's Jessica Brady and Glen Hare are bringing marginalised voices into the fold, encouraging those who have often felt too intimidated to shake off their fears, seek advice and take charge of their financial future.

And, the list is full of advisers whose ethics and convictions stand firm above all else. The younger generation wants their values considered in their investments and financial decisions. Advisers who cater to that and consider a client's ethical values as part of their holistic plan are bound to flourish.

This year's Power50 is cultivating and ushering in the new world of advice, and *Financial Standard* couldn't be happier to acknowledge them for a job well done.

A stylized, handwritten signature in black ink, appearing to read 'Jamie Williamson'.

Jamie Williamson

Editor
Financial Standard

 @jayellowill

The 2019 FS Power50



The financial advisers featured in this guide are a diverse group: some specialise in responsible investment advice, some provide financial advice to specific professions, and some focus on addressing market gaps, be it financial advice for women or the LGBTQI community.

But they all have one thing in common: they all wield influence that can create the blueprint for financial advice in the future.

Not all of them are familiar names but just because they are not making a lot of noise doesn't mean they are not making waves. Meet our Power50.



The 2019 FS Power50



Esther Althaus

Perspective Financial Services

Esther's journey to becoming a successful financial adviser was fortified when her marriage ended. She realised that if she and her three young daughters were going to thrive she was going to have to implement a plan. Since then, she's created plans for many other women too. Esther is well known for using her experience to assist people in difficult situations and is known in the community for specialising in Jewish divorces.

 Esther Althaus



David Andrew

Capital Partners

David is a respected financial adviser and author of *Wealth with Purpose: A Common Sense Guide to Wealth, Investing and an Inspiring Life*. He founded Capital Partners in 1999 with the promise of authentic, objective financial advice and has built the business into an award winning practice. David believes success is all about having clarity around what you want to achieve and learning how to make smarter decisions.

 David Andrew



Charles Badenach

Main Street Financial Solutions

Charles co-founded his firm in 2014, following 13 years as a financial adviser at Shadforth. Charles is a regular media commentator and advocate for the financial planning industry, believing it has the ability to change lives when everyone works together. He has authored a number of finance books, including a national best seller. His inclusion in the 2019 FS Power50 marks his third consecutive entry.

 @CBadenach



James Baird

Just Invest

James is a big believer in ethical investing and using a clients' ethical criteria to make a positive impact through sustainable investing. He has worked at an ethical ratings agency in the UK, giving him a deep knowledge of the issues at hand. James is a member of the Ethical Advisers' Co-op and has attained certification by the Responsible Investment Association of Australia. Outside his investing work, James has set up Janubear to raise funds to cure children's cancer.

 @jamesb74

The 2019 FS Power50



Jessica Brady

Fox & Hare Wealth

Diversity and inclusion are core to Jessica's advice process. Jessica and her business partner believe financial advice should be accessible to all and has the potential to improve everyone's financial wellness. At Fox & Hare, Jessica has worked hard to engage young people and the LGBTQI community with financial advice and fight the stigma that financial advice is only for older people and the super wealthy. Outside of the office, Jessica is actively involved in YWCA Australia, helping women and girls develop leadership skills.



Marshall Brentnall

Evalesco

Believing advice gives everyday Australians a voice, Marshall has dedicated two decades to his clients and the advice community. His business, Evalesco, was one of the founding firms of the Australian Advice Network in 2017 and Marshall is well-known for his no-nonsense approach to advocating for the industry and communicating the power of advice.

 [@MarshBrentnall](#)



Marisa Broome

Wealth Advice



With over 30-years' experience, Marisa knows how to get the strategy right to ensure her clients' goals are met. Participating in a number of community fund raising activities to encourage financial literacy and education for girls, Marisa has dedicated herself to bettering the lives of those around her. Marisa is chair of the Financial Planning Association of Australia and has been chair of the FPA's Policy and Regulations Committee, chair of the FASEA working group and a member of the Audit and Risk Committee.



Jenny Brown

JBS Financial Strategists



A former winner of the AFA's Adviser of the Year award, Jenny believes advisers are in a privileged position to help Australians achieve their dreams and aspirations. Jenny counts speaking before more than 8000 Million Dollar Round Table members at the MDRT global conference in Sydney this year as her top career highlight.

 [@JBSFinancialJB](https://twitter.com/JBSFinancialJB)

The 2019 FS Power50



Amanda Cassar

Wealth Planning Partners

Amanda has been involved in the finance industry since 1991. She is passionate about the benefits of proper risk protection and aged care strategies for families and about giving clients the retirement of their dreams. Well respected in the industry, Amanda is often called upon to comment on industry news and is involved with several financial advice associations as well as philanthropic efforts.

 @FinanceChicks



James Cavanough

Lantern Advisory

Since starting his business in 2013, James has focussed on improving the financial wellbeing of business owners, individuals and families. He prides himself on growing a fresh business with the highest compliance and service standards. James says one of his career highlights has been mentoring other financial services professionals within the community and getting involved in financial education.

