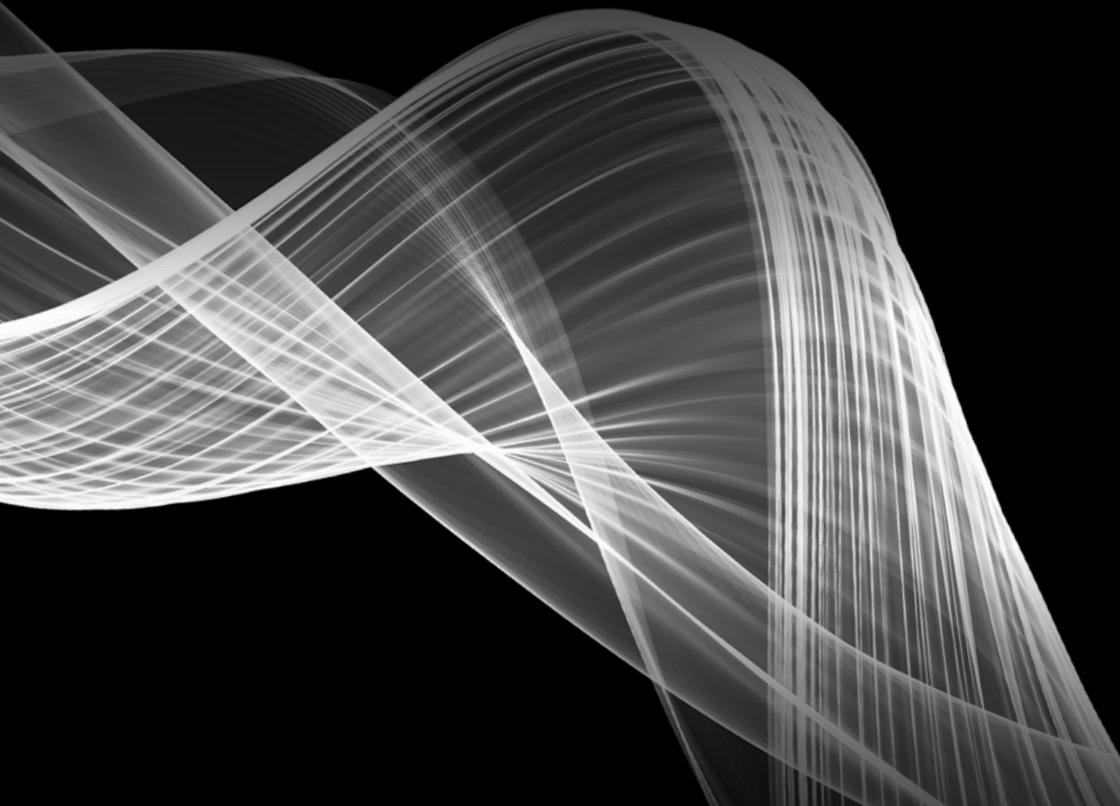


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FINANCIAL STANDARD.

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The Rainmaker Group is comprised of: Rainmaker Information, Financial Standard, FS Aspire CPD, SelectingSuper, SelectAdviser, Industry Moves, FS Sustainability and Money magazine.

Welcome note



Staying strong

It feels like only yesterday we were celebrating the FS Power50 of 2020; those who had overcome regulatory change, extensive nationwide lockdowns and steered their clients safely through financial crisis.

Perhaps it feels that way because that's essentially what the industry endured this year too.

For the better part of two years now Australia's financial advisers have faced some of the toughest tests they likely ever will and, unfortunately, it doesn't look like that's going to change in any meaningful way any time soon.

It's contributing not only to the mass exodus of advisers we see each quarter, but also to the inability to attract new talent to the industry.

But all hope is not lost.

A recent study by the Financial Planning Standards Board found 82% of certified financial planners think demand for advice will grow in the next five years and, of those, 70% said the need for guidance on financial matters related to ageing would be the key driver.

As an aged care specialist, Nicola Beswick is already flexing these muscles day in, day out, and retirement expert Hugh Robertson is delivering his clients the lifestyle and dignity they desire for their twilight years.

Another major theme that's gained traction is ESG and responsible investment. While it's been building for many years, the past 12-18 months has seen the broader population engage with investing like never before and, in doing so, made them think more critically about where they want their money going.

Nathan Fradley, David Rae and Michelle Brisbane have got this covered – and have done for some time. All ethical advisers, they're giving their clients the confidence that their investments are doing good.

It's been a time of immense change but

the advice community has endured, making a difference to the lives of thousands of Australians in doing so.

It's an oft-quoted cliché that diamonds are forged under pressure and this year's Power50 proves just that. On behalf of myself and the wider *Financial Standard* team, congratulations on a job well done.



Jamie Williamson

editor

Financial Standard



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From surviving to thriving

In mid-2021, an op-ed piece in *Financial Standard's* sister publication *FS Advice - The Australian Journal of Financial Planning* hit a chord with so many advisers that it grossed an unprecedented number of clicks.

Written by FS Power50-er Ronald Pratap, the piece gave a very open and honest account of how challenging it is to be an adviser ever since the 2018 financial services Royal Commission.

The survival of a financial adviser in Australia received an influx of commentary from peers who said that the article reflected their exact same experiences, challenges and worries.

Yet, many like Pratap, somehow find it within themselves to keep going. Why? Because they love what they do and when it comes to the crunch, the reward of being able to serve clients and make a difference in their lives far outweighs any struggle - no matter how insurmountable it may seem.

The months leading up to October would have been a deal breaker for some advisers asking themselves if they should stay or hang up their boots.

The Design and Distribution Obligations (DDO) and breach reporting regime are some of the new measures adding extra effort to compliance and administrative obligations.

It's no surprise that our highest-clicking articles over the past year centred on the DDO, annual renewals and examination reforms. This goes to show that advisers are taking the developments affecting their profession seriously, educating and equipping themselves with the necessary knowledge to keep their finger on the pulse.

