

Financial Adviser Profile

Overview

Shona Sherman is a Director of HFB Super Strategies Pty Ltd, and has been part of the leadership team at Howe Ford & Boxer since July 2014. Shona commenced working in the Self-Managed Superannuation Fund (SMSF) space in 2009 and has specialised in superannuation since, gaining invaluable experience both in public practice and working for a public offer superannuation company.

Shona's experience and qualifications give her a comprehensive understanding of the Australian tax and superannuation laws, which allows her to provide professional strategic advice to her valued clients. Shona prides herself on her client relationships, has a strong compliance background, and takes great satisfaction in helping her clients achieve their superannuation and retirement goals.

Shona regularly attends seminars and conferences to ensure she stays up-to-date with all things super.

Shona's passion outside of work is her family, with weekends taken up ferrying children to various sporting and social events. She enjoys travelling, going to the beach, reading, and watching sports – especially rugby union.

Shona is a Sub-Authorised Representative of HFB Super Strategies Pty Ltd (t/a Howe Ford & Boxer Superannuation), Corporate Authorised Representative No. 1243687. Authorised Representative No. 1243828.

Qualifications

Shona's qualifications include a Bachelor of Business (Accounting, Wealth Management and Superannuation), and a post graduate certificate in Self-Managed Superannuation Funds.

Shona's degree qualification, and additional post graduate studies meet the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Shona is a Fellow of the Tax Institute and abides by their code of professional conduct and ethics. Shona is also a registered tax agent



Shona Sherman

HFB Super Strategies

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Authorisations

Shona is authorised to:

- provide financial product advice on self-managed superannuation funds;
- arrange to deal in an interest in a self-managed superannuation fund;
- provide financial product advice on superannuation products in relation to a person's existing holding in a superannuation product but only to the extent required for:
 - making a recommendation that the person establish a self-managed superannuation fund; or
 - providing advice to the person on contributions or pensions under a superannuation product;
- provide class of product advice on the following:
 - superannuation products;
 - basic deposit products

HFB Super Strategies Advice Fees and Charges

Shona Sherman may be paid by Financial Planning Advice Fees as described in the Financial Services Guide. The amount of the benefit and how it is calculated will be advised to you during your initial meeting.

Shona Sherman's fee for the preparation of Advice documents will vary depending on the complexity involved and the time taken. You will be notified of the costs involved prior to the commencement of any work.

Where financial planning advice fees are payable, Capstone Financial Planning will receive all revenue in the first instance.

HFB Super Strategies Pty Ltd pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Shona Sherman is a Director of HFB Super Strategies Pty Ltd and will receive a benefit from this company.

Other Benefits Shona May Receive

From time to time Shona may be invited to social or sporting events and receive the occasional gift such as a bottle of wine or hamper on special occasions. These non-cash benefits will have a value of less than \$300. A register listing the details of any non-cash benefits between \$100 and \$300 is maintained. These invitations and gifts do not influence the advice provided to you. If you would like more information you can request a copy of the register.