



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.



Ryan Long

Private Wealth Manager

I am Ryan, a Private Wealth Manager at Melbourne Capital Group. My route into financial planning has been slightly different from most; I found finance much later in life. When I left school, I played professional rugby for 2 years, including a year in New Zealand. Whilst playing in New Zealand I also gained some teaching experience visiting local schools to coach rugby and help some of the younger pupils with reading; this was my first introduction to education. Upon returning to the UK, I tried my hand at several careers but struggled to find something that really motivated me. At the age of 21 I secured my first job in a school as a sports coach and teaching assistant; I instantly knew that teaching was a career I wanted to pursue and thoroughly enjoyed being able to remain active out on the sports field. I then went on to become a qualified PE teacher, working with a broad age range of students, from age 4 to 18. After 7 years of teaching in the UK, I was looking for my next challenge and began applying to roles internationally.

In 2019, I was fortunate enough to secure a position as a Head of Department in an international school in Kuala Lumpur. I have remained in Malaysia ever since, met my wife here, and even got married in Langkawi with all my friends and family making the trip over to witness the beauty of the country that I am now proud to call home.

After 12 wonderful years of teaching, and achieving all I had set out to achieve, I once again found myself looking for new motivation and a renewed sense of purpose. Early in my search for an alternative career, I found Melbourne Capital Group and began my journey to becoming a financial adviser. The transition into financial planning was both difficult and rewarding at the same time but I have been amazed with how useful and relevant the skills from teaching have been to financial planning, particularly when it comes to building relationships and communicating with clients. From the very beginning of my journey, financial planning has also given me much of the same fulfilment that teaching always did, which keeps me motivated to continue growing and developing.

It gives me great satisfaction to know that, through financial planning, I am making a positive difference in people's lives, helping to guide them towards their financial and life goals whilst developing long-lasting, meaningful relationships along the way. I take a holistic approach to my planning and endeavour to ensure that every aspect of my clients' financial well-being is considered.

Outside of work I keep as active as possible and will play any sport that is available, when I get the chance. Rugby is a particular passion of mine and I am fortunate enough to have had opportunities to play in international tournaments all over the world, including Hong Kong, Dubai, Singapore, Kenya and Denmark, to name a few from recent years. I also love travelling; my wife and I try to visit at least 2 new countries together every year, with our favourite pastime being walking the streets of new locations and following our noses to find some delicious local food.





Ryan Long

Credentials:

 www.sidc.com.my	SIDC Familiarisation Programme for Marketing Representatives
 CHARTERED INSTITUTE FOR SECURITIES & INVESTMENT	CISI Level 3 Certificate in Wealth and Investment Management
 CHARTERED INSTITUTE FOR SECURITIES & INVESTMENT	CISI Level 4 Certificate in International Advanced Wealth Management

Education :

 BUCKINGHAMSHIRE NEW UNIVERSITY EST. 1891	BSc (Hons) Coaching
 THE UNIVERSITY OF BUCKINGHAM	PGCE with QTS (Secondary) in Physical Education

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

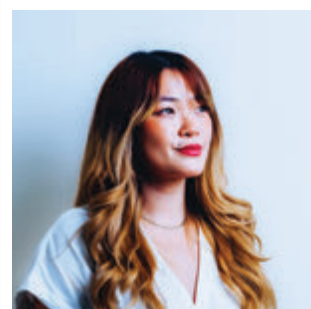
As a Client Implementation Specialist, Julian Lau has played a pivotal role in developing and refining the client onboarding and servicing experience. He coordinates closely with Private Wealth Managers and fellow team members to ensure that the requirements for each client recommendation are clearly 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

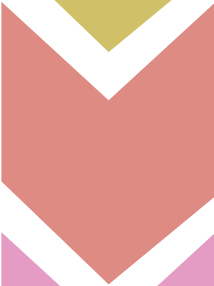
- Refinancing
- Capital Raising
- Estate Planning

