



Melbourne Capital Group are a fully licensed financial services group, providing security and peace of mind.

We view international regulation as an essential part of our business. Not only is it a legal requirement, it also requires distinct expertise and delivers value to our clients, as we are empowered to serve their needs.

Melbourne Capital Group Advisory (ABN 73 145 207 530) holds an Australian Financial Services licence number 382724 which permits it to carry on a financial services business in Australia.

Melbourne Capital Group Ltd is authorised and regulated by the Labuan Financial Services Authority (LFSA) as an Insurance Broker with Licence Number BS2021140.

# Welcome

We are an award-winning, independent financial services company providing bespoke personal wealth management solutions to help you achieve your financial goals.

**Whatever your financial goals are, we can help.**



## Wealth Management

We understand as you progress through your life and career your financial goals change. Whether you are seeking to grow your wealth, save for your children's education or plan for retirement, we can help.

We always begin by listening to understand your circumstances, values and aspirations. We then develop a personalised wealth management strategy to meet your unique needs.

### Our offering:

**Investments** – We can develop a personalised investment strategy and tailored portfolio with the correct risk analysis.

**Education Planning** – We can develop a structured and achievable savings and investment plan.

**Retirement Planning** – We can develop a personalised retirement roadmap with achievable savings and investment milestones. We can also consolidate pre-existing pensions and help unlock assets.

**Legacy Planning** – We can offer guidance on preserving your wealth. In partnership with banking, legal and accounting specialists, we can also help prepare an international will.

# Personal Protection

Insurance is key to successful financial planning. It provides financial security when you need it most, shielding both you and your loved ones from unforeseen expenses and helping protect your wealth in a crisis.

We specialise in arranging life and health insurance with international coverage, which are crucial if you are an expat, digital nomad or frequently travel for work.

Once we understand your needs, we will secure you a policy that fits your personal and budget requirements exactly.

## Our offering:

- **Life Insurance** – We can source the right international life insurance for you. Unlike normal life insurance, it guarantees a payout no matter where you might be in the world.
- **Health Insurance** – We can source the right international health insurance for you and your family. Unlike normal insurance, these policies provide access to healthcare across multiple countries.

## Benefits of Working with us

**We are free to source the best opportunities.** As a wholly independent and privately owned company, we are free to explore the market in its entirety to seek the very best opportunities for you.

**We are experts in international wealth management.** If you are an expat or live abroad, we can help manage international assets and grow your wealth while navigating tax and legal complexities.

**We have a philanthropic outlook.** We integrate ESG criteria and risk considerations into our financial strategies as standard practice and seek opportunities that make a difference.

**We are responsible.** We seek to adequately diversify your portfolio and look for opportunities that yield long-term returns. We also only set up investments in the safest jurisdictions and use the most secure currencies; such as USD, EUR, GBP, AUD, and JPY. All investment strategies come with associated risks, as a part of our commitment to working transparently we seek to make those risks clear.



# Adil Rafiq

## Private Wealth Manager

With over a decade of service in the Royal Navy, I've honed my skills in anti-piracy operations during my 11 years of dedicated service. Specializing in safeguarding maritime routes, I spent six years conducting patrols in challenging regions such as Somalia, the Bebel Mendez Straits, and the Suez Canal. My contributions aboard the HMS Westminster and collaborative efforts with the Senegalese Navy were instrumental in maintaining security in these critical areas. Additionally, I proudly participated in the evacuation of British citizens from Libya while serving on the HMS Cumberland.

Transitioning from naval operations to financial advisory, I found my niche in the mortgage brokerage industry, leveraging my extensive knowledge of the U.K. housing sector to provide expert guidance on residential and buy-to-let properties. My experience as a mortgage broker equipped me with a deep understanding of market trends and client needs.

Building on this foundation, I pursued further education through the London Institute of Banking and Finance, earning my DipFA qualification and attaining Level 4 status as a qualified financial advisor. Working under the regulatory oversight of the U.K. Financial Conduct Authority (FCA), I've developed a comprehensive approach to financial planning, specializing in investments, pensions, and retirement strategies.


My expertise extends beyond conventional financial planning; I possess a nuanced understanding of the markets and economic factors that impact investment decisions. This insight allows me to provide clients with informed advice tailored to their unique circumstances and long-term goals.

Looking ahead, I am eager to expand my reach globally, bringing my U.K. regulated approach of financial planning to clients worldwide while optimizing tax benefits for those working overseas. Beyond my professional endeavors, I am dedicated to supporting fellow veterans through charitable initiatives and enjoy staying active through fitness pursuits and exploring new destinations through travel.



