



NZ | ADVISER

TOP ADVISERS 2021



NEW ZEALAND'S ELITE MORTGAGE ADVISERS

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matter to us at Quantum Financial Advisers**

Top ADVISERS ★ ★ ★ ★ ★ 2021



Celebrating the successful mortgage advisers across the country who have settled record-breaking figures

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EXPERT GUIDANCE FOR GROWTH

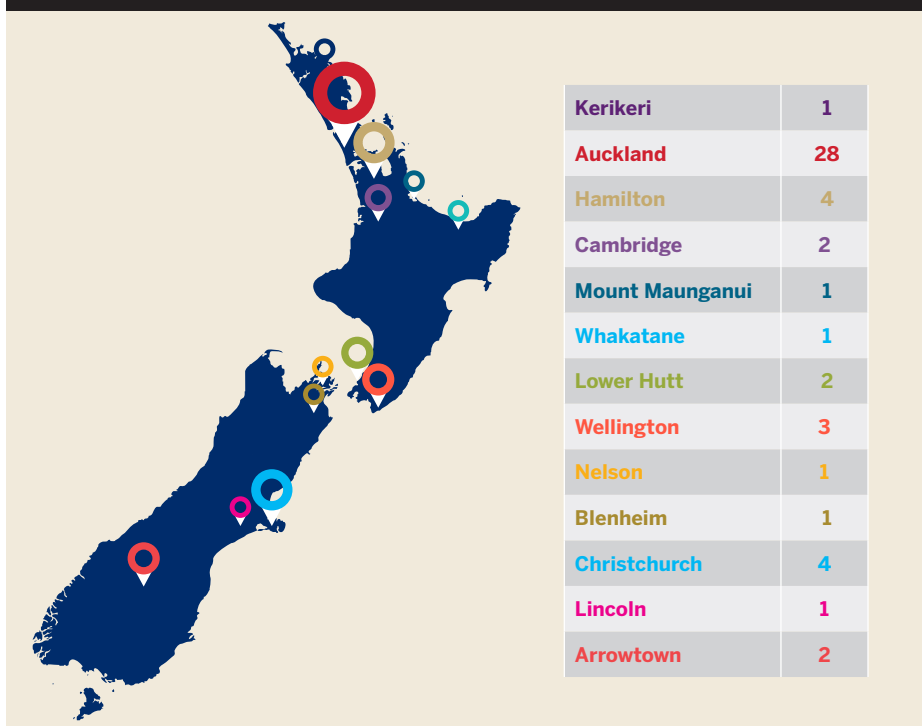
NEW ZEALAND'S mortgage adviser industry has experienced significant changes over the past several years, with regulatory overhauls and the COVID-19 pandemic forcing advisers to adapt like they never have before. However, the doom-and-gloom forecast for the mortgage sector in March 2020 never eventuated, and advisers have come out this year performing stronger than ever, hitting record settlement figures and helping



“The best advice I’ve ever gotten is don’t focus on the numbers – focus on the people, and the numbers will sort themselves out”

Cameron Marcroft, Loan Market

TOP ADVISERS BY LOCATION



thousands of clients take the next step in their property journeys.

NZ Advisers' Top Advisers ranking is now in its fifth year. The list has grown substantially, with advisers from across the country nominating themselves and their high-performing colleagues for a place in the ranking.

The 2021 list ranks nominees by the amount they settled in residential loans from 1 May 2020 to 31 April 2021. The highest-performing adviser is Loan Market's Cameron Marcroft, closely followed by Paulette Trotter of Trolley Financial Services. At third place is Aseem Agarwal of Global Financial Services.

A solid strategy

Commenting on the success of his business, Marcroft says his focus is always on his clients and helping them improve their financial situation. He explains that referral networks are also key to building up a solid book, as is maintaining a strong online brand presence.



“The best advice I’ve ever gotten is don’t focus on the numbers – focus on the people, and the numbers will sort themselves out,” Marcroft says.