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



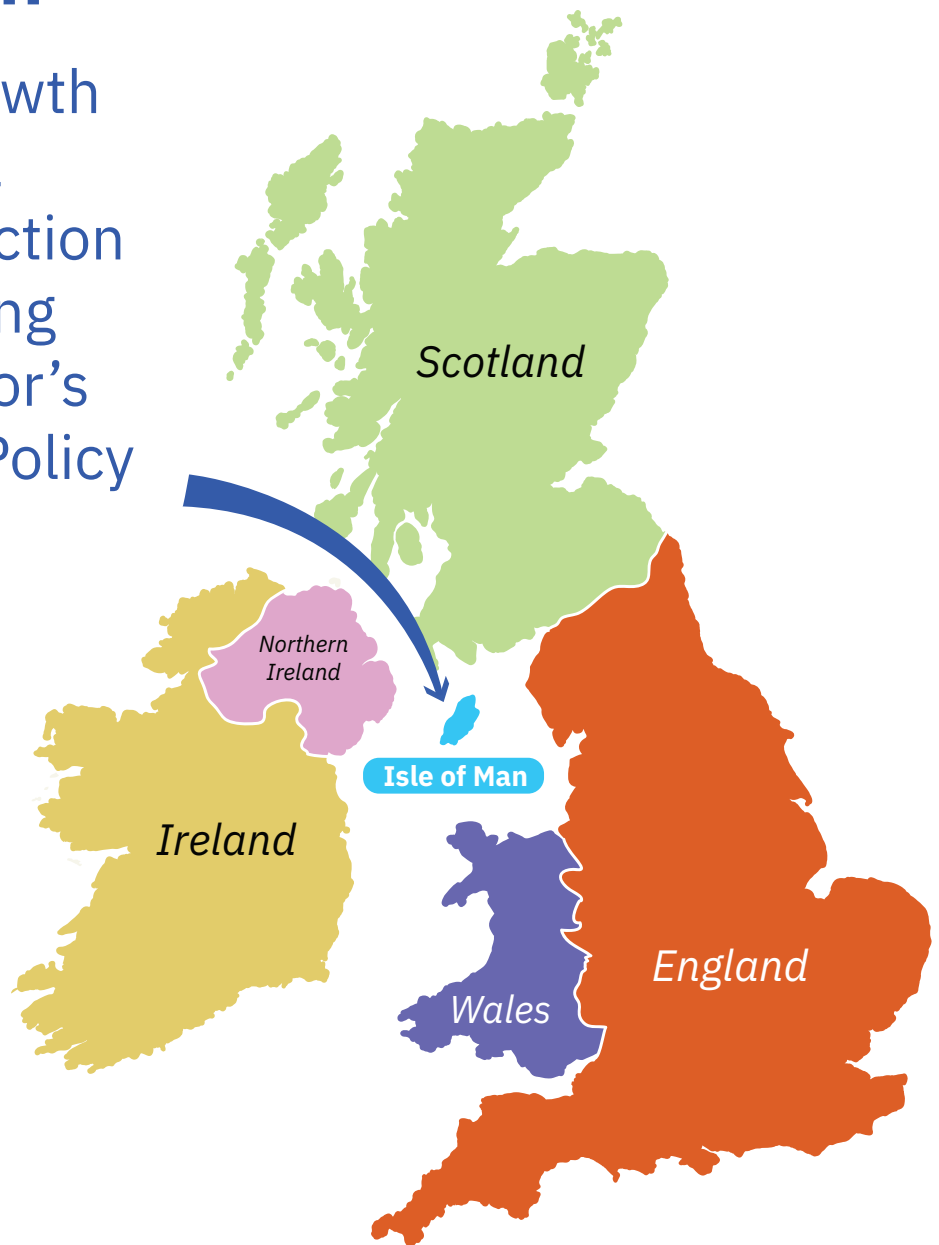
25 years

“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

500,000
1 Million
2 Million

3%

370,000
740,000
1,480,000

4%

340,000
680,000
1,360,000

15 years from now

500,000
1 Million
2 Million

3%

320,000
640,000
1,380,000

4%

280,000
560,000
1,120,000

20 years from now

500,000
1 Million
2 Million

3%

275,000
550,000
1,100,000

4%

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.

