



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.

**Citizenship & Residency by Investments** - We can help secure citizenship or residency in another country to give you visa-free travel, the opportunity to grow your business and reduce your tax burden.

# 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.



# Xavier Blaise

## Private Wealth Manager

Hi ! I'm Xavier, a results-driven professional with a proven track record in IT Operations and unwavering dedication to providing seamless support within the Financial Services sector.

After 25+ years of a corporate career, among which 6 years spent in Malaysia, I went out of the COVID time with different professional aspirations.

In the year 2022, I embarked on a transformative journey, reorienting my career toward the business side of Financial Services as a Financial Advisor at an offshore investment firm. With determination and diligence, I successfully completed the rigorous training and attained the essential certifications mandated by the regional regulator, propelling me into this new role with a revitalized sense of purpose and youthful enthusiasm.

My wealth of experience in managing diverse, multinational teams within high-paced environments is a valuable asset in this fresh challenge. Furthermore, I bring a deep understanding of the Financial Services landscape, cultivated over 15 years working for a pivotal infrastructure provider serving the industry as a whole. I help mostly expats (but also locals) invest money in secure offshore locations in order to fulfil life projects (build a house, send kids study abroad, or just feel safe away from home) or prepare for a comfortable retirement. Whatever the need, I can provide an answer with the help of the wealth of skills present in my organization.

If you seek further insights into your financial security or if you're looking for financial advice or have any questions, please don't hesitate to contact me. I'm always happy to help! Connect with me via phone or email.

On my free time you can meet me riding my adventure bike on the roads of wonderful Malaysia or visiting enchanting places all across Southeast Asia. Or, if you are more of a risk taker, I could invite you for a home cooked dinner with Belgian, French and Italian influences, paired with a new world wine.




# Xavier Blaise

## Credentials:

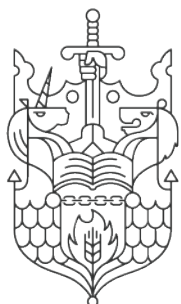
 Chartered Insurance Institute Standards. Professionalism. Trust.	R01 Financial Services, Regulation and Ethics
 Chartered Insurance Institute Standards. Professionalism. Trust.	R02 Investment Principles and Risk
 Chartered Insurance Institute Standards. Professionalism. Trust.	R05 Financial Protection
 THE MALAYSIAN INSURANCE INSTITUTE	Certificate Examination in Investment Linked Life Insurance

## Education :

 HAUTE ÉCOLE CONDORCET	Bachelor, Communications (Haute Ecole Condorcet, 1995)
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## Xavier Blaise

Private Wealth Manager



Chartered  
Insurance  
Institute

Standards. Professionalism. Trust.

“I was recommended to Xavier, and I would do the same for anyone seeking financial advice. As a very good listener, he is dedicated to provide plain and clear guidance. I was very pleased to always find someone highly responsive and reliable, which are invaluable professional and human qualities.”

### Mathieu Leon

*Business Development Manager,  
Asia Business Development Manager -  
Asia*



THE MALAYSIAN  
INSURANCE INSTITUTE

“I have always found Xavier to be honest, open, direct and diligent whilst helping me understand my wealth and pension management options. His views correlated closely with other advice I have taken, and he is always a pleasure to deal with. I wish him well in all his endeavours.”

### Michael Hinde

*1stFirst degree connection,  
End User | Video | Collaboration*

### Contact Information:

For more information on how I can help you, contact me today on [xavierblaise@melbournecapitalgroup.com](mailto:xavierblaise@melbournecapitalgroup.com) or +6012 716 6322

# 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**

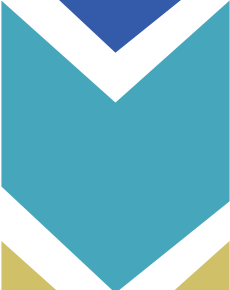
- Refinancing
- Capital Raising
- Estate Planning

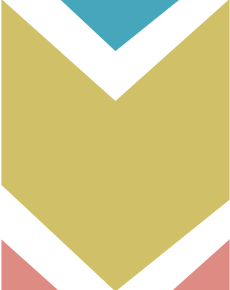
*“If you leave your future to chance, chances are you won’t like your future!”*