“We focus a lot on the ongoing management of our clients’ lending by trying to help them reduce their debt as quickly as possible to ultimately give them more equity for future wealth creation. We also have a strong focus on our referral partners, making sure to reciprocate any business they send our way.”

“We use Facebook and LinkedIn for our social media platforms, and we have a person in the team who runs that for the business,” he says.

“We make sure our online brand presence is

Scott Jackson, adviser and franchise owner at Mike Pero Mortgages, echoes the sentiment on absolute client focus and says that communication and ongoing personal development are also vital to success in the industry.

“My advice is to give every client 100%,” Jackson says.

“I try not to pre-qualify clients over the phone – I prefer to set up a meeting and find out what they need help with face-to-face. This means I go into every meeting without any preconceived ideas, so I have to fully engage with every client.

“My next tip would be to communicate, communicate, communicate. Keeping clients updated – even when there isn’t any update

METHODOLOGY

In May, *NZ Adviser* launched a call for nominations for its fifth annual Top Advisers report. To be ranked alongside New Zealand’s broking elite, advisers had to provide their contact details, along with the total value of residential loans they settled from 1 May 2020 to 30 April 2021.

Advisers were also asked to provide the names and contact details of their aggregators. All of these aggregators were contacted for verification as part of the ranking process, and only fully verified figures were accepted for the final ranking.

During the four-week nomination period, *NZ Adviser* received a significant number of responses from advisers nationwide. After reviewing the nominations, the *NZ Adviser* team selected 51 top performers for the 2021 Top Advisers list. The list took into account residential loans only, and the advisers were ranked in order of the highest amount of residential loans settled within the specified period.



“When I deal with clients, they put a lot of trust in me, and it’s a privilege to help them to purchase their biggest asset”

Connie Wang, Prosperity Finance

constantly updated so we stay relevant to our audience. We are constantly improving the way we do things by using the latest technology to streamline our processes and save time.”

Marcroft says watching his business grow and seeing his hard work pay off has been immensely rewarding, and his goal for the next few years is to drive that growth further.

“A high point for me has definitely been the rapid success of the business,” he says.

“Every year we always seem to smash what we set out to do – it blows me away, and I believe it’s all down to the team I have supporting me.

“My goal for the business over the next 12–18 months with our new structure in place is to be writing \$500m a year in mortgages and building a sound and robust business that is creating a successful career pathway for all our staff.”

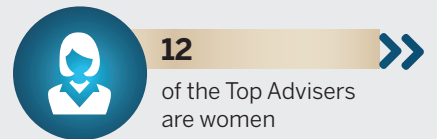
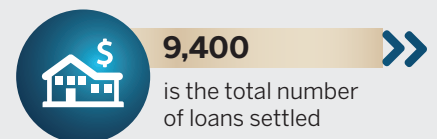
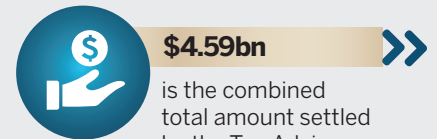
available – reminds them you are focused on getting them the result they need.”

“Also, look after your lenders – we can’t do this job without our lenders, so building healthy, respectful relationships with the banks and providers is crucial to our success,” he says.

“And finally, keep learning. In this constantly evolving industry, it’s critical we are the subject-matter experts, so read every bank email, review policy documents and ask lots of questions of BDMs and assessors.”

