



**We provide comfort and clarity in
our clients' financial future.**

Financial Advisor Profiles

Version 8a (August 2025)

Financial Advisor Profiles

These Financial Advisor Profiles are an appendix to the Cutcher & Neale Financial Services Pty Ltd (AFSL No. 433814) Financial Services Guide (FSG) and should be read in conjunction with that document.

Cutcher & Neale Financial Planning & Wealth Management will appoint one or more of our team members to service your account.



Wade Johnson

Partner

*Authorised Representative
Number: 421457*

Wade oversees the Cutcher & Neale Financial Planning & Wealth Management division.

He is a Commerce graduate from the University of Newcastle and also holds a Diploma of Financial Services (Financial Planning).

Wade has over 10 years' experience working in financial services, across a range of accounting and investment advisory roles.

Wade believes investment portfolios should be built on transparency and flexibility, with a focus on direct exposure to both Australian and Global investment markets.

Wade has the following qualifications:

- Bachelor of Commerce
- Diploma of Financial Services (Financial Planning)
- Margin Lending Accreditation (Deakin Prime)
- Derivatives Adviser Accreditation (Kaplan)
- Tier 1 Foreign Exchange – Personal Advice (Kaplan)
- Certificate IV in Finance and Mortgage Broking
- Member of Financial Planning Association of Australia



Saverio Angi

Partner

*Authorised Representative
Number: 1050290*

Saverio joined Cutcher & Neale Financial Planning & Wealth Management in 2021.

Working closely with his clients to get insight into their unique personal and financial circumstances, Sav's ultimate aim is to help his clients reach their goals. Sav enjoys working in partnership with clients to explain and implement wealth creation strategies such as effective tax structuring and debt reduction whilst not losing sight of the important objective of asset protection.

Drawing on over 30 years of experience, Sav takes a holistic approach with his clients allowing him to consider many aspects of clients' finances including their family, practice/business arrangements, investment strategies and retirement planning (including superannuation).

This experience has allowed him to gain a deep understanding of all matters relating to tax, superannuation and finance matters which enables him to be a trusted financial adviser for his clients.

Saverio has the following qualifications:

- Bachelor of Business Accountancy
- Fellow NTAA
- Associate Financial Planner – FPA
- Associate Member – The Tax Institute
- Affiliate of the Chartered Accountants Australia and New Zealand (CAANZ)
- Diploma of Financial Planning (Financial Planning)
- Justice of the Peace (Qualified)



Craig Semmler

Partner

*Authorised Representative
Number: 404350*

Craig joined Cutcher & Neale Financial Planning & Wealth Management in 2014.

He is a Commerce graduate from the University of Newcastle and also holds an Advanced Diploma of Financial Services (Financial Planning).

He has over 15 years of experience working in the financial services industry, across a range of financial advisory roles.

Craig has specialist skills to assist clients in setting their investment strategies, building a plan to maximise and protect wealth and planning for retirement. He enjoys developing an ongoing relationship with his clients and assisting them to realise their lifestyle goals and objectives with a suitable investment approach.

Craig has the following qualifications:

- Bachelor of Commerce
- Advanced Diploma of Financial Services (Financial Planning)
- Margin Lending & Geared Investments Accreditation (Kaplan)
- Self-Managed Super Fund Accreditation (Kaplan)
- Certificate IV in Finance and Mortgage Broking
- Member of Financial Planning Association of Australia



Greg Condon

Associate

*Authorised Representative
Number: 289705*

Greg joined Cutcher & Neale Financial Planning & Wealth Management in 2025, following the merger with BBB Partners.

With over 16 years of experience, Greg has been helping individuals and families put the right life and income protection insurance in place—ensuring financial security and peace of mind when it's needed most.

He focuses on building long-term relationships based on trust, transparency, and sound advice. Greg finds the most rewarding part of his role is supporting clients through the claims process and delivering on the promises that quality insurance provides.

Greg has the following qualifications:

- Advanced Diploma of Financial Planning
- Diploma of Financial Planning
- Certificate IV in Finance and Mortgage Broking



Lincoln Kallady

Associate

Authorised Representative

Number: 1241137

Lincoln joined Cutcher & Neale Financial Planning & Wealth Management in 2025, following the merger with BBB Partners.

Lincoln has worked in the Financial Services and Wealth Management profession since 2011 and joined BBB Partners in 2020.

Lincoln believes helping his clients gain clarity around their values and goals is key. Once established he then helps his clients navigate the important financial decisions with confidence so that they can continue living their best life. With experience ranging from providing business owners with strategic and investment advice, family succession, business succession, financial planning, superannuation and insurance he is well suited to assist his clients.

Lincoln has the following qualifications:

- Diploma of Financial Planning
- Certified Financial Planner®
- Bachelor of Commerce (Accounting)



Philip Stanbridge

Manager – Financial Planning
Senior Investment Advisor

Authorised Representative

Number: 1007279

Phil joined Cutcher & Neale Financial Planning & Wealth Management in 2021.

He holds an Associate Diploma in Business (Accounting) as well as an Advanced Diploma of Financial Services (Financial Planning).

Phil has in excess of 20 years' experience in the Financial Services industry, having worked in various roles within the sector.

He has the necessary skills and experience to provide a high level of technical, superannuation, economic, financial market and product advice to his clients, as well as being focused on long term client relationships.

His holistic advice approach to financial planning ensures that clients are best positioned to realise their investment goals and objectives.

