Melbourne Capital Group

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

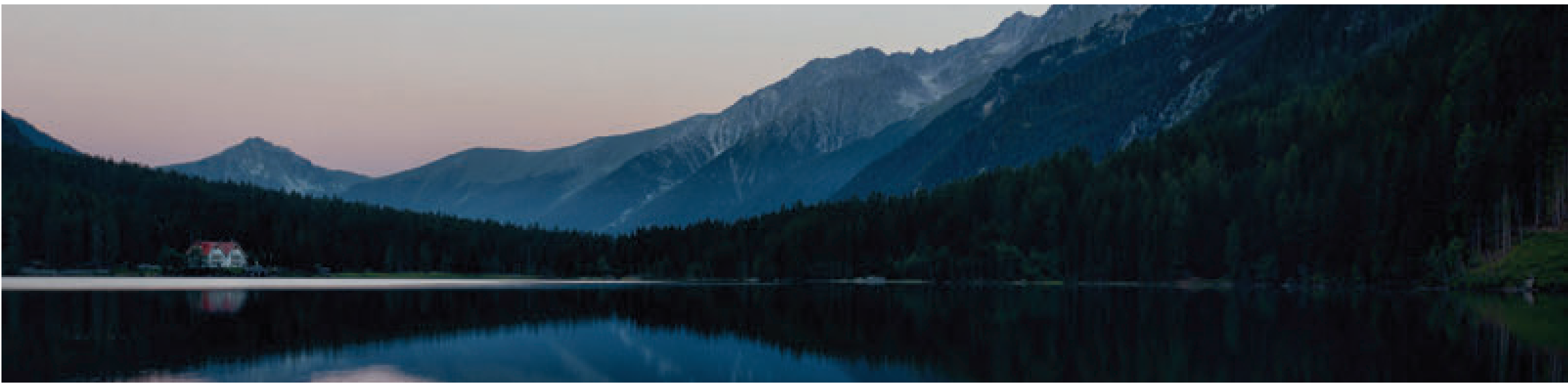
KPMG

Melbourne Capital Group

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

Wealth Management

Investing – We can help grow your wealth by developing a tailored investment portfolio with an appropriate level of risk 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. This can include optimising your EPF and help you understand 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 estate plan for any assets you hold outside Malaysia as part of an all-encompassing legacy.

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, and as such we integrate ESG criteria 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.

Seliyan Swaminathan

Private Wealth Manager

After completing a Master's degree in Information Technology from Charles Sturt University, I began my career in financial services in 2009, spending over a decade as an investment consultant. Later, I qualified as a Licensed Financial Planner to better serve my clients through comprehensive financial planning across insurance, investments, and estate planning.

I hold the Capital Market Services Representative License (CMSRL) from the Securities Commission of Malaysia and the Financial Adviser Representative (FAR) License from Bank Negara Malaysia. These credentials enable me to provide holistic and unbiased solutions to help clients achieve their financial aspirations.

I take pride in being a Financial Planner, and I am committed to upholding ethical standards and personal integrity. My financial decisions have given my family and me peace of mind, thanks to the effective strategies I have followed over the years. I strive to guide my clients to attain the same—if not greater—financial confidence.

In 2024, I expanded my scope to include expatriates living and working in Malaysia, while continuing to raise the standards of both local and international financial advice. I regularly educate clients on the importance of having a financial blueprint, regardless of their background, and build long-lasting relationships to help them reach their financial goals.

In my spare time, I enjoy networking, going to the gym, watching football, and travelling. As a father of three, I believe life is best enjoyed with loved ones, and financial readiness provides the confidence to embrace life's adventures.

Seliyan Swaminathan

Credentials:

Suruhanjaya Sekuriti Securities Commission Malaysia	CMSRL (Capital Market Services Representative) License No. eCMSRL/B9985/2020
BANK NEGARA MALAYSIA CENTRAL BANK OF MALAYSIA	FAR (Financial Adviser Representative) License
FPAM FINANCIAL PLANNING ASSOCIATION OF MALAYSIA	CFP (Certified Financial Planner)
FIMM Federation of Investment Managers Malaysia	FIMM (Federation Of Investment Managers Malaysia) License
PPA PRIVATE PENSION ADMINISTRATOR / PRS Private Retirement Schemes Save. Invest. Retire. Enjoy	PRS (Private Retirement Scheme) License

Education:

Charles Sturt University	Master's degree in Information Technology
FPAM FINANCIAL PLANNING ASSOCIATION OF MALAYSIA	FPAM (Financial Planning Association of Malaysia) Member

Testimonials

Seliyan Swaminathan

Private Wealth Manager

“Seliyan has been instrumental in helping me navigate the complexities of financial planning, ensuring that I protect my spending power while securing life insurance tailored to my specific needs.

He has set me on the path to a solid financial planning journey, and I’m looking forward to steady, year-on-year growth with his guidance!”

Joshua
Senior Marketplace Specialist

“I have been utilizing their services and benefiting from Seliyan Swaminathan’s guidance for over five years. Throughout this time, they have consistently ensured that all financial decisions align with my personal goals and earning capacity.