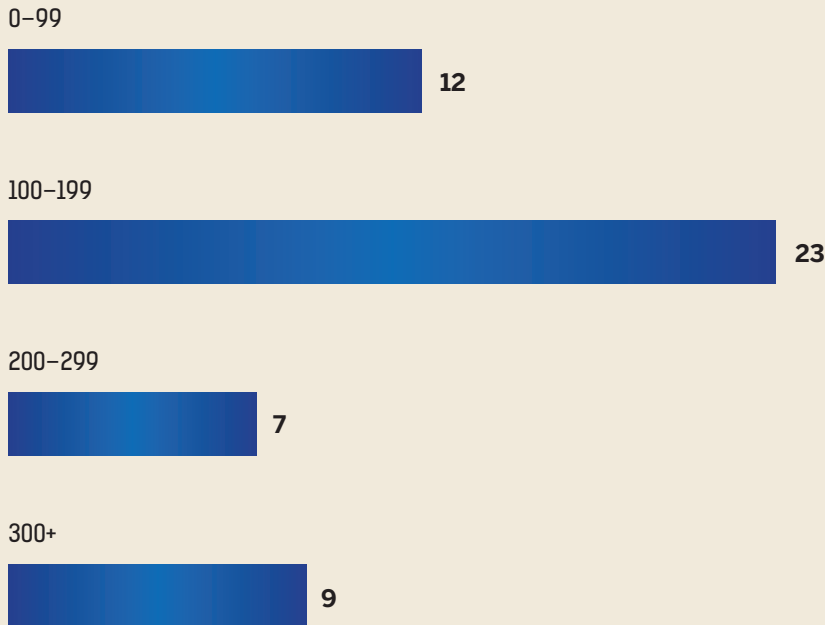
Earning clients’ trust

Regarding her favourite part of being an adviser, Prosperity Finance managing director Connie Wang says a huge motivation for her is simply the clients’ level of trust. She also notes that the lack of cost to the client for the advice is one of the main



TOP ADVISERS 2021

TOP ADVISERS BY NUMBER OF RESIDENTIAL LOANS SETTLED



“We can’t do this job without our lenders, so building healthy, respectful relationships with the banks and providers is crucial to our success”

Scott Jackson, Mike Pero Mortgages

factors that makes the mortgage adviser industry unique when it comes to value.

“When I deal with clients, they put a lot of trust in me, and it’s a privilege to help them to purchase their biggest asset,” Wang says.

“Even if those clients are successful in their own fields, if they don’t work in the finance industry, it can be very over-

whelming. So, when they allow me to guide them through the process step by step, and when we can see how we’ve helped them into home ownership or into property investing, that gives me huge satisfaction.

“The great thing is also that it’s free for them. There is no other profession or industry that doesn’t charge clients for their service, but because we get paid by the

lender, we are able to do that – and that’s amazing,” she says.

Knowledge and dedication

Loan Market adviser Nathan Miglani says the primary drivers of his success are his finance background and deep knowledge of lender policies, which have enabled him to assess an application and offer advice at a fast pace.

To hit the top figures, Miglani says that discipline and dedication are vital, and if one has a strong calendar and work structure in place, the results will speak for themselves.

“The key to adviser success is quickly assessing and screening an application, and then giving the client your impression of whether the loan is likely to be approved or not,” he says.

“I’ve been fortunate in that I’ve spent a lot of personal time checking bank policies on a regular basis, just to make sure that I’m personally up to speed with everything that’s happening with all of the banks and non-bank lenders. So, when I sit with a client in a meeting, I know exactly what lender will work best, and if the client isn’t ready, I know what needs to be done to make them ready in a month, two months or six months.”

“This is a wonderful and challenging industry,” Miglani continues.

“I think everyone can write \$50–\$100m, but when you start thinking about over \$200m, you need to be extremely disciplined and brutal with your diary and make sure that you have a strong structure in place.

“In my team, we call ourselves the All Blacks of the business because of our discipline and dedication to the client, and the way we make sure that our clients can rely on us and feel that they’re really connected with the whole team.”

NZ Adviser congratulates those who made the ranking this year and thanks the industry for its high-quality nominations.




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8 Ryan Smuts
Kris Pedersen Mortgages

9 Nick Kotze
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10 Megin Wilton
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11 Phil Caldwell
The LIME Group

12 Kris Pedersen
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13 Blandon Leung
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14 Jordan Cameron
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25 Craig Pope
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26 Grant Patten
Patten Financial Solutions

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29 Toby Stanley
Roost

30 Marilize Visser
Squirrel Mortgages

31 Matt Edwards
Lime Group

32 Jo Vivian
Loan Market

33 Dianne Dunn
Mortgage Express


34 Gareth King
Lime Group

35 Sam Clemens
Mortgage Express


36 Suzanne Isherwood
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CAMERON MARCROFT

Director and mortgage adviser

Loan Market Central

Topping the 2021 Top Advisers list is Loan Market's Cameron Marcroft, who started his finance career with a building society in the UK before moving back to his home country to become a full-time mortgage adviser.