# Adil Rafiq

Credentials:

	DipFA - Level 4 FCA
	CeMap - Certificate in Mortgage Advice & Practice



# Who are my clients?

## 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)

## Designs and Manufacture

- General Manager
- Senior Manager

## Education

- Associate Professor
- Professor
- Teacher
- Vice Principal

## Engineering

- Commercial Manager, Asia
- Commercial Director
- Piping Designer
- Procurement Manager
- Project Manager
- Regional Director, Asia Pacific
- 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

## Hotel

- General Manager
- Senior Commercial Manager

## Interior Designs and Architecture

- Business Partner

## Logistics

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

## Telecommunications

- Regional Project Manager
- Vice President (Sales)

## Trading

- Director - Business Development, Asia Pacific
- Grain Trader, Asia
- Senior Officer

## Wholesales / Distributor

- Managing Director

# How can I do this?

## Kazi 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 a Client Implementation Specialist, 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.



## 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.

Melissa's expertise includes years of experience working with international retail and lifestyle brands and it extends to producing educational content, managing seminars for advisors, and fostering strategic partnerships, particularly within expat communities, to enhance the firm's service offerings.





**Why can I do this?**

## **Prestige Introduction**

Introductions build my professional practice with foundations based on trust.

## **Testimonials**

## **Family Tree**

# What can I do?

**My Mission : To put the right amount of money, in the right hands, at the right time.**

**Financial planning comes down to FOUR areas as a rule of thumb:**

**How prepared am I for my future commitments?**

e.g. The cheapest way to send my children to college

## **Savings**

- Regular Contribution
- Lump Sum Savings
- College Planning
- Retirement Planning
- Gifted Program
- Pension Transfer

**If I die prematurely, will my family be able to fulfil all our goals and dreams?**

## **Protection**

- Life Cover
- Critical Illness
- Total Permanent Disability
- Employee Benefit

**Is what I am doing tax efficient?**

## **Taxation**

- Tax Advice
- Inheritance Tax

**When I retire, will I have more than a flat with a pot plant on the window?**


## **Others**

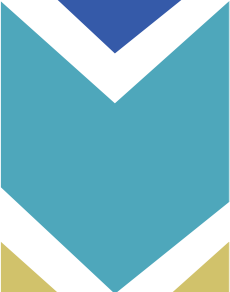
- Refinancing
- Capital Raising
- Estate Planning

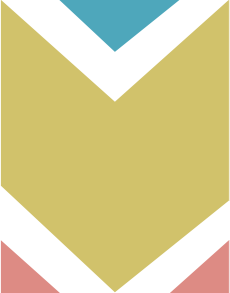
*“If you leave your future to chance, chances are you won’t like your future!”*

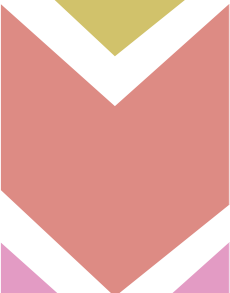
# Business Practice Format

## Prestige Service

- 
- Quarterly service meetings.
  - Quarterly discussion with in-house fund researcher.

- 
- Quarterly fund portfolio updates.
  - Quarterly unit statements.

- 
- Personalised fund research.
  - Personalised fund portfolio.

- 
- In-house handling of any changes, e.g.
    - Change of address / e-mail.
    - Bank details.

- 
- 24 to 48 hour handling response to all queries.