 @JamesCavanough



Rod Cobain

TownsendCobain



Rod lists one of his career highlights as being treasurer of his kid's preschool. From a background in HR management and accounting, Rod built his private practice up from scratch with his partner and prides himself on keeping the business aligned to his values and on providing high quality advice to a small, select group of clients.



Felicity Cooper

Cooper Wealth Management



Over almost two decades, Felicity has earned the reputation of a seasoned veteran of the advice industry. She serves clients Australia-wide from her Gold Coast based practice and is founder of both Cooper Wealth Management and The Financial Woman. Felicity's work in financial literacy has seen her help mature women, understanding that women approaching retirement and in retirement are a demographic in need of financial literacy and support.

 [@Cooper_Felicity](#)



Congratulations to our most influential financial advisers



Guy Ballard

Partner, Head of Sales and Marketing
Flinders Investment Partners

As proud supporters of the FS Power50, Flinders Investment Partners would like to congratulate those top 50 financial advisers who have been most influential in shaping the future of the financial advice industry.

As firm believers in the importance of financial advice in the lives of all Australians, we acknowledge these outstanding financial advisers, who have excelled in their role.

It is leaders like these who, through dedication and hard work, are promoting

the benefits of financial advice across the community regardless of traditional barriers such as gender, wealth profile and level of financial literacy. And in doing so, are helping more people reach their financial goals while advancing our prosperity as a whole.

During what is a challenging time for the industry, including unprecedented regulatory changes and evolving customer expectations, there's never been a more important time to align with financial professionals who share a similar client focus.

To all the advisers in the FS Power50 – many of whom are partners of Flinders – we say congratulations, and thank you.

A shared passion for helping people achieve their financial goals

Flinders Investment Partners is an investment manager specialising in listed Australian small and emerging companies.

In the same way that our FS Power50 financial advisers help a broad range of clients succeed financially, Flinders enables investors to embrace opportunities they might not otherwise have access to – namely the high-growth potential of the small cap market.

Our aim is to help investors seek the returns that more conventional investments often fail to deliver, and give people greater control over their financial destiny.

Unrivalled expertise in the small cap market

In the financial services industry, expertise,

performance and trust are everything, whether clients are looking for an adviser, investment manager or any other financial service.

With deep experience gained over many years in the market, the Flinders team has built an impressive track record of consistent outperformance since inception.

The expertise of our three founding partners – Andrew Mouchacca, Richard Macdougall and Naheed Rahman – can make all the difference to our clients' investments, and financial success.

Offering small cap investors the exactitude they need

By combining a single-minded focus with rigorous proprietary research, Flinders provides investors with a superior risk adjusted approach to access opportunities beyond those generally found in more conservative portfolios.

As Andrew Mouchacca explains, "We're very disciplined in our focus on valuation and risk. In analysing opportunities, our research process considers the risk profile of the market, individual companies and the overall portfolio to access the highest potential returns whilst minimising volatility."

For even greater investor confidence, we have a Recommended research rating from Lonsec and an Approved rating from Zenith.

Brought to you by

FLINDERS
Investment Partners

The 2019 FS Power50



Sue Dahn

Pitcher Partners

Sue is one of the most respected advisers in Australia, with an impressive career and legacy. In the late 1990s Sue established Pitcher Partners' now \$5 billion wealth management business. With more than 25 years' experience providing advice in all economic conditions and a commitment to independent advice, Sue's clients — including universities, charities and major institutions — know they can rely on her to get them through anything.

 Sue Dahn



Josh Dalton

Dalton Financial Partners

Seeing his team grow and develop and offering interns paid employment and valuable training is some of Josh's most rewarding work. Starting a business was one of Josh's dreams and he understands that no one is really a one-man-band and that relationships are the most fulfilling part of any career or personal journey.

 Josh Dalton



Eleanor Dartnall

Focus Wealth Advisers

Eleanor is a stalwart of the industry and a fountain of knowledge when it comes to financial advice. She has recently devoted her time to research, drafting proposals for submission to the Federal Government on special disability trust provisions and downsizer contributions. She believes professional financial advice offers immense value in deciphering the path to achieve one's most deeply held goals.

 @EleanorDartnall



Victoria Devine

Zella Wealth

As the host of the successful *She's on the Money* podcast, Victoria is empowering tens of thousands of women to take control of their finances and live the lifestyle they want. At the same time, she runs her own advice business, Zella Wealth and was a finalist for the 2019 AFA Rising Star of the Year award.

 She's on the Money

The 2019 FS Power50



Finn Dorney

Shadforth Financial Group

Through 15 years with Shadforth, Finn has mentored a number of younger advisers and has become a true leader in the industry. Finn uses social media to spread information about the benefits of financial advice and to offer tips on financial wellness. He says his biggest passion is helping people to feel more financially confident about their futures and helping those who perhaps wouldn't ordinarily be able to afford financial advice.