Marcroft worked for insurers and mortgage aggregators before joining Loan Market in 2017, and he now runs his own team of advisers in the Auckland region. However, mortgage advice wasn't his original plan. When he moved to the UK, his ambitions were set on an entirely different path.

"I got into the mortgage advice sector accidentally!" Marcroft says.

"I went to the UK to play rugby, and I had to get a job as my rugby career didn't quite work out. So, I got a job with the local building

society in North England specialising in mortgages. From there I worked for a Kiwi mortgage broker based in London, and upon returning to New Zealand, I started working with the ANZ from around 2003. I've been trading as a mortgage adviser under Loan Market for five years," he adds.

"I have an amazing team of nine support staff who make the business run smoothly for me. Up until recently, I have been the sole adviser, but I have just progressed one of my team into being a qualified mortgage adviser with two more doing their papers to become accredited."

Marcroft says he is motivated by his team and the clients he deals with day to day.

"I'm genuinely driven by the success of

my team and by wanting to help our clients not only with the best financial solutions, but to also structure their finance in a way that gets rid of the debt quickly. This in turn creates more financial freedom and a stronger financial future for those clients," he says.

Asked about his advice for a young mortgage adviser, Marcroft says that success is all about good mentorship and a drive to carry on, particularly when things get tough.

"When starting out in this industry, make sure you surround yourself with good people that not only develop your knowledge but help to drive your energy," he says.

"Don't be afraid to invest in your business for faster future growth and just keep bloody going!"



NICK MCCORKINDALE

Director and financial adviser

Saving Kiwis Financial Solutions



Nick McCorkindale started his financial services career as an investment adviser at ANZ. In 2000, he and three school friends built a franchise business called Approved Mortgage Brokers. After the group sold their business in 2007, McCorkindale set out on his own, eventually rebranding his business as Saving Kiwis Financial Solutions, which he operates jointly with Lawrence Diack.

For McCorkindale, a key achievement over the past year has been the development of new broker Kurt Rains, who he says is one of the most promising brokers in the country and will do Saving Kiwis proud.

“Into the future I’ll be looking to build a team with the help of Kurt Rains, and outside of mortgage broking, I’ll continue to develop commercial property, which has been my investment focus over the last five years,” says McCorkindale.

Commenting on the award, he says: “I was delighted to make the top 50 advisors. There’s been a lot of change in the industry in recent years, which has brought many challenges, so it felt great to be achieving success in the new environment we are operating in.”

The Auckland-based financial adviser holds a diploma of business studies in financial planning, a bachelor of arts in English and classics, and a range of industry certificates.

SAM PARSONS

Mortgage adviser and managing director

Mortgage First



Sam Parsons is a mortgage adviser and the managing director at Mortgage First. He and his wife, Chloe, bought the family business in July 2020 after working for over seven years alongside his father, Rob. He says it’s good to see his father retire after years of hard work and finds it rewarding to take over the relationships and continue to assist existing clients.

Prior to his entry to the mortgage industry in 2014, Parsons owned and operated his own signage business. He started as an adviser, developing a great skill set and racking up experience in home buying, building and development along the way.

Parsons says that being able to support his clients through very challenging and uncertain times is his biggest achievement in 2020 and 2021. He has also expanded the business, bringing the Mortgage First team to a total of eight members.

Reacting to the award, Parsons says he is “thankful to my awesome team for helping me get there and privileged to be able to help so many New Zealanders into property”.

Mortgage First has been in the business for more than two decades, based in Canterbury but serving clients throughout the country. Parsons says his current goal is to “continue to grow the business while maintaining and delivering excellent customer outcomes”.

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MICHAEL ANASTASIADIS

Mortgage adviser

Bozinoff Mortgages

Michael Anastasiadis enjoyed a successful 17-year career at Inland Revenue before becoming an adviser, and he was attracted to the industry after his own adviser persuaded him to take the leap into a mortgage role.

