



ANDREWSMITH
securing your success

TESTIMONIALS

To whom it may concern

Re: Andrew Smith

My name is Rawdon Yuille and I am 66 years of age and retired. During my working life I worked both for a couple of stock brokers and for National Mutual where I finished as state Superannuation Sale manager. With my financial background I believe I have a good understanding of how to look after my finances.

I was introduced to Andrew Smith approximately seven years ago by my personal banker. She felt as I had been retired for a few years that with Government changes I should have some discussions with him. At that time I was using another financial adviser and was not quite sure comfortable with them.

Since our first meeting, Andrew now looks after my total share portfolio and has restructured it so that approximately half of it is now in a super fund which is giving me large taxation savings and he contacts me at least once a week with general information updates on the economy and any special things we should look at, both via email and by phone.

At tax time, Andrew has been prepared to contact my personal accountant and discuss any issues he has had, as well as discuss any items I have not been sure on. As well as my shares I also have a reasonable property portfolio which Andrew does not look after but he has taken genuine interest in it which influences how he runs the share portfolio. He actually lives around the corner from 5 of my properties and probably keeps me better informed on their state than my Real Estate agent.

As a retiree my financial situation is extremely important to me as it is all that I have and I need to feel comfortable with who ever is running it. I do feel very comfortable with Andrew and while I know he is will not get it correct every time, no one can, I am pleased to have him looking after me affairs.

Yours Sincerely

A handwritten signature in cursive script, appearing to read 'R. Yuille', written in black ink.

Rawdon Yuille

To Whom It May Concern

I have been a client of St George Private Bank for some years and have had the advice from several financial planners – some OK – some not, all courteous.

The planner who has been advising me for the longest period is Andrew Smith who interprets and explains the market to me, as I understand it, with his expertise and the backing of St George Financial Services.

He understands my needs, recognises that I am a conservative investor, not a speculator, and guides me within these parameters.

He is friendly and willing discusses my affairs with my son-in-law, John Fisher, who attends our meetings.

I seem to have weathered the GFC quite well with his assistance. I find him personable, patient with my needs and we have a pleasant friendship; we know a little bit about each other's families.

Although I don't abuse it, I know that he is available 24/7 which is a comfort.

He never makes me feel inadequate and explains matters clearly to me.

He assisted me when I needed to draw-up a new Will and he recommended a new accountant to me a few years ago with whom I still have an on-going relationship.

All in all he seems to fill in more than just his advisory role, partly due to, I believe to the fact that we meet quarterly at my home.

Whatever items of investment related news I show him at these meetings or points I may raise, he gives me his considered professional opinion and sometimes takes these aspects into consideration when making changes to my share portfolio.

When friends ask me I tell them I have full confidence in Andrew (also the banking side of Private Banking) and St George Private Bank.

In conclusion, one of the most important aspects of my association with Andrew is its continuity.

Yours sincerely

Cecily Sonenfeld

A handwritten signature in cursive script that reads "Cecily Sonenfeld". The signature is written in dark ink and is positioned above a long, horizontal, slightly wavy line that serves as a decorative underline.

Ref: Andrew Smith's nomination for Outstanding Wealth/Investment Advisor 2014.

To whom it may concern,

I can think of no advisor more genuinely deserving of this award than Mr Andrew Smith.

Andrew has now been advising and looking after my financial affairs for approximately 4 years. One of the things that impressed me when we first met was to discover that he had survived and prospered in Germany as a professional Squash player. Not an easy situation dealing with a foreign language in a foreign land. To then find out that he worked within the German finance industry which as my German girlfriend commented on, is very demanding, and his language skills must have been excellent to survive in such an environment.

Andrew has bought the skill sets honed in professional sport and the European finance theatre to all his dealings with my portfolio. He keeps me totally "in the loop" and his attention to detail is truly impressive.

I trust his advice completely because i know he has done his research and i particularly like the way he has the ability to explain in layman's terms, market trends, and what is actually going on and the strategies to best deal with them.

I work as a freelance helicopter film pilot on a long running American reality TV show called Survivor which means i am out of the country on location for 5 months every year, often completely out of contact with the outside world which would not be possible with out knowing Andrew is "at the helm" of my financial ship. He is literally in charge of my future financial security and his total professionalism makes it that much easier to sleep at night.

Working in different countries and being paid in \$USD Andrew regularly goes beyond the call of duty to advise me on market currency issues and provides me with information on market currency movements so i can make informed decisions. He even went out of his way to help me with the reissue of a St George credit card that was stolen on location. You cannot put a price on such support.