 @finndorney



Simon Duckett

Koda Capital

Simon has spent 12 years advising not-for-profit organisations and high net-worth families as a senior client adviser at Macquarie Bank before Koda Capital. He understands that today's investment environment is complex and challenging and that's why independent advice is so important to guide clients towards their goals.



Brett Evans

Atlas Wealth Management



Specialising in expats, Brett says the financial implications of taking off overseas need to be communicated better to Australians so they have something to show for their time away from home. Brett would know, given he first became an expat at the age of six after his father was transferred to Arizona with the Air Force. He says the value of advice is in its ability to guide and mentor Australians who want to make good money decisions, but lack the expertise to do so by themselves.

 Brett Evans



Jason Featherby

Knight Financial Advisors



With a business dedicated to helping those that have endured catastrophic injury, the advice Jason provides is truly life-changing. In the almost two decades since becoming an adviser, Jason has built up an impressive following through regular appearances on television and weekly radio segments, including no-cost, no-obligation financial health checks for listeners in an effort to boost their financial literacy.

 @JasonFeatherby

The 2019 FS Power50



Christopher Fellas

Insight Investment Partners

Having been a qualified adviser since 1999, Christopher has seen immense change in the industry. When the Royal Commission was announced he saw that advice businesses would have to change the ways they monitored and delivered advice. To solve the problem, Christopher turned to technology, co-founding iComply2, to manage his business' compliance regime and produce compliant advice documents in a streamlined way. Since then, his practice has thrived.

 @cfellas1



Paul Forbes

RFS Advice

As chief executive of both the Australian Advice Network and RFS Advice, Paul believes financial advice is about more than wealth accumulation and management, and says the support advisers give clients through tough times is what really makes a difference in their lives. Since 2011, Paul has overseen RFS's 472% growth in gross revenue and counts it among his top career highlights.

 Paul Forbes



Cara Graham

The Wealth Designers



Cara dove right into meeting the new educational requirements this year, passing the FASEA exam in the first sitting and is well on the way to completing her ethics course. Somehow, she also found the time to hit the road with the AFA — speaking to advisers about how to establish their practices in the new industry environment. On top of that, she is involved with a not-for-profit called Quorum that aims to share knowledge with small business owners in order to achieve exceptional client outcomes.



Cathryn Gross

Minchin Moore Private Wealth Advisers



Cathryn knows from personal experience that to thrive, everyone needs security, and that includes financial security. She wants her clients to have a strong asset and income base so that they can realise their dream futures. Inspired by her desire to support others in achieving financial independence, Cathryn combined her financial services background with executive coaching experience to create her business, Twelve Wealth. The firm recently merged with Minchin Moore Private Wealth Advisers.



The data is in on retirement advice



Manuel Damianakis

Head of Retail
Franklin Templeton

As a strategic partner to the financial adviser community, we at Franklin Templeton commend the FS Power50 and the advisers we work with every day for their unwavering commitment to better outcomes for their clients, even as the industry undergoes disruptive shifts.

Financial advisers are well-versed in the challenges Australians face as they approach their most significant milestone — retirement. While the superannuation system has helped

amass more savings for more Australians, it hasn't dispelled the common stresses around retirement. And it certainly hasn't diminished the vital role advisers play in helping individuals plan for their retirement income.

In order to gain insight into how individuals are navigating the path to retirement, Franklin Templeton has conducted over a dozen studies around the world since 2011 on the topic of retirement income. The 2019 Retirement Income Strategies and Expectations (RISE) Survey of over 2000 Australians provides deep insight into what's driving attitudes and behaviours around planning for and living in retirement today.

The picture it paints isn't a terribly rosy one. 70% of Australians surveyed experience some stress or anxiety from thinking about their retirement savings or investments. More than half of respondents are concerned about outliving their assets or having to make major sacrifices to their retirement strategy. Furthermore, these numbers compare unfavourably with similar countries we surveyed, namely the US and Canada.

A silver lining did emerge from the data, however. For those respondents currently working with a financial adviser, measures of retirement readiness are dramatically higher. As one example, 65% of those working with an adviser have a retirement strategy to generate income that could last 30 years or more (vs. 24% of those who have never worked with an adviser). Perhaps most telling of all, Australia ranked lowest of all the

countries we surveyed for use of a financial adviser at 23%. (Canada is nearly double that at 45%.)

Other insights from the survey further support the notion that individually tailored advice is critical to retirement success today. By a two-to-one margin, respondents said they preferred to measure the success of their investment portfolio against their goals rather than a benchmark (66% and 34%, respectively). Respondents also pointed to a wide array of factors that influence their retirement income strategy — from their family situation to health concerns and future expenses. The bottom line is that retirement needs are unique and complex. They call for quality advice from a trusted partner.