Having joined the brokerage of the adviser who helped him purchase his own properties, Anastasiadis soon developed a huge appreciation for the job, and for the process of being part of someone's property ownership journey.

"I have known Peter, the owner of Bozinoff Mortgages, for most of my life, and he first approached me when I started university to come and be a mortgage adviser," he says.

"I purchased several properties in Wellington via Peter over the years, and he finally persuaded me to shadow him. After talking it through with my family, I decided to

quit my job and become a mortgage adviser in 2017.

"The best thing about the job is easy to answer – helping Kiwis buy their first home or investment properties!" he says.

"Being part of their journey is an absolute privilege. It is a very stressful, and at times, buying a home can be a lonely process, so I know I can help tremendously during the journey. I also have the privilege to work alongside some of the best real estate agents, lawyers and accountants in New Zealand, and that exposure helps me with my own personal development."

When it comes to chasing success, Anastasiadis says that hard work is key. He also encourages advisers to use all the business development tools available to them, and to always remember that their ultimate focus should be the client.

"My advice is simply work hard!" Anastasiadis says. "Treat every client as though they are your first client, and give them as much care and attention as you can. Also, embrace social media and do not be afraid to publish regular content often. Take advantage of the various training and industry events, and never stop wanting to learn more and improve.

"It is also important to make sure you have a good support around you, starting with your family," he adds.

"My family constantly has to put up with me on the phone or computer helping clients with their property journey, which typically does not happen from 9 to 5, Monday to Friday. Having a good grasp of financial statements and some banking experience is ideal, and more importantly, a great network of contacts that can help you meet as many people as possible and start building that client pipeline."



RYAN NEL

Managing director and mortgage adviser

The Lending Pad

Ryan Nel, managing director and financial adviser at The Lending Pad, has worked in the financial services industry for over two decades. He started his career as a teller at a leading bank in his early 20s, progressing to branch manager in the UK. When he returned to New Zealand, he specialised in lending and was one of the top-performing mobile mortgage managers for a major bank. He moved forward into leadership roles, the last being regional manager, where he was responsible for leading the bank's retail division in Auckland central. Thereafter, he decided to set up his own business and return to being a lending specialist. He says "this is the best decision I've ever made, I love my job and helping people and I haven't looked back, not even for a moment".

In a year fraught with the challenges of COVID-19, Nel has continued to run a successful business, making a record number of settlements and being available to assist his clients. "We have been there to celebrate with our customers in the good times and hold their hands through the tough times, always providing sound financial advice," he says.

Nel says the award is a key achievement, and acknowledges the support of his wife. His goal now is to continue building a high-performing team with an amazing culture, focus on work-life balance and spend lots of quality time with his family.



PRATEEK MALHOTRA

Director

Everest Financial Services – T/A Loan Market

Prateek Malhotra, founder and managing director of Everest Financial Services, takes pride in his team's honesty, integrity, experience, and product knowledge, as they have provided good customer service and the right advice over the years.

Established in 2012, Everest Financial Services is a one-stop shop for home loan and insurance solutions. The Loan Market mortgage adviser is accredited with all major lenders and insurance companies in NZ. It services Blockhouse Bay, Mt Roskill, New Lynn, Henderson, Mt Albert and surrounding suburbs.

The past year, Malhotra and his team experienced an increase in the lending business by around 30% and the insurance business by around 20%. New members were also added to the team.

"Over the years, we have been working with the goal of helping as many Kiwis as possible to get their home," says Malhotra. "The goal is to keep doing this in a faster and better way. Career-wise, [we] would like to grow the business further with the addition of more advisers in the next 12-24 months."

Prior to starting the business, Malhotra worked at ANZ National, where he served for more than four years, most recently as relationship manager. He has a bachelor of science degree in mathematics from Delhi University and a master's of business administration from Auckland University of Technology.