Their approach includes a thorough consideration of both my short and long-term objectives, and they have introduced me to investment opportunities that were previously beyond my reach. With MCG, I've always felt my investments were secure and well-managed.”

Sanjeevan
Head of Global Inside Sales

“Seliyan Swaminathan of Melbourne Capital Group has provided outstanding, timely service over the years. His recommendations for converting my EPF and other savings into more secure, low-risk investments have consistently offered safer returns.

Seliyan has also guided me in selecting medical insurance plans that not only provide better financial returns but also offer higher coverage for both me and my son, with well-considered inclusion for my brother as well.

I am pleased to recommend him, as I have before, to family and friends for retirement planning and future financial investments, both locally and offshore. I truly appreciate his dedication and the valuable services he provides.”

Shamini
Marketing & Sales Specialist

“Thank you, Mr. Seliyan. Your insights and strategic approach have made a remarkable difference in my financial journey. I genuinely appreciate the positive impact you’ve had on helping me achieve my financial goals.”

Chan
Manager

“I wanted to take a moment to express my gratitude for the exceptional services I have received from Mr. Seliyan Swaminathan at Melbourne Capital Group over the past two years.

His guidance in financial planning has been invaluable, and I truly appreciate his transparency throughout the process.

I also recommended him for my father's retirement planning, and he provided the same level of dedication and expertise. Thank you for offering such supportive service.”

Rajaletchumi
Senior Executive

"We have been working with Seliyan Swaminathan of Melbourne Capital for a long time, and his expertise has been invaluable in many areas. From KWSP investments to gold and insurance, he has consistently provided insightful and effective advice.

Seliyan is easy to work with, attentive, and thoughtful. He remembers our specific requests and is always on the lookout for better investment opportunities to help grow our wealth."

Priyadharshini
Housewife

Contact Information:
For more information on how I can help you, contact me today on seliyan@melbournecapitalgroup.com or +6012 3393741

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.

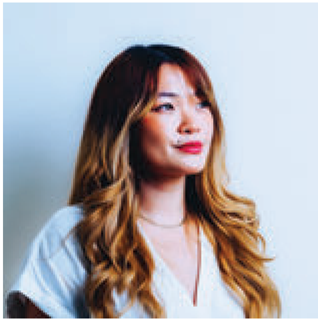
Julian Lau

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

- 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.

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.

Melbourne
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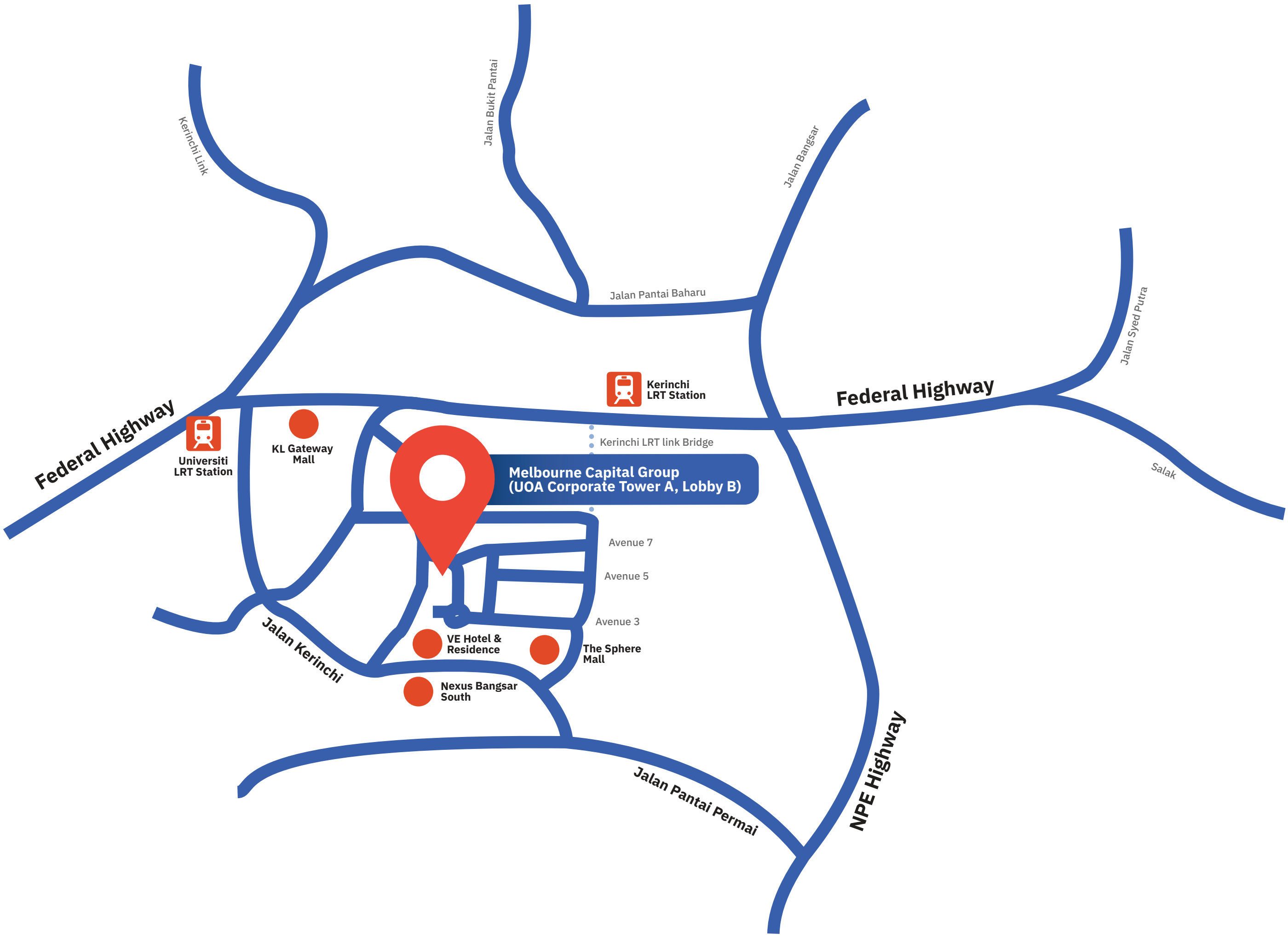
Our Kuala Lumpur Office