At Franklin Templeton we work closely with financial advisers and platforms because we believe ongoing professional advice is invaluable in helping investors define their financial needs and meet their goals.

The results of the RISE Survey strengthen our conviction that the path to greater retirement success for Australians is more access to individual quality advice, not less.

Additional survey insights and information (including methodology) can be found at www.franklintempleton.com.au/RISE.

Brought to you by



The 2019 FS Power50



Glen Hare

Fox & Hare

Glen landed a job at Macquarie Bank when he was just 19 and after 10 years he left as one of the youngest directors in the company. Since starting Fox & Hare with his business partner, Glen has become an advocate for diversity and inclusion as well as for the benefits financial advice can offer people at all stages of life. When he's not in the office, he's involved with Out for Australia, an organisation which mentors and supports LGBTQI professionals through their early career.



Scott Haywood

Haywood Financial Management & Partners

Scott has become a trusted voice in the industry, regularly commenting on financial news for TV and radio. He operates a number of businesses including The Finance Guru and Divorce Planning and is an advocate for financial literacy for children and schools. As an adviser, Scott specialises in risk insurance and says he has been immensely proud to get people through tough times like illnesses.

 @financegurus



Nicole Heales

Nicole Heales Financial

Nicole has dedicated much of her professional life to improving financial outcomes for women. Making women aware of issues like the gender gap in retirement savings and helping them understand what is possible when you take control of your finances is Nicole's passion. Her business provides complete financial advice and education for women — encompassing everything from super to mortgages to wealth creation. And Nicole has established a network of female advisers in other professions to ensure all her clients' needs are met.



Alison Henderson

SWA Financial Planning

Passionate about seeing Australians achieve lifetime financial security; Alison works tirelessly building SWA Financial Planning, mentoring young advisers and employees of the firm. Alison is currently serving as director on the board of the Financial Planning Association of Australia. She says integrity and responsibility are at the heart of her work and when she's off the clock, she loves to hit the tennis courts with her family.

 @SWAFinancial

The 2019 FS Power50



Nerida Hicks

Bridges Personal Investment Services

From starting in the industry as a personal assistant, Nerida is proud to say she's worked her way up the ladder to own the business. Based in Nowra, Nerida believes in keeping jargon minimal offering a friendly service with a simple approach and a big impact. Her down-to-earth approach is working as the business continues to grow through referrals and Nerida has earned an impressive reputation in the industry.



Dean Ireland

Elston Asset Management

One of Dean's career highlights has been mentoring junior staff into successful advisers and seeing them achieve great outcomes for their own clients. A true advocate for the industry, Dean loves to see clients achieve lifetime goals like travelling the world and prides himself on his ability to provide both financial and emotional reassurance — removing the anxieties associated with managing money.



Glen James

Identity McIntyre Financial Group

It's hard to imagine somebody having the time to run four different podcasts and advise clients, but somehow Glen makes it work. And work it does — *My Millennial Money* is the top education podcast in Australia and his new offering dedicated to Gen Z is quickly gaining ground. When he's not getting back to basics with his listeners, Glen serves as the NSW state director for the Association of Financial Advisers.



Michael Johnson

Sydney Aged Care Financial Advisers

Focussing on the specialisation of aged care advice since 2010 and launching his business dedicated to the specialisation in 2014, Michael has been able to flourish in what he views as an underrepresented area of advice. Michael gets enormous satisfaction helping clients gain the confidence to make informed decisions when it comes to aged care, so that they can get on with enjoying the things that really matter in life.

The 2019 FS Power50



Neil Kendall

Tupicoffs

Neil's advice philosophy is "be the planner you want to see" and he happily reports he'd be delighted to see himself. Neil knows there are no shortcuts to success; it's a simple matter of making a meaningful positive impact for clients. He describes his speciality as offering clients a financial plan without commissions or hidden charges.

 @TheMoneyWorrier



Olivia Maragna

Aspire Retire

The consummate hard-worker, Olivia got her start in business manning the family roadside fruit stall in country Queensland. Olivia says one of her career highlights was attending Harvard Business School on scholarship. She is proud of her transparent fee model and unbiased advice and is often called upon to speak across the country and comment on industry news.

 Olivia Maragna



Tim MacKay

Quantum Financial

Tim believes a financial adviser needs to be someone clients can trust to guide them through financial complexity. Tim has a decade of investment banking experience at some of the biggest banks in the world behind him and is regularly turned to for informed opinion by the *Australian Financial Review*. Outside of work, Tim is a dedicated family man with a passion for history and sport.

 @timqfAdvice



Karen McLeod

Ethical Investment Advisers

Driven by ethics above all else, Karen isn't shy about her convictions. In 2014, she realised there was no fossil fuel free Australian share fund so she set up the Ethical Advisers' Mid Cap Model. Karen says watching Al Gore's *An Inconvenient Truth* ignited her passion for ethical investing.