These advisers with staying power are not only taking every fork in the road in their stride but are doing so head on. More and more are branching out on their own, scoring their own AFS licence and becoming masters of their own destiny.

While it may have been an upheaval to get to

this point, we cannot deny that it is a watershed moment for the industry only made possible by sheer grit and resilience.

Congratulations to the 2021 FS Power50 who demonstrate resolve and strength of character to ensure that the industry not only pulls through but also thrives.



Karren Vergara

associate editor

FS Advice - The Australian Journal of Financial Planning

The 2021 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, with several finding themselves on the list for the very first time.

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

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 2021 Entries



Dustin Bartholomew

MBA Wealth Solutions

Dustin is an active community member in the Bathurst region and was instrumental in submitting a grant application for the local football team, ensuring more than just his clients benefit from his expertise.

As a director of MBA Wealth Solutions, he specialises in complex business and superannuation advice. He takes the time to understand his clients' goals and will set them on the best path to reach them.

In his spare time Dustin rides his trail motorbike and is busy raising his growing family.



Nicola Beswick

FMD Financial

From science to intellectual property law to advice, Nicola's background sure is diverse. But it's this rich knowledge base that has shaped Nicola into the respected adviser she is today. An aged care professional, Nicola is passionate about helping people achieve the life they desire and deserve, both through her work at FMD Financial and as chair of the Pro Bono Financial Advice Network. As a committee member of the Financial Planning Association of Australia's Melbourne Chapter, she is an advocate of both the profession and its community.



Manisha Bhudia

Wealthwise

Manisha immigrated to Australia in 2007 from Kenya, after passing a Chartered Institute of Management Accountants (UK) certification as she sought a better future for her children. In her home country she earned a Certified Public Accountant (Australia) qualification and worked for a few years before switching to advice. She is a learner, who strives to positively impact one life at a time every day. Working with clients with often complex needs, such as business owners and farming clients, Manisha is passionate about inspiring individuals to take control of their financial futures.



Jessica Brady

Fox & Hare

Diversity and inclusion are core to Fox & Hare's business model, while empowering the young client base with a financial game plan drives Jessica to help them get excited about their finances.

Also passionate about breaking gender stereotypes surrounding money, Jessica co-launched *Ladies Talk Money* in February 2020, an online platform and resource that helps women discuss all things money related.

She often appears in the media and won awards in recognition for her service.

The 2021 Entries



Marshall Brentnall

Evaesco Financial Services

Marshall is a dedicated director and senior adviser at Evaesco and is the firm's representative on its licensee's investment committee.

He specialises in assisting professionals move towards optional working as well as ensuring older clients enjoy a smooth retirement.

As a leader in the industry, Marshall was heavily involved in creating his licensee's new sustainable model which is a diversified portfolio with best-of-breed managed funds and ETFs.

Considered an expert in the field, he is often called on by both trade and consumer media to share his insights.



Michelle Brisbane

Ethical Investment Services

Michelle was an early mover into ethical investing back in 1999, when she decided to provide advice with an ethical overlay.

In the 22 years since, she has pushed fund managers for change. Her firm Ethical Investment Services marries her personal beliefs with advice.

The former science and mathematics teacher is a Certified Financial Planner and a member of the Responsible Investment Association Australasia and, in her downtime, Michelle plays the guitar in a soul blues band.



Marisa Broome

Wealthadvice



As the chair of both the Financial Planning Association of Australia and the Financial Planning Standards Board, Marisa is helping to shape the future of the advice industry daily.

She also helps shape the financial futures of professionals and small business owners as managing director of her practice, Wealthadvice.

In addition to being a staunch advocate for advisers and her clients, Marisa advocates for increasing the number of women working in financial services and achieving leadership roles.



Jenny Brown

JBS Financial Strategists



With nearly 30 years' experience in financial advice, Jenny has won several nods, including the Association of Financial Advisers (AFA) Adviser of the Year Award.

She believes advisers are in a privileged position to help Australians achieve their dreams and aspirations and has extensively engaged with regulator ASIC on important issues impacting advisers.

She is currently the Oceania chair of the Million Dollar Round Table, and was formerly a national vice president and conference co-chair of the AFA.

The 2021 Entries



John Cachia

AFA Group Wealth

John is passionate about working with ambitious people, helping them to achieve financial freedom.

He is an outspoken advocate for a goals-based approach to financial advice which allows clients to develop a clear understanding of what they really want to achieve and a legacy they can be proud of.

His passion for financial advice runs in the family, John started working in an advice firm owned by his cousin when he was just 14. He was only 20 when he founded AFA Wealth Group, which now employs a dozen people.



Chris Carlin

Master Your Money Now

Chris is the founder of Master Your Money Now and was the 2019 AFA Rising Star of the Year.

He is passionate about helping everyday millennials achieve their financial goals and live their dream lifestyle.

Chris is also an advocate for mental health, regularly lending an ear to those in need and sharing his own experiences with the advice community to break down stigmas.

Innovation is at the core of Master Your Money now, with the business built on a subscriber model, making advice accessible and affordable.



Mathew Cassidy

Partners Wealth Group

Matthew is the one of the original founders of Partners Wealth Group and managing director.

Now with two decades under his belt as a financial adviser, Matthew's passion and commitment is building the business and advising high-net-worth clients and family groups.

He is also playing a key role in developing the next generation of advisers, with the Partners Wealth Group two-year "assistant adviser academy", which includes the professional year and another year of practical education.



Sue Dahn

Pitcher Partners

Sue is one of Australia's most respected and influential advisers, regularly appearing in the Barron's Top 50 list and as one of the visionary forces responsible for taking Pitcher Partners from a mid-tier accounting firm to a \$5 billion wealth management giant. Not only does she influence her clients and the advice industry, she also influences some of the nation's largest investors and advice industry partners by way of directorships and seats on investment committees at the likes of Spirit Super, AIA Australia and the Australian Institute of Company Directors.

