Antipodean Advisory

Personal financial advice when experience and results matter

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When experience and results matter

Michael Clapham
Wealth Adviser

"With over 25 years of experience working within the financial services industry we're focused on developing and providing investment solutions and services that deliver ongoing value for our clients."

"We are committed to our mission of helping clients understand their options within an often complex financial world, removing risk and providing financial certainty."

Michael Clapham

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The right help at the right time - guidance, direction and advice

Antipodean Advisory is a privately-owned wealth management and financial services advisory firm. We specialise in providing people from all walks of life with personal, strategic financial advice and tailored wealth management solutions.

Our aim is to help busy, time-poor business owners and professionals to gain control of their finances and maximise their wealth creation opportunities. We do this by developing a financial roadmap that outlines a clear direction towards long-term wealth creation and financial prosperity.

Listening carefully to understand you, and to get it right

Our approach considers all aspects of your financial circumstances, including your current and foreseeable financial resources and obligations, as well as your lifestyle aspirations for the future.

If we both agree that working together will be beneficial for both parties, we'll commence the process of developing a comprehensive financial and lifestyle plan that's tailor-made for you.

This provides you with confidence, knowing that all of your financial affairs are managed professionally, removing complexity and providing real peace of mind, so you're able to enjoy a secure and comfortable financial future.

Why choose us?

Who we are and what we stand for

Antipodean Advisory primary aim always has been, and continues to be, to provide simple, easy to understand financial advice, solutions and services for all Australians.

Reputation and experience

Principal Wealth Adviser Michael Clapham has over 25 years of experience in various global retail and investment bank roles. He has knowledge and experience across a range of asset classes. Michael's accounting and taxation experience combined with his investment and product knowledge means that he brings a distinctive skill set when assessing each client's needs, and in developing suitable financial solutions and strategies to meet their particular requirements.

> *"My knowledge comes from real life experience and theory. I have seen the ups and downs of financial markets, I have lived a few of my own ups and downs and I realise that everyone's journey and story is unique and individual.*
>
> *I have always been true to my personal standards and values. I do not follow the industry norm which is a set of minimum standards. I believe in setting the bar as high as possible which means when I am working with you on a financial solution I am searching for the best product or solution to meet your needs."*

Michael Clapham

We are proud to say that most of our clients come to us through the kind introductions of existing satisfied clients. Our clients tell us that they recommend us because our advice works, and we make everything easy to understand; which provides real peace of mind and the freedom to focus on the things that are really important to them.

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The right outcomes for you

We are always open, honest and transparent. It is our role to provide you with effective financial strategies, minimising risk wherever possible, while striving to provide you with the investment outcomes you desire.

A secure financial future for you and those you care for is our focus. Our aim is to provide you with easy to understand solutions and strategies that are designed to get you on track – and then keep you there.

With our guidance you will experience real confidence about your financial future, secure in the knowledge that you have a highly-qualified professional financial adviser assisting you with your financial affairs and helping you to make the right financial decisions about your future.

A complete service

We know how busy most people are, and that most of our clients would much rather spend any free time they have with their family and friends. So we take care of many aspects of our clients' financial lives including the administration of investment portfolios, the ongoing advice strategies, as well as often liaising with our clients' other professional points of contact in order to deliver a complete and holistic service and make their lives easier.

Our clients tell us that they recommend us because our advice works, and we make everything easy to understand; which provides real peace of mind and the freedom to focus on the things that are really important to them.

We deliver the right outcomes

We are always open, honest and transparent. It is our role to provide you with the best strategies, minimising and reducing risk wherever possible, and at the same time provide you with the investment outcomes you desire.

Our relationship is about solutions for your financial future, which is our main focus. It's about providing you with effective, easy to understand strategies and options to get you on track and on the right path.

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We will minimise the financial stress that you may be experiencing, as we introduce you to new ways to help you with managing your money. We also assist with and co-ordinate other professional relationships, helping you reach your financial and lifestyle goals efficiently and effectively.

We continue to pro-actively provide learning opportunities about sound financial knowledge and information.

How will we work together?

We have a “step by step” engagement program.

Our first step is to meet with you to discuss your situation and establish whether an ongoing relationship will be suitable for both parties. This meeting is conducted without charge or obligation.