Sponsored content



A genuine passion



Louis Christopher

Managing Director
SQM Research

Financial advisers continue to provide a crucial service to their local communities in the form of long-term wealth creation and reduced reliance on retirement pensions. Fundamentally, financial advisers have assisted many in achieving their long-term goals by simply ensuring that their financial affairs are properly managed.

Despite some of the pain the industry has endured over recent years, the demand for good financial advice

remains as solid as ever. That demand will never go away. No, it will only increase. The community has become increasingly distrusting of social media and of mainstream media. It has become harder for the public just to confirm a fundamental truth.

People increasingly need someone they can see, meet and sit down with to get some help rather than rely on something they have read online.

Of course, many want financial advice, but fewer are willing to pay the required cost to get the best advice. It is the same problem faced by many in the information sector; something of which I can speak with first-hand experience!

It will be a challenge that will remain in the industry for some years yet.

However another fundamental truth is that the best find ways to succeed despite such challenges. Their uncompromising advice has added value for their clients. Their information, second to none. Their clients have come to trust them. Their clients have come to realise it is money worth spent.

A number from the FS Power50 started their own business just off their own reputation for excellence and nothing more. Others in the Power50 have successfully collaborated with their company to the point where the company has progressed immensely as a result of their efforts.

Importantly, they love their work. Just quietly, it isn't work for them. It's a life they want — having a genuine passion in helping their clients, in an industry they find immensely interesting and, at the same time, being rewarded for their client's success.

At SQM Research we have steered our research house to ensure our adviser subscribers get the best information possible on all asset classes. And we endeavour to make our research as accessible as possible for more advice businesses, big and small.

From the research side of the industry I am glad to say we have been doing some disrupting of our own. SQM's qualitative coverage of fund managers has grown by over 130% just in the last two years. We now also offer full quantitative analytics coverage on over 10,000 funds, stocks and ETFs.

Congratulations to those who have made the FS Power50 for 2019. May your success and your client's success continue for many years.

Brought to you by



The 2019 FS Power50



Ben Nash

Pivot Wealth

Community is at the base of everything Ben does, which is why he makes sure that when he's kicking clients goals he is also giving back to those in need. So far Ben and his team at Pivot have provided over 17,000 days' worth of life-saving clean water in Africa and Asia and close to 15,000 days of e-learning to underprivileged people in India, just to name a couple. Ben started Pivot to do things a little differently, and focuses on helping young professionals make smart financial decisions.

 Benjamin Nash



Geoff Pacea

GAP Financial

In addition to his work as an adviser, Geoff is a lecturer and course coordinator in applied financial planning and superannuation at the University of South Australia, and has tutored there since 2009. Between servicing the needs of the 80 families on GAP Financial's annual advice program and helping Uni SA receive FASEA accreditation for its Graduate Diploma in Financial Planning, Geoff's year has been full to the brim, influencing both the next and the current generations of advisers.



Andrew Pidgeon

Shadforth Financial Group

A trained economist, Andrew says he's proud to have served some of his clients for more than 20 years, having joined Shadforth as a graduate. He believes advice is important because the partnership between planners and clients ensures clarity, and provides insight and education to help guide clients towards better financial outcomes. His inclusion in the 2019 FS Power50 marks his second consecutive entry.

 @PidgeonAndrew



Donna Powell

DLP Life Design

Donna is passionate about helping women through tough times, having gone through her own traumatic experience. When her husband died suddenly while he was competing in an Ironman competition, instead of finding compassion after the incident Donna had to fight to get her family's affairs in order. She understands that clients often come to an adviser in times of deep need, and empathy is the most significant value an adviser can add.

The 2019 FS Power50



Rebecca Pritchard

Wealth Enhancers

An advocate for financial wellness and financial literacy, Rebecca is a dynamic force in the advice industry. Through social media, Rebecca has made financial concepts accessible to everyone. She believes that through education everyone can take control of their financial future and enhance their wealth and their life.

 @rfpritch



David Rae

Federation Financial

When David's not on his mountain bike, he's on his road bike ... but when he's not on either he's offering financial advice that truly aligns with his client's values. Certified by the Responsible Investing Association Australia, David digs into what his clients believe in to create ethically minded financial plans. He understands that you can do well by doing good.

 @1DaveRae



Hugh Robertson

Centaur Financial

As director of The Australian Advice Network and last year's AFA Adviser of the Year, Hugh is a leader in the industry and a champion of the benefits of financial advice. He believes in a client-first approach and in actively bringing down product-related costs for clients. Hugh has plenty of client success stories from Centaur Financial to share and knows that achieving financial freedom isn't just for the super-rich.

 Hugh Robertson



Julia Schortinghuis

Lighthouse Capital

Julia is the state chair of AFA Inspire and provides pro bono financial advice to breast cancer survivors in conjunction with the Breast Cancer Research Centre in Western Australia. A regular contributor to discussions about the importance of financial literacy, Julia believes advisers and financial coaches are well placed to help Australians navigate the nation's complex superannuation landscape to ensure clients realise their life goals.

