Private Wealth Advisers

Adviser profile

Brisbane

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The BDO team

Andrew White
Partner

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Employee Representative Number: 001001670

Andrew has worked in the financial services industry since 1986 and has been with BDO Private Wealth since 1999. He consults to, and serves on, the boards of private and family-owned businesses on investment matters. Andrew also sits on an Investment Advisory Committee for a large private school in Brisbane.

Andrew has extensive experience in dealing with professionals, small to medium-sized business owners and senior executives including directors of public companies. As a partner, his role includes working with our wealth advisers to develop strategies and provide advice to clients to meet their needs and objectives.

Guy Taylor
Partner

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Employee Representative Number: 001001652

Guy has been with BDO Private Wealth since 2007 and has more than a decade of financial planning experience. Guy brings a vast amount of knowledge to the team and offers professional strategic advice to clients to ensure their best interests are met.

Guy's focus is on assisting high-net-worth individuals and their families maximise their situation. He specialises in providing personalised strategic advice on wealth creation, debt reduction and retirement planning strategies. This includes investment portfolio construction and management, asset structuring, tax minimisation, Self-Managed Superannuation Funds (SMSF), risk management (insurance) and estate planning.

David Woolley
Partner
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Employee Representative Number: 000426618

With more than 20 years' experience in financial services, David provides tailored advice to clients across wealth creation, retirement planning, portfolio design, structuring, risk protection and estate planning. He is passionate about building long-lasting relationships with his clients and providing excellence in all aspects of advice and service.

Prior to joining BDO, David owned and operated a financial planning practice providing advice to medical specialists, senior executives and business owners. He has also worked in roles for major financial institutions and as a superannuation consultant for a global firm.

Natasha Johnson
Wealth Adviser

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+61 7 3237 5961
Employee Representative Number: 001238587

Natasha is an experienced Wealth Adviser in the BDO team in our Brisbane and Sunshine Coast offices. She provides advice to clients throughout all stages of life, and has a special interest in working with families with complex financial situations and providing strategic aged care advice.

Natasha prioritises building long-lasting relationships with her clients. She has a deep understanding of their unique situation and ensures the advice she provides will allow her clients to maximise their lifestyle.

Michael Ryan
Wealth Adviser

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Employee Representative Number: 001001791

Michael is an experienced Wealth Adviser who has been with BDO Private Wealth since 2012. He provides extensive advice and financial planning services to his clients, particularly in the areas of investments, superannuation, retirement planning, and risk protection.

Michael works closely with his clients to help grow and protect their wealth and to ensure they feel comfortable in their financial position.

Terrie Wendland
Wealth Adviser

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Employee Representative Number: 001270326

Terrie started in the financial services industry more than 20 years ago, having worked in a number of stockbroking and financial advice firms. After time out of the industry to look after her young children, Terrie returned to the industry working with BDO in the Salary Packaging team before moving to Private Wealth.

Terrie brings a wealth of experience in all facets of financial advice and investment. Throughout her career she has provided specific solutions to a diverse client base with varying lifestyle and financial objectives.

Shaun Haden
Wealth Adviser

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Employee Representative Number: 001001657

Shaun works with our clients to understand their financial situation so they can make informed decisions about their future to maximise their lifestyle through all stages of life. He works with individuals, families and not-for-profits to develop wealth creation strategies and assist them in understanding if they are on track to achieve their goals.

Shaun is also a member of the team's internal research committee and assesses the approach, strategy and benefits of investments for clients.

Jessica Agius
Wealth Adviser

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Employee Representative Number: 001262366

Jessica began working in the financial services industry in 2014, before joining BDO PWA in 2016. She understands the importance of taking a holistic approach to financial planning to gain the best results for her clients.

Jessica gets to know her clients on a personal level to ensure the outcomes obtained are deeply in line with the needs and objectives of each client.

Oliver Straker
Wealth Adviser

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Employee Representative Number: 001272098

Oliver is a well-rounded adviser with a knowledge base beyond financial planning. He is a chartered accountant and his earlier experience as an auditor of ASX-listed companies gives him a strong understanding of accounting and finance.

Oliver is a director of a Queensland based charity and has a passion for the not-for-profit sector. He specialises in building governance frameworks and investment solutions for charitable organisations.

Annabelle Peters
Associate Wealth Adviser

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Employee Representative Number: 001272930

Having joined BDO Private Wealth Advisers in 2020, Annabelle has a wealth of experience in assisting clients with their unique situations. Annabelle's empathetic nature helps her to build strong client relationships and uncover her clients' aspirations to develop well-rounded and appropriate financial strategies. Her collaborative approach allows clients to address uncertainties, provides consistent communication, and offers guidance throughout all aspects of the advice process.

