



## Market **Positioning** & Basic **Approaching**

I am a Investment Consultant  
I am a Financial Associate



Effective Financial Solution



Risk Management



Review Existing  
Planning

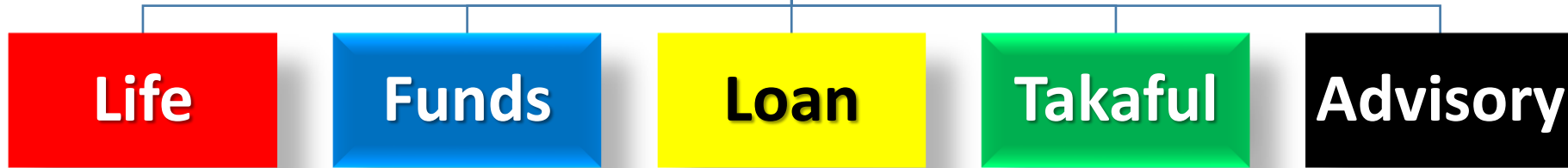
# GV Platform & Services

# Great Vision



Future Begins NOW.





Our Unique Platform – ONE Stop Financial Services



# Our Services – Financial Solutions

# 风险管理、投资理财、财富分配

## Personal & Family

### Risk Management

- Healthcare Planning
- Family Income Protection
- Asset Protection Account

### Funds Investment & Wealth Accumulation

- Education Planning
- Retirement Planning
- Lifestyle Planning
- Mortgage Loan Financing

### Wealth Distribution

- Will & Trust Creation
- Foundation

## Business

### Risk Management

- Debt Cancellation: Business Asset Protection Account
- Cash Flow & Business Continuation Program
- SME Loan Financing

### Wealth Preservation

- Key Management Program
- Employee Retention & Retirement Program
- Business Value Realization Trust
- Personal & Family Wealth Planning

### Business Advisory

### Tax Planning

### Succession Planning

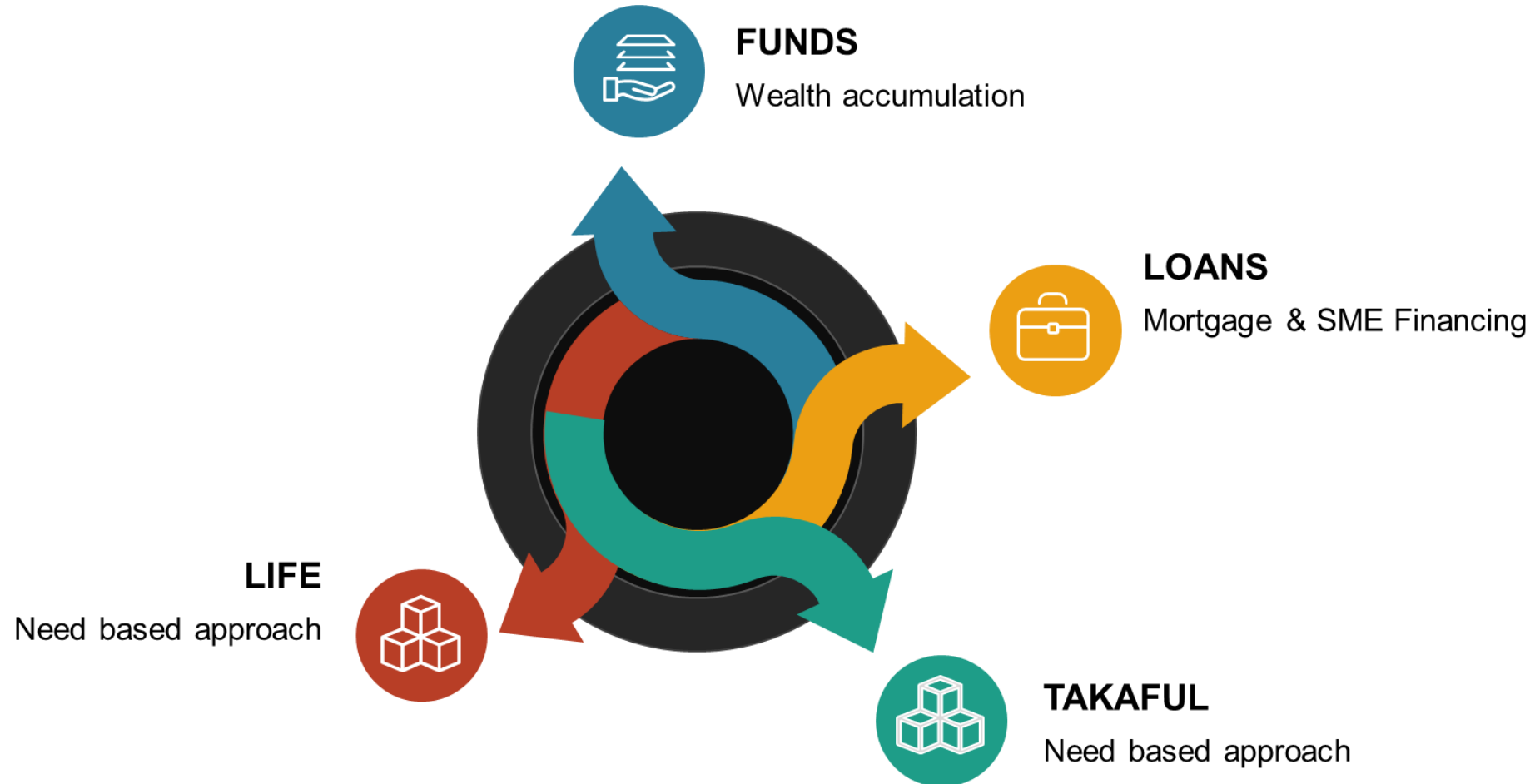
### Pre-IPO & Listing Exercise (Malaysia, Singapore & Hong Kong)





