



David French Managing Director and Head of Financial Planning

David has 21 years experience in finance and economics, 16 of which are in investment markets and for his sectors of responsibility, was rated one of the top three investment analysts in Australia. David has built CIPL to a point where the business now looks after about \$130 million in investments for around 340 clients. He holds a Bachelor of Economics and a Diploma in Corporate Management, and has also completed a range of other courses relating to the valuation of companies and investments. David is a past Director of Rockhampton Regional Development Limited, The Rockhampton Chamber of Commerce and Treasurer of the Home Support Association and various not for profit entities.



Sue Dunne Financial Advisor

Sue holds an Advanced Diploma of Financial Services (Financial Planning) and has undertaken further study to specialise in financial and technical analysis and superannuation. Having worked in small business for over 25 years Sue's business acumen combined with financial planning skills, make Sue a valuable asset to the CIPL team. Sue has worked and lived in a rural environment for most of her life.



Justin Baiocchi Financial Advisor, Regional Manager Tamworth

Justin holds a Bachelor of Business Science (Finance) Degree, a Diploma of Financial Services (Financial Planning) and the Chartered Financial Analyst (CFA) designation. He is also currently undertaking a Master of Business Research degree through the University of Southern Queensland. Since joining CIPL in 2007 he has focused on investment research and analysis, along with the construction and on-going management of client portfolios. Justin also has over ten years experience in the IT industry, having held technical and managerial roles in both the UK and Australia. Justin's previous employers include Nomura Investment Bank, CUA, Rio Tinto and the CSIRO.



Bob Stewart Senior Investment Advisor

Bob has been working in the Financial Services industry for over 36 years. He has worked as a Stock Broker, Securities Dealer, Branch Manager and Client Advisor for several brokerages including C.J.Edwards & Co, Lance Jones Limited and Credit Suisse First Boston Australian Equities. Over the years, Bob has developed extensive product knowledge and offers advice on the planning and management of investment portfolios.



Jason Fagg Personal Risk Advisor

Jason has an Advanced Diploma of Financial Services (Financial Planning) and is currently undertaking further study in finance. He has been in the Financial Services industry for 10 years, working with companies including The Rock Building Society Limited, NAB and AMP. For the last five years in the industry he's specialised in risk advice.



Bronwyn Large Compliance Manager

Bronwyn is responsible for the operation of the compliance systems used by CIPL to comply with its obligations under its Australian Financial Services Licence and the Corporations Act. This involves quality control and compliance with statutory and procedural matters including contract management with external providers (accountants, banks) and for maintaining the integrity of the data held in portfolio administration systems and its reports. Bronwyn is a Justice of the Peace (Qualified) and holds a Certificate III in Business (Office Administration).



Sallyanne Cook Assistant Financial Advisor

Sallyanne has a Bachelor of Business and a Master of Applied Finance from Macquarie University. Sallyanne also has over 20 years experience in the financial markets industry. Most recently she was an Asset Consultant for Morningstar Research and a Senior Research Analyst for IWL. Prior to this she was a Fixed Interest Portfolio Manager at ING investment management for over 5 years. There she managed both domestic and international bond portfolios and was also a member of the Asset Allocation Committee. She has also held roles as Treasury Manager for various large corporates, managing both interest rate and currency exposures for companies including Optus, Burns Philp and Energy Australia.



Lachlan McKenzie-McHarg Advisor Equities, Dealings and Research

Lachlan has completed an RG 146 "Regulatory Guideline 146" which is a document outlined under the Financial Services Reform Act 2001 (FSRA) governed and administered by the Australian Securities Investments Commission (ASIC). Lachlan has also completed a Bachelor of Arts, Business Units - Money and capital markets, trade finance and foreign exchange, globalisation and economic systems with economic and finance core subjects. Lachlan has had experience in Trading in Futures, CFD's, FOREX, International shares, Australian shares and margin lending and has a background in technical analysis.