BMB PRIVATE WEALTH

Getting the best possible financial outcomes

Achieving the best possible financial outcomes

Robert Wright
Dip FP, CFP®
Financial Adviser

"We are focused on providing our clients with a better understanding of their finances and real clarity when it comes to the financial security of their future. Our goal is to ensure that our clients achieve their personal and financial aspirations".

"With over 20 years of financial planning experience, we continue to work with business owners, professionals, retirees (and people planning to retire), who want to protect and grow their wealth. Our mission is to ensure our clients get the best possible financial outcomes in order to achieve true peace of mind."

Robert Wright

Guidance, direction and advice

At BMB Private Wealth, we focus on building valuable relationships with our clients and offer a comprehensive range of financial planning services. Our aim is to take away the worries and concerns of our clients, while helping them to achieve their financial and lifestyle aspirations.

Listening, caring and understanding

We do this by taking the time to listen and understand the financial circumstances of our clients and work out what is really important to them. Our next step is to develop a tailored plan to meet their objectives. Once we have gained an in-depth understanding of their financial circumstances, we will take the actions needed to keep them on track, so that they have the best possible chance of achieving their goals.

We are a privately owned firm and are committed to working on the most suitable outcomes for our clients.

Taking care of you

We know that many people lead busy lives. We also recognise how challenging it can be when trying to connect all the pieces of the puzzle when it comes to managing your finances and growing your wealth.

We are committed to helping our clients get the best possible financial outcomes, while concentrating on simplifying their financial lives.

Our services involve comprehensive advice and service:

- Working collaboratively with your Accountant to ensure your financial affairs are arranged tax-effectively.
- Liaising and communicating with other professional advisers, such as your lawyer, financial institutions, finance broker, fund managers and/or insurance providers and other relevant third parties.
- Administering your investments, insurance and other components incorporated within your personalised financial program.

As a client of BMB Private Wealth, many of your concerns, anxiety and frustrations will be dramatically reduced. Our goal is to get clients to worry less about money and focus on more important things in life.

> *"Rob and his staff are always extremely responsive and discuss what steps we need to take to stay on track. He uses this opportunity to explain details which help provide a better understanding of any changes both internally or externally to our SMSF and other finances."*
>
> **Jeff and Pam Ludlow**

Learning and Responsive Communication

We provide a highly-personalised service, continuously educating clients on the most suitable options for their financial needs and circumstances. We go above and beyond to ensure we are available whenever our clients need us.

Sound Planning – Making Complex Issues Simple

We work closely with our clients to create financial plans that take into account the changing world around us. Solutions and strategies that are designed to help achieve their financial goals and aspirations.

Freeing up valuable time for our clients is our objective, while providing security and comfort. This allows our clients to focus on those things that are important to them; family, lifestyle and health.

When it comes to protecting and growing your wealth, you need a clear method and approach. We help to track and assess everything, using our knowledge, experience and understanding, while helping you to make the right financial decisions along the way.

We make complex things simple, explaining ourselves and providing advice in a way you are able to comprehend. We use an approach which enables our clients to see the progress; where they are supposed to be, where they are now, and where they are headed in the future.

Having a clear, easy to follow path provides security, comfort and peace of mind. All our clients are in safe hands with their financial future clearly defined and mapped out through a carefully considered financial plan.

It's About Your Financial Security

Achieving any type of success in life involves planning, resources and continuous work.

When you become our client, our goal is to deliver the care and advice that allow you to reach your goals and aspirations, providing the best personal experience. Our clients know they can come to us at any time, no matter what the concern is. They understand that we will act as their financial counsellor and alleviate their anxieties, worries and concerns.

As an integral component of our service, we're in direct contact with our client's other professional advisers on an annual basis, or more frequently if necessary, to make sure our clients meet their obligations.

Our clients include business owners and people with young families who have various financial commitments. They can rest assured knowing that they have the right level of personal and business insurance protection in place if a tragedy occurs.

For clients who are focused on saving and investing for their future, where required, we can adjust financial and personal circumstances and rearrange financial assets to minimise taxation and optimise investment returns.

This means our clients enjoy financial security and peace of mind, while being able to spend less time worrying about their finances and more time enjoying life.

Why choose us?

Reputation

We have been successfully guiding, advising and helping clients for over 20 years, helping them make the right financial choices and implementing investment strategies that are best suited for their needs and circumstances. We are proud to announce that most of our newer clients have been introduced to us from our existing happy, satisfied and caring clients.

A service of real value

Every client is important to the team at BMB Private Wealth. We care and are there alongside clients for their entire journey.

