

Governance

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

Melbourne Capital Group Sdn Bhd (Formerly known as Blueprint Planning Sdn Bhd) is licensed by Securities Commission Malaysia. Licence No. CMSL/A0254/2009.

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

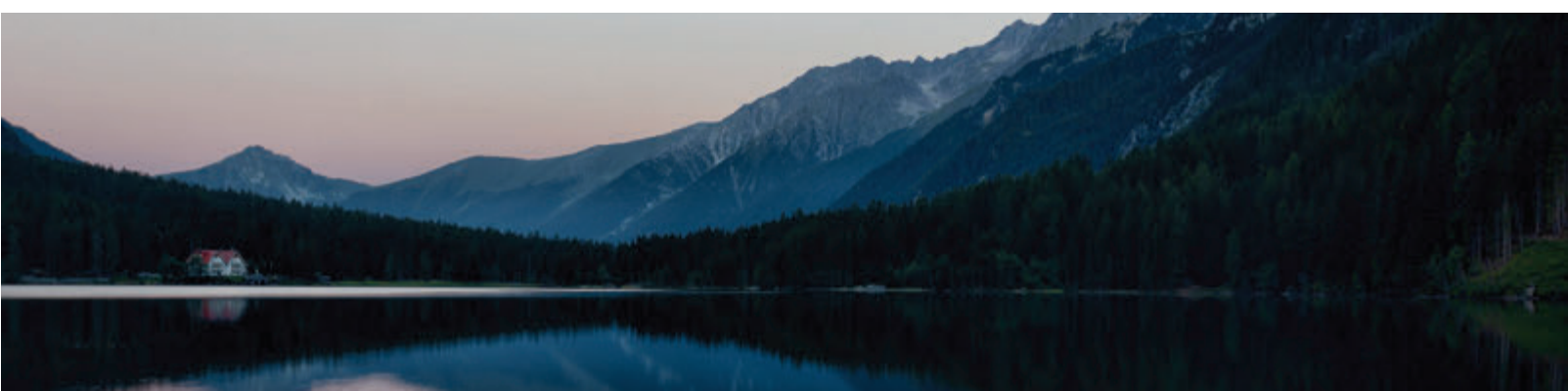
External Auditor

KPMG

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.



Malaysian Wealth Management

We understand you want to see your wealth to grow and ensure its protected so you can pass it on to your loved ones. However, the act of growing and protecting your wealth can prove challenging; from navigating investments to optimising your EPF and ensuring you have a proper estate plan in place, we appreciate it can feel overwhelming.

We can help.

We specialise in creating personalised wealth management strategies that seek to structure, grow and protect your wealth for generations to come.

Our Offering

Investing – We can help grow your wealth by developing a tailored portfolio Unit Trust Wrap Account with the correct risk analysis that seeks to deliver returns sustainably and responsibly.

Retirement Planning – We can help secure your retirement by developing a personalised roadmap to retirement with achievable saving and investment milestones, while working to optimise your EPF and help you navigate Private Retirement Schemes (PRS).

Estate Planning – We can help secure your legacy by offering guidance on preserving your wealth. In partnership with banking, legal and accounting specialists, we can also help you prepare an international will as part of an all-encompassing estate plan.

Personal Protection

Life and Health Insurance – Insurance is key to successful financial planning, providing financial security when you need it most. Depending on your circumstances, we can help source either international or domestic life and health insurance policies to fit your personal and budget requirements exactly.

Our Approach

- **We listen.** We begin by listening to understand your individual circumstances, requirements and aspirations.
- **We review your finances.** In partnership with you, we review your current financial situation, your financial obligations, savings, investments and assets.
- **We present a tailored solution.** Whether you are looking to invest, optimise your EPF or plan your retirement or estate, we present you with a tailored wealth management solution.
- **We implement.** We review our solution with you and, if you are happy to proceed, we will implement it, completing all relevant paperwork.
- **We monitor and adapt.** We continue to monitor and support you after your solution has been implemented, adjusting our strategies accordingly to respond to evolving market conditions and your changing requirements.

Benefits of Working with us

We are experts in Malaysian wealth management. We have a deep understanding of the Malaysian market and can help grow and protect your wealth while navigating tax and legal complexities.

We are free to source the best opportunities. As a wholly independent and privately owned company, we are not limited to a single fund house or insurance company. We are free to explore the market in its entirety to seek the very best opportunities for you.

