





Governance

Melbourne Capital Group Advisory (ABN 73 145 207 530) holds an Australian Financial Services Licence No. 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 No. 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.



Wealth Management

We listen to you to understand your specific requirements. We then harness our expertise to develop and deliver personalised wealth management strategies that reflect your values and meet your individual needs, as we work to structure, grow and protect your wealth.

We view ourselves as your trusted partner, seeking to serve and support you as you progress through life, ensuring our strategies continue to meet your changing requirements and goals.

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 Approach

- **Life Insurance** – We can help source the right international life insurance for you.
- **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.



Adam Kinsey

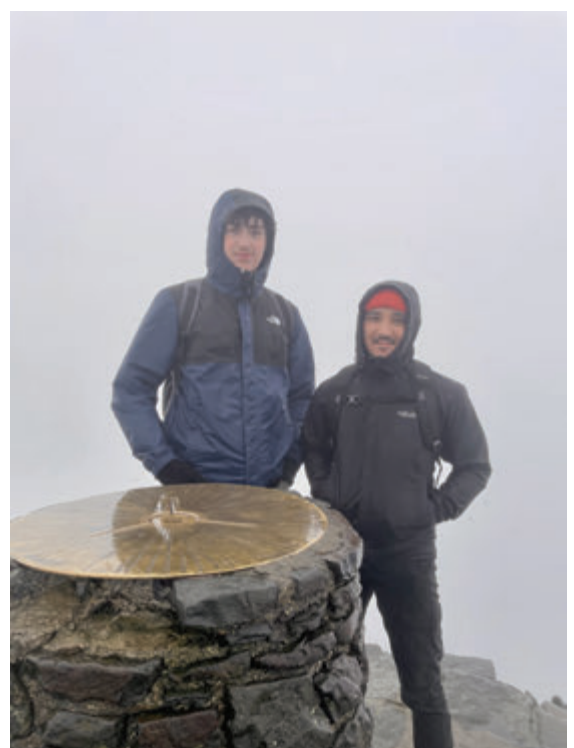
Private Wealth Manager

Hi, my name is Adam and I am a Private Wealth Manager here at Melbourne Capital Group. If you asked my friends how they would describe me, I am sure they would say I'm a bubbly, friendly and driven person. I am a very family and friends-oriented person. My family and friends are my entire world. I love helping people and find great satisfaction in knowing that what we do here at Melbourne Capital Group truly helps people.

In my personal life, I love hiking, running and going to the gym. It's always been a passion of mine to stay active and healthy. In 2023, on a cold November night, at 2am in the morning, I found myself hiking up the 2nd biggest mountain in the U.K. with two close friends of mine. Why you may ask? I think the thrill of trying to catch a sunrise at one of the tallest points in the U.K., and the challenge of minimal sleep is what drove me to make such a poor decision. Of course, in the U.K., I was never going to see a sunrise, given it is almost always cloudy. But the combination of good company, bettering my health and challenging myself physically, was the best feeling in the world!

I started my journey in the world of finance at University, graduating with a 1st Class Honours Degree in Accounting and Finance. I then joined The Private Office, an award-winning, independent and chartered firm back in the U.K. I learnt what an extraordinarily high standard of advice looked like, and began running meetings of my own. My heritage is half Chinese Malaysian, and I have always worn my multi-ethnicity with pride. At the end of the graduate scheme, I decided to move to the wonderful country of Malaysia and start my international financial advice journey, instead of staying in the U.K.

I love the mental challenge of tackling complex, multi-jurisdictional advice. When I found Melbourne Capital Group's mission statement, I aligned myself with the hopes of delivering a U.K. standard of independent financial advice, here in Malaysia. I am soon to become a Chartered Financial Planner, something I am proud to soon be achieving at such a young age. I have currently achieved the CII Level 4 Diploma in Financial Planning and am looking forward to achieving chartered status.



Adam Kinsey

Credentials:

 Chartered Insurance Institute Standards. Professionalism. Trust.	R01 - Regulations in Financial Planning
 Chartered Insurance Institute Standards. Professionalism. Trust.	R02 - Investment Planning
 Chartered Insurance Institute Standards. Professionalism. Trust.	R03 - Taxation
 Chartered Insurance Institute Standards. Professionalism. Trust.	R04 - Pensions and Retirement Planning
 Chartered Insurance Institute Standards. Professionalism. Trust.	R05 - Financial Protection
 Chartered Insurance Institute Standards. Professionalism. Trust.	R06 - Fundamentals of Financial Planning
 Chartered Insurance Institute Standards. Professionalism. Trust.	Level 4 Diploma in Regulated Financial Planning

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

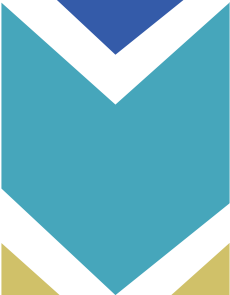
When I retire, will I have more than a flat with a pot plant on the window?