When you become a BMB Private Wealth client, we will focus on achieving the results you need to reach the goals and aspirations we plan together, while delivering the best personal experience.

Our clients know they can come to BMB Private Wealth at any time, and receive assistance. They understand that we act as their consultant, helping them through complexities while taking away their anxieties, worries and concerns.

A complete service from one location

BMB Private Wealth works closely with Brosie Martin Barnett Chartered Accountants. We are all dedicated to helping our clients by providing tax-effective strategies and investment solutions.

The financial and lifestyle solutions at BMB Private Wealth can be organised, arranged and coordinated from one place of business.

An integral component of our service involves our team remaining in direct contact with other professional advisers to help meet the obligations of our clients. BMB Private Wealth is a privately-owned business, allowing us the freedom to provide holistic, tailored advice and information that is matched to the unique circumstances of our clients.

Why Choose Us?

Continuous dedication to training, education, knowledge and expertise

We are committed to an intensive education program, which ensures our practice remains informed of current legal issues and changes, while keeping our industry knowledge up to date. We frequently study market trends and maintain our financial and legislative knowledge.

It is also important to understand how to use this information to help you most effectively. This is achieved by researching and studying the latest tax-effective financial strategies, while remaining informed with current legislation, constantly providing our clients with the right advice.

We provide truly tailored solutions

When providing strategic financial advice, we follow a simple yet effective process. Our approach allows you the time to get to know us. This approach ensures that we understand your situation, goals and objectives, so that we are able to develop and execute highly tailored solutions that are designed to help you achieve your financial and lifestyle aspirations.

We provide you with the opportunity to gain knowledge about your financial affairs and to find out how everything works, so you are fully informed and are in a position to make smart decisions about your money and investments. We achieve all of this while taking a low key and relaxed approach.

We go above and beyond to deliver all services in the most professional and friendliest way. The needs of our clients will always be placed ahead of our own. If your investment strategy requires a review at any time, we will happily listen to your concerns and requests.

Maintaining an unblemished reputation is important to our financial advisers, and our highly satisfied customers are evidence of this.

The most asked questions about working with BMB Private Wealth and Rob Wright

Why do I need a Financial Planner to help me?

The goal of financial advice is to move people closer towards financial independence. We are all on this journey trying to accumulate enough money to provide us with the lifestyle we desire. In order to achieve financial independence, it takes more than just paying out debts and saving money, it involves proactive planning and an ongoing review with the help of a financial planner.

A professional who has the knowledge, skill and time

Knowledge is power. But it's often been quoted that a little bit of knowledge can be a dangerous thing. Planning for financial life is not just about knowing how investments work or even understanding which the best performing investment types are. To ensure success while investing over the long term, making the most appropriate financial decisions at the right time is important. These choices encompass aspects far beyond just picking the 'right' investment.

Most people are so busy making a living that they simply don't have the time to keep up to date with all the knowledge that's required about the financial world, including changes to government legislation and taxation in order to make the right investment and strategy choices.

We are committed to an intensive education program, which ensures our industry knowledge and awareness of current legal issues is always up to date.

Most importantly, we understand the issues and challenges of living and working in the local community. We have a vested interest in helping people to gain control of their finances and to plan effectively for a secure financial future in the years ahead. Our reputation depends on your satisfaction with our advice, solutions and services, so it's not a responsibility we take lightly.

How will we work together?

We have a "step by step" engagement process, capturing all of your critical issues, while identifying gaps and developing specifically tailored financial strategies for you.

Our first step is to meet individually to discuss your situation and establish whether an ongoing adviser/client relationship will be appropriate for both parties. This meeting is conducted without charge or obligation. The next step will be for us to complete our initial discussion program and consider specific areas relevant to you and prioritise your financial and wealth objectives.

There are a number of topics that we'll talk about, your current and potential financial resources, and your lifestyle goals and objectives. The most important aspect of our meeting is to explore what's truly important for you and your family.

Understanding your values and how money fits in with real life aspirations is the information we aim to gain. Once we understand the elements that are most important to you, we'll be in a position to create a tailored financial strategy for you.

The next step is to agree to work together. Once that is established and agreed upon, our work then begins on your financial blueprint.

With all of the financial information we have gathered, we'll undertake a series of 'financial plan models' in order to design and present your personal financial plan.

Keeping you on track

On an ongoing basis we provide strategic and product advice, regular reviews, and a package of related services. This includes regular information via newsletters, presentations, and other communications. Regularly monitoring the progress of your investment strategy is essential for your financial wellbeing. These regular reviews allow us to discuss the latest trends and information and to make appropriate adjustments if required.

