

Scholarship Winner Driven by Desire to Help Others

We are happy to announce our 2017 Stonehouse Group Scholarship recipient, Azaria Bell! In her first year at Griffith, Azaria Bell realised she had a knack for budgeting. It didn't take long for fellow students to notice, and a love of helping others achieve their own financial goals was born.

Now in her second year of a Bachelor of Commerce degree, majoring in financial planning, she said the recognition, worth \$10,000, was a huge honour.

“The work experience will be invaluable and I’m extremely grateful to the Stonehouse Group.”

“When I applied, I thought they looked like a great company who cared about their clients – the kind of company I’d want to work for one day.”

Benjamin Hancock, Senior Partner at Stonehouse Group, said they look for a student who is committed to a career in financial planning. “We’re also looking for someone who has shown commitment academically and is performing well,” he said. “They also need to have some other mark of difference, or a way in which they’ve shown innovation. Azaria had created a YouTube channel which really helped to set her apart.”

The Stonehouse Group Scholarship is now in its third year. “We recognize Griffith Business School as being the preeminent provider of financial planning qualifications. We wanted to align ourselves with the brand,” Mr Hancock said.

It’s hoped this scholarship, and other opportunities provided by Griffith Business School, send a message to prospective students and the industry.

“If someone studies financial planning at Griffith University, they’ll find a curriculum that is highly informed by industry engagement, one that is likely to lead into industry positions,” said Professor David Grant, Pro Vice Chancellor (Business).



“I hope Azaria finds that the scholarship sets her up in terms of a career opportunity, whether that’s with Stonehouse or elsewhere.

“Being a recipient of this highly competitive scholarship, she will be highly regarded by her peers and among potential employers.”

Congratulations to Azaria. We look forward to welcoming her at the Stonehouse office when she joins us for work experience.



In this Issue:

Scholarship Winner Driven by Desire to Help Others

The Importance of Total and Permanent Disablement (TPD Cover)

Surgery Delivers Dignity & Hope

The Importance of Total and Permanent Disablement (TPD) Cover

by Kane Livingstone

Life insurance and income protection are often the most widely known and advertised wealth protection covers in the market today, however a lot less is known and understood about Total and Permanent (TPD) cover. TPD cover plays a significant role in a properly implemented wealth protection strategy, and has a place alongside life insurance, income protection and trauma cover.

As the name suggests, TPD insurance provides protection if you become disabled to the point that, according to medical opinion, you are unable to continue working in any occupation, or your usual occupation.

“The specific definition will vary so it is important to discuss your cover with your financial adviser to ensure it is adequate for your needs.”

Should you become disabled, especially early in life, it can place considerable duress on the household finances. Not only are you unable to derive an income, you may also require some form of health care and alterations to the family home, in addition to usual expenses such as food, clothing, rent etc. Forgive me for sounding a little morbid, but it is a fact that you are technically less strain on the household budget if you pass away as opposed to become totally disabled. Therefore in some respects, TPD insurance is more important than life insurance.

Recently we assisted a long term client of the firm Barbara Bryson (pictured above with her husband Matthew Bryson, Adviser’s Andrew Stewart and Kane Livingstone, and Client Service Officer Belinda Auld) in a successful TPD claim. When we first met Barbara in 2014 it wasn’t clear if a claim would be payable, due to the length of time that had passed since her injury in 2008.

However, hard work and perseverance paid off, with the team negotiating a pay out earlier this year.



The funds will assist Barbara and her family in owning their own home outright, with surplus funds available for Barbara to derive an income each year to assist with household expenditure. In Barbara’s own words, there is no way she could have done it without the help of Stonehouse.

It only takes a brief moment for your adviser to take a look at your cover and advise if any amendments need to be made. So get into contact with your Stonehouse Adviser to review your cover today and ensure that you have adequate protection.

Stonehouse Location Update!

After 12 years at 36 Station Road Indooroopilly, we have outgrown our location and will in the near future be moving into two new premises, namely the Brisbane CBD and Auchenflower. We will keep you updated with further details including moving dates and location details as they come closer.

Surgery Delivers Dignity & Hope

In July of this year, Senior Partner Andrew Stewart, travelled with Droplets in a Stream (DIAS), to Uganda and Kenya. Andrew is a Director of the registered charity, and Stonehouse is a Platinum sponsor.

DIAS are a not-for-profit organisation, resourcing selected Partners in Africa to care for, and bring hope to, vulnerable children. DIAS' philosophy is that vulnerable children deserve to be cared for, and each should have a hope-filled future.



Many children in these communities need ongoing support – such as the victims of child sacrifice who need rehabilitation their whole lives, or orphans who have no way to house or feed themselves.

Along with DIAS' goal to end child sacrifice, they also provide funding and support to create self-sustaining communities for the people of Uganda and Kenya.



Recently DIAS sponsored 3 children from Uganda to come to Australia for life-changing surgery. After successful surgeries and a memorable visit to our country, 2 of these children have now returned home to Uganda. The third child, who was subjected to atrocities at the hands of a witchdoctor, has had successful surgery and remains in Australia to undergo further rehabilitation.



For further information about DIAS and the work they do, please visit <https://www.dias.asn.au/about>.



Five Minutes with...

Angus Sinclair, SMSF Manager

Your qualifications?

Bachelor of Business majoring in accountancy with an extended major in business law and tax.

What you were doing before moving to Stonehouse?

Over the last decade I have been a SMSF Auditor, and practiced SMSF accounting and business services in Brisbane.

What are you enjoying about your new role?

Getting to know the clients, and working with my new team here at Stonehouse.

What you are reading / watching at the moment?

Reading 'Quiet for a Tuesday' Tom Sheppard – his travels through Africa (an explorer and overlander), TV - waiting for the new series of 'Top of the Lake'.

Pasttimes?

At the weekends it's mostly about coffee with family & friends and walking at Mt Coot-tha.

Tell us a bit about your family life?

Next month I will have been married to Le-Ann for 27 years. We are still settling in to our new house at Kenmore after having been at Auchenflower since 1999. We have two fully grown boys. James is currently in the US travelling with a friend, Oliver is 'between travels' and currently learning to drive. We wish they would settle down!

Other Interests / Comments?

Photography and swimming. I'm looking forward to providing the service our clients have been accustomed to, and improving it where I can!



Dragon Boat Racing for the Kids!

Toward the end of June our adviser Brian Wyborn competed in the inaugural Paddle for Kids Dragon Boat Race supporting the Children's Hospital Foundation. Funds raised went toward Children's Hospital Foundation who fund life-saving research to achieve faster diagnoses, better treatments and ultimately cures for some of the most devastating childhood illnesses and injuries.



Paddle for Kids



Brian's team were runners up in the finals! Next year we're hoping to put forward a full team from Stonehouse, so keep an eye out!

Do you 'Like' us?

Stonehouse is now on social media so please feel free to follow us.

 www.facebook.com/StonehouseGroup.au

 www.twitter.com/StonehouseAus

 www.linkedin.com/company/stonehouse-wealth-management



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