Annabelle's academic foundations are strong and well diversified. Having worked in the financial services industry since 2018, she has obtained a Bachelor of Business (Finance), Bachelor of Science (Environmental), a diploma of financial planning (RG146) and has recently completed her Graduate Certificate in Financial Planning.

Isaac Montaner

Associate Wealth Adviser

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Employee Representative Number: 001297643

Isaac provides his clients with bespoke advice in line with their financial and lifestyle objectives. His ability to remain steadfast through market cycles, transparent communication style, and capacity for providing holistic financial advice allow him to form valued advice partnerships with his clients.

Prior to joining BDO Private Wealth Advisers in 2020, Isaac worked in a family office assisting high net-worth families with their succession and capital needs. Isaac graduated in 2018 with a Bachelor of Commerce at the University of Queensland, majoring in Finance, and recently completed his Graduate Diploma of Financial Planning. Isaac is currently a member of BDO Private Wealth Advisers' Investment Committee which is responsible for reviewing and managing BDO's overall investment approach, systems, and framework within which the business operates.

Olivia Raithatha

Associate Wealth Adviser

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+61 7 3237 5673
Employee Representative Number: 001270312

Olivia began working in the financial services industry in 2008 before joining BDO PWA in 2013.

She is dedicated to providing a high level of service to clients by building quality relationships, to assist in providing them with holistic solutions suited to their needs and aspirations.

Beanca Monks

Associate Wealth Adviser

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+61 7 3173 5441
Employee Representative Number: 001287656

Beanca is a dedicated and empathetic adviser who is committed to providing exceptional client service.

She is highly motivated to assist clients in achieving what is important to them, and believes in tailored financial advice, rather than a one-size-fits-all approach.

Beanca is also focused on enhancing the advice experience of all BDO Private Wealth clients. Through her involvement with strategic groups she provides leadership, planning and coordination of new initiatives that deliver continuously improved outcomes for clients.

The process

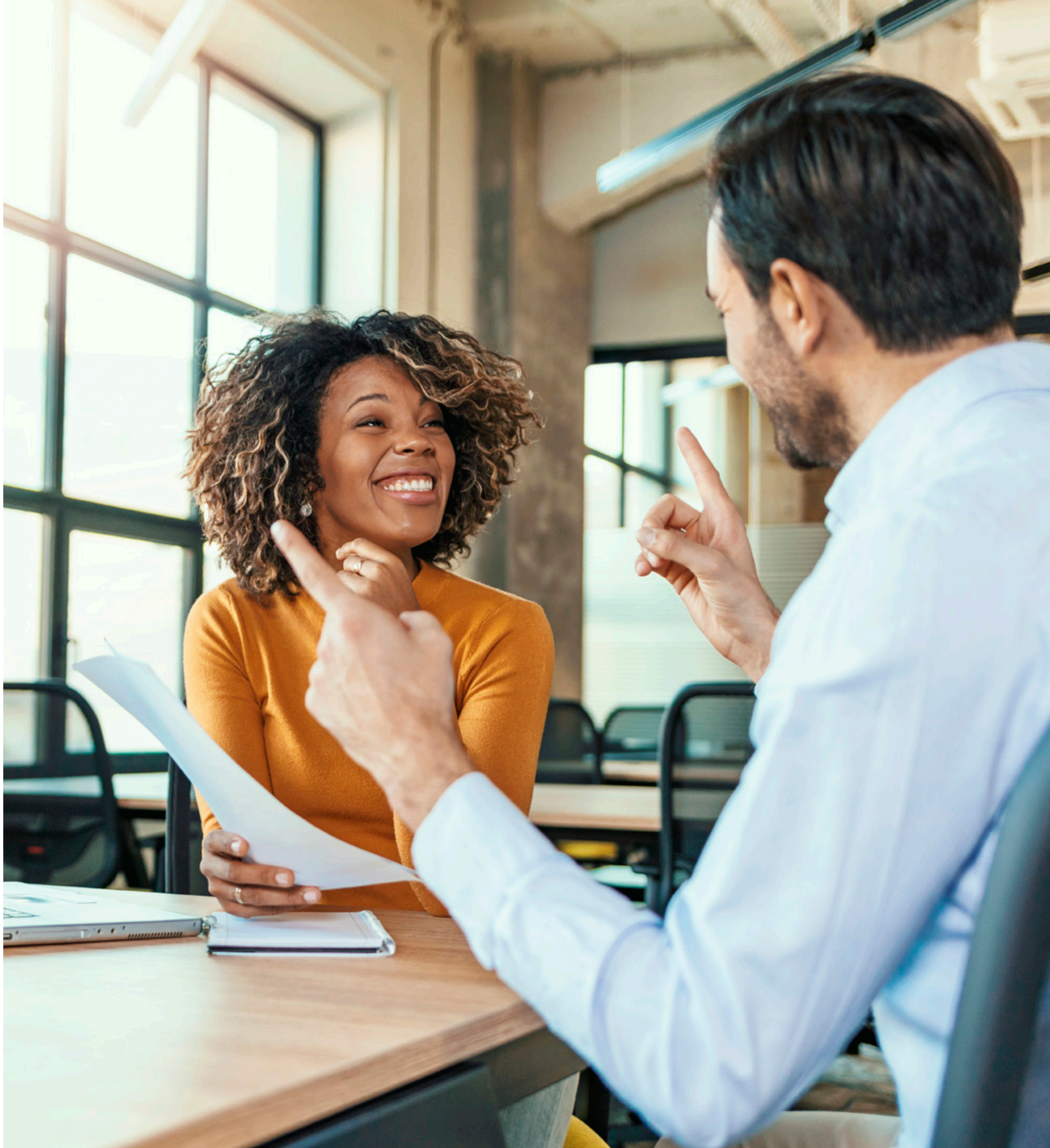
Helping you to engage and understand your financial situation and to see how your financial future is shaping up can be powerful. BDO Private Wealth works with you so you can take control.

