

After 2008, with the market now awash with bargains, do you want some fresh financial advice? **Penny Pryor** presents the Masterclass, our 50 most skilled advisers.

ou may be an experienced investor yourself but surely the current volatility is starting to scare you just a little. It's all right to tell yourself you're in for the long haul, but if your portfolio is falling daily, and if you've borrowed over your share investments and even received a margin call, you may be looking for a hand to hold onto tightly.

This is where a good adviser can help. Not only do they know about invaluable strategies, as detailed over the next few pages, but they can also provide a bit of comfort. When everyone is running scared, experienced financial planners can keep clients on the straight and narrow by reminding them they are investors, rather than speculators, and that this too will pass.

For the past 12 years, AFR Smart Investor, and its predecessor Personal Investor magazine, have conducted the annual Masterclass exam for financial planners. This exam quizzes entrants on their knowledge of the relevant rules and regulations and how best to apply them to individual scenarios. It is based on the idea that the most value a financial planner can provide to individuals is through education and strategic advice.

Education and support

Stephen Priestley of Godfrey Pembroke, in Newcastle, is the highest scorer this year. He says education is the key to remaining calm in the current environment. "Patient investors know that Australian and global sharemarkets have always recovered from once-in-a-generation events, such as the Great Depression, the 1973 oil crisis, the 1987 sharemarket crash, and now the 2008 financial crisis," he says.

Graeme Quinlan of WHK Horwath Wealth Management in Victoria is our fourth highest scorer. He sympathises with all clients in these conditions – especially retirees – and wonders if he should have seen it coming. "The truth is that sub-prime and the global financial crisis have come as a shock across the board. Relative calm can be derived from the fact that you are not alone, we are all exposed to it," he says.

Zurich Financial Services Manager of Technical Services, Jennifer Brookhouse, in conjunction with Strategy Steps director Louise Biti, co-ordinated the Masterclass exam for us this year and says investors shouldn't be afraid of asking for help when they need it.

Having a financial planner who is readily available to you is key, and advisers who maintain high levels of client contact, report that their customers are less worried than most others. "Being very approachable is obviously important in this kind of climate," Brookhouse says.

Charles Azzopardi, one of our top 10 planners, says his firm, Whittle & Skok Financial Services, has been expanding its

Graeme Quinlan

The satisfaction is derived from the relationship you develop with clients over a period of time.



client contact ever since late last year. "We've been increasing the level of communication and being very tight with service standards," he says. That means responding to client requests promptly, issuing regular emails and completing at least two annual consultations.

Technically comfortable

A good financial planner is one who can add value via appropriate strategies and knows when and how to adjust them for different circumstances, something that is particularly important now.

For example, Brookhouse cites the transition to retirement pension - where investors can start taking a percentage of their super balance as a pension prior to full retirement - as one successful way of rebuilding client balances. "Investors need to speak to their adviser and go over their goals," she says. The transition to retirement pension is also Azzopardi's favourite option. "It's too good a strategy for clients that are eligible ... to ignore it."

Priestley says there are always risk-free returns investors can take advantage of. A simple example is salary sacrificing. "Deductible contributions can provide an immediate and guaranteed return of up to 59 per cent, while the government cocontribution gives 150 per cent on the original investment," he says. He highlights the value

of receiving good strategic advice at the right time, through the following example: A coupl borrowed \$500,000 to purchase an investmen property on advice from a friend just four years before they were planning to retire. The cost of holding the house is about \$100,000 but its value has not increased since purchase.

"They did not understand the nature of the investment, the risks involved or what rate of capital growth was required to just break even," he says. "The investment strategy was too risky for them and did not suit their objective of creating wealth for retirement in just four years."

Here are the nation's top planners – and their top strategies.



information.

I enjoy finding useful, beneficial solutions that optimise my clients' wellbeing.

Jason Perkins I like keeping abreast of changes in the laws, markets and the economy.

Jeff Lemin

The part I enjoy most is working with clients to help them reach their goals.

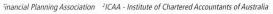
Grant Enders

I get satisfaction from all our clients who see the benefit offered by our services.

The top 50 moneymakers	The	top	50	money	makers
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ricka@strategyfirst.com.au	/	X	X
hael@thebadgers.com.au	/	X	X
<@agsfg.com.au	/	X	X
ninic@woodburyfs.com.au	1	X	X
we.damian@gmail.com	/	/	X
yn@sgapl.com.au	1	X	X
fitz@bigpond.com.au	/	X	X
voodp@bridgesweb.com.au	1	X	X
on.hodges@ricamden.com.au	/	X	X
on.hodges@riparramatta.com.au	/	X	X
id@executivewealthsolutions.com.au	/	X	X
mackay@quantumfinancial.com.au	1	X	/
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hen_priestley@godfreypembroke.com.au	/	X	X
d@agsfg.com.au	✓	X	X
schnelle@potts-schnelle.com.au	/	X	/
lu@futureplus.com.au	/	X	X
ford@nexiacourt.com.au	1	X	X
r.connolly@centricwealth.com.au	1	X	X
te@tynmack.com.au	1	X	X
gerald@magnitudefp.com.au	/	X	X
ony@donegal.com.au	1	X	X
emin@aspirefc.com.au	/	X	X
.little@landmarkfm.com.au	1	/	X
eod@globalfsg.com	/	X	X
hl@kennas.com	/	X	X
:.payne@retireinvestseqld.com.au	1	X	X
@rowsellfinancial.com.au	X	X	1
②edwardsmarshall.com.au	1	X	X
hew.mcconnell@shadforths.com.au	/	X	X
.allan@mercer.com	/	X	X
esa@whittleskok.com.au	1	X	X
;01@bigpond.net.au		X	X
an.durch@mercer.com	/	X	X
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ne.quinlan@whkhorwath.com.au	/	X	X
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ailey@godfreypembroke.com.au	1	X	X
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Jennifer Brookhouse MANAGER OF TECHNICAL SERVICES, ZURICH FINANCIAL SERVICES

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DIRECTOR, STRATEGY STEPS



Making the Masterclass

The AFR Smart Investor Masterclass exam is now in its 12th year but putting it together is still a formidable task. This year, the baton has been handed to Zurich Financial Services' Manager of Technical Services, Jennifer Brookhouse, and Strategy Steps director Louise Biti.

Between them they worked through a database of over 200 questions to update the content for any legislation changes that have happened over the past year. New areas to be tested were identified and some questions of their own were also added, checked and rechecked before being posted online for participants to answer.

In addition, each year the magazine asks a panel of technical experts to submit new questions. This year, we want to thank the following people: Alex Denham, head of technical services at Challenger; Craig Meldrum, national manager of technical services at Australian Unity; Graeme Colley, superannuation strategy manager of ING's Super Concepts; Peter Bobbin, a partner at the legal firm The Argyle Partnership; and Suzanne Haddan, managing director of BFG Financial Services.

Masterclass participants need to be certified financial planner (CFP) members of the Financial Planning Association (FPA), or financial planning specialists (FPS) with the Institute of Chartered Accountants of Australia (ICAA) or CPA Australia (CPA).

The exam runs throughout October each year and participants have 60 minutes to complete a random selection of 45 questions, which will cover a range of topics including tax, superannuation (including SMSFs), social security, asset allocation, investment strategies, financial maths and estate planning. Si



AFR Smart Investor magazine congratulates

David Lenarduzzi

for outstanding achievement as a member of the

MASTERCLASS FOR FINANCIAL PLANNING 2009

Top 50 Honour Roll

Nicole Pedersen-McKinnon MANAGING EDITOR AFR SMART INVESTOR

Mh-hy.

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