TOP ADVISERS 2021



SCOTT JACKSON

Mortgage and insurance adviser, franchise owner

Mike Pero Mortgages

Scott Jackson spent 15 years in the finance sector before joining Mike Pero Mortgages, and he was quickly impressed by the level of commitment and dedication he saw from his peers all over New Zealand.

Now, 14 years later, Jackson understands the value he adds to his clients by reducing the stress many face when buying a home by using his in-depth knowledge of lender policies to craft the best possible solutions for them.

“I joined Mike Pero Mortgages 14 years ago as a sales manager with only a basic understanding of the role a mortgage broker played in their client’s home-buying journey,” Jackson says.

“After spending time with advisers all over New Zealand, I was really impressed with what I saw. When I started as an

adviser, I was essentially in a self-employed customer service role with a lot of variety, and I was given the ability to help a lot of different people,” he says.

“The best advisers I met provided a great service and went over and above what would be expected, and I knew that was a job I would love and something I thought I’d be very good at.”

Jackson now lives in Nelson with his wife and son after buying the Mike Pero franchise for the region, and he says the best thing about his job is the constant challenge and variety that it offers.

“When the opportunity arose to purchase the Nelson/Tasman franchise for Mike Pero Mortgages, my wife and I jumped at it – we’ve been here nearly four years now and couldn’t imagine living anywhere else,” Jackson says.

“The best thing about the job is the variety! No two days are the same, and the role is constantly challenging me. It’s also a role where I know I’m having a positive impact on the lives of my clients, so there are a lot of ‘warm fuzzy’ moments.”

“My advice to young advisers would be to get a good mentor,” he adds.

“You can develop into a better adviser faster with great guidance from an experienced adviser. I would also encourage you to have strong networks and nurture them, as having multiple referral sources will help you build your pipeline faster and support you through the quieter periods.

“This isn’t a 9-to-5 job, so only jump in if you’re prepared for lots of after-hours contact! Work-life balance is important, but it’ll be tough to achieve in the first few years if you do everything else right.”



JAMES DEAN

Director, mortgage adviser

JD Mortgages



After graduating from Canterbury University, Dean started his finance career by getting a taste of business banking at ANZ. After a quick stint at NZ Home Loans, he entered the broker industry under the tutelage of Richard Clark, who helped Dean's start in the industry immensely and is somebody who Dean still credits to this day for a lot of his personal success.

Branching out on his own three years ago, his stress-free personality helps to put people at ease as he helps make the complex simple as they traverse their property journey.

From inexperienced first home buyers, through to seasoned investors and property developers, his background in finance and vast experience in the community allows Dean to offer good, simple advice to those from all walks of life while also having the knowledge to formulate solutions for the most complex of situations.

A father of three equally orange and equally sport-mad kids, Dean loves spending time with his family as well as coaching his various basketball teams and helping out the kids on the soccer field.

KAREN TATTERSON

Mortgage adviser

Loan Market



Karen Tattersson is the owner of Foundation Mortgage Services, a thriving business licensed under Loan Market that strives to build home loan and risk protection foundations so robust, they withstand the test of time.

Tattersson advises clients in Dannemora, Howick, Beachlands, Maraetai and Flat Bush, along with surrounding suburbs, helping home buyers, investors and company owners buy their first home, forever home or subsequent rental property. She has developed a strong, loyal client base over the years due to her personalised approach and has seen significant growth in her business in the last 12 months.

"My key focus has always been to help people with home ownership, and one of my main principles is to not say 'no' but 'not now' and show them how to achieve their goals of buying their own home," she says.

"My goal is to maintain this momentum for the next three to five years and continue to build a growing business."

Tattersson began her career in sales and marketing, which provided her with the knowledge and experience to take on the role of mobile mortgage manager in 2001. She then worked in lending for BNZ before establishing her own brokerage in 2006. She received the coveted Corby-Mills Brokers Choice Award in 2018.

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CONNIE WANG

Managing director and financial adviser

Prosperity Advisors

Connie Wang entered the finance industry after graduating from university and soon found herself working in an analyst role with one of New Zealand's largest banks.

However, she soon started searching for a role where she could have a more meaningful impact on the lives of New Zealanders, and after a conversation with her own mortgage adviser, she decided to take the leap and start her own advice business.

