



Tom Raynor

Private Wealth Manager

Now then! As a proud Yorkshireman from the historic city of York, my path to becoming a Private Wealth Manager at Melbourne Capital Group hasn't always been conventional.

I didn't attend university like most of my friends. I was keen to get straight into things, so I began my career at a local bank, where I quickly developed a fascination with the world of finance, particularly in financial advice and wealth management. Over the past 10 years, I worked my way up through administration, management, and technical paraplanning roles at an award-winning Independent Financial Adviser firm in Leeds. All whilst studying towards the Chartered Insurance Institute's Level 4 Diploma in Regulated Financial Planning, determined to deepen my knowledge and expertise.

But life isn't all work – I've always believed in the importance of exploring. I've visited over 50 countries, from getting caught in a typhoon in Hong Kong, bungee jumping off Africa's highest bridge, and diving with sharks in South Africa, to exploring the ancient city of Petra and hiking in the hills of the Shan State, Myanmar. As a massive foodie, travel often revolves around discovering local cuisine, which was a huge factor in settling in Penang, Malaysia's food capital!

One of the most unique chapters in my life was the 10 months my wife Grace and I spent living out of a van in New Zealand, working as apple pickers. Together, we became a formidable fruit-picking machine. This time taught us the value of hard work, teamwork, and living simply (think Maggi noodles with beans every night!).

These days I enjoy running, hiking, and exploring with my crazy Cocker Spaniel, Pablo, who bagged himself some air miles and joined us in Penang to keep us on our toes. Also, as a long-suffering Leeds United fan, I've learnt a thing or two about patience and resilience!

So, what brought me to Malaysia and Melbourne Capital Group? After extensive travels in Southeast Asia, my wife and I felt a strong pull to return. When Grace was offered a teaching position at a highly regarded school in Penang, it was the perfect chance for us to relocate. Around the same time, I joined Melbourne Capital Group – drawn by their ambition to become the region's first Chartered Wealth Management Firm and their commitment to delivering truly holistic, goals-based financial advice.



I'm particularly passionate about cash flow modelling. It's an incredibly effective, visual way to help clients understand their financial position, identify gaps, and plan confidently for the future. Despite its value, it's still underused – especially in the offshore space – and I'm excited to bring this to life with my clients.

Looking ahead, I'm working toward achieving Chartered Financial Planner status with the CII and, more importantly, continuing to help my clients make well-informed, confident decisions about their financial future.

I'm excited for this adventure and a new chapter at Melbourne Capital Group, where I'm looking forward to making a real difference in the lives of expats across Asia and also having the chance to discover everything Malaysia and its diverse cultures have to offer.

Contact Details

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My Qualifications and Experience



Chartered
Insurance
Institute
Standards. Professionalism. Trust.

I hold the Level 4 Diploma in Regulated Financial Planning from the Chartered Insurance Institute (CII) of the United Kingdom, which includes the following certifications:

- R01 - Regulations in Financial Planning
- R02 - Investment Planning
- R03 - Taxation
- R04 - Pensions and Retirement Planning
- R05 - Financial Protection
- R06 - Fundamentals of Financial Planning

As an award-winning and Chartered Institute of Insurance (CII) International Professional Partner Firm, we are committed to upholding the highest professional standards.



EAST ASIA
BEST ADVISER FIRM



EAST ASIA
EXCELLENCE IN BUSINESS STRATEGY



EAST ASIA
EXCELLENCE IN
PROFESSIONAL DEVELOPMENT

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My Testimonials

" Following my second encounter with Tom Raynor, I must express my admiration for the professionalism and assistance provided in reviewing investments, retirement planning, and international insurance. am genuinely at ease with the services and approach of Melbourne Capital, which have been nothing short of exemplary "

Jakub

Multi Property Director of Food & Beverage

"I am very happy with the support from Melbourne. Tom takes his time to explain financial topics to absolute beginners like me. Also, he always answers my questions with a short response time. "

Eric

Technical Manager

" After a couple of online calls with Thomas, I can say he offers a comprehensive service. We looked into many facets of my financial life - some of which his company could assist with and other areas where he was willing to give me his opinion. I have committed to a life insurance package through his recommendation and will be looking at other areas in the future. I would highly recommend speaking to him."