In order to provide you with financial advice, we need to understand you and your situation and what drives you. We believe there is very little that exists in isolation. To us, the holiday choices you make, how you educate your children, time spent with family, your estate plans and the values you hold are just as important as your income, expenditure and savings. By collecting this information and getting a sense of who you are, we can develop and provide you with individually tailored solutions through either a Discussion Paper or a Statement of Advice (SoA) (or both), allowing you to have a greater understanding of your overall financial position and make informed future lifestyle decisions.

Authorisations

Our advisers have been authorised under BDO Private Wealth Advisers Pty Ltd to provide advice and deal in the following financial advice areas:

- Deposit products
- Government debentures, stocks and bonds
- Life insurance risk and investment products
- Managed investment schemes, including investor directed portfolio services
- Retirement savings account products
- Securities
- Superannuation.



Fees and benefits BDO may receive

Discussion paper

We charge on a fee-for-service basis. This means the cost will vary, depending on the complexity of preparing a discussion paper. Our fee for the preparation of a discussion paper starts at $4,500 plus GST and would increase dependent upon the complexity of your situation. A full outline of costs will be provided to you prior to us entering into an agreement to prepare a discussion paper.

Advice implementation fee

If we provide specific advice on strategy and/or provide investment recommendations or insurance advice, an outline of the fee will be provided prior to us proceeding with the advice. Our advice fee starts at $4,500 plus gst and would be higher the more complex your situation. The fee will cover the specific advice and any implementation of investments or insurances that may apply. In most instances, you will be sent an invoice for this fee.

Ongoing service fee

We also provide a comprehensive ongoing service. The fee can vary depending on your situation and services provided. This fee can be charged based on a fixed fee or percentage of funds under advice. The table below provides a guide to our ongoing service fees. The method and amount of this fee will be provided to you for approval prior to you engaging our services. Some of the factors that determine the fee are the complexity, number of portfolios, types of investments and time taken to provide the ongoing service.

Wealth advisers

BDO Private Wealth Advisers are employees of the firm and as such, are salary advisers. Wealth Advisers do not receive any advice fees or commissions when providing financial advice.

Insurance products

Although we are working towards being entirely fee based, the fact remains that we are currently unable to avoid commission payments from some product providers. Only 4% of our business is commission based.

The issuers of life insurance products pay BDO Private Wealth an initial and ongoing commission. This commission can vary depending on the product and insurance company and the year you take out the insurance. The following table explains the commission percentages BDO Private Wealth will be paid each year.

POLICY DATE	MAXIMUM INITIAL % OF PREMIUM	MAXIMUM ONGOING % OF PREMIUM
From 1 January 2020	60%	20%

For example, if your first year's premium was $500 and the initial commission was 60%, BDO PWA will receive $300. If your premium for the second and subsequent years was $500 and the ongoing commission was 20%, BDO PWA will receive $100 per annum.