"I came to New Zealand when I was 18, and just before I finished my final exam, I landed a job with ANZ," Wang says.

"I worked in a business analyst role, and I used my accounting and information management degree to help the business banking department track its performance. But after doing that for a few years, I really felt like I

wanted to engage with people and to work with them directly rather than just work with computers!"

"I transitioned from an analytical role into a lending role in commercial banking in 2009, and I stayed there for three years before resigning," she continues.

"I truly enjoyed my time there, and ANZ gave me some really good training – but in a corporate environment, the focus was often on sales, and that didn't align with my values."

Wang started Prosperity Finance in 2013 and has not looked back since. She sees the trust that her clients put into her advice as a privilege, and has grown both personally and professionally over the last eight years of running Prosperity.

"I really wanted to focus on customer service and helping clients, so I decided to start

Prosperity Finance," Wang says.

"But I also really did it for myself, because I thought I wanted to give it a go while I was young! About six months before I took the leap, I'd needed help with my own home loan, so I contacted an adviser and had a great conversation with them. When we had that meeting, they asked me within the first 20 minutes why I wasn't working as an adviser! That really made me think, and it gave me the opportunity to add more value and offer advice, rather than just sell products from one bank.

"I've grown heaps as a person since starting my own business, because there were a lot of challenges and risks that I had to take," Wang concludes.

"I've also gained a lot of trust from my clients, and it's really a privilege to help people purchase their most important asset."



SATYAN MEHRA

Director and chief adviser

iConsult

Satyan Mehra began investing in property at age 19 while studying finance and accounting at Auckland University of Technology. He joined Bank of New Zealand in 2008, where he worked for more than six years as an adviser, auditor and analyst before moving to ANZ in 2014. During those 10 years with the banking giants, Mehra was able to spread his entrepreneurial wings, becoming involved with several businesses, including Pizza Hut franchising, early childhood education, accommodations, and property investment and development. He founded iConsult in 2017.

Mehra says he is focused on two things right now: “As a mortgage adviser, I want to lead by example and be able to make a difference to the industry and help lift the bar upwards. Personally, I am working very hard to achieve financial freedom for myself.” How does he plan to achieve them? “Have a plan, stay focused, work smart, continual improvement, be resilient and believe in myself,” he says.

Just this year, Mehra was named a Young Gun by *NZ Adviser* and won Independent Mortgage Adviser of the Year, Mortgage Brokerage of the Year (1-10 Staff) and Best Customer Service from Individual Office at the NZ Mortgage Awards. His accolades also include being named Young Entrepreneur of the Year in 2019 and Best Financial Advisor of the Year in 2018 by the Indian Business Awards.



APRIL HASTILOW

Head of lending

Medcapital and Become.nz

As head of lending for both the Medcapital and Become.nz brands, April Hastilow leads a team of five. Her team is responsible for creating finance strategies and solutions for clients, and then working alongside investment advisers to implement these plans. She entered the industry after being a first home buyer herself and wanting to create a better experience for those in that position, something she still loves doing. Over the last 12 months, Hastilow has taken her career to new heights. She was promoted to her current role, was able to grow her team and processes, and both companies have seen exponential growth as a result of all her hard work. She also made it to the Young Guns list and was ranked in the Top Adviser list in 2020. Another achievement is being part of the Trans Alpine Scooter Safari that raised over \$300,000 for the Cancer Society.

When asked how it feels to receive such an award, Hastilow answered, “Honestly, I was happy and really humbled. Having been a broker for less than five years and being the only broker in our company means I don’t have a lot to measure myself against. This represents all the clients I have had the privilege of working alongside to help them navigate the ever-changing world of lending.”

Hastilow originally joined Become.nz in 2015 as a senior mortgage adviser. Prior to this, she worked at ANZ for two years as a mobile mortgage manager.

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NATHAN MIGLANI

Mortgage adviser

Loan Market

Christchurch-based Nathan Miglani started his finance journey with a sales role at Harvey Norman, where he quickly discovered a passion for communicating with people and helping them finance their sales deals.