Income solutions to meet investor needs



Michael Watson

head of distribution
Asia Pacific

Surging markets, record low interest rates and a backdrop of volatility have punctuated markets over the past 18 months. The global market response to COVID-19 saw the ASX fall nearly 50%, which we have since watched rebound to record highs. *Financial Standard* Power50 advisers are to be congratulated for navigating this period with their clients and thriving. Success through periods like this build reservoirs of trust which can be generational, and exemplifies the true value the industry offers. As custodians of over \$13 billion of

other people's money, La Trobe Financial also recognises the importance of being a reliable, stable counterparty in good times as well as bad.

Preparing today's retirees and pre-retirees for market volatility resonates when considering their lived history. The 1970s saw market volatility coupled with high unemployment and high inflation. The 1980s saw a global stock market collapse against a backdrop of 20% home loan interest rates. The 1990s featured the recession we had to have. The 2000s began with the dot-com bust and ended with the Global Financial Crisis, which then took stock markets over a decade to recover from.

The risks of losses prior to retirement, or during retirement can make lasting, negative impacts on income, standard of living and lifestyles. Preparing for market volatility should be couched in the following context: imagine what investor portfolios would look like today if last year's stock market correction had not bounced back, or took a decade to do so. This had the potential for being ruinous and leaving a generation of retirees in a very precarious position.

Balancing the competing demands of meeting client income objectives while maintaining portfolio construction fundamentals is not easy and requires a strategic holding of diversified investments. Interest rates are at all time lows. Asset prices are inflated globally. Investors and advisers alike need to explore

the market for solutions that strike the balance between the demand for income and the reduction of risk.

At La Trobe Financial we work closely with our financial adviser partners and are leaning in to assist with low volatility income solutions. With a national BDM network and dedicated in-office support, our \$6.5 billion Credit Fund is utilised by nearly 1700 advice licensees across Australia and has over 55,000 investors. Our 12 Month Term Account, now at over \$5 billion in AUM was recently short-listed as a finalist in the 2021 Zenith Fund Awards in the category of Australian Fixed Interest, and holds the highest ratings in its sector [^].

Congratulations again to the 2021 *Financial Standard* Power50. Financial advising remains a customer-first vocation for many dedicated professionals, and adds real value to customers' and families' lives.

[^] To view our awards & ratings reports visit our Awards & Ratings page on our website latrobefinancial.com.

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The 2021 Entries



Victoria Devine

Zella Wealth

In a few short years, Victoria has cracked the code to younger Australians' language about their finances. Her podcast, *She's on the Money* has amassed 130,000 followers on Instagram alone.

This year also brought a partnership with investing app Stockspot, a best-selling personal finance book, and a foray into YouTube.

During her rapid rise, her philosophy has remained the same — empowering women to make smart money decisions.



Finn Dorney

Shadforth Financial Group

Finn is passionate about developing and maintaining long-term relationships with his clients and enjoys helping people achieve their personal financial goals. He is also committed to helping emerging musicians realise their dreams via the Nick Balcombe Foundation and is a champion of Tasmania's amazing produce and agriculture by way of his work with Eat Well Tasmania.

This is his second time appearing in the FS Power50 and he is also a former Barron's Top 50 adviser.



Andrew Dunbar

Apt Wealth Partners

Andrew won the Financial Planning Association of Australia Certified Financial Planner of the Year in 2019 because of his passion for helping clients with complex family needs who might be going through some challenging times.

Andrew was also commended for giving back to different charities. He regularly contributes to thought leadership programs by writing financial education guides, presenting at educational events, and mentoring the next generation of advisers.



Brett Evans

Atlas Wealth Management

Brett is seen as a thought leader and frequently quoted in the media from his position as an expert in advising expats.

His niche has led to a thriving business and Brett recently established a Dubai office to meet growing demand.

Brett's passionate advocacy for his overseas clients has seen him active in public debate around reform, including most recently petitioning for expat property investor rights.

The 2021 Entries



Scott Farmer

Bravium

Scott believes financial advice is important for helping clients overcome complexities in their lives and changing behaviours to achieve greater financial success.

He founded Bravium in 2007 and counts pivoting the business to a values-based, annual fee engagement model long before it was necessary as one of his biggest achievements.

Scott believes in the value of technology-led advice, both for the consumer and the adviser. He also founded a cash flow app, Savvy, to simplify the client experience.



Nathan Fradley

Lime Financial

Nathan is chair and founder of the XY Ethics Committee and has previously been awarded Affinia Adviser of the Year.

He is passionate about ethical advice and proud to have built an ethical advice business. He is also a co-director of ethical fintech platform Ethos, an engine for values-based investing.

Outside of advice Nathan is an amateur competitive strongman at the national level, volunteers with refugees and makes his own mead (honey wine).



Simon Growden

Shadforth Financial Group

As the head of advice in WA for Shadforth and having spent 25 years with the group, Simon knows how to steer the ship better than most. Simon is a FS Power50 regular and has appeared twice on the Barron's List.

While his three boys keep him on his toes, Simon manages to find time to actively participate in his local clubs and community, which includes chairing the Fremantle Dockers AJ Diamond Club. A cycling enthusiast, he supports Hawaiian Ride for Youth, a charity event that aims to prevent youth suicide and depression.



Matt Hale

Rising Tide Financial Services

A past winner of the AFA Rising Star award, Matt is passionate about helping his clients achieve financial security.

A straight shooter, Matt says great advice can help Australians be less apathetic to their money.

He also believes financial advice helps people to improve their mental health and retain their freedom to say 'yes'. He has over 13 years' experience and, as a director of Rising Tide, has been instrumental in the firm's growth in recent years.

