

# WAVING THE FLAG

**Anne Graham** of McPhail HLG Financial Planning tells *ifa's* Rachael Micallef why she's the industry's biggest advocate



## snapshot

**COMPANY**  
McPhail HLG Financial Planning

**DEALER GROUP**  
Securitor

**LOCATION**  
Box Hill, Victoria

**ADVISER NUMBERS**  
3

**NUMBER OF CLIENTS**  
400

**TOTAL STAFF**  
6

**PLATFORMS**  
Asguard

**SOFTWARE PROVIDER**  
Adviser NETgain

**M**OST ADVISERS are advocates for the industry, but Anne Graham, McPhail HLG Financial Planning's managing director, has a more interesting claim to fame than most: having convinced her husband to join the profession as well.

"Yes, yes - I made him see the light!" she laughs.

"He had been a foreign exchange trader for quite a while and ... he decided he didn't want to do it anymore. We had young children and as they started school he picked up studies in planning because I said how much I really loved it."

Ms Graham admits that when it comes to seeing the light, she herself "came to it late", falling into financial planning from a previous career working in a bank.

She left that job to have her son while the family were living as expats in Singapore, and during that time she began studying a CPA program by distance. According to Ms Graham, it was simply a

way to keep her skills up so she would be able to return to the work force.

"I came across a unit in [the course] called personal financial planning and I just thought, this is what I want to do," she says.

"It was a blend of technical knowledge - so tax and things of that nature - combined with problem solving and helping people. So it just all came together for me."

Jumping in right away, Ms Graham contacted the Financial Planning Association and completed her certified financial planner qualification in Sydney.

"They had some workshops for getting ready for the exams in those units and I met a guy there who was in financial planning and who had a really successful business in Sydney," she recalls.

"We just chatted and he said, 'Look, when you finish, give me a call and we'll have a look at getting a job for you.' I did and started out that way, part time, working for him."

With it now all falling into place, Ms Graham concludes her entry into

financial planning was just "meant to be".

Her next move was into a financial planning role with a trustee company, which then brings her to her current position, running a separate business within accounting firm McPhail HLG.

Not only has the business grown since Ms Graham began running it, it has also brought her significant recognition, including her win last year of the AFA's Excellence in Education Award.

Ms Graham attributes her win to her personal commitment to education, including her latest challenge - finishing her Master of Applied Finance degree.

"When we're talking to our clients, we have a philosophy of educating them about the reasons why we're recommending things and getting them involved in that way," she says.

"That way, they can make more informed decisions and not feel they're being pushed into something.

"Also, I think education is not always just formal education in terms of courses; it can be learning in the workplace, it can be picking up some skills like balancing relationships with clients - it can be a broad thing."

Ms Graham says her win at the AFA awards will give her a framework to push financial planning as a more popular career path for other women.

Her key piece of advice to those looking to enter the industry is simply to "love what you do".

"It's really important to be enthusiastic... and you need to be adaptable because the only constant is change," Ms Graham says.

"Your technical abilities are obviously very important, but it's just not always about the numbers or the investments or which super fund you're recommending. You need to keep it front of mind that you're dealing with people." «