

BERESFORDS

— Wealth Management —

ADVISER
PROFILE

Stephen Smallcalder



Helping people live
their best life experience

Stephen Smallcalder, Senior Adviser
Beresfords Wealth Management Pty Ltd
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This Adviser Profile is part of the Beresfords Wealth Management Pty Ltd Financial Services Guide (FSG) and must be read in conjunction with the main document.

Am I authorised to provide financial services and products?

Yes. I am an Authorised Representative of Beresfords Wealth Management Pty Ltd, AR#423926 and a Registered Financial Adviser #318930.

What areas am I authorised to advise on?

I am authorised by Beresfords Wealth Management Pty Ltd to advise, and to deal, on their behalf on the following financial services and products:

Managed Investments
Superannuation (including SMSF)
Retirement Income Streams
Deposit Taking Facilities
Margin Lending
Life and Disability Income Insurance
Portfolio Administration Services
Retirement Savings Accounts
Securities
Structured Products
Government Debentures, Stocks and Bonds.

In addition to the services listed on page 4 of the FSG, are there any services I am not authorised by Beresfords Wealth Management Pty Ltd to provide?

No, I am authorised to provide a full and comprehensive service.

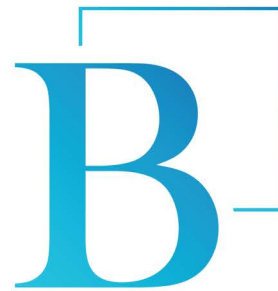
What are your educational qualifications and experience?

Bachelor of Science, Commerce (with Hons)
Advanced Diploma of Financial Services

How am I paid?

I receive an annual salary as an employee of Beresfords Wealth Management Pty Ltd.

I am entitled to receive additional remuneration for achieving Key Performance Indicators – these typically relate to meeting agreed client service standards, client satisfaction, workflow, professional development and quality of advice.



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About me:

With over 20 years in financial planning, I bring technical expertise, strategic insight and a genuine passion to my role as a Financial Adviser and Head of the Wealth Team. I'm committed not only to delivering exceptional advice, but also to fostering a culture of excellence, collaboration and client-first thinking.

My goal is to create an environment where clients feel comfortable, confident and understood. I believe the best financial outcomes come from building long-term, meaningful relationships and truly understanding the person behind the plan.

Whether you're planning for the long term, navigating change or seeking clarity around your finances, my focus is on providing advice that supports you at every stage of life.

Outside the office, I channel the same discipline into marathon running and my love of sport, and most importantly into being a committed family man. The mindset I bring to my family and personal life is the same one I bring to helping clients stay the course and achieve lasting financial success.