The 2019 FS Power50



James Sutherland

UEM Wealth

James' podcast has become a go-to source for industry news and commentary. He aims to cut through the noise in financial advice to get to the heart of what is really going on and provide some food for thought. James has become a valuable and prolific commentator for the industry and his social media voice inspires positivity among financial advisers.



This Week Today



Michelle Tate-Loverly

Unified Financial Services

Specialising in the health industry Michelle established her business in 1994, pioneering the offering of fee for advice and service. Having already accumulated a number of awards, including Mentor of the Year award, her life's mission is to inspire, build and grow strength and independence in others.



Michelle Tate-Loverly



Troy Theobald

RFS Advice

Robina Financial Solutions, the business Troy founded, is a multi-award winning practice founded on three key areas of advice: wealth accumulation, pre and post retirement planning and aged care advice. Troy specialises in guiding clients through the pre and post retirement journey, working on cash flow and portfolio construction to help retirees enjoy income and give them peace of mind.



Tim Townsend

TownsendCobain

Tim has been recognised as driving change in the financial advice industry, having founded a practice established as fee based with the aim of delivering comprehensive wealth management services to individuals, families and privately held companies. With 28 years' experience in the industry, Tim's mantra is success comes from focusing on and delivering for the needs of clients.

The 2019 FS Power50



Ben Travers

Perpetual Private

Ben focusses on business owners and high net worth individuals through his work at Perpetual Private. Getting involved with community work and giving back to the industry is important to Ben. He's involved in fundraising through the Future2 Foundation and supports Women in Thought Leadership. Ben also tries to attract new blood to the industry by getting involved in educational initiatives.

 Benjamin Travers



Charlie Viola

Pitcher Partners

Charlie's key areas of expertise include private business and family advisory services, retirement planning and employee share scheme advice as well as redundancy planning and investment and administration services to high net worth individuals. He's been a partner at Pitcher Partners since 2005 and leads its wealth management division which has \$2.4 billion of assets under management.

Don't just do your CPD, **discover your professional potential**

Available for individual and corporate subscribers

Administrators can upload exams and build training plans

FASEA reporting functionality

Access to hundreds of hours of FPA and CPE accredited content

Content from Australian and international thought leaders

Claim CPD from events

Track your progress via the live dashboard

Device-friendly user interface

Access to whitepapers, video, audio and event material

Access to FS TechZone, your technical resource library

To request a demonstration call 1300 884 434 or visit
www.financialstandard.com.au and click 'FS Aspire CPD'

 **AspireCPD**
Powered by **FINANCIAL STANDARD.**

The selection process



In compiling this list, we define “influential” as individuals who have been, or continue to be, instrumental in shaping the future of the financial advice industry.

These are financial advisers who have actively participated in industry-based activities, community-based projects and/or other initiatives designed to promote the important role that financial advisers play in the country’s socio-economic future.

They could be active participants of relevant industry associations, financial advisers with a strong social media following, or those known among their peers and the industry as role models in the way they conduct their professional practice.

They are also successful business owners, award winners, policy influencers, mentors and educators.

As part of the selection process, we invited relevant industry associations to nominate outstanding members of their associations and combined that list with the list of nominations from the *Financial Standard* editorial and research teams. *Financial Standard* nominated outstanding advisers based on feature and profile stories published in *FS Advice – The Australian Journal of Financial Planning*.

Then we opened up the nomination process to *Financial Standard* readers, ensuring that the net is cast to the widest set of nominees.

We received more than 500 nominations, including multiple nominations for the same

individuals. This list was screened to remove nominees who may have been financial advisers but are no longer practising. Only financial advisers who are listed on the ASIC Financial Advisers Register (FAR) are eligible for nomination.

All shortlisted candidates were screened, for the third time, to ensure they meet minimum professional educational qualifications; are members of at least one industry association and have no disciplinary actions against their name under ASIC FAR.

This took us to 105 nominees. They were given a two-week window to encourage their networks to vote. The votes were collated and *Financial Standard’s* data team screened the votes to ensure there are no votes from “bots” or unverifiable email addresses.

The fourth and final screen was conducted by the editorial team. They verified the information initially provided in the nomination forms and did their own research using publicly available information to determine the finalists’ sphere of influence. That, combined with the votes ranking, was factored into selecting the final 50.

Finally, as an added precautionary measure following the ASIC FAR screen and editorial research, *Financial Standard* requested the assistance of the Financial Planning Association (FPA) and the Association of Financial Advisers (AFA) to confirm that no one on the FS Power50 has breached their respective membership rules.

How to be an FS Power50 adviser



The FS Power50 pays tribute to a select group of financial advisers who have been nominated by their peers and our own editorial team as being instrumental in shaping the future of financial advice in Australia.

