



Antipodean Advisory

# Financial Adviser Profile

## Overview

Michael has worked in financial markets since 1990 in various senior positions within the global retail and investment banking sector across a range of asset classes and financial products as well as balance sheet management, interbank pricing making, risk management, asset and liability management, product development, product sales and structuring investments.

Michael's experience combined with his investment and product knowledge developed over his 25 years in financial markets brings a unique set of skills to each client's needs and enables him to effectively manage risk while building tailored financial strategies which create value for his clients, provide lasting returns, ensure financial security and assist clients with understanding their options within an often complex financial world.

Michael is authorised to provide financial advice as a Director of Antipodean Private Pty Ltd trading as Antipodean Advisory (AFSL 547263) and a registered Financial Advisor (100443) with the Australian Securities and Investments Commission.

## Areas of Specialisation

Michael is specialised and has extensive experience in the following areas:

- Creating wealth in a tax efficient manner;
- Investment advice and portfolio management;
- Cash flow management and budgeting;
- Superannuation advice (including SMSFs);
- SMSF compliance and administration;
- Planning for your retirement (including assessing social security eligibility);
- Business succession planning;
- Small business structuring and establishment;
- Wealth protection and personal insurance strategies;
- Risk Management;
- Equity Markets domestic and international;
- Debt markets, Government, Semi Government & Corporate Bonds & Floating Rate Notes; and
- Structured and Hybrid investments.

## Qualifications

Michael holds a Bachelor of Business Studies (Accounting and Finance), a Graduate Diploma of Financial Services (Financial Markets), a Diploma of Financial Services (Financial Planning), meets the competency requirements under ASIC's Regulatory Guide RG 146 and is a Registered Tax Agent (24723528) and meets the Financial Advisor and Ethics Authority (FASEA) code of ethics.



## Michael Clapham

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## Authorisations

Michael is authorised to provide advice and deal in the following financial products:

- Debentures, Stocks or Bonds issued or proposed to be issued by a Government;
- Securities;
- Deposit & Payment Products;
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services;
- Life Products including Investment Life Insurance Products & Life Risk Insurance Products;
- Retirement Savings Accounts products;
- Superannuation; and
- Standard Margin Lending Facilities.
- Self Managed Superannuation Funds.

## The Financial Planning Process

### Step 1 – Initial Consultation

As a first step, Michael will meet with you for around 1 hour to understand your financial and lifestyle goals, as well as your current financial position and investment experience. When creating a financial plan, Michael will use your goals to guide the strategies and recommendations. This ensures your financial plan not only compliments your attitude to risk, but also your short, medium and long-term objectives.

### Step 2 – Financial Plan Preparation

Following your Initial Consultation, Michael will provide you with our Client Information Questionnaire. To engage Michael's services, simply complete and return this document.

It generally takes 2 to 3 weeks for Michael to review your existing financial position (including expenditure, investments, personal insurances and superannuation) and to prepare the detailed financial modelling and research that forms the basis of your financial plan (otherwise known as a 'Statement of Advice').

With the assessment of your goals, financial needs and current situation complete, Michael creates a financial plan that will help you achieve your goals and seek to maximise your wealth creation potential.

### Step 3 – Advice Presentation Meeting

Michael will schedule an Advice Presentation Meeting with you at a mutually convenient time.

During this meeting, Michael will explain all of the strategy recommendations contained in your financial plan, explain if any strategy recommendations were discounted and why, present the financial modelling and projections contained in your financial plan and answer any questions that you may have.

Your Advice Presentation Meeting generally takes at least 1 hour, although this may be longer depending on the complexity of your situation and the number of strategy recommendations.

### Step 4 – Implementation

Michael (and his staff) will arrange the implementation of all recommendations contained in your financial plan.

Wherever possible, we look to save you valuable time and take the hassle out of opening new accounts, transferring funds or arranging insurance policies. We can also deal directly with third party professional services on your behalf such as accountants, lawyers and mortgage brokers.

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## Step 5 – Ongoing Review

All financial advice requires regular review to ensure that it continues to meet your needs, is up-to-date with any legislative and economic changes, and that your investments are performing in line with expectations.

Michael provides clients with the opportunity to benefit from an ongoing advice retainer service and portfolio management program (referred to as the '**Antipodean Advisory Portfolio Service**') to alleviate the concern of incurring additional one-off advice fees and to ensure that your financial strategy remains on-track.

For further details in relation to the Antipodean Advisory Portfolio Service, please refer to the Client Services Agreement that is available for download from our website.

## Antipodean Advisory Fees and Charges

Michael provides an initial consultation to clients at no cost.

If you engage Michael to prepare a financial plan, you will usually be charged a one-off dollar based fee. This fee ranges from \$2,640 (including GST) for a basic financial plan to \$6,600 (including GST) for more complicated matters ('Statement of Advice Fee').

The Statement of Advice Fee will be confirmed by Michael during your Initial Consultation and is payable upon the completion of your financial plan. In some circumstances, it may be possible to have your Statement of Advice Fee deducted from superannuation balance.

In some circumstances, Michael may agree to work with you on an hourly rate basis. Michael's current hourly rate is \$550 per hour (inclusive of GST), charged in 15-minute intervals.

Antipodean Advisory will receive all revenue earned from the financial services provided to you. Michael is a Director of Antipodean Advisory and will receive a salary/benefit from this company.

## Other Benefits Adviser May Receive

From time to time Michael may be invited to social or sporting events and receive the occasional gift such as a bottle of wine or hamper on special occasions.

Michael maintains a register listing the details of any non-cash benefits above \$100. These invitations and gifts do not influence the advice provided to you. If you would like more information you can request a copy of the register at any time.

Michael may also be entitled to receive a commission on life insurance products. Any commission received will be disclosed in your Statement of Advice.

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This Adviser Profile has been authorised for distribution by Antipodean Private Pty Ltd trading as Antipodean Advisory. AFSL No. 547263. This Adviser Profile forms part of the Financial Services Guide (FSG) and is to be read in conjunction with the FSG.