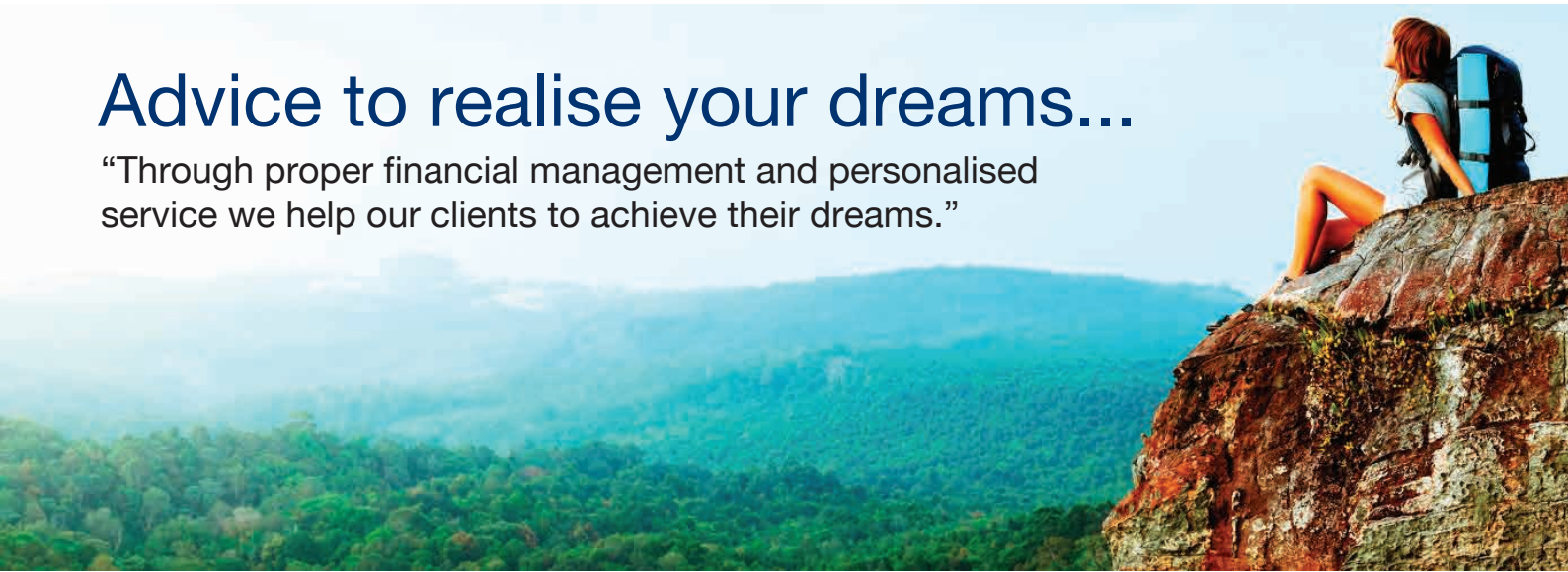


Advice to realise your dreams...

“Through proper financial management and personalised service we help our clients to achieve their dreams.”



WHY SHOULD YOU USE BM&K FINANCIAL SERVICES?

BM&K are passionate about helping businesses and individuals achieve their financial and lifestyle goals. We have been providing professional planning advice for over 25 years.

Our aim is to build long-term partnerships with our clients and assist them in building, protecting and managing their wealth and lifestyle for themselves and their families.

So, whether you are approaching retirement, starting a business, changing careers or moving from two incomes to one, we can help you.

OUR SPECIALITIES INCLUDE

- RETIREMENT PLANNING
- TRANSITION TO RETIREMENT
- FINANCIAL PLANNING
- INSURANCE SOLUTIONS
- INVESTMENT PLANNING
- SUPERANNUATION
- SUPER ROLLOVERS
- ESTATE PLANNING



A blurred background image showing two business professionals in white shirts and blue ties sitting at a table. On the table are several documents with charts and graphs, and two glasses of water. The focus is on the documents in the foreground, which feature various data visualizations like bar charts and pie charts.