We strive for service excellence. We pride ourselves on providing an outstanding client experience which we achieve by being contactable, approachable and professional.

We are responsible. We look to the long-term, growing your wealth sustainably and responsibly.

We are experts in international wealth management. If you hold assets internationally, we can help manage and engage these, so they are working better to support you.

We have a philanthropic outlook. We believe wealth should be used as a tool to bring about positive change, as such we integrate ESG criteria and risk considerations into our financial strategies as standard practice. We also proactively seek opportunities that harmonise profitability while making a difference and offer a specialist philanthropic investment service.



Suresh Raj Yogaraj

Private Wealth Manager

I graduated with a Finance degree from the University of Hertfordshire in 2008, just as the world was facing a financial crisis. I began my career with a British Independent Financial Advisory company, serving high-net-worth expatriates based in Kuala Lumpur, Malaysia, as a Portfolio Analyst. Despite challenging market conditions and double-digit portfolio losses, I managed to double assets under management by building strong client relationships and gaining their trust. Within two years, I was entrusted with managing a client portfolio of over £50 million on a discretionary basis, consistently delivering returns across different market cycles.

In 2016, I completed a Certificate in Investment Management from the Chartered Institute for Securities & Investment (CISI) in the UK and relocated to Singapore. There, I managed assets for high-net-worth expatriate clients, gaining extensive knowledge of regulatory standards and best practices under the Monetary Authority of Singapore. This experience further solidified my credibility and trustworthiness with clients.

As the world grappled with the pandemic in 2020, I recognised the lack of financial planning among Malaysian households and businesses. I decided to pivot my focus to the domestic market, working towards my Registered Financial Planner (RFP) certification from the Malaysian Financial Planning Council (MFPC). During this time, I joined the Elite programme at AIA to deepen my understanding of the financial products available in Malaysia, eventually graduating as an AIA Elite Pro after 18 months.

To offer clients unbiased advice, I joined Blueprint Planning, which has since been acquired by Melbourne Capital Group Sdn Bhd. My journey has been driven by a desire to educate businesses and families on the importance of financial planning, and my 15 years of hands-on experience with complex investment and financial products underpin the high level of service I provide.

Outside of work, I am actively involved with the grassroots football club “Harimau Muda Klang.” Through the club, I connect with people from all walks of life while helping young players develop their football skills. The club, which trains both boys and girls aged 6 to 16, participates in local leagues, friendly matches, and holds weekly training sessions. Our goal is to foster teamwork and make football accessible to everyone in the community. With volunteer coaches and a nominal fee to cover field rental, we aim to keep kids engaged in sports.




Suresh Raj Yogaraj

Credentials:

| | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|
|  CISI CHARTERED INSTITUTE FOR SECURITIES & INVESTMENT | Level 4 Certificate in Investment Management |
|  CISI CHARTERED INSTITUTE FOR SECURITIES & INVESTMENT | UK Regulation & Professional Integrity - Level 4 |
|  THE MALAYSIAN INSURANCE INSTITUTE | Certificate Examination in Investment Linked Life Insurance |
|  THE MALAYSIAN INSURANCE INSTITUTE | PCEIA Life Insurance AC |
|  MALAYSIAN TAKAFUL ASSOCIATION | Takaful Basic Examination |
|  THE MALAYSIAN INSURANCE INSTITUTE | PCEIA General Insurance Only BO |
|  MFPC Malaysian Financial Planning Council Competence Ethics Standards | Registered Financial Planner |

Education :

| | |
|--------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|
|  University of Hertfordshire UH | University of Hertfordshire, Bachelor of Arts in Finance (2008) |
|--------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|

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.



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

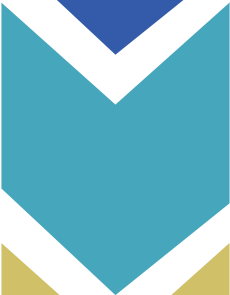
When I retire, will I have more than a flat with a pot plant on the window?

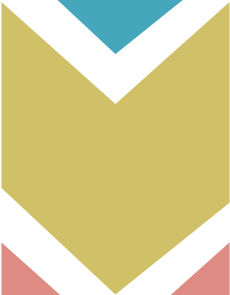
Others

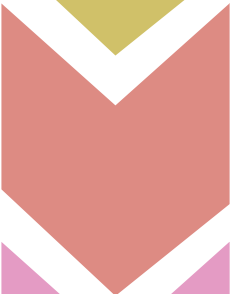
- Refinancing
- Capital Raising
- Estate Planning

Prestige Service

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

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- 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.

