



Your own bank manager

Whether you're a home buyer, an investor or a professional athlete, you need someone on your side who's highly experienced, takes the time to listen and is dedicated to helping you manage your financial needs.

Meet your private bank manager: Brendan Turnbull – Director of Front Row Financial Management.

Brendan's knowledge and approach have won him national awards and a reputation as a banker people trust.

Financial project management

Brendan rejects the financial industry's standard practice of putting people into one-size-fits-all categories.

Instead, he's an experienced financial project manager who understands every client has unique individual financial needs that deserve a tailored response.

Independent and client-focused, Brendan offers two crucial things others can't: a sole point of contact to cut through the noise around the numerous offers available, and a partnership that will last you long into the future.

Home buyers

Whether you're buying your first home, your next home or your dream home, you must get it right the first time.

Mortgage brokers all buy from the same shop, so what sets Brendan apart is gaining a thorough understanding of where you want to go.

The right strategy and debt structure will make all the difference to your future.

Front Row services include:

- + teaching you how mortgages really work
- + guiding saving, budgeting and cashflow
- + negotiating with banks
- + finding the right financing.

“It's about getting to know my clients, really earning their trust. I want to create trust. I'm doing that by building client relationships that will last for decades.”

Brendan Turnbull.

**Call Brendan to find out
more on 07 3162 0046**

Investors

You won't meet your short-, medium- and long-term financial goals without tailored solutions.

Success comes from the right blend of strategy, relationship and debt management. Brendan offers all three to every client.

Front Row offers helps clients by:

- + securing the best offers for your needs
- + providing loan advice and management: home, investment and car
- + finding funding for new businesses, property investment and property development
- + securing SMSF borrowing
- + sharing access to specialists that suit your goals.

Private banking

With Brendan, you get a lifetime, stable, financial relationship.

You need partners who provide generational stability. With Brendan, you are immune to the staff turnover within major banks.

Across years and decades, Brendan will coordinate the different experts you need – stockbrokers, financial planners, accountants, lawyers – and offer his advice as an extra layer of protection.

You'll always get the right services, at the right time, from the right person and for the right price, all linked back to the same, strong strategy.

Front Row services include:

- + long-term, dedicated relationship
- + broad range of finance options
- + expert negotiation with lenders
- + project management for your professional services team
- + focused, personalised financial strategy.

Athletes only

Uniquely, Brendan specialises in long-term banking strategy for professional athletes.

He knows the special circumstances and stresses of professional sporting life: regular travel, family pressures, unpredictable income.

Brendan is there to shoulder the burden, from helping you buy and sell homes to arranging overseas spending money. The goal is to remove distractions, and let you focus on sport.

With the capacity to amass significant wealth in a few years – perhaps followed by many lean years – athletes need Brendan's expertise to develop a simple and effective strategy to take advantage of the opportunities available while you're playing sport.

Front Row will give you:

- + one point of contact to manage all loans and banks
- + one direction for your professional advisors
- + right strategy for your financial decisions
- + total financial project management.



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