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.

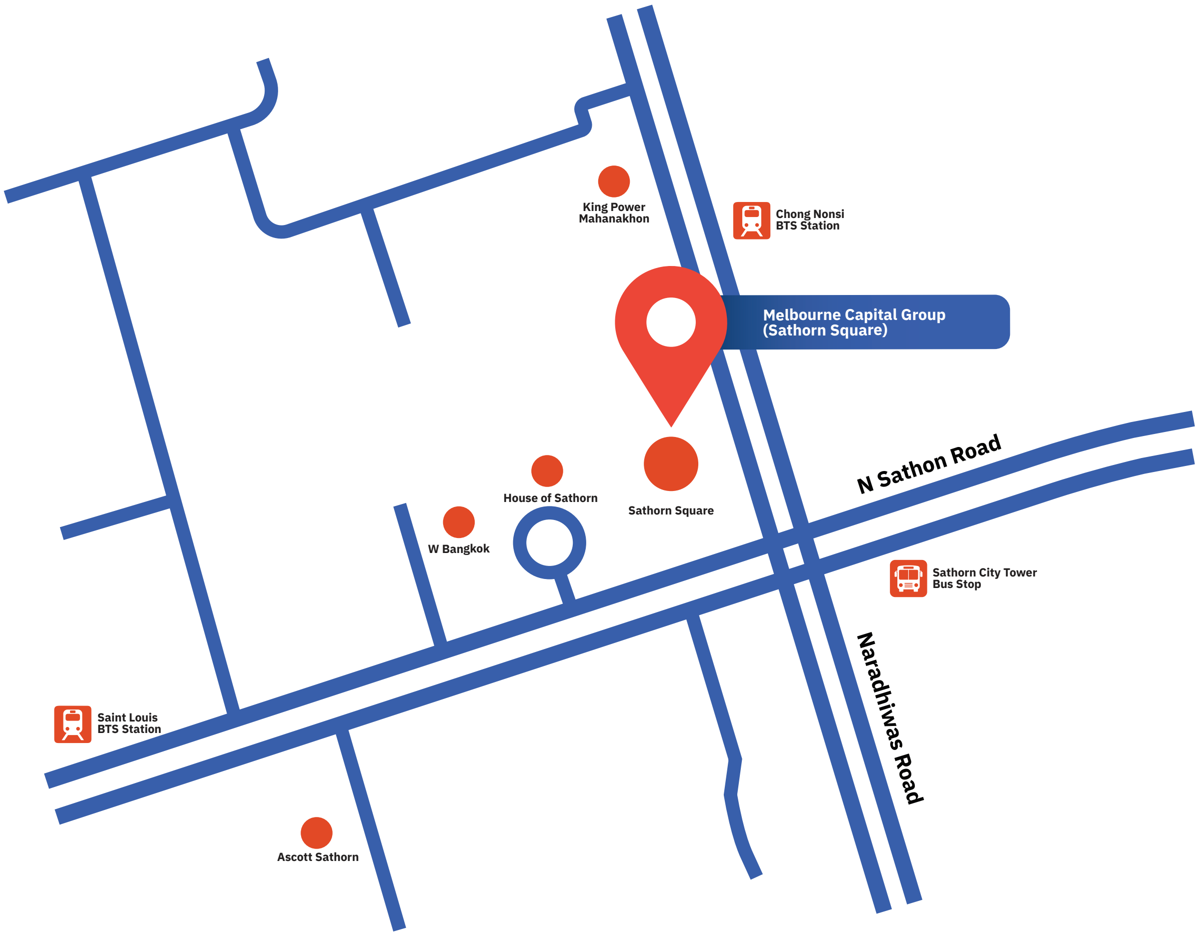
Parking: The B1 visitors parking entrance is situated on your right. Seek UOA Corporate Tower parking zones and utilise the lift, which will transport you to Lobby B on the Ground floor.

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: Sathon 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.