He quickly moved into a home loan specialist role at ANZ, but decided to start up his own mortgage business in order to offer his clients more choice, and to help them secure the best possible deal in the market.

He now runs a team of advisers in the South Island, which is recognised for its handling of subdivision, development and construction deals alongside first home buyer and investor mortgages.

"I had the opportunity to gain some really good experience in the home lending space with ANZ, but the frustration for me back then was that bank policies were changing almost every second month, and I really wanted to

give clients a choice," Miglani says.

"Being a mortgage adviser now, I really enjoy being self-employed and helping self-employed clients."

"I always want to make sure that I really understand who my clients are," he continues. "I want to get to know them really well, to know their family and to make that a lifelong relationship rather than just being someone at a branch."

"I really wanted to make sure that I could offer my clients full commitment, choice and completely independent advice, and that's really why I wanted to start my own business," he adds.

"I thoroughly enjoyed my time at Harvey Norman, where I was doing a lot of finance applications – that's what really excited me about joining the banking sector. I was at the point where I was enjoying discussing the finance applications more than actually selling the product!"

For Miglani, the key to success is to run a tight calendar and work hard for every client. He says that banking experience is also vital for those who want to enter the industry, and having a strong mentor will also take you a long way.

"The key to success for me is being very disciplined, keeping the client up to date about their application at every stage, strong communication and making sure that they really are getting the best deal in the market," Miglani says.

"To anyone thinking about coming into the industry without banking experience, I would say the most important thing is to work under an established mortgage adviser before going out on your own. You need to have a mentor for at least 12 months so that you can fully understand the lender policies and be able to offer clients the best possible advice," he concludes.



KAUSHAL PATEL

Financial adviser

Onelife Financial

Kaushal Patel has been active in the mortgage broking sector for almost a decade, having started his career as a business consultant, and then as a mortgage and insurance adviser with Auckland-based leading brokerage companies.

That experience and expertise gave him the passion and motive to start his own firm Onelife Financial, where he has been working for a few years now.

He now splits his time between mortgage and insurance advice, helping clients with a

broad range of finance deals and tailor-made insurance policies.

“I am an adviser with over 10 years of industry experience, and I currently offer clients guidance on mortgages and lending,” Patel says.

“I offer advice and services to first home buyers and property investors. Not only that, I also advise on refinancing, business and commercial loans, asset finance and debt consolidation. I am also an insurance adviser, and I specialise in tailor-made insurance

needs specific to life cover, trauma cover, total and permanent disability, income protection and medical insurance,” he adds.

“I founded Onelife Financial Services with the goal of helping my clients enjoy their lives knowing their finances are sorted, and I am truly passionate about giving my clients ideas for better living.

“With us, you can be truly confident that we are looking out for your best interests and helping you get the best deal with both your mortgage and your insurance.”

TOP ADVISERS 2021

MALCOLM SHEPHERD

Financial adviser and founder

Quantum Financial Advisers



Malcolm Shepherd is the owner and director of Quantum Financial Advisers, which specialises in providing advice on mortgages, insurance and Kiwisaver. Established in 2015, Quantum now has offices in Whangarei, Kerikeri, Kaikohe and Kaitia.

His family established the first mortgage broking business in Northland in 1995, and he started his adviser journey in 1996. He has been in the finance industry via broking and banking across various leadership roles in New Zealand and Australia for over 25 years.

With Shepherd leading the team, Quantum has achieved its best settlement numbers since its establishment during the tumultuous COVID-19 period. The team also welcomed four new members.

Shepherd says his goal is to “help raise the level of financial literacy for every New Zealander by teaching them ways to reduce debt quickly, invest wisely and, in turn, enjoy life immensely. My life is enriched by helping others; that’s what I’m called to do,” he says.

Commenting on the award, Shepherd says he is ecstatic for his team, who worked hard to help make it happen. “It’s nice to be acknowledged, but it is even nicer knowing we [have] a positive impact in people’s lives, which is why many are seeking our advice,” he says.

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