



In this Issue:

**Stonehouse celebrates its heritage and a history of more than sixty years in the industry.**



BRISBANE

SYDNEY

GOLD COAST

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## A Walk Through Time

By Kevin Stewart, Founding Partner



Up the wooden steps of a pineapple farmer's home at dusk in Pullenvale, four short knocks on the door, 'hello Mr. Westaway, I'm Andrew Stewart from National Mutual and I'd like to talk to you about life insurance and how important it is for you and your family'. Andrew Stewart was my father and that was my introduction as a ten-year-old to the financial services industry, one in which I have worked now for more than four decades.

When I entered the industry in 1971 it was an era of 'agents' representing one company and its financial products. In the mid seventies my father and I took the innovative step of establishing a 'multiple agency', thus representing several financial product providers.

The financial products offered at this time were quite basic such as Endowment Savings Plans, Whole of Life Insurance and Temporary Insurance underpinned by a Statutory No. 1 Investment Fund.

The late seventies saw the introduction of Self Managed Superannuation Funds (SMSF's), originally with few guidelines and rules, hence they could be used to great advantage for tax minimisation and business growth. I believed this had great potential and added SMSF administration, investment and compliance services to our business at that time.

The eighties represented a period of substantial change in products, services and

government regulations. It also ushered in the age of the personal computer and software that facilitated more sophisticated investment products on a cost effective basis that could be tailored for clients' individual needs. This was the beginning of the emergence of the diversified managed fund industry.

In the nineties, this fund industry began to mature. The design of highly efficient platform administration systems continued to improve, allowing greater choice and flexibility for clients and accurate, timely

data flows for advisers. The nineties also heralded the significant introduction of compulsory superannuation with the race for market share on in earnest. War broke out between the banks and insurance companies for the management of these funds, though ultimately, the banks deeper pockets allowed them to eventually buy up the market, including the distribution aspects.

The new Millennium saw Australians adopt the Managed Funds, Master Trusts and Wrap Account choices and systems in great numbers such that Australia has the fourth largest pool of managed funds in the world. Furthermore, the 2000's and this decade have experienced much tightening

of government regulations to further protect consumers. Greater transparency and strict regulatory processes have positioned Australia as a 'best practice' model for the rest of the world. We are amongst the world leaders in product design and distribution so much so that such systems and services are of great export potential to Asia and its emerging markets.

"Greater transparency and strict regulatory processes have positioned Australia as 'best practice' model for the rest of the world."

Overarching the last two and a half decades has been our continuous growth and subsequent individual wealth creation that has given Australians a second most wealthy nation tag based on mean adult worth (Swiss first).

This period of emergence from the 'GFC' has caused further product and service development that focuses on better risk management and service delivery, with the creation of investment vehicles which still fascinate me - look at what my sons and other key partners have developed for example in the Stonehouse Core Value Portfolio!

Life certainly has its many surprises, and as I sit on my balcony, semi-retired with my iPad and cup of tea, I smile at the thought that my home sits barely a stone's throw from that pineapple farm that I visited with my Dad when I was ten.





1953

Andy Stewart, a professional QAFL footballer begins work in financial services.



1986

Andrew Stewart joins the financial services industry. He opens Strategic Aims in 1993.



Scott Stewart 1996

1971

Kevin Stewart, specialising in SMSF advice, opens Stewarts Assurances in 1974.



Michael Stewart 1998



Mark Stewart 2002



Ben Hancock 2003

## 2012

Sydney and Gold Coast operations commence.

## 2015

## 2005

The two family practices were amalgamated forming Stonehouse and was successfully granted its Australian Financial Services Licence.



Caleb Dozzi 2002

Beyond the names on our time line, many other current team members and advisers have helped shape who we are today...

Brad Stewart	1997
Jo-anne Davis	2001
Belinda Auld	2002
Lara Stewart	2004
Sarah Bridge	2004
Elisha Johnson	2005
Kane Livingstone	2007
Jeremy Chiel	2007
Jasmine Bailey	2007
Michelle Warren	2007
James Warwick	2009
Nick Webb	2010
Louis Strange	2011
Darren Lees	2011
Emma Judd	2012
Tom Roche	2012
Ebony Rynsdorp	2013
Tegan Ginty	2013
Rory Davis	2014
Jon Papinczak	2014
Kate Duff	2014
Declan Baker	2014
Steve Kellaway	2014
Natasha Stewart	2014
Mellany Mollenhauer	2015
Renee Dien-Wilson	2015

### What's in a name...



The name Stonehouse was derived from a family link - the Stewart clan matriarch (and Andy's wife), Elaine's maiden name was Stonehouse. A perfect moniker for a company built upon unshakable, strong foundations.

## Success in numbers...

It's not just our staff that build loyalty. Many of our clients have been with us for over a decade. In fact, at last count, we have advised more than 300 clients for longer than ten years.

## A Blast From the Past



L-R Andrew Stewart, Michael Stewart, Andy Stewart and Kevin Stewart.



Michael Stewart starting early!



Kevin Stewart in the 1980s

## NOTICE BOARD

Please remember to check on your superannuation contributions planning (if applicable) noting all contributions must be received by your Fund on or before 30 June 2015 to be included in this financial year. Contact your adviser if you have any questions.

In order to keep up to date with technology and our broader service offering Stonehouse has recently been undertaking a 'brand refresh' which will include the launch of a new website and an update of our collaterals. As we approach the final stages of this process, we are getting excited with what is being produced by the marketing committee. Keep an eye out for these new materials which will start rolling out over the coming months.

## Philanthropic Endeavours



Built on a strong set of values, the Stonehouse Group has long supported a variety of philanthropic endeavours, particularly those that involve children in developing countries such as Uganda.

Over the years, Stonehouse Partner and Senior Adviser Michael Stewart has participated many times in the annual 'Grand Tour of Hope', a four day, charity-focused bike ride.

The ride sees 20 riders cycle over 700 mountainous kilometres in a series of loop trails that encompassed South-East Queensland's Toowoomba, Crows Nest and as far a field as Nanango.

Last year the Grand Tour raised in excess of \$30,000 with funds going directly to help build 'Milele', an early childhood learning centre in remote western Kenya situated atop a 10 acre lot of land purchased with funds raised in 2012.

Last year, Senior Partner Andrew Stewart visited Uganda, working with charities Droplets in a Stream and Watoto, (Swahili word for "children"), who rescue children who have been abandoned or orphaned.

While there, Andrew and ten others on an international volunteering team helped out with teaching and sporting activities at the Watoto school.

This year will see Andrew return once again, volunteering his time in Uganda working to distribute much needed funds raised and donated by the Stonehouse Group.

If you would like to support these endeavours please contact your Stonehouse adviser.

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