The 2021 Entries



Will Hamilton

Hamilton Wealth Partners

As a member of the Financial Adviser Standards and Ethics (FASEA) board, Will has influenced the future of financial advice in Australia. And he's been doing so for quite some time, having also sat on the Professional Standards Council.

Will is considered an expert and thought leader in his field, regularly contributing to various publications. He is also a member of Responsible Investment Association of Australasia and senior fellow of FINSIA.



Glen Hare

Fox & Hare

Glen co-founded Fox & Hare nearly four years ago to dispel the myth that financial advice was only for the old and wealthy. Now, a younger demographic from all walks of life flock to Fox & Hare.

Glen is a passionate advocate for diversity and inclusion, working closely with the LGBTQI+ community and proudly supporting organisations like Wear It Purple, which fosters a safe and inclusive environment for young rainbow people.



Gary Hasler

Boutique Advisers

Gary is a stalwart of the West Australian financial advice community. Since founding Boutique Advisers in 2003, the practice has grown to 28 staff and Gary puts much of the firm's success down to investing in them. He is committed to Boutique Advisers being a generational firm that provides a clear career path for all that come through its doors. For 10 years he served as chair of the Fremantle Foundation, having a significant impact on the WA community as he helped families and groups establish charitable funds to support the causes they care about.



Joseph Hoe

Wealthwise

What client can resist an adviser who is also an expert in tax and accounting? Joseph rounds off technical skills with a desire to give back to the advice community through the Future2 Foundation.

He speaks two other languages (Cantonese and Mandarin), has won awards from both FPA and AFA, and works with a wide set of clients. The Perth-based adviser runs the gamut from Centrelink to high-net-worth tax planning.

Six considerations when selecting a platform partner



Mat Walker

chief commercial officer
Praemium

Against a backdrop of continued legislative changes and increasing client demands, choosing the right technology partner has never been more important to deliver an efficient, high-quality service.

Yet many advisers still use cost as the key driver of this decision. Understanding the complexity of each platform and how they can help to increase profits, drive client engagement and minimise risk is imperative for planning practices.

Choosing a platform should be a strategic business decision not one based primarily on cost. It's important to have a clear idea of your business objectives, by defining your value proposition and having a clear strategy for client engagement and your service model, you will be able to select a platform that can better meet your objectives. So what are some of the key considerations when choosing a platform?.

1. Strategic alignment

Your platform should reflect how you want to run your business, now and in the future. Consider the values and philosophy of the company you are partnering with and ensure your chosen platform is strategically aligned with your business values and direction.

2. Scale

Does the platform provider have robust, scalable and innovative technology designed to run a breadth of investment solutions and pass on the benefits of growing scale to your clients?

3. Clients

Does the platform allow you to meet the needs of all or at least most of your clients? Can it give you and your clients a holistic view of their total wealth? Importantly, does it offer an innovative, professional looking digital service that will enhance your client engagement.

4. Best interest

You want to ensure that the platform you are choosing for your clients meets your best-interest duty. Competitive pricing is important but shouldn't be the only consideration. Does the platform support outsourcing and provide broad choice, features and functionality to underpin strategic advice strategies?

5. Growth

Don't be limited by your platform's functionality. Can the platform support a growing client base and range of advice models, retention strategies and your service model?

6. Professional support

Finally, you need the right support to get the most from a platform. What is the onboarding and account management programme and what ongoing education and training are offered?

With the right technology partner, your business can go from strength to strength. Giving considered thought to this partnership as a strategic decision will ensure your business remains sustainable, growing and relevant into the future.

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The 2021 Entries



Fran Hughes

Nexia Perth

Fran guides her clients through the complex industry jargon and helps them understand complex topics so they can not only reach their goals but also have a healthy relationship with money.

She is particularly passionate about empowering women to achieve financial independence. Fran is a public speaker and a loud voice on social media, as well as a regular voice in media, offering her expertise to several publications.



Michael Kennedy

Capital Focused

Michael started off at the big banks, but in 2011 he pivoted and started a new financial firm called Capital Focused.

It works with families and business owners, who often have complex needs. It has won many awards within Lonsdale/IOOF and the AFA.

In 2017, Capital Focused started to build an AI-powered newsfeed on financing planning with IBM Watson - pushing forward towards the future of financial advice.



Shane Light

The Hopkins Group



Shane's expertise in accounting, auditing, compliance and financial advice have been valuable in helping him lead boutique The Hopkins Group

A dedicated volunteer, he co-founded a rare cancer support charity and has been a volunteer firefighter for over 12 years.

He is also passionate about animal welfare, and advocates for educating communities for a sustainable beekeeping industry.



Troy MacMillan

The Wealth Designers



Innovation is at the core of TWD. At the outset, Troy divided his clients into tiers based on where they were in their wealth journey and marshalled a group of expert investment analysts and advisers to deliver on the investment side. He also added an investment committee. The service is wrapped into a single fee for 12 months and has won Troy and TWD awards including AFA Practice of the Year, AFA Adviser of the Year and a Telstra Small Business award.

The 2021 Entries



James McFall

Yield Financial Planning

James is widely known as an expert in property and share market advice. His expertise in the field has been recognised by media outlets and the FPA as one of the top three CFPs in Australia in 2018 and 2020.

James takes a holistic approach to advice and has operated on a fee for service model for over 15 years.

His clients have said this has led to life-changing outcomes.



Ben Nash

Pivot Wealth

Wearing multiple hats as a financial adviser, business owner, podcaster, author and media commentator, Ben still finds time to operate Pivot Wealth with a purpose by being part of B1G1 Business For Good, meaning that for every client gained, the practice pays it forward.

Ben and the Pivot team have helped build homes for the disadvantaged in India and provided meals to orphaned koala joeys.

A co-founder of XY Adviser, Ben recently celebrated becoming self-licensed.