Ultimately, our aim is to keep you on track to achieving the life you want to lead in the future.

How much will it cost me?

Our aim is to help you to achieve the financial and lifestyle results you desire– to create and protect the optimum level of wealth your circumstances allow.

Once we have met and discussed your situation, we will provide you with a complete breakdown of the costs associated with our advice and the implementation of the strategies we recommend. Our fees range from $550 to $5,500 for our comprehensive advice presented within your financial plan.

Our ongoing client service and advice fees are based on the services required and time taken to provide those services. Our fees are not based on how much money you have to invest. These annual fees start at $2,200 per annum.

The value of our advice

The real benefits of accessing qualified and experienced advice will vary from client to client. Ultimately, it's about the empowerment you achieve which enables you to make good personal and lifestyle choices and appropriate financial decisions that suit you and your circumstances.

We act as your:

- Mentor – Educating and communicating solutions and your outcomes.
- Adviser – Interpreting complex issues, assisting you with understanding and implementing strategic solutions.
- Project Manager – Helping to organise your financial life and working with other professionals to give you choices and the opportunity to achieve your life's aspirations.
- Coach – Stopping you from making inappropriate financial decisions and helping you remain on track to building the lifestyle you deeply desire for now and your future.

This often means that:

- Investment returns can be improved through the right selection of investment types, asset allocation and investment structure, and continual review and advice.
- It's less likely that poor choices and mistakes will be made, that usually cost money, through emotional or impulsive decisions.
- You save a great deal of time, energy and worry because we have taken away the burden of looking after your own financial affairs, and have provided educated, experienced financial guidance.

This means you are more relaxed and comfortable with your circumstances, feel 'more in control' and enjoy peace of mind about your financial security.

What results have other clients seen?

Throughout our financial planning process, not only have we been reorganising clients' affairs so they achieve many of their financial objectives, we have been regularly saving clients many thousands of dollars a year or more in unnecessary income and other taxes as well as other often hidden, wasteful expenses.

Using our advice and services, many retiree clients are now receiving social security benefits for the first time or have increased their existing benefits. These are payments they would have not otherwise received. In many cases, we have arranged our client's affairs so that they receive most, or all of their retirement income, tax-free.

For other clients, we have ensured that their investment portfolios benefit from the most suited asset mix for them and the best strategies for their own unique circumstances. In most cases, this has meant improved performance and overall results, which means they build their nest egg and create their wealth sooner.

Our clients usually reduce their personal and/or business taxation and increase the long-term returns on their money invested. Structuring their finances in the most tax and social security effective manner, the administration burden is decreased, as is the time commitment involved in managing their finances and insurances. Ultimately, this increases the level of income they can draw upon, from both their own investments and where appropriate from social security. All this means is they have more money in their lives.

Our focus on creating clarity, confidence and certainty within the financial concepts and strategies we tailor is evident with our advice and knowledge process. Combine that with our caring, empathetic staff, who all have the desire to create lasting partnerships, helps to deliver a service which at the core aims to create real financial security and true peace of mind about your future.

Here’s what some of our clients have to say about working with BMB Private Wealth

“I have been working with Robert Wright for the past 6 years. I remember our first meeting and had asked Rob to take my savings to the next level, as I wanted more financial security.”

“Having created my own financial plan for a number of years, I needed professional help to improve my financial plan. Robert not only enhanced my financial plan, he also exceeded my expectations. Rob wasn’t just looking after my finances, he was looking out for me and what was in my best interests. Over the past 6 years while working with Rob, I have a better understanding of my finances, investments and I’m more financially comfortable then I was 6 years ago.”

“I not only gained a better financial plan and a fantastic financial adviser, I also gained a good friend.”

Allan Thompson

“I would give my highest recommendation to Rob Wright to anyone who is seeking to understand their finances more clearly and plan for their future financial security.”

“My association with Rob began in 2012 when he provided my husband and I, as small business owners, with valuable advice on determining our superannuation needs and goals. We found Rob to be very approachable and assisted us in gaining a greater understanding of superannuation matters and worked with us to develop an effective strategy to pursue our goals.”

“My husband’s tragic death in 2013 dramatically altered these well organised plans and I found myself in a minefield of confusing financial regulations that seriously challenged my sense of financial security.”

“At this very daunting time, Rob’s friendly, practical, easy to understand advice allowed me to regain my sense of control over my future business and superannuation financial needs. Since then Rob has consistently provided me with relevant, constructive advice to help me tailor my financial strategy to my changing needs and attitudes, which is why I have no hesitation in giving him my highest recommendation.”

