

Cultivating Success in Wealth Management through Melbourne Capital's Client-Centric Strategies



REUBEN VAN DIJK
Director
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« *“Our focus is on providing benefits now and in the future. Standing out in our field means being good at what we do, as many in our market just need to be not bad. Being qualified and giving the right advice makes it easy to stand out.”* »

What are the Key Factors behind Melbourne Capital Success and Rapid Expansion?

Reuben: Melbourne Capital Group is focused on helping people structure, grow, invest, and protect their wealth. Protection involves structuring in terms of tax, legacy, and creating liquidity for intergenerational wealth transition. We concentrate on structuring, growing, and protecting wealth. A key to our success is providing local relationships. While clients' assets and legal structures are customized in financial centers like the Channel Islands, Western Europe, and established jurisdictions in Asia, Australia, the United States, and so forth, our difference lies in being locally available and in the same time zone. Our clients seek to manage their wealth internationally but maintain local relationships with someone who understands their life experience and desired outcomes, not abstractly, but in a way that's familiar with their day-to-day lives, where they live, and their culture.

Can you describe your typical client, and why they choose Melbourne Capital?

Jamie: I came from the UK almost six years ago as a chartered financial planner to bring UK standards of advice to the international market. Transparency in fee structuring is paramount, along with integrity, doing what's right for the client and providing solutions rather than selling unnecessary products. A key reason clients use us is our qualification standards. As a chartered financial planner from the UK, and one of the few in Malaysia, we predominantly deal with expatriates who have excess income or are growing their wealth. We structure assets in a tax-efficient manner for the present and future.

For British clients, we use structures that work when they return to the UK. For legacy planning, we consider inheritance taxes and other relevant aspects

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JAMIE BUBB-SACKLYN
Private Wealth Manager
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for various nationalities. Our focus is on providing benefits now and in the future. Standing out in our field means being good at what we do, as many in our market just need to be not bad. Being qualified and giving the right advice makes it easy to stand out. Most of our clients come through referrals because they're happy with our services and refer us to their colleagues and friends. This approach has been key to our business growth.

What are the key elements of building a successful financial planning business?

Reuben: First and foremost, it's about being completely focused on the client outcome and the relationship. Echoing Jamie, it's about building dialogue, fostering a culture of transparency and openness, and looking towards forging a 10 to 20 year, and ultimately

an intergenerational relationship with the client. Many firms in the financial services industry are oriented around products, trying to fit the client into the product rather than focusing on the client's actual needs and preferred outcomes. In some cases, very little work is required for the client in terms of structuring; it's more about ensuring they're meeting their goals, they're happy, and their family is achieving the outcomes they desire from their wealth. There's also a new conversation forming around philanthropy, which is increasingly being integrated into wealth management. It's about how clients can contribute, give back, and pay it forward, which is also important.

What are the main trends shaping the industry at the moment, and how are they affecting you and your clients?

Jamie: We are building financial plans to meet a client's requirements and needs. Regarding trends, investment markets fluctuate, but people seek our services for future goals like retirement, education for their children, or other aspirations. Our approach is not to push products but to focus on what the individual or family wants, building a plan around those goals and consistently reviewing it to ensure we're on track.

For instance, if someone wants to retire at 65 with a certain income, we help them save regularly, adjusting the plan as needed based on market performance and changes in their goals. A key aspect is cost efficiency in platforms and jurisdictions. We focus on using cost-efficient platforms and

having efficient internal infrastructure. This allows our advisors to smoothly transition from initial client meetings to proposal development and client management. Our efficient back office systems and administrative staff ensure advisors can focus on advising rather than paperwork.

What are your main business priorities for the next five years?

Reuben: Our priorities for the next five years involve focusing on adjacent opportunities, building on what has worked successfully for us. This means addressing key problems our clients face and developing effective market solutions. We frequently discuss topics like British inheritance tax and wealth migration to Australia, where many of our clients are relocating. They often have similar planning requirements, emotional priorities, legal circumstances, and social connections. Our goal is to continue addressing these specific issues to help our clients achieve their goals.

Jamie: Adding to that, we've seen many expatriates with significant, but perhaps not optimally managed, investment portfolios. Often, they've been provided solutions by advisors who then disengage, leaving clients with assets but no ongoing advice, or dissatisfaction with the service provided. We've successfully helped by taking on the role of advisors for these existing policies, restructuring them to save costs and optimize performance. This approach of improving existing financial arrangements has been a successful growth area for us and we anticipate its continued success. ■