HOW WE CAN HELP

Our advisers are trained and competent to advise on a range of matters, including:

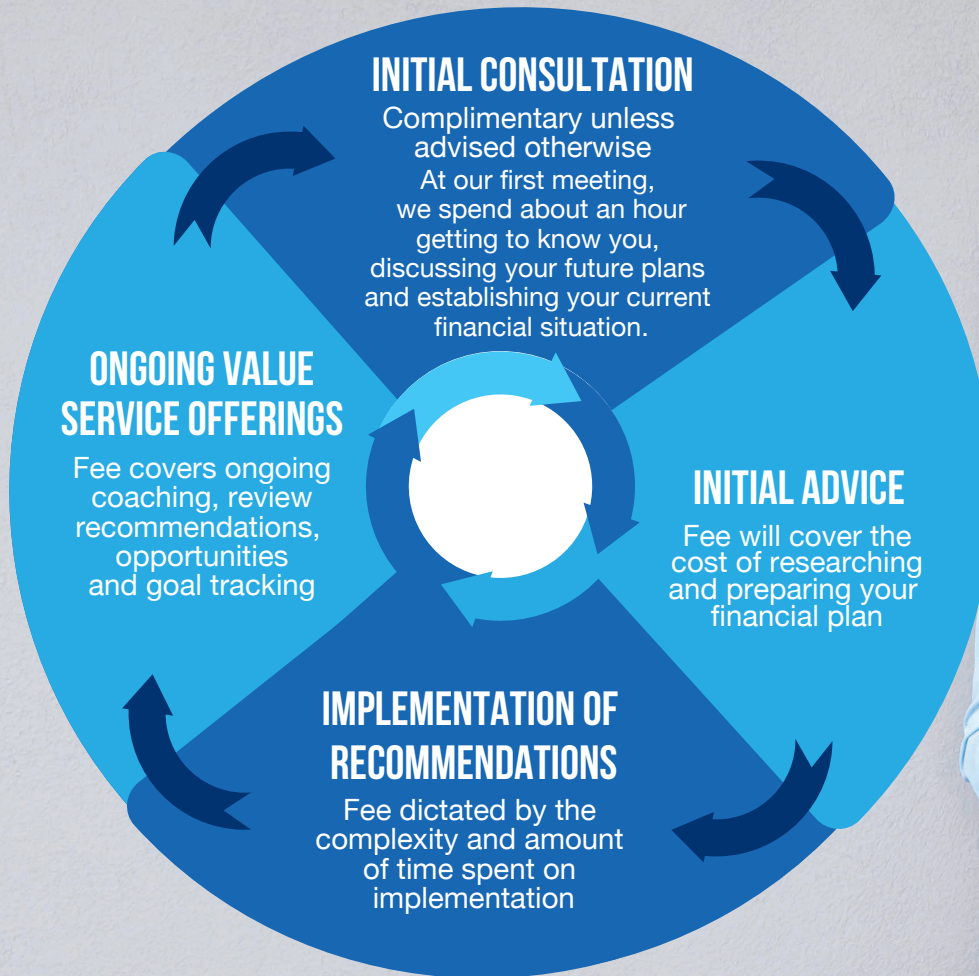
- Financial management from basic budgeting to complex portfolios.
- Investment strategies, including recommending investment categories and specific products.
- Superannuation strategies to help you accumulate enough money to retire with the lifestyle you'd like and strategies to help you minimise the tax you pay right now.
- Retirement planning for people who are retiring soon or many years from now – the sooner you plan the better.
- How to use a redundancy payout most effectively, including how to make it last as long as possible.
- Insurance to make sure you adequately protect what you've achieved so far, whether that's a property, assets or your income.

WHEN WE CAN HELP

- A sudden windfall
- Becoming a parent
- Becoming your own boss
- Buying an investment property
- Buying your first home
- Getting divorced
- Getting married
- Getting your super sorted
- Taking a redundancy



YOUR APPOINTMENT:



OUR SERVICE OFFER TO ALL OUR CLIENTS

- Offer of an annual review
- Phone access to your adviser
- Availability to visit you at work or at home
- Investment rebalance
- Budget briefings
- Regular newsletters containing articles of interest in relation to financial markets, changing legislation, market commentary
- Ongoing financial planning advice
- Updating personal details such as change of address, change of name, phone numbers etc
- As required, assistance dealing with Centrelink or DVA
- Financial markets and economic updates



"All things being equal, people will do business with, and refer business to, those people they know, like and trust"

- Bob Burg, Author & Speaker



Bryan Sethupathy

Dip.FP. CFP.Dip MCA

*Certified Financial Planner
Authorised representative of
AMP Financial Planning Pty Limited
AFS Licences No 232706*

Bryan Sethupathy CFP® Dip FP Dip MCA has been assisting clients achieve their financial goals for over 20 years.

CFP is the highest professional designation in financial planning globally and as a member of the Financial Planning Association, Bryan adheres to the highest standard of education, ethics, and professionalism.



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