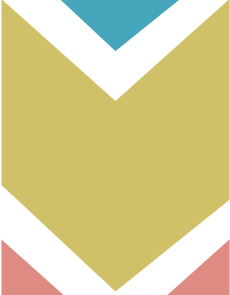
Others

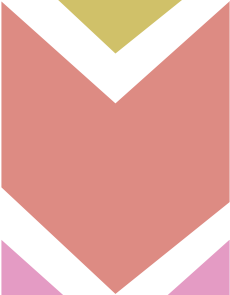
- Refinancing
- Capital Raising
- Estate Planning

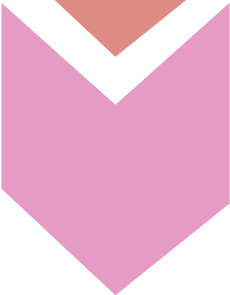
Prestige Service

- 
- 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



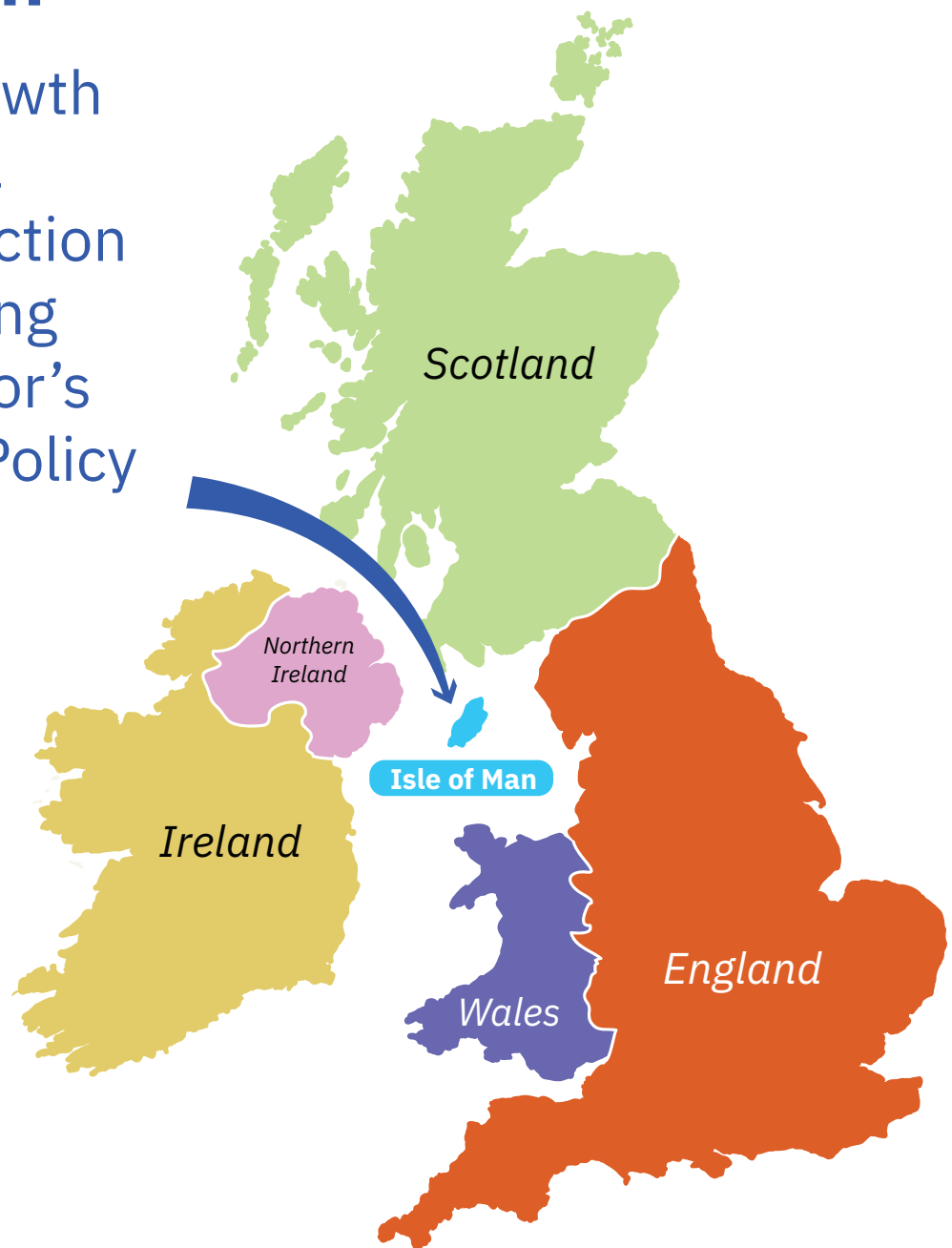
25 years

"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

