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

CNIS Financial Advisor Profiles FSG Part 2

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Cutcher&Neale
ACCOUNTING AND FINANCIAL SERVICES

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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 13 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
- 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:

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

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 25 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
- Advanced Diploma of Financial Planning

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:

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

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)

Harrison Crook

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

Christian O’Connor

Risk Insurance Advisor

Authorised Representative Number: 263835

Christian joined Cutcher & Neale Financial Planning & Wealth Management in 2026.

Christian has more than 20 years of experience working in the financial services and higher education sectors. In addition to working with some of Australia’s most well-known organisations (NAB, Telstra, University of Newcastle), Christian’s depth of experience includes owning and operating a successful financial advice business and in 2021 he helped establish the Newcastle Tax Clinic.

Christian enjoys helping people make sense of complex financial strategies and decisions, and focuses on keeping things clear and practical so clients feel informed and confident in the choices they’re making.

Christian has the following qualifications:

- Master of Commerce (Financial Planning)
- Graduate Diploma of Economics
- Diploma of Financial Planning
- Certified Financial Planner (CFP®)
- JP for NSW

Marina Michael

Risk Insurance Advisor

Authorised Representative Number: 1273297

Marina joined Cutcher & Neale Financial Planning & Wealth Management division in 2026.

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

With over 20 years of experience in financial planning, Marina has worked across major financial institutions including leading banks, superannuation funds and insurers. Marina has managed and coached financial planners to achieve best-practice standards and deliver exceptional client outcomes. She has also held senior leadership roles focused on developing strategic priorities, driving operational excellence, and elevating the performance and professionalism of financial advice teams.

Marina prides herself on being driven by a passion for building meaningful client relationships and helping individuals achieve their financial goals. Her commitment is to ensure clients feel informed, supported and confident in the financial decisions that shape their future.

Marina has the following qualifications:

- Bachelor of Commerce
- Diploma of Financial Services (Financial Planning)
- Certificate IV in Finance and Mortgage Broking
- Self-Managed Super Specialist Accreditation (Kaplan)
- Member of Financial Planning Association of Australia
- Member of the SMSF Association of Australia

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SYDNEY | MELBOURNE | BRISBANE | NEWCASTLE

P 1800 988 522 | **E** cnmail@cutcher.com.au