Phil has the following qualifications:

- Associate Diploma in Business (Accounting)
- Advanced Diploma of Financial Services (Financial Planning)
- Margin Lending & Geared Investments Accreditation (Kaplan)
- Self-Managed Superannuation Fund Accreditation (Kaplan)
- Risk Insurance Accreditation (Kaplan)



Tao Hsu

Senior Investment Advisor

*Authorised Representative
Number: 1268690*

Tao joined Cutcher & Neale Financial Planning & Wealth Management in 2025, following the merger with BBB Partners.

Tao was inspired to pursue financial planning by her desire to empower individuals to make informed financial decisions.

She begins by understanding her clients' priorities, always grounding her approach in sound investment principles and a strong technical foundation—the “rules of the game.”

Tao takes care to clearly explain the purpose and rationale behind each strategy, guiding clients through the process step by step. Her goal is to relieve financial pressure, enabling her clients to focus on what truly brings them joy.

Tao has the following qualifications:

- Bachelor of Mathematics
- Certified Financial Planner
- SMSF Specialist Advisor
- Diploma & Advanced Diplomas of Financial Planning



Justin Beeforth

Risk and Investment Advisor

*Authorised Representative
Number: 1249389*

Justin joined Cutcher & Neale Financial Planning & Wealth Management in 2020.

He holds a Graduate Diploma of Financial Planning, Bachelor of Business and a Bachelor of Economics, achieving two awards for academic excellence at university. He also holds a Diploma of Financial Planning and has begun studying to complete his Chartered Financial Analyst (CFA) designation.

Justin has over 10 years' experience in the Financial Services industry, having worked at various locations across the country.

Justin has a down to earth, honest and practical approach to advice. He enjoys building long term relationships with clients and helping them to navigate the complexities of the financial industry.

Justin has the following qualifications:

- Graduate Diploma of Financial Planning
- Bachelor of Business
- Bachelor of Economics
- ASX Accredited Listed Product Adviser
- Diploma of Financial Planning
- Member of Financial Planning Association of Australia



Mathew Ashton

Senior Investment Advisor

*Authorised Representative
Number: 250232*

Mathew joined Cutcher & Neale Financial Planning & Wealth Management in 2025.

Mathew has worked in Financial Services & Wealth Management since 1999, with experience across all aspects of private wealth including investment, relationship management and technical roles.

He favours a wealth management approach that focuses firmly on his clients personal needs, taking into account their diverse families, interests, preferences and financial arrangements.

Over 26 years Mathew has provided private families and business owners with strategic advice and investment advice covering portfolio and risk management, family succession, business succession, financial planning, superannuation and insurance.

Mathew's focus is providing clients with portfolio and investment advice within a collaborative framework, working with specialist advisers in accounting, insurance, planning, and superannuation to provide a cohesive, and truly exceptional private wealth management experience.

Mathew has the following qualifications:

- Chartered Financial Analyst®
- Certified Financial Planner®
- Bachelor of Business (Financial Planning)



Ben Letham

Investment Advisor

*Authorised Representative
Number: 1007278*

Ben joined Cutcher & Neale Financial Planning & Wealth Management in 2021.

He graduated from The University of Newcastle in 2004 and holds an Advanced Diploma of Financial Services (Financial Planning).

Ben has 15 years' experience in the Financial Services industry, having worked in various roles within the sector, including strategy development and planning, to holistic advisory roles.

He has an upfront and practical approach to financial planning and enjoys establishing long term relationships with clients to assist them to meet their lifestyle and financial goals. This is achieved via appropriate and tailored wealth creation strategies (for a range of complexities) and long-term retirement planning.

Ben has the following qualifications:

- Bachelor of Finance
- Advanced Diploma of Financial Services (Financial Planning)
- Margin Lending & Geared Investments Accreditation (Kaplan)
- Self-Managed Superannuation Fund Accreditation
- Risk Insurance Accreditation (Kaplan)



Jason Campbell-Atkinson
Risk Advisor

*Authorised Representative
Number: 1272788*

Jason joined Cutcher & Neale Financial Planning & Wealth Management in 2021.

He holds a Bachelor of Business from the University of Newcastle, along with ASIC accreditation encompassing Risk Insurance Brokerage and is in the final stages of completing a Graduate Diploma of Financial Planning.

Jason has over 5 years' experience in the Financial Services industry, having worked at various locations across the country.

He has a comprehensive technical knowledge of Risk Insurance and looks forward to working closely with clients to develop tailored strategies to protect their financial exposure.

Jason has the following qualifications:

- Bachelor of Business
- RG146 Tier 1 Specialist Risk Management



Harrison Crook

Provisional Financial Advisor

*Authorised Representative
Number: 1315101*

Harrison joined Cutcher & Neale Financial Planning & Wealth Management in 2020.

He graduated from the University of Newcastle in 2020 with a Bachelor of Commerce with Distinction and also holds a Graduate Diploma of Financial Planning.

Harrison has 5 years' experience working in the Financial Services industry, having worked at Cutcher & Neale since graduating University.

Harrison is passionate about building strong, lasting relationships with clients and takes pride in understanding each individual's unique circumstances and helping them achieve their financial goals. He strives to deliver clear, personalised advice that helps clients feel confident and comfortable with their financial decisions.

Harrison has the following qualifications:

- Bachelor of Commerce
- Graduate Diploma of Financial Planning



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