# Where should you save?

**\$2k/saved, over 25 years.**

**9% Equities**

---

**\$2.3 Million**

**6% Bonds**

---

**\$1.4 Million**

**4% Inflation**

---

**1% Bank**

---

**\$681,340**

0 years



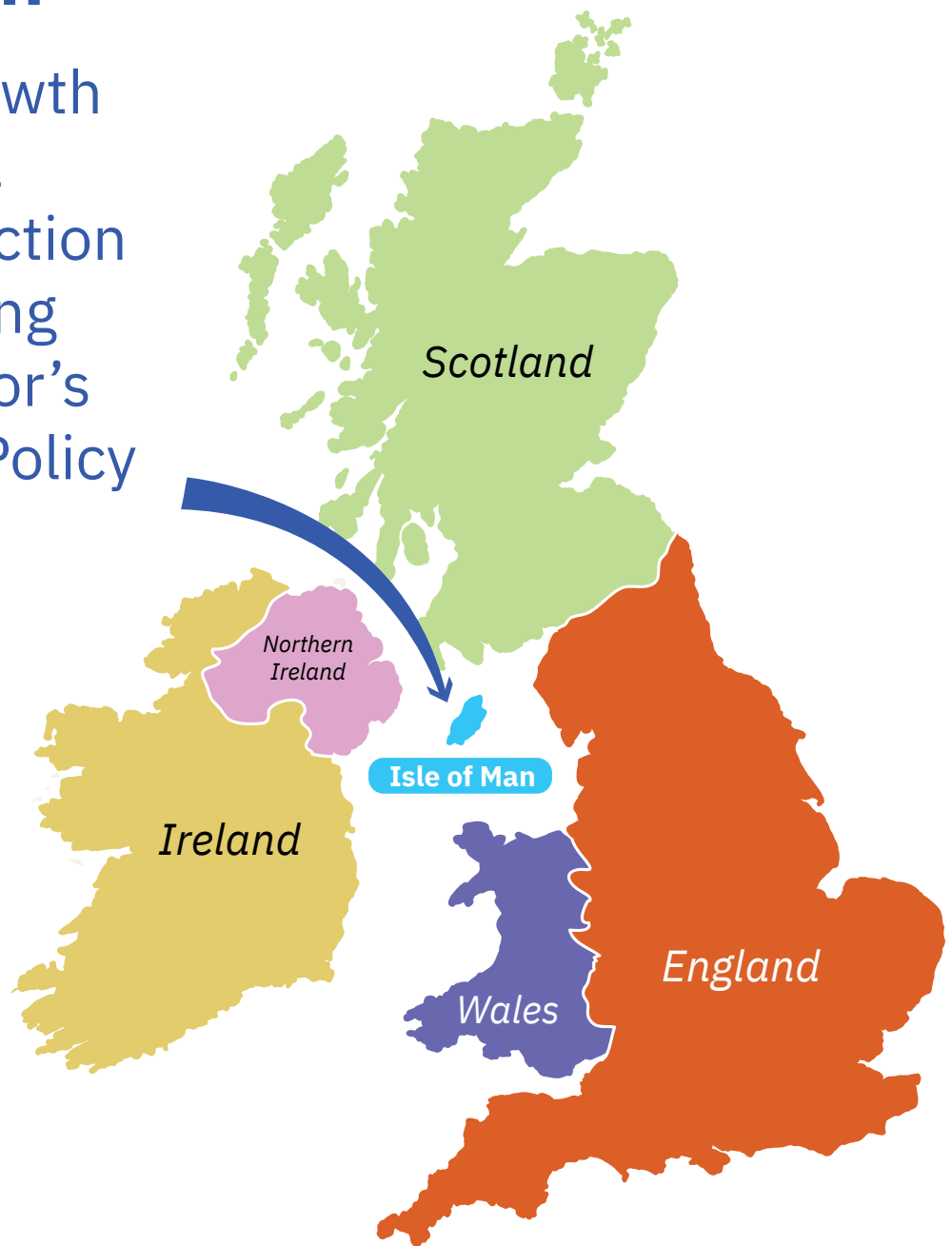
25 years

*“How many millionaires do you know who have become wealthy by investing in savings accounts?” - Robert G. Allen*

# Investment Location

## Isle of Man

- Tax-free growth
- Confidential
- Solid jurisdiction with A+ rating
- 90% Investor's Protection Policy (unique)



# Why the Isle of Man?

**Over more than 25 years the Isle of Man has sustained unbroken, positive economic growth. This has allowed it to develop into one of the world's leading international financial centres offering:**

- A clear and simple tax system that encourages the creation and preservation of wealth.
- Economic stability and security as a highly regulated AA+ rated jurisdiction.
- A comprehensive, world class infrastructure of local and international law, accountancy and business services firms.
- Excellent public/private sector co-operation.

**A clear and simple tax system that encourages the creation and preservation of wealth:**

- The Island is included on the OECD "white list" of countries complying with the global standard for tax co-operation and exchange of information.

**Economic stability and security as a highly regulated AA+ rated jurisdiction:**

- The Isle of Man can offer a jurisdiction that is AA+ rated by both Standard & Poors and Moodys.
- Regulatory bodies in the form of the Financial Supervision commission and the Insurance and Pensions Authority.
- The Isle of Man has been recognised as the "leading offshore centre" in the City of London's second Global Financial Centres Index (September 2007) and has won Best International Finance Centre Award five times out of the seven years to 2010.

**A comprehensive, world class infrastructure of local and international law, accountancy and business services firms:**

- The Island offers a highly developed infrastructure to support individuals and corporations in their global activities. It is possible to access a complete range of worldclass banking services on the Island thanks to the significant presence of some of the world's most respected international and UK banks. Currently there are 41 banking licences and a total bank deposits stand at £51.95 billion (31st December 2009).
- The Isle of Man has world-class telecommunications and power networks to ensure first-rate communication facilities and the very latest internet hosting technology. Manx Telecom was the world's first operator to launch 3.5G mobile broadband.
- The Isle of Man's location within the British Isles means that it benefits from both English as a first language and Greenwich Mean Time, both significant advantages when dealing with international companies.