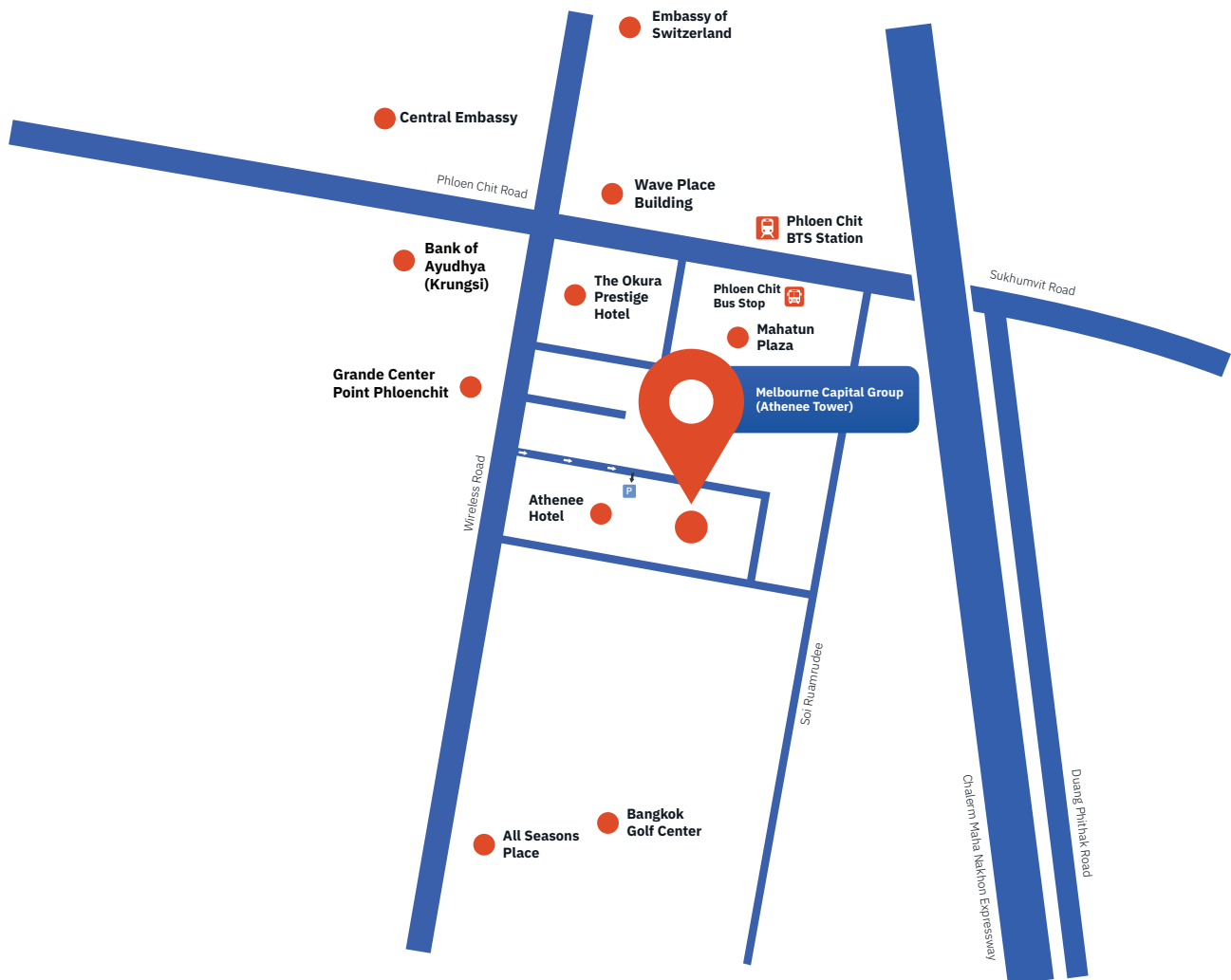
Parking: The B1 visitors parking entrance is situated on your right. Seek UOA Corporate Tower parking zones and utilise the lift, which will transport you to Lobby B on the Ground floor.

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.

BTS Phloen Chit Station (E2)

Option A: Get off at Phloen Chit Station and use Exit 3. Walk back along Sukhumvit Road for around 20 meters, then turn right at Mahatun Plaza and walk 350 meters to Athenee Tower.

Option B: Get off at Phloen Chit Station and use Exit 3. Turn left at Park Venture Ecoplex / The Okura Prestige Hotel (Phloenchit Intersection / Wireless Road) and walk 160 meters to reach The Athenee Hotel / Athenee Tower.

For travelers on the Silom Line, please transfer at Siam (CEN) to access the Sukhumvit Line.

Taxi or Grab.

Athenee Tower Drop-Off Points.

Option A: Main Lobby (near the fountain square).

Option B: Athenee Hotel with direct access to Athenee Tower next to the hotel check-in counter.

Bus.

Bus Numbers 2, 3-38 (13), 3-53, 511 (AC) 62.

Stop : Mahatun Plaza / BTS Phloen Chit Station.

On Foot : Walk through Mahatun Plaza and walk 350 meters to Athenee Tower.

Driving & Parking.

Underground Parking.

Entrance: Access to parking is located beneath Athenee Tower via Wireless Road and Soi Ruamrudee.

Complimentary Parking: Visitor parking is available with validation from our reception on the 23rd floor. The first hour is free, the second hour is THB 50 and from the third hour onwards, the cost is THB 100 per hour.