## Flexible Entry Approach

*You may start with Life or Loan or Funds approach*



# Market Needs & Opportunities

# Risks

- *Healthcare planning*
- *Family Income*
- *Debt cancellation*



*Estate Planning –  
Will & Trust*

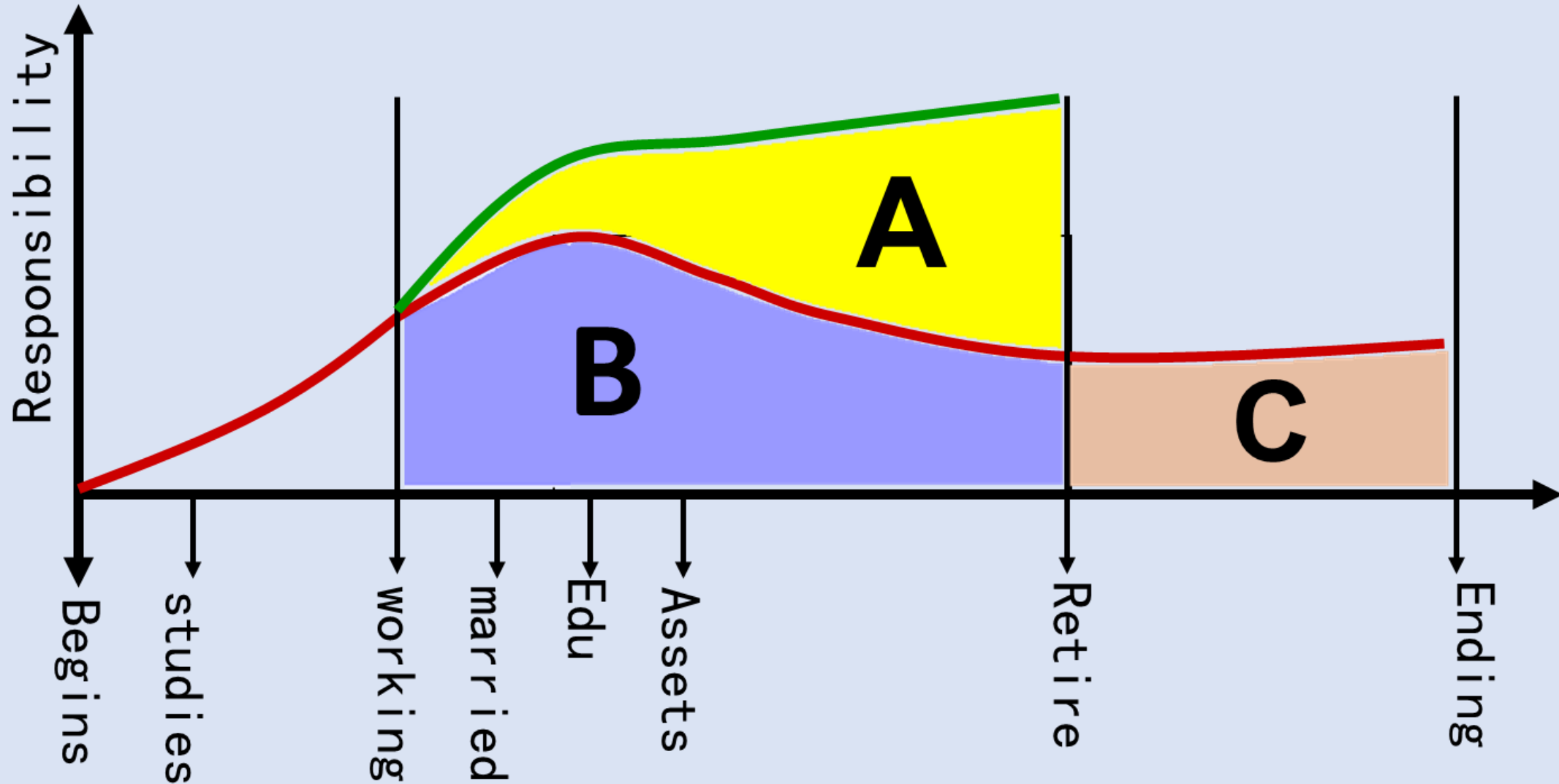
# Loans

- *Loan application*
- *Asset Protection Account*
