

Phil Mason-Cox

Senior Financial Adviser Keys FP Pty Ltd

Phil Mason-Cox is a Senior Financial Adviser of Keys FP Pty Ltd and has more than 20 years experience in the financial services industry. During his career Phil has worked with organizations' such as GIO, Perpetual Trustees, Citicorp Group and Hayes Knight accounting group in Queensland.

His time with both the Citicorp Group and GIO was focused towards providing advice on reducing personal and business risk issues for a range of clients. He was responsible for the advice on personal financial wealth solutions to Small and Medium Sized Enterprises (SME's).

As the Gold Coast regional manager for Perpetual Trustees, Phil was responsible for Estate Planning advice to wealthy individuals. He was involved in the creation of charitable trusts for philanthropic purposes as well as advice on the minimisation of taxation for the beneficiaries of clients.

Phil was an equity partner who established and successfully operated for 10 years the highly successful financial planning division within the Hayes Knight Brisbane accounting group. In January 2011, Phil acquired the remaining 50% equity in Hayes Knight Financial Planning and re-branded his advice offer to Keys FP Pty Ltd which merged with Redgum Wealth Group Pty Ltd in September 2026.

Phil provides advice to high net worth individuals, people running SME's and retirees on areas such as:

- Strategic Choices
- Structures (i.e. Trusts, Self Managed Superannuation Funds, PPF's)
- Personal Estate Planning & Business Succession Planning
- Risk Management

Phil interacts with other professionals on a regular basis such as accountants, solicitors and stock brokers to deliver tangible client advice solutions.

Phil holds a Bachelor of Business (Accounting) Degree, Diploma of Financial Planning, is a Certified Financial Planner (CFP) & is a registered tax financial planner. He is a member of the Financial Planning Association (FPA) and was in 2011 bestowed with the FPA's Fellow award. Phil is also a Fellow and has been accredited as a specialist with the SMSF (Self Managed Super Fund) Association and is an ASX recognised adviser.

Phil was recognised as one of the top three financial advisers in Australia as a finalist in the FPA's Value of Advice awards 2009 (Post Retirement and Management category), 2010 (Pre-retirement category) and won the SMSF Association's best practice award in Australia for SMSF advice in 2010.

His interests include sport and reading. You can contact Phil on (1300) 539 539 or by e-mail phil@keysfp.com