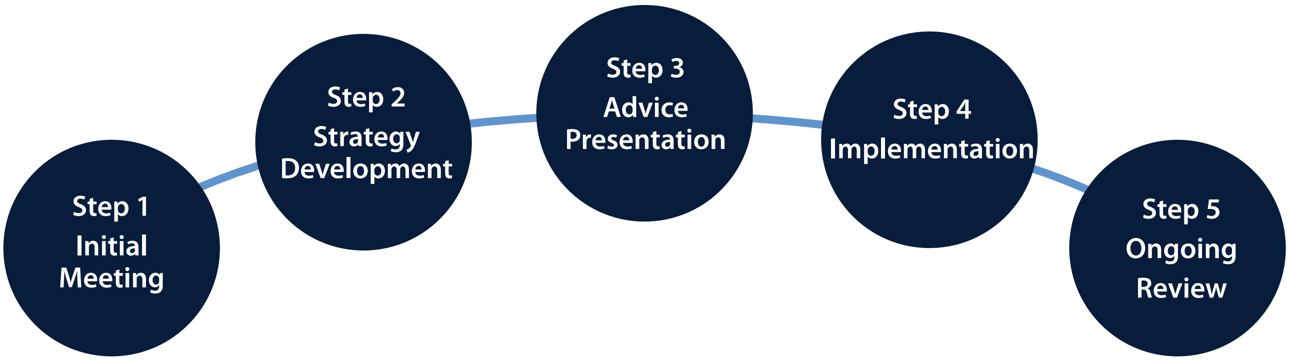
The next step is to agree to work together. Having established that we will work together, and agreed upon the terms through which you will employ us as your adviser, our work begins on your financial plan.

Using all of the information gathered, we agree on your investment profile and undertake a series of ‘financial planning models’ in order to develop a financial plan that is specifically tailored for you.

Most importantly, we will provide you with strategic and product advice on an ongoing basis, including regular reviews and a package of related services. This includes regular information via newsletters, presentations, and other communications.

A regular review allows us to discuss the latest investment trends and regulatory information in order to make the most appropriate adjustments to your financial plans. Ultimately, we aim to keep you on track to living the life that you want, bringing you real peace of mind that you may not otherwise have achieved.

Our 5 step engagement model



Our 5 step engagement model is a simple but effective process. Each step involves detailed discussion and collaboration between both parties. This allows us to provide you with the most effective advice, which will give you the best possible chance of achieving your financial and lifestyle goals.

Our approach is a highly personalised one. We take the time to get to know you, and to understand your goals and aspirations for the future. Not just where you want to be financially, but also in terms of what you want out of life. Because life isn't all about money, it's also about ensuring that you're equipped to enjoy the quality of life you desire for you and those you care for now, and well into the years ahead.

We work hard to gain your trust, aiming to deliver long term strategic value, while operating with the utmost integrity, as we are completely transparent with all fees and costs. You remain in control at all times, and we only proceed with the strategies we recommend once you are completely satisfied with our advice and recommendations.

Importantly, we provide this tailored service to each of our clients in a completely confidential environment.

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The 7 most asked questions about working with Michael Clapham

Why do I need a Financial Planner to help me?

The objective of financial planning is to move people closer towards financial independence. We are all on this journey trying to accumulate enough money to provide us with the lifestyle we desire. However in order to achieve financial independence, it takes more than just paying down debts and saving money, it takes proactive planning and ongoing review with the help of a financial planner.

> *We are committed to an intensive education program, which ensures our industry knowledge and awareness of legal issues is always current.*

Knowledge is power. But it's often been quoted that a little bit of knowledge can be a dangerous thing. Planning your financial life is not just about knowing how investments work or even understanding what the best performing investment types are. To ensure that you are a successful investor over the longer term, you need to make the most appropriate financial decisions at the right time for you. This decision-making encompasses aspects far beyond just picking the 'right' investment.

Most people are so busy making a living that they simply don't have the time to keep up to date with all the knowledge that's required about the financial world, including changes to government legislation and taxation, in order to make the right investment and strategy choices. We are committed to an intensive education program, which ensures our industry knowledge and awareness of legal issues is always current. With over 25 years of experience working within the financial services profession, our passion is helping people from all walks of like to enjoy a secure and comfortable financial future.

Most importantly, we specialise in retirement planning. Which means we can provide you with tailored retirement advice, solutions and services that are matched to your unique circumstances.

How much will it cost?

Our aim is to help you to achieve the financial and lifestyle results that you desire and to create and protect the optimum level of wealth that your circumstances allow.