This year's group features many rising stars of the industry while also recognising those who have come before them and continue to leave their mark.

Becoming an influencer isn't something that happens overnight.

Of the 50 advisers on our list, 18 have dedicated more than 20 years to the industry, while 43 have been advising for more than a decade.

It's also about teamwork. Ten of the 50 who made the cut this year operate in practices with more than 150 advisers, and 17 work alongside 10 or fewer advisers.

Here's a glimpse of what an influencer would look like, based on our analysis.

Changing the channel

The 2019 Power50 boast an average LinkedIn following of 1984 — up significantly on 2018's average of 1300. For the second year running, Pivot Wealth's Ben Nash is the most popular on LinkedIn with 15,628 followers.

While LinkedIn has always been the preferred platform for advisers, this year saw many turn to Instagram to reach a new audience.

Twelve of the Power50 are now using Instagram, with an average following of 737, while three of our advisers have attracted more than 1000 followers.

Having harnessed the power of the platform, Zella Wealth's Victoria Devine is the most followed of our Power50, with a community of 2383.

Victoria is also among those in this year's list who have turned to the airwaves, taking on the world of personal finance with entertaining and informative podcasts.

The first 10 episodes of Victoria's *She's on the Money* podcast have been downloaded more than 300,000 times.

In finding her voice as a podcaster, Victoria has brought together more than 18,000 women eager to take control of their financial future and amassed more than 20,000 Instagram followers.

Likewise, Glen James' *My Millennial Money* is the top education podcast in Australia with 3000 people tuning in every single day.

Setting the a-gender

Typically male-dominated, the financial services industry has not always been an easy place for a woman to shine.

But the 2019 Power50 list is edging closer to parity, with more powerful women featured than in any previous year.

Female advisers make up 38% of the list — up 6% year on year.

Many of the women on our list are there because of their devotion to helping other women overcome challenges and use their own life experiences to inform their offering.

For example, Donna Lee Powell established her practice after the death of her husband

left her at a loss of what to do financially. DLP Life Design now specialises in making sure other women don't experience the same uncertainty.

Meanwhile, believing a 'man is not a plan' and financial independence is key, Nicole Heales caters specifically to single women — a demographic historically overlooked by the financial advice industry.

And as education becomes more important than ever before, it is interesting to note that of the 19 women on the list, six hold a master's degree. This is compared to seven of the 31 men on the list.

Back to school

With the Financial Adviser Standards and Ethics Authority (FASEA) requirements now in effect, many advisers are hitting the books in order to meet the new standards and our Power50 are no different.

Thirteen of the 50 told us they are currently undertaking further study and two — Power50 alumni Eleanor Dartnall and Jenny Brown — are currently completing a master's degree.

Tackling the changes head on, some of our Power50 — like Cara Graham — were among the crop of advisers that sat the first ever FASEA exam early this year and several others have told us they're gearing up to sit the exam before the year is out.

Overall, 13 have completed a master's degree; 20 hold a bachelor's degree and two have completed honours programs.

Snapshot: Meet the 2019 FS Power50



Average number of followers on social media

Many advisers are hitting the books in order to meet new standards



LinkedIn **1984**



13 have told us they are currently undertaking further education



Instagram **737**



2 are completing a master's degree



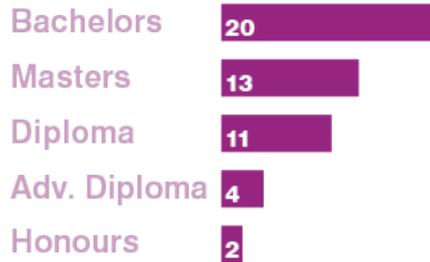
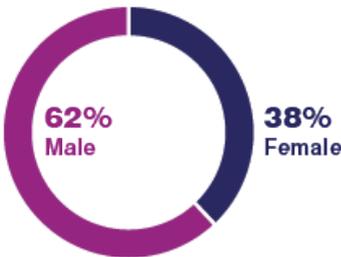
Twitter **1686**



6 out of 19 women have master's degrees, compared to 7 of 31 men

The gender gap is narrowing with the percentage of women up 6% from 2018

The majority of the Power50 (70%) have a bachelors degree or higher



Becoming an influencer isn't something that happens overnight





SQM Investment Dashboard Adviser Package Offer

Fund Analytics, Ratings, Property Valuations, Direct Equities
EVERY Asset Class covered in one Subscription



FUND DATA

- Over 9,000 funds covered
- Complete analytics tool set
- All asset classes covered
- Qualitative ratings included
- Annual Sector reports and ratings alerts



