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08 MONEY MASTERS

Changes to tax and superannuation mean there is a raft of new ways to make and save money.

Given the new rules on superannuation, you're probably aware that you're better off tax-wise having investments in super rather than in your own name – but do you know how to get them there without incurring a huge capital gains tax bill? And what's the story with the new system whereby after age 55 you can salary sacrifice much of your income into super while drawing out a tax-free pension? How does that work?

The fact is that while you can make money investing in the latest hot stock or sector, you'll make a lot more money (or save it – which can be even more valuable given it is risk-free) by the way you structure those investments. For instance, the government has made it so attractive to put all your investments into super that you can save tens of thousands a year, or hundreds of thousands over your working life, just by investing through super.

But knowing what to do, and how to do it, is the tricky part. Unless you have a great head for numbers and know how to unravel the arcane details of tax and superannuation legislation, you may miss out on those opportunities just out of ignorance.

Which is where the value comes in of using financial planners, the professionals who devote their working lives not only to understanding all those rules and regulations,

Here's how the nation's 10 best financial planners advise you to cash in. Karin Derkley reports.

but who use that knowledge to come up with strategies that will ultimately earn you a lot more money than a speculative junior miner come good – and with a fraction of the risk.

Our annual Masterclass for Financial Planning starts from the premise that the best financial planners have an intimate and up-to-date understanding of the rules and regulations that govern all our financial affairs – and know how to use them to add value for their clients.

Good financial planners are problem solvers and lateral thinkers who draw on technical knowledge acquired through experience, education and continual professional development, says Warren McKeown, director of PetersMcKeown and former senior lecturer in financial planning at RMIT University who has co-ordinated – with Ian Gillies, country head of wealth planning at Credit Suisse – the Masterclass exam since 1998.

That knowledge was in huge demand in the months leading up to June 30 last year when investors wanted to take advantage of an opportunity to channel up to \$1 million tax free into their super fund. For one of our Masterclass top 10 and equal second in the exam, Graeme Quinlan, formerly of King Financial Services and now with WHK Horwath, that created an opportunity for one of his clients to transfer a business



Left to right:
Greg Nazvanov,
Graeme Quinlan,
Sue Ohl,
Simon Hodgès,
Ian Bruce,
Chris Jones,
Jason Ennels,
Andrew Frith,
John Brownsea
and Steven Allen.



The nation's top 50 financial planners

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