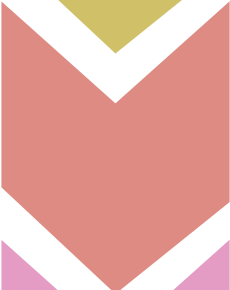
# Business Practice Format

## 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**

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**\$2.3 Million**

**6% Bonds**

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**\$1.4 Million**

**4% Inflation**

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**1% Bank**

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**\$681,340**

0 years



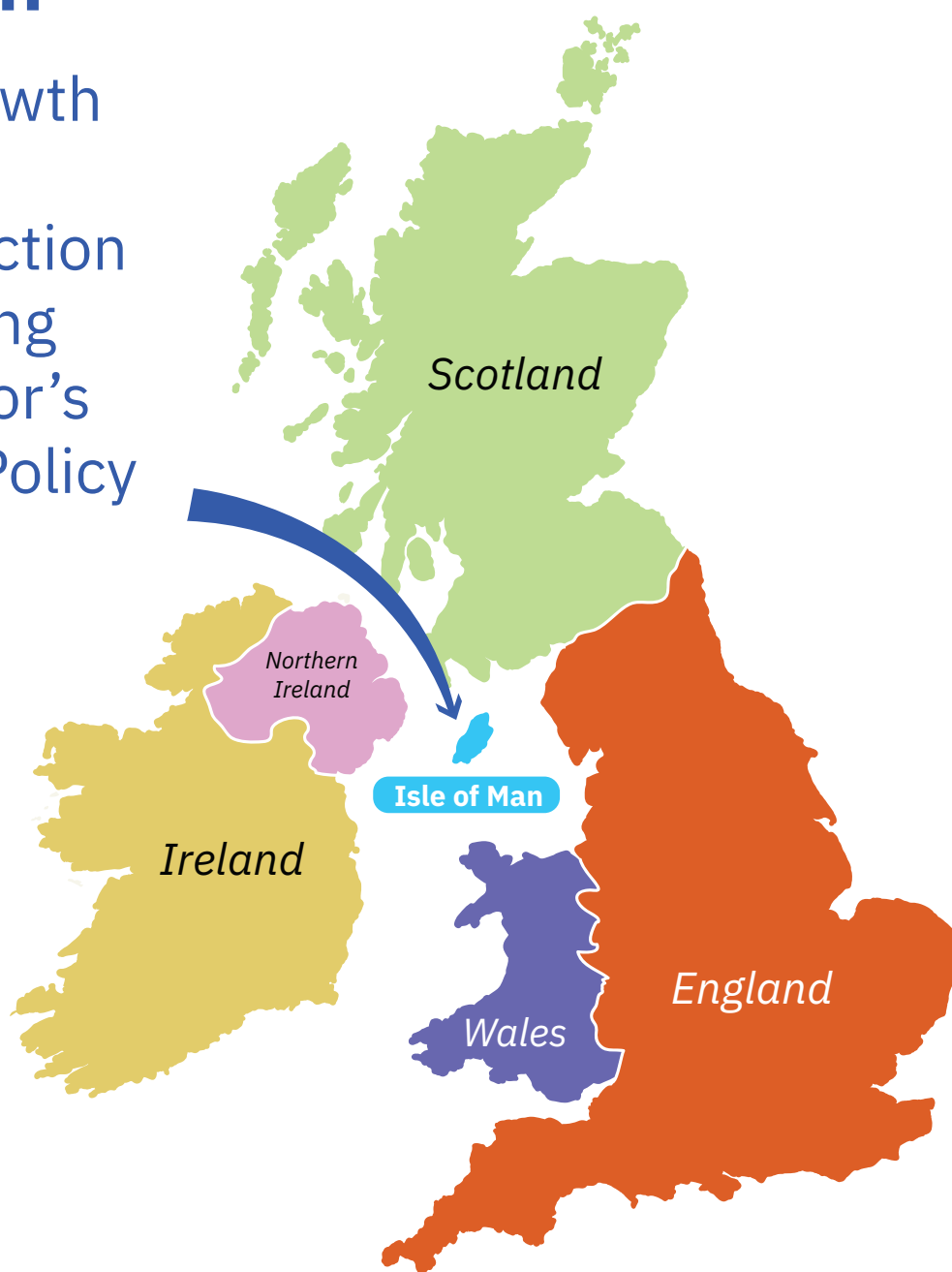
25 years

*"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**

**370,000**

**340,000**

**1 Million**

**740,000**

**680,000**

**2 Million**

**1,480,000**

**1,360,000**

### 15 years from now

**3%**

**4%**

**500,000**

**320,000**

**280,000**

**1 Million**

**640,000**

**560,000**

**2 Million**

**1,380,000**

**1,120,000**

### 20 years from now

**3%**

**4%**

**500,000**

**275,000**

**230,000**

**1 Million**

**550,000**

**450,000**

**2 Million**

**1,100,000**

**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.