Raymond Pecotic

Empire Financial Group

With a history in establishing community-based superannuation schemes, ensuring positive retirement outcomes for Australians is a top priority for Raymond. With more than 20 years' experience, Raymond is a regular contributor to various West Australian media and often called upon to speak to his financial planning expertise with other fields, such as real estate agents and accountants. He is also heavily involved in WA Leaders, a group of business leaders in the state sharing their knowledge and resources for the benefit of the WA community.



Roger Perrett

Viridian Advisory

Roger works with Viridian's clients out of its Melbourne office and has a strong interest in financial literacy.

He is also founder of More Done, an automated platform that helps busy parents manage kids, home and money so they can get more done and have more fun.

He started his career as an analyst at IBM Global Services and used to be a competitive sailor - surely a helpful history when navigating the choppy waters of the advice industry!

The 2021 Entries



Laurence Poulter

Bentleys Wealth Advisors
(a member of Partners Wealth Group)

Laurence is a one-time aspiring professional cricketer and now the youngest equity partner at his firm and a strategic wealth adviser.

When a knee injury yanked his athletic ambitions, he turned to financial services for a career with a similar sense of satisfaction.

He now provides strategic advice to clients and leads the New South Wales team and operations.



Donna Lee Powell

DLP Life Design

Donna specialises in advising those who have suffered the loss of a partner. She draws on her own experience with tragedy and provides the support to her clients that she needed at the same point in her life.

Donna has travelled around the country highlighting the value and importance of advice when clients are experiencing death, disablement, and other life-changing events such as divorce or aged care transition to her peers.



Ronald Pratap

RP Wealth Management



Ronald is passionate about helping self-employed or employee tradesman, clients going through a divorce or have been recently widowed and those planning for retirement.

He puts his clients' lifestyle at the forefront of his process to provide realistic advice and better outcomes that will not sacrifice what is important to Ronald is also a well-known advocate for the advice industry, speaking out on issues impacting advisers and providing support to others.



Rebecca Pritchard

Rising Tide Financial Services



Rebecca has come a long way from poring over the Dollarmite Club guidebook and establishing a car-purchase fund for herself when she was eight.

These days she is one of the most recognisable advisers honing in on millennials' planning needs.

She returns to the FS Power50 this year after cementing her credentials as a voice for financial education with several contributions to *Money* magazine and a strong, engaged social media community.

Vanguard is helping practices get future ready



Rebecca Pope

head of intermediary
Vanguard Australia

The advice industry has been hit with a tsunami of change. But while it's an uncertain time for many practices, we believe the future of financial advice is incredibly bright.

The latest *Australian Financial Advice Landscape* report, published by Adviser Ratings and sponsored by Vanguard, shows that demand for advice is set to surge, driven by the greatest inter-generational transfer of wealth in Australia's history.

Add to this the innovative mindset exemplified by this year's FS Power50

advisers, and there's every reason to be excited.

Our role is to equip advisers with the tools and expertise they need to adapt to industry-wide change. We believe technology plays a key role, but we also understand the need to support advisers at the practice level.

When advisers partner with us, they don't just get access to high-quality, diversified investment solutions—they get holistic support to help their practice get future ready.

Do more with your advice

Our digital solutions are designed to save advisers time and deliver a richer advice experience. Along with our portfolio builder and fee impact tools, we have two new additions to our digital toolkit.

The first is the Retirement Income Builder, a simple but sophisticated tool that presents a visual story of the client's retirement journey. With real actuarial muscle under the hood, it lets advisers explore different scenarios based on their client's goals and financial position.

The second is the Investment Philosophy Tool, which guides advisers through the development of a fully documented philosophy, backed by compelling market evidence and clear principles that bring the adviser's investment approach to life.

Create more value for your clients

We've established the Adviser Offer team to give advisers access to human expertise and a trusted, third-party perspective.

Our Adviser Offer specialists are helping advisers with:

- **Practice development:** Best-practice strategies to enhance their value proposition, improve efficiency and win more clients.
- **Portfolio analytics:** Analysis of underlying portfolio characteristics to give them confidence in their investment solutions.
- **Research and investment strategy:** Insights on asset allocation and investment strategy drawing on our global research and thought leadership.

We're evolving our adviser offering

We're strong believers in the power of advice and the role it plays in building prosperity. Which is why we're constantly evolving our offering and listening to advisers along the way.

This commitment won't change as we develop new tools and services to support advisers.

On behalf of Vanguard, congratulations to everyone on this year's Power50 list. We look forward to supporting you in every way we can.

Because advice matters.

Brought to you by

Vanguard[®]

The 2021 Entries



David Rae

Federation Financial Services

When it comes to ethical investing, it's difficult to find a more passionate and trusted adviser than Dave. Not only is he a certified Responsible Investment Adviser by RIAA, he also sits on the board of the association. He strives to build a portfolio of purpose for his clients who are ethically motivated and regularly writes opinion pieces on ESG issues, appears on panels and at conferences to spread the word on ethical investing. He doesn't just talk the talk either, regularly attending climate strikes and taking part in industry working groups.



James Ridley

Atlas Wealth Management

James is an experienced financial adviser specialising in expats. Formerly an accountant, he combines his accounting and financial advice expertise to assist individuals, families and SMSF clients with retirement planning, portfolio management, debt reduction and cash flow management.

James works to educate as many expats as possible to ensure they have the best time overseas.

He goes above and beyond for his clients to ensure they are making informed decisions for their financial goals.



Hugh Robertson

Centaur Financial Services



Hugh is a Gold Coast adviser with a drive to improve both his clients' lives and the advice industry, believing his job first and foremost is to help.

He often weighs in on advice matters in the media and is a co-founder and director of the Australian Advice Network.

He is also passionate about making financial advice an attractive option for those considering a career in the wider industry. In 2018, he was named the AFA's Financial Adviser of the Year. Outside of work, he is father to four children and a West Highland Terrier named Oliver.