Once we have met and discussed your situation, we will provide you with a complete breakdown of the costs associated with our advice and the implementation of the strategies we recommend. For comprehensive advice within your financial plan, you may expect to invest from $2,640 to $6,600.

To maintain our ongoing client care services (advice, service and review), the fee will be from $3,500 to $10,000 per annum. All fees and charges are outlined in detail in the financial plan, and many of these fees are tax deductible.

When you put things into context, this is a small investment in your future. If you think about it, many people (never more so than over the past 15 or so years), have thought nothing about spending $400,000, $600,000, $700,000 or more on an investment property. The stamp duty alone for a $600,000 property is over $32,000.

Then there are the upkeep and servicing costs, with an average of 1% of property value per annum. Not to mention the costs associated with selling the property, commissions and so on, which could run into many thousands of dollars, all without any real advice, help or direction.

Are there any guarantees?

Yes. As a valued client, we will always deliver our services to you in the most honest and professional way. We will always place your needs ahead of our own, constantly striving to deliver a friendly and professional service. I will contact you if your investment strategy requires review outside of our agreed review period, and always listen to your concerns and requests.

If at any time, you feel that we are not meeting our commitments, simply inform us of your concerns, providing 30 days notice, and any ongoing service fee arrangement will cease.

What results have other clients seen?

Through our Financial Planning process, not only have we been reorganising our client's affairs so they achieve many of their financial objectives, we've been regularly saving clients $2,000 to $30,000 a year or more in unnecessary income and other taxes as well as other often hidden, wasteful expenses.

With the benefit of our advice and services, many retiree clients are now receiving social security benefits for the first time or have increased their existing benefits. This has meant anywhere from $1,000 to $30,000 per year in extra assistance. These are payments they would have not otherwise received. In many cases, we have arranged our client's affairs so that they receive most, or all of their retirement income, tax-free.

For other clients, we have ensured that their investment portfolios benefit from the most suited asset mix for them and the best strategies for their own unique circumstances. In most cases, this has meant improved performance and overall results, which means they build their nest egg and create their wealth in the safest and most expedient way possible.

Our clients usually reduce their personal and/or business taxation and increase the long-term returns on their money invested. Structuring their finances in the most tax and social security effective manner, the administration burden is decreased, as is the time commitment involved in managing their finances and insurances. Ultimately, this increases the level of income they can draw upon, from both their own investments and where appropriate from social security. All this means is that they have more money in their lives.

Here's what some of our clients have to say about working with Michael Clapham

"I have been incredibly satisfied with the service Michael has provided for the past three and a half years. I have the greatest confidence in his straightforward advice and have no doubt whatsoever that his advice is directed to what is in my best interests."

"Michael has in excess of one million dollars of mine under his control and this will continue to grow and produce income. Under his guidance, I would have no hesitation in recommending Michael and the advice he provides."

John C
Retired Judge

"I had been apprehensive about the risk of investing in shares or wealth portfolios, but Michael tailored a plan specifically to match my risk profile. My cash is now earning significantly more than it was in term deposits and low interest bank accounts, while still giving me the security of a medium risk portfolio".

"I have already recommended Michael to friends as he doesn't just provide a one size fits all offering, he takes the time to get to know your individual financial situation and create a realistic but challenging plan to ensure your money will work well for you. It has given me peace of mind as I no longer worry that I'm missing out on wealth creation".

"My money is working for me without me having to do anything. My superannuation and insurances have also been restructured to ensure I'm protected for the future".

Ruth
Chief Financial Officer

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"I met Michael socially in our local area, so I knew him on a personal level before engaging with him professionally. After learning what his speciality is, I asked him to take me on as a client as I was unhappy with the level of service from my previous adviser. Although I had a previous planner, I didn't really understand what was happening and never heard from them. Michael was quick to explain the process and I had straight up trust in what he was doing".

"Michael's communication is great and I enjoy receiving the reports on my super and tracking how it is going, as I have full confidence in his recommendations. He also put my insurances right to and covered me for what I actually need. We tend not to worry about our super sometimes but after working with Michael I have realised the importance of it and what it can do long-term. I feel I am in a much better position and back on track and its thanks to Michael. I have even referred my mum and other family members which says a lot".