Rory

Teacher of Mathematics

"Tom Raynor has been incredibly friendly, caring, and attentive, always looking out for my best interests without being pushy. He took the time to understand my needs, patiently answering all my questions and ensuring I felt confident in my decisions. His honesty and down-to-earth nature make him someone I highly trust and recommend."

Tiago

Brand & Web Designer

"I recently had the pleasure of consulting with Tom Raynor at MCG, and I couldn't be more impressed. Tom took the time to thoroughly understand my situation and offered tailored, practical advice on my next steps-always with complete honesty and transparency, and never with any pressure to invest or rush into decisions.

Thanks to his expertise, I now have a more comprehensive medical insurance plan that fits perfectly within my budget. If you're looking for genuine, professional, and trustworthy guidance, I highly recommend reaching out to Tom."

Matt

Front-End Senior Engineer

"I have enjoyed my sessions with Tom Raynor. I thought I had my Finances all worked out but Tom was able to ask great questions to tease out my real life goals and plans for my family. Being able to visualise my wealth grow over time in his cashflow modelling tool and anticipate the impact of major life decisions really helped. Tom is a great listener and clear communicator. Highly recommended!"

James

General Manager

Who are my clients?

Hotel

- General Manager
- Senior Commercial Manager

Interior Designs and Architecture

- Business Partner

Logistic

- Director
- Manager

Media

- Associate Director of Technology
- Office Manager
- TV Sports Presenter

Oil and Energy Industry

- Mechanical Supervisor
- Oil Field Engineer
- Senior Service Engineer

Research

- Clinical Research Associate
- Deputy Director
- Head of Chemical Development
- R&D Manager
- Scientist

Software Technology

- Business Director
- Director (Healthcare)
- Chief Executive Officer
- Product Manager
- Regional Director
- Senior Director
- Senior Marketing Communications Manager
- Training Development Manager
- Vice President

Telecommunications

- Regional Project Manager
- Vice President (Sales)

Trading

- Director - Business Development
- Grain Trader
- Senior Officer

Automotive

- Extranet Planner

Banks

- Chief Financial Officer
- Director
- Head of Asia Relationship Credit Group
- Head of Compliance
- Managing Director - Head of Asia Compliance
- Vice President

Business Development and Consultancy

- Director
- Head of Crisis and Security Management
- Managing Director
- Principal Consultant
- Senior Business Analyst
- Senior Counsel (Group Legal Services)

Design and Manufacture

- General Manager
- Senior Manager

Education

- Associate Professor
- Professor
- Teacher
- Vice Principal

Engineering

- Commercial Manager
- Commercial Director
- Piping Designer
- Procurement Manager
- Project Manager
- Senior Architect
- Senior Project Engineer

Finance

- Chief Information Officer
- Financial Analyst
- Senior Manager

Freight

- Director
- General Manager
- Group Technical Director

Healthcare

- Business Director, Singapore
- Physiotherapist
- Regional Manager Consulting, Asia Pacific
- Vice President (Quality), Asia Pacific

Wholesales/Distributor

- Managing Director

Empowered by an Exceptional Team

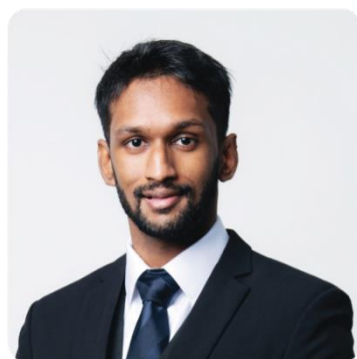
My success is built on the expertise, dedication, and support of an exceptional team.



