

AFA Adviser of the Year Award 2009 - Pipped at the post – this time....

Welcome to a follow-up edition of **SFS Money Matters**. Our emails are intended to inform, not to offend!

In our last Money Matters, I announced my selection as a finalist for the Association of Financial Advisers (AFA) Adviser of the Year Award for 2009.

The award presentation was held at the AFA National Conference on the Gold Coast on the 6th of October and culminated with the Gala dinner and announcement of the 2009 Adviser of the Year with the eventual winner being my colleague, Graham Campbell from Queensland. My congratulations go to Graham who certainly runs an exceptional business!



From my point of view, the biggest take out from this awards process, was the comfort in knowing that after thorough analysis and comparison to other businesses, we have come through at the top echelon of financial planning businesses across Australia. My aim as the business owner has been to build a 'world class' financial planning business. I believe that the Australian financial system is extremely robust and is seen as a benchmark throughout the world. Therefore, I believe we are well on the way to achieving this goal.

The Award recognises advisers who have demonstrated excellence in the provision of financial advice, underpinned by quality business practices, and who uphold the highest ethical standards and integrity. The assessment also considers contributions to the industry and the broader community.

Colin Morgan, General Manager of award sponsors, Zurich Financial Services, commented that "your peers have told us not only are your business practices impressive but that you go above and beyond in your contribution to the financial services industry - what an honour!" AFA National President, Jim Taggart, said that "the extremely high calibre of this year's finalists

made selecting an ultimate winner difficult."



David Smith, Chief Executive of Zurich said, "In times like these, many people are turning to their trusted adviser to protect their two most important assets: their potential future income and their family. Mistakenly, people often forego insurance in challenging times. Consequently, financial advisers today have an even tougher job advising people why it's

important to protect themselves and their families. Zurich applauds the vital role financial

adviser's play to help families lessen financial burden at times when they are already dealing with an emotional load. The challenge for all of us in the industry is to ensure Australians understand the reality of life's risks and how easily they can protect themselves and their families."

Our holistic advice model, developed over 15 years, focuses on providing tailored outcomes for a wide variety of clients and is underpinned by outstanding client-focussed staff and systems.

I would like to take this opportunity to thank my staff (past and present), business colleagues and all of my valued and loyal clients as this award recognizes not just myself, but our business as a whole.

This is confirmed by the fact that most of our new clients are coming from positive referral sources. If you have any family, friends, colleagues etc that may get some benefit out of the work that we do, please feel free to call or email us and we will make contact with them. Be assured that they will be treated with extreme courtesy and respect.

To me the best indication of how well our business is doing is the many client testimonials that we receive. Please click on this link <http://www.southernfinancial.com.au/testimonials.asp> to view some comments from many happy clients on our website.

"Close, but no cigar - this time (but I had one anyway...!)"



Steve Salvia
Authorised Representative
Charter Financial Planning



2009 AFA Adviser of the Year – Finalist!