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

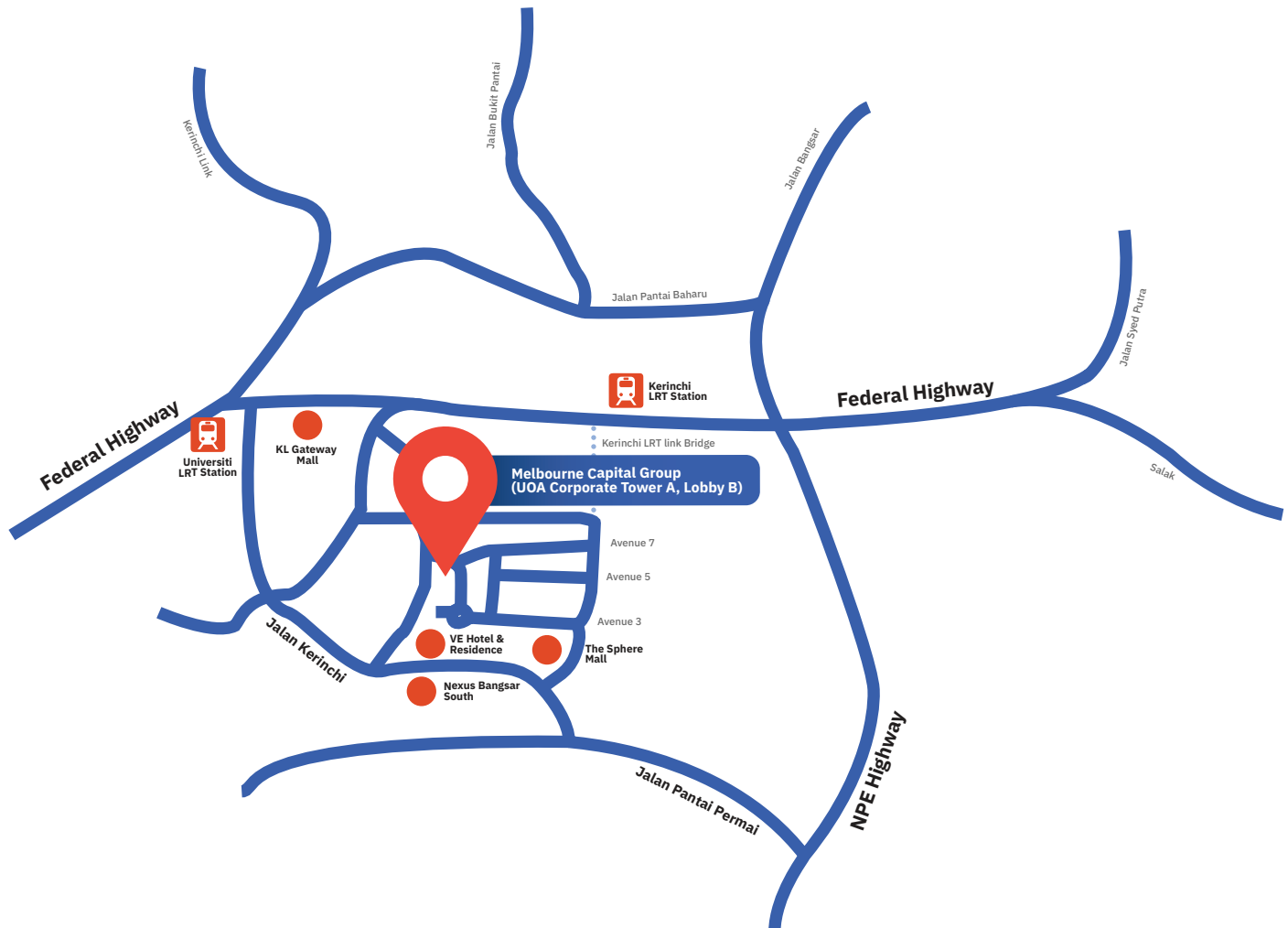
We offer professional insights and guidance on financial planning to school students. We have an ongoing relationship with **Garden International School (GIS)** and are actively involved in two major school initiatives.

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.