- *Actual Scenario Analysis*

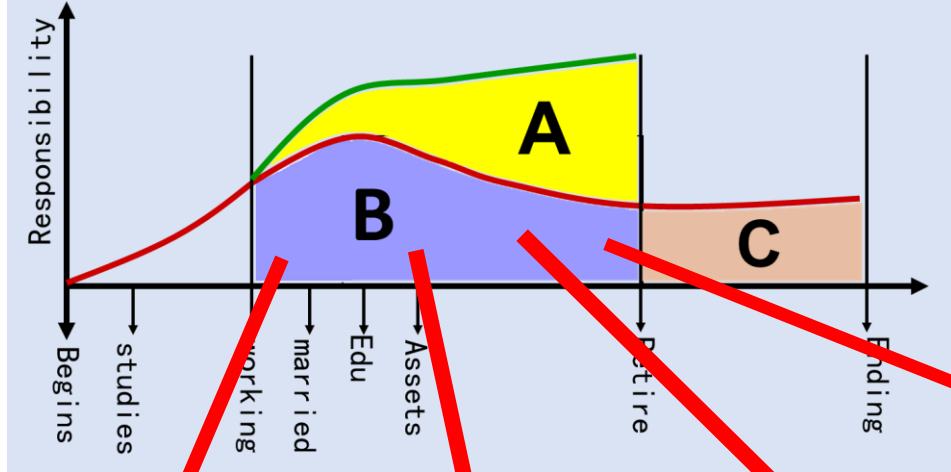
# Funds

- *Savings - Lifestyle*
- *Retirement Needs*
- *Education Needs*

# Financial Needs Life Cycle



## Financial Needs Life Cycle



1. **M**aintenance of living expenses – 衣食住行
2. **M**edical Expenses – 医疗保障与规划
3. **E**ducation – 教育基金规划
4. **D**ebt – 偿还债务