Troy Scott

Scott Wealth



Troy started Scott Wealth in 2017, providing holistic advice to professionals and small business owners. He is part of Australia's Most Trusted Adviser network, something he is extremely proud of.

Troy believes in the benefits of continuing to upskill and is currently studying towards his Graduate Diploma in Financial Planning.

He is involved in the community and raised \$100,000 for a charity assisting children with cancer through his passion for golf, and serves as club captain and board member at a Queensland golf club.

The 2021 Entries



Liam Shorte

Verante Financial Planning

The multiple award winner is a trusted voice in the SMSF industry and is no stranger to the FS Power50 list.

As an educator, expert commentator and specialist SMSF adviser otherwise known as The SMSF Coach, Liam has earned the praises of his peers, industry associations and media publications.

He has been actively involved with the SMSF Association since 2014 and is currently a board director.

After several decades in the industry, Liam is a go-to source on all things pre- and post-retirement.



Campbell Sorell

Shadforth Financial Group

Nearly 30 years on from his first job at Coopers & Lybrand (now PwC), Campbell has parlayed his career into advising private wealth clients.

He specialises in cash flow modelling, goals-based investing, and non-profits. He is a part of Shadforth's leadership team, and his name frequently appears on whitepapers and at industry events.

He is passionate about pro bono advice and mentoring new entrants, including through working with the University of Melbourne.



Warren Strybosch

Find Group

The founder of the Find Group of companies draws on his diverse background, which ranges from teaching, to serving in the army, to taxation and accounting, to coach and help clients live their best financial lives.

A multi-award winner, Warren's innovative approach to business means he was a champion of virtual financial advice long before the pandemic.

Warren established the Find Foundation, which owns and operates community newspapers across Victoria.



Christine Swanson

Prominent Financial Services

Christine has frequented the FS Power50 and has a wealth of experience, starting her career in 1987, one month after the stock market crash.

In addition to her business, Christine is proud of what Prominent Bono Service has accomplished, a pro bono program she offers to her community for people who are affected by serious illness or disability, providing financial advice and assistance, investment and superannuation guidance, and debt and cash flow management.

The 2021 Entries



Troy Theobald

RFS Advice

Troy started his career as an accountant and financial planner at a Tweed practice.

A senior colleague (and now friend) guided him towards building client investment portfolios and defensive asset allocation strategies, eventually moving to asset structuring and protection. RFS was born under CWL Accountants' banner. Since then, Troy has won multiple awards and built a thriving practice that works to his simple philosophy of providing the services that clients want and need, and then delivering on its service promises.



Dawn Thomas

Integro Private Wealth

Dawn's ability to connect with clients and their life stories is her driving force, which has led to a standout career and strong social media following.

When she is not using social media platforms to break down complex financial concepts, Dawn is either cooking up a storm or playing hockey.

In 2019, she won the Association of Financial Advisers' Female Excellence in Advice Award and has since gone on to chair the association's Inspire committee, encouraging women in the industry to embrace leadership opportunities.



Charlie Viola

Pitcher Partners

Charlie is one of Australia's most respected financial advisers and a wealth of knowledge on the financial services industry.

He advises on approximately \$1.8 billion, providing clarity and assurance to high-net-worth individuals, families, charities and universities.

Charlie is regularly featured across all forms of media, whether it be for his investing expertise or his second love, race car driving.

Generous with his knowledge, Charlie regularly appears on industry podcasts and webinars to share his insights.



Corey Wastle

Verse Wealth

Verse Wealth founder Corey took home the inaugural Financial Planning Association of Australia Advice Innovation Award in 2020 not based on technological recognition, rather on the ability to create a better connection with clients and make their experience as simple and meaningful as possible.

Obsessed with clients having the best experience, the firm boasts a five-out-five Google rating from nearly 130 reviews.

The dad of two is a self-described golfing tragic, lover of food and Saints fan.

The 2021 Entries



Cara Williams

Sufficient Funds

An emerging leader in the financial advice industry through her involvement in the AFA Genxt Committee, Cara is actively involved in the industry's philanthropic programs.

She has received a distinguished service award from the FPA for her involvement with Future2, and trekked the Kokoda Trail for charity.

Taking great pride in providing her clients with the reassurance and confidence to make informed decisions about their future, this is the second time Cara has featured in the Power50 list.



James Wrigley

First Financial

James is part of a new breed of financial advisers, finding his voice on social media to educate a younger demographic and help those in the wealth-building phase of their financial journey.

He regularly volunteers at RMIT and Deakin University to help students looking to enter the financial services industry.

James feels strongly about helping those in the wealth-building phase reach their full potential but says it's not all about the money; it's about helping people lead more fulfilling lives.

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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 hundreds of 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 103 nominees. They were given a two-week window to encourage their networks to vote and to complete a due diligence form requested by *Financial Standard*. 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 and recognises those who have come before them and continue to make their mark.

Becoming an influencer isn't something that happens overnight.

Of the 50 advisers on our list, nearly half (48%) have between 10 to 19 years of experience. There are 20 advisers on this list with more than 20 years' experience.

The move away from institutionally aligned licensees as well as the increase in self-licensing are trends that have been

accelerating in the industry over the last two years.

This year's list also demonstrates perhaps the most diverse range of dealer groups to date. The majority of these advisers, a total of 33, are licensed by an AFSL with less than 100 advisers.

Here's a glimpse of what a Power50 influencer would look like, based on our analysis.

Changing the channel

The 2021 Power50 boasts an average of 3723 LinkedIn followers, up from last year's average of 3217.

Viridian Advisory's Roger Perrett has the highest number of LinkedIn followers, with an impressive 29,565.

While LinkedIn is the preferred social media platform for many advisers, Twitter and

Instagram are also used by many of the advisers on this list. The average Twitter following for the Power50 is 1165.