Deb Callaghan

“The financial assistance we have received from BMB over the last three years has been hassle free and easy to follow information with immediate communication regarding market changes and their possible effect on our investments. In addition to the exceptional service we’ve received, we have enjoyed having easy access to our accounts online at any time to view their status.”

“If we have any queries which have been attended to immediately, it has always been just a call or email away. We certainly have confidence that our financial security is being well taken care of which gives us peace of mind and no hesitation in recommending Rob, to any future interested investor.”

Janel and Nick Bukovac

“In 2000 we sought advice from a financial planner at our bank as we were planning for retirement. We were advised of how much we would be required to save into superannuation to achieve what was considered sufficient to maintain our lifestyle based on our expense profile.”

“From the moment Robert Wright became our financial adviser, he has encouraged us and put into action investment plans to help achieve our goals. He has kept us informed of global markets, as they can have an influence on financial markets. He has also helped us to understand the financial market, which has seen our knowledge increase dramatically”.

”Rob has always provided us with time to discuss concerns or investment options and continuously communicates his availability and responds promptly when we require contact.”

“We have seen the value of having good financial advice, and now feel secure as he has given us peace of mind with the investment strategies that have led us into retirement.”

“We would happily recommend Robert Wright to family and friends and will continue to do so.”

Trevor & Lorraine

"Robert Wright has been our financial adviser for the past 10 years and in that time, he has structured our SMSF with great advice, guidance and expertise; so much so that our portfolio, through its diversification, has fared well over the periods of financial volatility and uncertainty."

"My wife and I are now well into our retirement years and with the guidance of Rob as our financial adviser, it is very reassuring and comforting to know that he cares about us."

"Although we live in Sydney and Rob is based in Tamworth, this has never caused any concerns with managing our financial affairs. We are able to communicate readily on any issues which may arise. Rob and his staff are always extremely responsive, and he also comes down to visit us twice each year to discuss our current financial situation and what steps we need to take to stay on track. Rob uses this opportunity to explain details which help provide a better understanding of any changes both internally or externally to our SMSF and other finances."

"We have absolutely no hesitation in recommending Rob to any prospective client who is seeking an honest, loyal, highly competent, dedicated, caring and down to earth professional to manage their financial needs in a trustworthy and stress free manner."

Jeff and Pam Ladlow

"We are very happy to provide the following testimonial concerning the service we have received and continue to receive from Robert Wright at BMB Private Wealth. We are complete novices with investments and anything to do with the stock market and have found Robert to always be available to answer any questions that we have relating to our portfolio and superannuation fund."

"Robert knows that we were looking for sound investments that will make us financially secure in the long term and we feel that the investments he has made for us and continues to make will do that. He updates us with any changes he feels needs to be made with the portfolio and always explains the reasons for doing so."

"During the two years that we have been working with Robert we are gradually gaining an understanding of the investment market and have found that he readily answers any queries that we put to him. We feel very comfortable during our meetings and really appreciate the quarterly reports that he sends."

"We would certainly recommend Robert and BMB Private Wealth to any of our friends and relatives who maybe looking for a financial adviser in the future."

Robert and Annette Grover

“Deb and I were working with Robert Wright when he was working with the NAB. We worked along well but as with previous bank financial advisers, we just did not seem to be getting the type of guidance that we were looking for.”

“Robert decided to join a group called BMB Private Wealth. He felt that at the bank he was in some ways shackled to the system which did limit him from giving advice that in going forward needed to change a little.”

“We feel that we now are working on a plan that should suit our retirement without feeling exposed to the elements of total meltdowns in the money market. We are showing confidence in this group that appears to have contact with all sections of the financial markets, this is very important as we feel that it is not a one man plan.”

“We would recommend Robert and BMB Private Wealth. They have come up with ideas that we think will help us through some tough times ahead.”

Gary & Deb Craig

When is the best time to get started?

The sooner you start planning your financial future, the more comfortable it will be and we can also make sure that you are not missing out on any entitlements. Engaging our services will allow you to spend more time with your family and friends and enjoy your money. There's no time like the present to get started on achieving your lifestyle and financial goals and aspirations.

How do we get started?

The first step is to take the first step. If you haven't already done so, contact us today. Call our office to make an appointment to discuss your situation and to find out how we can help you to achieve the financial and lifestyle results you really desire.

You can also email us, or find us on Facebook.

(facebook.com/BMBPrivateWealth)

Further Information

For more details, contact us through the following avenues below

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