PROPERTY DATA

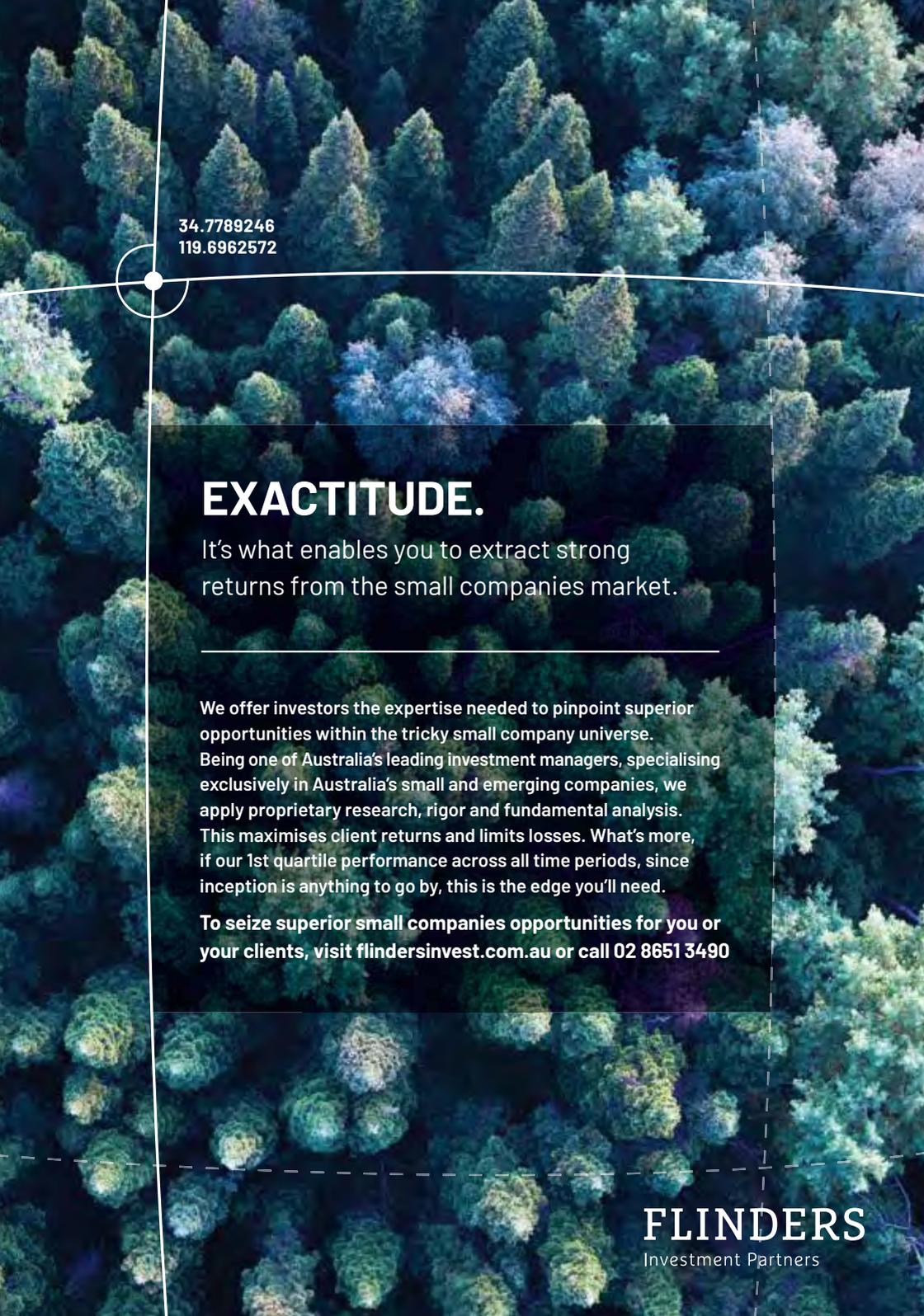
- Detailed and interactive property valuations
- Postcode Snapshot
- Market Conditions report
- '000s of distressed properties in one report
- Christopher's Annual Housing Boom and Bust Report
- ATO Compliant



EQUITY DATA

- Share by share analytics
- All ASX stocks covered
- EPS, P/E, balance sheets, volatility, liquidity
- Downloadable, easy to use, data that can be sorted to your requirements

SQM Research is an investment research house providing comprehensive pricing and analytics for rating opinions on a wide variety of management funds across all major asset classes. It also provides comprehensive pricing and analytics for residential real estate Australia wide.



34.7789246
119.6962572

EXACTITUDE.

It's what enables you to extract strong returns from the small companies market.

We offer investors the expertise needed to pinpoint superior opportunities within the tricky small company universe. Being one of Australia's leading investment managers, specialising exclusively in Australia's small and emerging companies, we apply proprietary research, rigor and fundamental analysis. This maximises client returns and limits losses. What's more, if our 1st quartile performance across all time periods, since inception is anything to go by, this is the edge you'll need.

To seize superior small companies opportunities for you or your clients, visit flindersinvest.com.au or call 02 8651 3490

FLINDERS
Investment Partners