On Instagram, Zella Wealth's Victoria Devine has the strongest following, a community of 34,100 that has jumped threefold in the past year. Her podcast, *She's on the Money*, has also gained momentum year on year, doubling the number of Instagram followers to 130,000.

On the map

The geographic spread of the top 50 is far and wide, with 38% or 19 hailing from Victoria while 24% or 12 advisers fly the flag New South Wales.

Nine (18%) advisers represent Western Australia, six (12%) come from Queensland, two (4%) hail from the ACT, while Tasmania and South Australia (2%) each have one representative on the list.

There is a good mix of advisers who range from providing all-round advice to specialising in areas such as aged care, expat advice, retirement planning, and values-based advice.

Many of the advisers on our list are there because of their commitment to helping minorities overcome financial challenges. Glen Hare, who advocates for LGBTQI+ inclusion, is an example.

Another example is Donna Lee Powell, who established her practice after the death of her husband left her at a loss for what to do financially. DLP Life Design now specialises in making sure other women don't experience the same uncertainty.

Meanwhile, Nexia Perth's Fran Hughes and Fox & Hare's Jessica Brady are also passionate about empowering women achieve financial independence and breaking gender stereotypes surrounding money.

And, in line with changing social expectations, advisers with their fingers on the pulse when it comes to ethical investing are also making their mark this year.

While they were doing it long before it was cool, Michelle Brisbane and Nathan Fradley are just some of those helping their clients put their money where their heart is.

Top of the class

The vast majority of financial advisers on this list have already sat and passed the FASEA exam.

It is a highly educated list, as the majority (72%) have a bachelor's degree or higher.

Some 20% hold a masters degree, while 16% have a diploma and 12% have an advanced diploma.

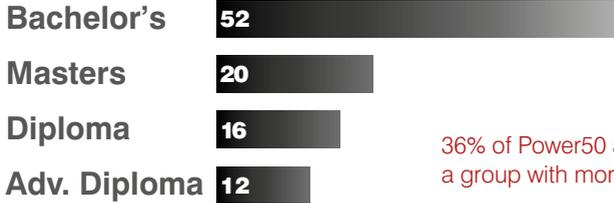
The face of influence is also changing, as 17 advisers debuted in the class of 2021. For 14 advisers, this year marks their second appearance on the Power50, while six advisers have featured three times on the list.

The Power50 also still demonstrates a wealth of experience.

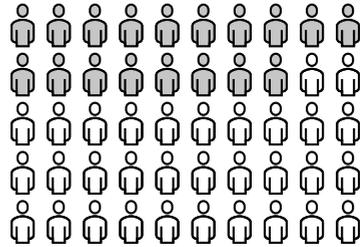
Brett Evans has appeared in the Power50 eight times. Jenny Brown and Liam Shorte have been on the list seven times, while Marshall Brentnall and David Rae have featured six times.

Snapshot: Meet the 2021 FS Power50

The majority of the FS Power50 (72%) have a bachelor's degree or higher



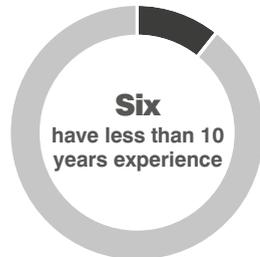
36% of Power50 advisers belong to a group with more than 100 advisers



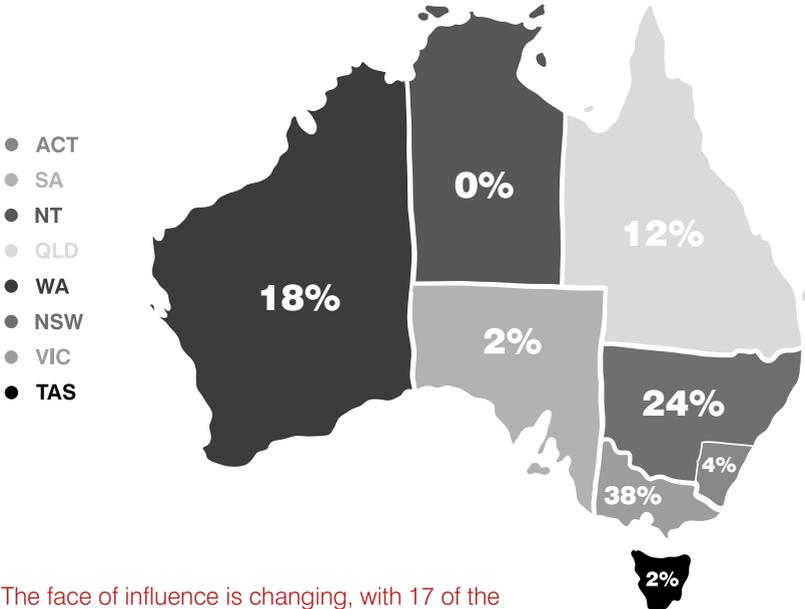
Average number of followers on social media



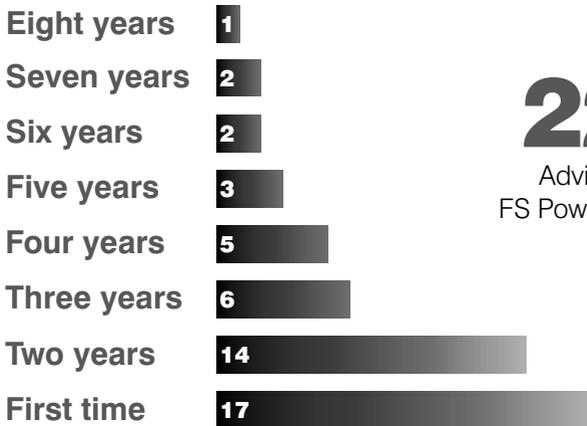
This year's Power50 demonstrates a broad range of experience



Victoria has the greatest representation with 38%



The face of influence is changing, with 17 of the class of 2021 in the FS Power50 for the first time



222 
 Advisers are FS Power50 alumni

Quotable quotes



It doesn't matter how rich you are, your willingness to work with an adviser is actually where the good news story is. If I can help someone have 20% more income in retirement than someone with \$50 million who is paying less tax and wants to preserve their wealth, I can make a huge difference to that person at the other end [of the income bracket]. That's the good news story we don't see.

