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Steve Greatrex

Before we go any further, we need to consider your life story and what you would like to achieve now and in the future. This questionnaire will help us do this

Q. How did you find out about IFA magazine?

I am not sure - it just seemed to appear on my desk one day.

Q. What are your reasons for pursuing financial advice as a career?

I had a background in corporate banking and wanted to build on those skills - I also feel I can help ordinary people with complex decisions about their lives.

Q. What specific areas of advice are of particular importance to you?

Not long ago, I also became a mortgage broker. So that has been interesting. I enjoy the cash flow modelling - literally modelling out the rest of someone's financial life. It can be a powerful tool.

Q. What are your favourite hobbies and interests?

Right now, my wife Glenys and I are renovating a place in Burra, a historic mining town north of Adelaide. The miner's cottage was built in 1850 - it's great to be bringing something back to life. I am also interested in health and wellness generally.

Q. What are the three major events or people who have influenced your attitudes towards investing and why?

1. I have always been impressed by Warren Buffett. His ability and knowledge are unique. Having said that, I don't believe in investing in funds that rely on 'star' fund managers. They can all too easily move somewhere else.
2. The GFC - I was an adviser during this

period. This made me a better adviser; for example I will never recommend something that could result in a margin call!

3. Recently I have become interested in using 'alternative' investments in order to improve client outcomes, and in using industry funds for clients. These investments seem to provide a stabilising effect on portfolios - within limits.

Q. What is it in your life that fulfils you most?

When my wife Glenys is happy, then I am happy. Also, I have recently become more conscious of the importance of developing and maintaining friendship networks; you can't 'hang out' with your share portfolio or bank account.

Q. What plans or goals would you like to achieve during the next two years?

Finish renovating Burra. Get as fit as I can. Become a better mortgage broker - it is more complex than we planners think! Complete my FASEA exam and ethics subject by Christmas so it is all done!

Q. What are your medium-term plans or goals (2 to 5 years)?

I know we ask clients these questions - but I think it is hard to think beyond two years in a fast-changing world. I certainly don't think about 'retirement', which is an increasingly unhelpful term these days.

Q. Please describe an experience you would like to realise during your lifetime.

We have had a lot of great travel experiences already.

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1 October 2

Since coming back from Greece last year and working through the jet lag, we realised it's hard to run a business and do international travel. So, these days we move between our home in Glenelg, Queenstown, Tasmania, Port Douglas, and Burra. Still working hard, we're away thanks to modern technology.