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 (MYR) | 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

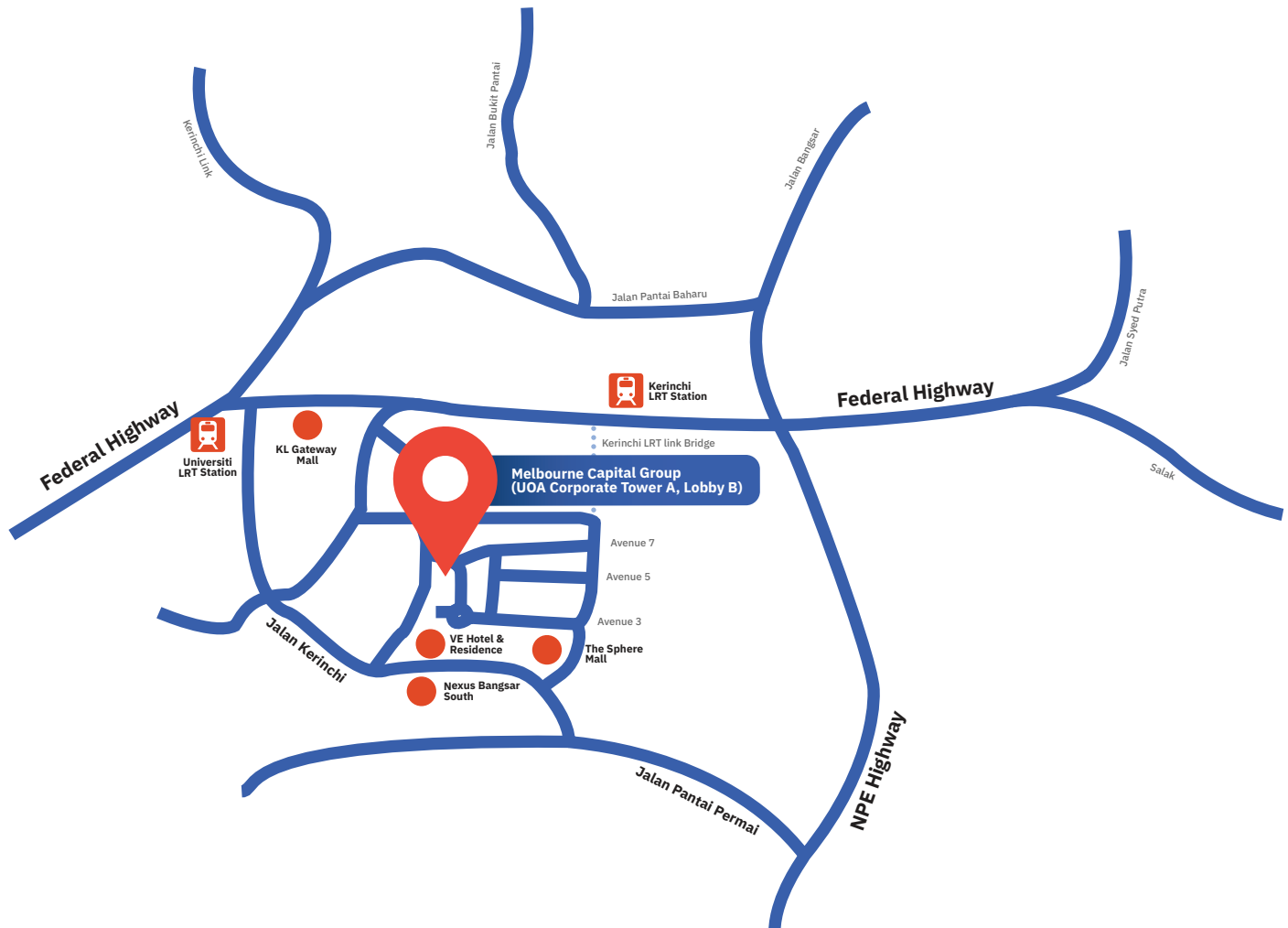
We offer professional insights and guidance on financial planning to school students. We have an ongoing relationship with **Garden International School (GIS)** and are actively involved in two major school initiatives.

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.