Luke C

Mortgage Broker

"We came to Michael to help guide us in our early years as a couple, to help make sure we are set up correctly for our years throughout retirement. We are in it for the long haul, however once meeting with Michael I was really surprised on the short-term impact he has had".

"As the main decision maker in our household, Michael has helped ease a lot of stress and pressure I was feeling from making all the big calls. I would say this is one of the most valuable things I have received from his guidance. It's like having a top player, and he's on the bench and I get to call him up to play whenever I need, and it leads to all the right goals".

"I couldn't recommend Michael more. Always ready to explain things simply for us, gives us multiple options, and most importantly works to our goals. Not just a general plan for wealth, I feel our journey with Michael is personalised, ready to grow and adapt with us. It's a team."

Alysia & Simon
Branding/Packaging Designer & Service Manager

"After meeting Michael for the first time, my wife and I felt comfortable with his thoughts on our financial future. He has given us a strategy to survive in our later years, as my wife is a few years younger than me, her aged pension does not apply for the next 7 years but after consulting with Michael we will be able to live comfortably until this occurs. We would recommend Michael to look after your financial affairs, and this also includes Centrelink negotiations."

Rob & Gaye
Retiree & Registered Nurse

"Michael has taken the time to sit and listen to us and work with us on the best solutions for us. We have to say that he has lifted the burden we felt when making certain financial decisions because as parents and business owners we don't have the time or wherewithal to thoroughly investigate and research our options. It's like having a coach for your finances keeping you financially fit. Michael is not only a great guy but easy to work with and we feel secure in the knowledge that the plans we are making together are benefiting us now and into the future. We wouldn't hesitate to recommend Michael as a financial planner."

Mike & Angela
Principals, Media Smiths

"We were very fortunate to be introduced to Michael Clapham over two years ago, knowing what to do with our financials were quite overwhelming until Michael became our financial adviser. He helped us with reconfiguring superannuation and choosing a managed fund based on our long-term goals, set by providing us with an extensive financial plan, also pointing out the importance of life insurance and income protection insurance. Thus I can feel confident in both our current situation and our future".

"I am always happy to recommend Michael to anyone and any small business looking for personalised service."

Johnny & Anna
Graphic Designer & Landscape Architect

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"Through Michael providing advice on number of financial fronts, we have managed to increase our financial security, with a long term plan to ensure that we maximise our superannuation for our retirement. Michael took the time to understand our financial goals, and plan a strategy to help us achieve these. Michael has guided us with strategies to reduce our taxes, increase our superannuation, as well as pay off our mortgage debt".

"We have always found that Michael is easy to discuss matters with, and provides frequent updates on our financial position throughout the year. We would highly recommend Michael, and have done so to family and friends over the past year".

Justin & Sarah

Civil Engineer & Personal Assistant

"Michael has been an integral part in helping my husband and I organise our finances to set us up for the future. Not long after buying our first home, Michael helped us understand our home finances from what types of insurance were necessary for our position to how we set up our home bank accounts. He has since further assisted me as I transitioned into self-employment, his advice being invaluable".

"My husband and I are both in the creative industry so finances aren't our key strength! However with Michael's assistance in giving us a simple structure to work to (in clear and easy to understand terms) we have been able to achieve our financial goals. Thanks Michael!"

Luisa & Nick

Graphic Designers

"With the advice Michael has provided us, my wife and I take comfort knowing that our financial future is secure. We can be at ease and stress less as we know that our money is working hard towards our life goals. He has been accommodating to our requests and patient with assisting us understand what our money is doing. I would recommend anyone requiring achieving financial goals seek Michael's guidance".

Bernard & Elizabeth

Lead Technican & Director

When is the best time to get started?

Right now, today, this minute, before you take another step, waste another dollar. Far too many people procrastinate and they think that something better may come along or "it will be alright" all by itself. Of course, we all know that money doesn't take care of itself.

The sooner you start planning your financial future, the more comfortable it will be and we can make sure that you are not missing out on anything you may be entitled to. Engaging our services will allow you to spend more time with your family and friends and enjoy your money. There's no time like the present to get started on your dreams and goals.

How do we get started?

The first step is to take the first step. If you haven't already done so, contact Antipodean Advisory today. Contact our office to make an appointment to discuss your situation and to find out how we can help you to achieve the financial and lifestyle results you really desire.

Further Information

To find out how we can help you, please contact our office to arrange a complimentary appointment.

Michael Clapham

Antipodean Advisory

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