Kaz Nishad

As the Head of Business Development, Kazi Nishad helps to chart the strategic course of the business growth here at Melbourne Capital Group. He manages and works closely with his team to identify new opportunities for client, nurture ongoing relationships, and drive excellence.

By forging strong partnerships and understanding our clients' needs, Kazi enables the team to deliver tailored solutions that not only meet but exceed expectations.



Sam Marsden

As a Senior Relationship Manager at Melbourne Capital Group, Sam Marsden has been integral in forging close ties with both individual and corporate clients across the globe. His expertise revolves around bridging the gap between specific needs and matching those needs with a variety of bespoke solutions that Melbourne Capital Group has to offer. Sam assists clients our adviser team and enhances the high-quality service we deliver.



Julian Lau

As the Client Services Operations Manager, Julian Lau has played a pivotal role in developing and refining the client onboarding and servicing experience. He coordinates closely with Private Wealth Managers and fellow team members to ensure that the requirements for each client recommendation are clearly outlined and efficiently executed. He coordinates closely with Private Wealth Managers and fellow team members to ensure that the requirements for each client recommendation are clearly outlined and efficiently executed.



Melissa Lau

As the Head of Marketing, Melissa Lau is the architect behind the firm's marketing strategy and public engagement. She orchestrates all online and offline marketing initiatives, from the first digital impression to the last printed material, ensuring a cohesive and informative experience for clients.

How can we help?

We provide you with a tailored strategy to help you achieve your financial goals.

Our strategy will focus on:

Growing your Wealth

- Building Wealth
- Managing Investments
- Managing Existing Assets

Structuring your Wealth

- Optimising Tax Efficiency
- Refinancing
- Pension Consolidation and Simplification

Protecting your Wealth

- Life Insurance
- Health Insurance
- Critical Illness Cover
- Estate Planning
- Will Writing

Goal-based Planning

- Education Planning
- Retirement Planning
- Inheritance Tax Planning
- Lifetime Cashflow Modelling

Our Approach:

- 1
 - Quarterly service meetings
 - Quarterly discussion with in-house fund researcher
- 2
 - Quarterly fund portfolio updates
 - Quarterly unit statements
- 3
 - Personalised fund research
 - Personalised fund portfolio
- 4
 - In-house handling of any changes, e.g.
 - Change of address/e-mail
 - Bank details
 - 24 to 48 hour handling response to all queries

Giving Back to the Community

We believe wealth should be used as a tool to bring about positive change. This belief forms a central tenement of our operations and sees us support various charities and community initiatives by fundraising, donating and hosting events.

Charity Work

The Lost Food Project is an organisation dedicated to reducing food waste and providing nutritious meals to those in need, supporting both environmental sustainability and local communities. Our team sorted rescued fresh produce for distribution. We helped to rescue **3,283 kilograms of food**, providing **9,380 meals** and reducing carbon emissions by **8,208 kilograms of CO2**.

As main sponsors of the Inter-Society Golf Tournament, we helped raised **RM20,000** for the **Malaysian Association of Paediatric Palliative Care**.

We pride ourselves in supporting various associations and have contributed to various fundraisers for The Selangor St. Andrew's Society, The Royal Society of St. George, Association of British Women in Malaysia, The Malaysia British Society and more.



Community Outreach



We offer financial literacy workshops to school students and teachers through partnerships with International Schools in the region.

Helping you achieve your financial goals.

Contact

Start achieving your financial goals.

www.melbournecapitalgroup.com

info@melbournecapitalgroup.com

International Offices

Simply scan the QR code below to get directions to our offices.



Kuala Lumpur

UOA Corporate Tower, Bangsar South,
Kuala Lumpur, Malaysia.



Penang

Straits Quay, Tanjung Tokong,
Penang, Malaysia.



Bangkok

Two Pacific Place,
Sukhumvit Road, Bangkok, Thailand.



Melbourne

Collins Street, Melbourne,
Victoria, Australia.



Scan to view our reviews