Marisa Broome



I'm someone who gets frustrated by injustice and frustrated by knowledge being inaccessible. I'm generous when it comes to sharing my knowledge. I'll tell people exactly how I run my business. If you want to go set up the exact same business, you're welcome to do that, but you'll still have to put in the hard work and manage client relationships.

Victoria Devine



Now people are going to go to university with the dream of being a financial adviser. That puts us in a great position going forward as we want to become a profession. The more you help people, and the more you eliminate that sales culture, the closer we'll get to becoming a genuine profession.

Hugh Robertson



I have had a number of clients who wanted to cancel their insurances, as it was just getting so expensive. If they did not have an adviser guiding them as to other options, many would just cancel. I've had a number of clients who have reduced it in lieu of cancelling and later made claims that were paid out – they were very grateful that they had me there to guide them.

Christine Swanson



I think this journey... has helped me realise that what I have to say has value to people and social media has become the platform to represent the kind of advice that I see as valuable. While I don't expect the whole industry to reflect my ideals, I can tell my side of the story.

Dawn Thomas



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We believe in the power of advice.

In an uncertain time for practices, we believe the future of financial advice is bright and the innovative mindset shown by this year's Power50 advisers, reinforces our belief.

Our role in the world of advice is to help advisers do more for their clients by providing the support needed to improve, and adapt, in lockstep with industry-wide change.

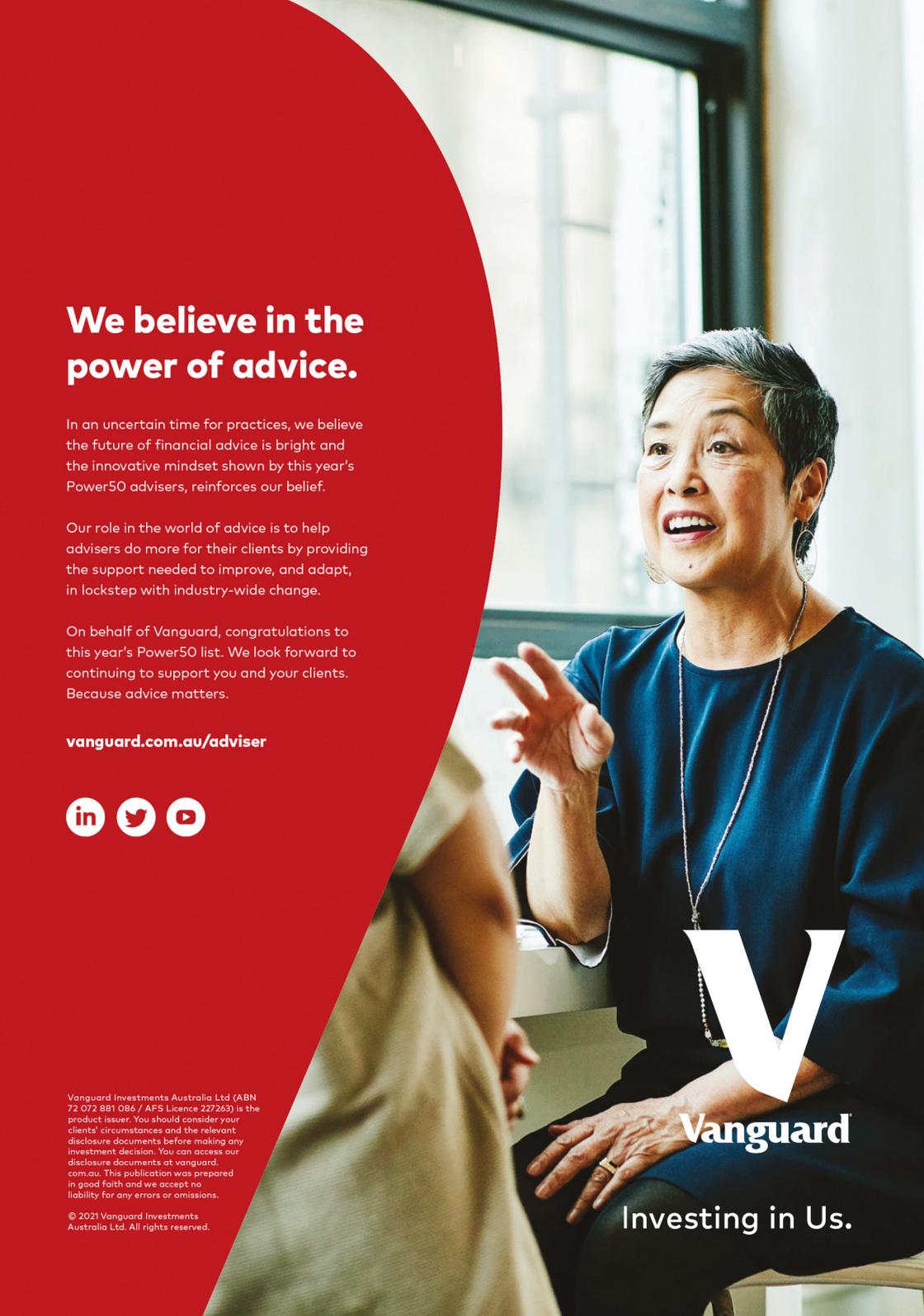
On behalf of Vanguard, congratulations to this year's Power50 list. We look forward to continuing to support you and your clients. Because advice matters.

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A woman with short grey hair, wearing a blue top and a long necklace, is sitting and talking to another person whose back is to the camera. The background is a bright window with a view of a building.

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