

# member profile

**David Johnston** is the founder and managing director of Property Planning Australia and is nearing two decades in the sector.

## **CAN YOU PLEASE TELL US MORE ABOUT YOUR BUSINESS?**

I am the founder and managing director at Property Planning Australia (PPA) and started my career at a major bank.

At my next role, I had an opportunity to establish and grow a mortgage advisory arm of an insurance company. I spent five years there but realised that although I could help my clients make better mortgage decisions, many were actually looking for guidance on making better property decisions.

In 2004, I started my own business, with a focus on combining independent property planning advice with mortgage strategy, which was a unique business model at that time.

PPA is one of the first businesses to provide independent property advice and genuine fee-for-service investment advice. Our core service is to help people develop property plans to accommodate for their short-, middle- and long-term goals. We also have an award-winning mortgage broking service, which is part of our "complimentary property planning service".

## **HOW LONG HAVE YOU BEEN A FINANCIAL ADVISER/ MORTGAGE BROKER?**

More than 17 years.

## **HOW LONG HAVE YOU BEEN A QPIA?**

I've been a member for PIPA for one year. At this time, my QPIA status was also attained.

## **HOW DID YOU FIND OUT ABOUT PIPA?**

I think PIPA is at the forefront of the independent property advice space. I've been aware of PIPA for a long time, likely for as long as it has existed I was just a bit slow in becoming a member!

## **WHAT WERE YOUR MAIN REASONS FOR BECOMING A QPIA?**

I believe in the need to regulate property advice and for advisers to have a standard level of qualification. PIPA is the most reputable association within the space, so I believe it's worthwhile to support a quality organisation and formalise the title of property advisers, which is the QPIA.

The materials in the QPIA course are very useful, particularly for the new entrants.

## **WHAT WERE THE MAIN CHALLENGES OF BECOMING A PROPERTY INVESTMENT ADVISER?**

One major challenge I think is sorting through the media hype and marketing around property investment.

Education remains key in the property advice space. At PPA, our mission is to educate and empower our customers to create their desired lifestyle.

It is also important for property investors to differentiate clearly between who is selling property and who is providing independent property advice.

## **DO YOU CHARGE FOR YOUR PROPERTY INVESTMENT ADVISORY WORK?**

Yes.

## **HOW DOES THE QPIA SUPPORT YOUR FINANCIAL ADVISING/MORTGAGE BROKING BUSINESS AND ITS GROWTH?**

The more financial advisers understand the importance of independent property advice and what drives property returns, the better outcomes will be delivered to consumers. That's the benefit

“Education remains key in the property advice space.”

for a mortgage broker or financial adviser to become a member of PIPA or QPIA.

Property advice and mortgage broking businesses go hand in hand. Advice around mortgage strategy, money management and cash flow management form the foundation of property planning and ultimately decision making.

To help someone make a property decision, understanding their short-term and long-term goals, as well as their financial position, is key. If you solely help them to buy an asset without considering their long-term goals and aspirations, you may not actually help them buy an asset that fits in with future plans and could actually impede their success.

## **HOW DOES THE QPIA QUALIFICATION HELP YOU TO ATTRACT NEW CLIENTS OR DEEPEN EXISTING CLIENT RELATIONSHIPS?**

QPIA provides a level of credibility. It's important to have a qualification and be a member of a recognised association.

## **WOULD YOU RECOMMEND OTHER FINANCIAL ADVISERS/MORTGAGE BROKERS TO BECOME QPIAS? WHY?**

Absolutely. As I mentioned before, QPIA provides a good opportunity for people who would like better education around property advice. It also helps increase your business' credibility.

## **WHAT'S NEXT FOR YOUR BUSINESS IN THE NEXT 12 MONTHS AND BEYOND?**

Over the past decade, Property Planning Australia's operations

have expanded throughout Victoria, New South Wales and South Australia.

We have gained a strong client base of first homebuyers, investors, upgraders, and those transitioning into retirement. We continuously look to improve and evolve our service at Property Planning Australia. ▲

## **INTERESTED IN BEING A PIPA MEMBER PROFILE IN THE PIPA ADVISER? EMAIL US...**

✉ [corporateaffairs@pipa.asn.au](mailto:corporateaffairs@pipa.asn.au)