All fees and commissions are exclusive of GST. All fees are payable to BDO Private Wealth.

Referral fee

BDO Private Wealth have a referral fee arrangement with a limited number of external groups. If you have been referred to us by one of these parties, a referral fee will be paid to the referring party (maximum fee payable is 20% of your fee).

For example, if your fee was $7,500, we will pay $1,500 to the referral party.

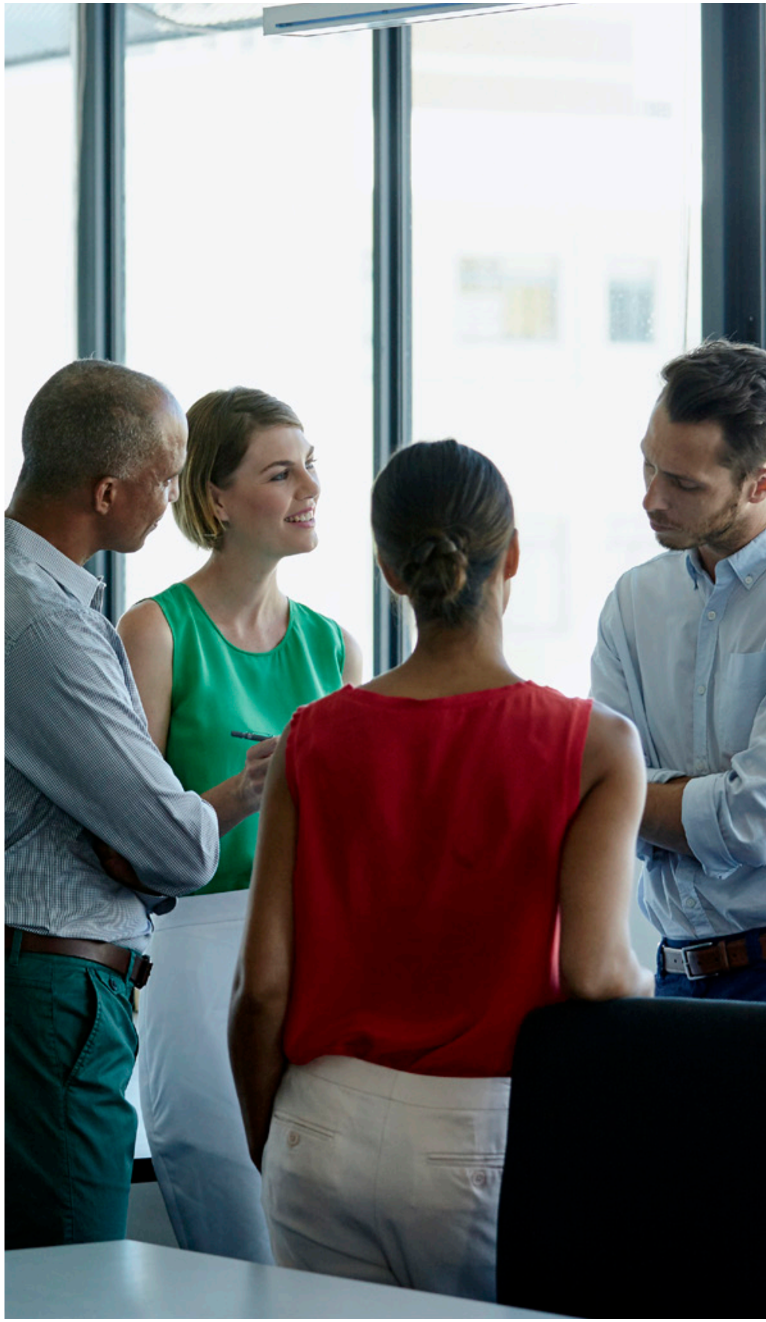
The exact amounts of any fees, commissions, bonuses or other incentives received by BDO Private Wealth will be included in the Statement of Advice provided to you.

Other benefits

We are required to keep a register of Alternative Remuneration which details any payment other than fees and commissions which may be received by us from fund managers or product providers. This register is available for inspection with 7 days' notice in writing.

These benefits assist with the provision of financial and marketing services, invitations to industry seminar presentations and conference registration fees. The maximum value of any such benefit is $300.

Where any such relationship or association exists with a fund manager, and we recommend you to invest in their product, we will explain the details of any benefit we may be entitled to receive. This information will also be included in the Statement of Advice we provide.



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