

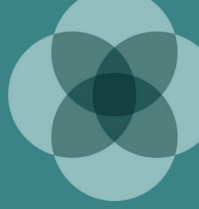
Adviser Profile

Robin Sandover

Senior Financial Adviser

FChFP, MFinPlan, AdvDipFP





Profile

Robin has been in finance for over a decade and grows more passionate about it each year.

Helping other people to live their best lives gives Robin a great sense of fulfilment. He thoroughly enjoys getting to know each client individually and has an innate ability to motivate clients and find the innovative solutions they need.

Robin specialises in working with high net wealth individuals, families, and business owners, providing strategic advice across intergenerational wealth transfer, philanthropic structuring, and business exits.

His approach is rooted in empathy, technical excellence, and a deep understanding of each client's unique goals.

Robin finds it very rewarding watching his clients gain financial freedom so they can achieve things like stop working away and live closer to family without compromising quality of life or reach retirement earlier than anticipated so they can travel the world.

He thrives on creating strategies that empower clients and simplify financial decision-making.

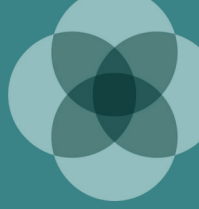
Robin's background

A strong believer in lifelong learning, Robin was Valedictorian of his Master of Financial Planning in 2019 and continues to invest heavily in professional development to stay at the forefront of advice, compliance, and strategy.

In 2025, Robin was honoured as a finalist in several prestigious national awards, including Adviser of the Year (Personal Advice and High Net Wealth) at the Australian Wealth Management Awards, and Client Outcome of the Year at the IFA Excellence Awards. These follow previous recognitions including being named a Top 3 Finalist for FAAA Adviser of the Year in 2023, as well as earlier IFA Excellence Award nominations for Young Adviser of the Year and Client Outcome of the Year.

Robin is an ambitious and community-minded professional with a strong entrepreneurial streak, always willing to share his time and experience to help others. Outside of work, he enjoys travelling, from snowboarding in Austria to surfing in Indonesia or spending a relaxing weekend down south and maintaining a healthy body and mind through exercise and time with friends and family.





Your Adviser & Practice

Robin Sandover is an Authorised Representative (No. 001239448) of TWD Licensee Services Pty Ltd (ABN 88 605 064 480 AFSL 475964). Robin Sandover provides advice and services on behalf of the following Corporate Authorised Representatives of TWD Licensee Services Pty Ltd:

- TWD Australia Pty Ltd, a Corporate Authorised Representative (No. 1266864) of TWD Licensee Services Pty Ltd.
- TWD Solutions Pty Ltd, Corporate Authorised Representative (No. 1305381)
- SW-TWD Wealth Pty Ltd. Corporate Authorised Representative (No. 1266742)

TWD Australia Pty Ltd, TWD Solutions Pty Ltd and SW-TWD Wealth Pty Ltd are part of The Wealth Designers Group of companies and provide a range of financial advice and assistance to help people grow, manage, and protect their wealth. Your adviser provides expert professional advice to help you achieve what you want out of life.

Robin Sandover is an employee and as a result, will receive a salary. He may also receive a performance bonus which may be based on certain performance criteria, such as client retention, compliance, and the revenue he generates, as well as other factors. The bonus potential does not influence the advice, or any recommendations made.

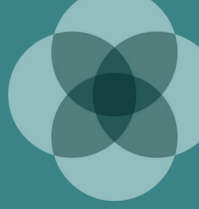
If you would like to make time to discuss your financial needs and objectives in more detail, please contact Robin Sandover on 1300 893 000 or Robin.Sandover@twd.com.au.

Memberships

- Financial Advice Association Australia (FAAA)

Qualifications

- Master of Financial Planning
- Graduate Diploma in Financial Planning
- Fellow Chartered Financial Practitioner
- Advanced Diploma in Financial Planning
- SMSF Specialist Adviser



Robin's expertise and skills

- Investment strategies including savings plans
- Automation of cashflow and budgeting planning
- Debt management & reduction strategies
- Superannuation advice, including salary sacrifice and consolidation strategies
- Personal insurance strategies
- Centrelink / DVA advice
- Retirement Planning Advice
- Estate Planning Advice
- Advice on ownership and structures e.g., discretionary and family trusts, Self-Managed Superannuation
- Tax planning
- Portfolio construction and management

Advice Your Adviser Can Provide:

STRATEGIES

- Investment strategies including savings plans
- Budget and cash flow planning
- Debt management
- Superannuation advice, including salary sacrifice and consolidation strategies
- Personal insurance strategies
- Centrelink / DVA advice
- Retirement planning advice
- Estate planning advice
- Advice on ownership and structures e.g. discretionary and family trusts, Self-Managed Superannuation
- Philanthropy & personal charitable giving strategies
- Portfolio review services
- Ongoing advisory services

- Referrals to specialists e.g. accountants, solicitors, mortgage and general insurance brokers

PRODUCTS

- Basic and non-basic deposit products
- Government debentures, stocks or bonds
- Investment life insurance products or life risk insurance products
- Interests in managed investment schemes, including investor directed portfolio services (IDPS) and Separately Managed Accounts (SMAs)
- Retirement savings accounts
- Securities
- Superannuation

This Adviser Profile should be read in conjunction with the TWD Licensee Services Pty Ltd Financial Services Guide (FSG). Distribution of this Adviser Profile by the Authorised Representative/ Adviser has been approved by TWD Licensee Services Pty Ltd.