# Effect of Inflation on your Savings

## 10 years from now

3%

4%

500,000  
1 Million  
2 Million

370,000  
740,000  
1,480,000

340,000  
680,000  
1,360,000

## 15 years from now

3%

4%

500,000  
1 Million  
2 Million

320,000  
640,000  
1,380,000

280,000  
560,000  
1,120,000

## 20 years from now

3%

4%

500,000  
1 Million  
2 Million

275,000  
550,000  
1,100,000

230,000  
450,000  
920,000

# Self-Test Income Drop Chart

Your Current Monthly Income (USD)	Your Current Net Worth @ 4% Income Per Annum	Income In Retirement Per Month	How Much Does Your Income Drop In Retirement?
70,000	3 Million @ 4% p/a =	10,000 p/m	90%
55,000	2.5 Million @ 4% p/a =	8,333 p/m	75%
45,000	2 Million @ 4% p/a =	6,666 p/m	60%
35,000	1.5 Million @ 4% p/a =	5,000 p/m	45%
20,000	1 Million @ 4% p/a =	3,333 p/m	25%
8,000	500,000 @ 4% p/a =	1,666 p/m	10%

## Can you afford this drop?

**You have the opportunity to address this:**

1. Exclude property from your net worth figure - you either live in it, or rent is not guaranteed.
2. Chart shows income of 4% p/a from net worth. This should include only cash or income producing assets, and any pension income.

*“In the future, it won’t matter how much you earned, only what you saved.”*



# Our Philanthropic Outlook

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

We hosted an evening with football great 'Gazza' raising over **RM10,000**.

In November 2022, we hosted a meet and greet in Kuala Lumpur with **Paul 'Gazza' Gascoigne** to coincide with the World Cup. The event saw fans treated to anecdotes and career highlights from the footballing legend.

All proceeds from ticket sales and a raffle of signed memorabilia were donated to **Stepping Stones Living Centre**, which provides care and accommodation for underprivileged children and seniors in Kuala Lumpur.



## Community Outreach

We offer professional insights and guidance on financial planning to school students. We have an ongoing relationship with **Garden International School (GIS)** and are actively involved in two major school initiatives.

**THRIVE**; an internship programme. We offer four-week internships to year 12 students, giving them the opportunity to garner real-world professional experience in wealth management.

**ASPIRE**; a professional insights programme. We host events for final year students, where we give an overview on our operations and offer first-hand insights into a career in wealth management.



# Our Kuala Lumpur Office



## Light Rail Transit (LRT).

**Option A:** Universiti LRT Station.

**Taxi/Grab:** Upon arrival, conveniently hire a taxi or book a Grab ride directly to our office. Further details are provided below.

**Option B:** Kerinchi LRT Station.

**Walking Route:** Navigate through the Kerinchi LRT Link Bridge, ascend two floors via the escalator, and proceed to Avenue 7. A right turn past the 7-Eleven leads you straight to UOA Corporate Tower. Ensure to enter through Lobby B.

## Driving & Parking.

**Route:** After passing SMK Seri Pantai on Jalan Kerinchi, make a left turn.

**Parking:** The B1 visitors parking entrance is situated on your right. Seek UOA Corporate Tower parking zones and utilise the lift, which will transport you to Lobby B on the Ground floor.

## Taxi or Grab.

**Booking:** On your ride-share app, select "The Vertical Corporate Tower" as your destination.

**Upon Arrival:** Once you reach The Vertical Corporate Tower, UOA Corporate Tower Lobby B is conveniently situated to your left.

# Our Bangkok Office



## **BTS Skytrain.** **Chong Nonsi Station (S3).**

**Exit:** Get off at Chong Nonsi Station and use Exit 1, utilising the Skybridge Connection.

**From Sukhumvit Line:** Ensure to transfer at Siam Station (CEN) to access the Silom Line.

## **Taxi or Grab.** **Sathorn Square Drop-off Points.**

**Option A:** Main Lobby (Spot Starbucks as a landmark).

**Option B:** The House of Sathorn at W Hotel Bangkok, utilising a back entrance of Sathorn Square.

## **Bus.** **Bus Numbers 17 or 149.**

**Stop:** Sathorn City Tower.

**On Foot:** Traverse the Chong Nonsi Skywalk, and Sathorn Square building will be visible on your right side.

## **Driving & Parking.** **Underground Parking.**

**Entrance:** Located post-Sathorn Square building on Naradhiwas Road, just preceding the Chong Nonsi BTS station.

**Complimentary Parking:** Validate up to 2 hours of free parking at our reception on the 37th floor with your parking receipt.