# MMED

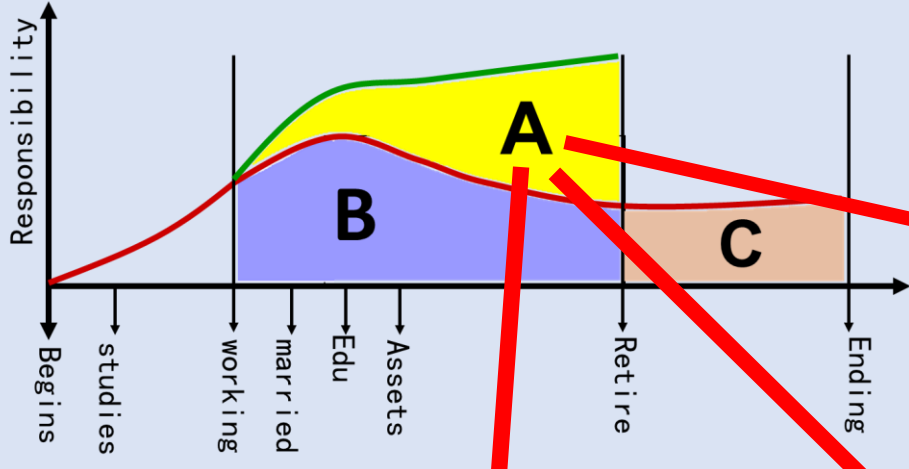
Monthly

### Profit & Loss

INCOME	EXPENSES
SALARY	Food
	Accommodation
	Clothing
	Transportation
	Savings / Others
<b>A</b>	<b>B</b>

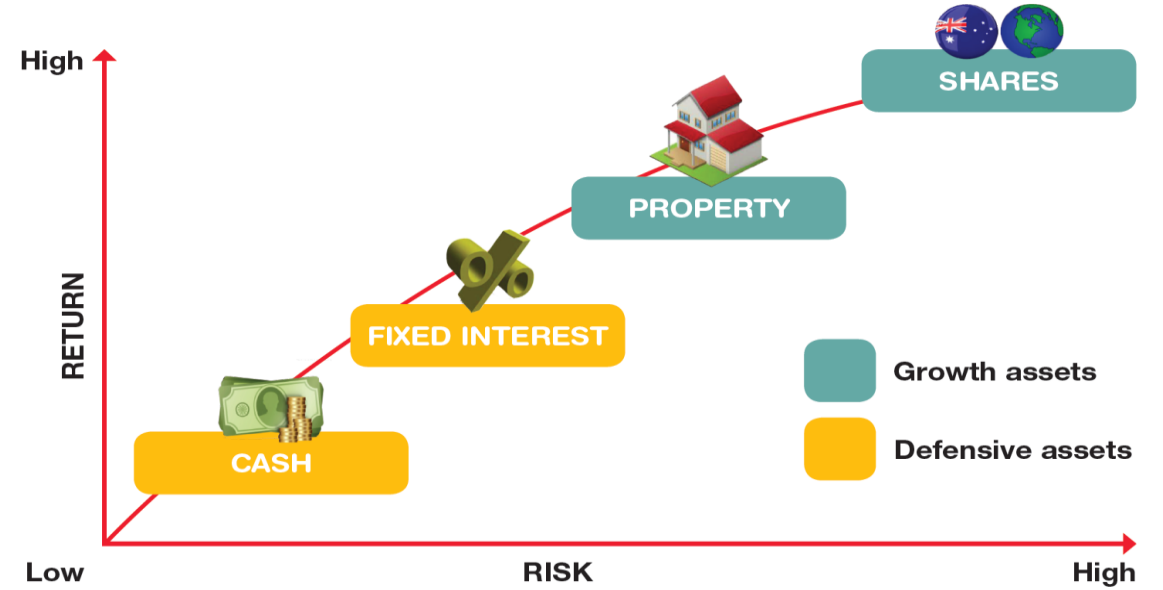


# Financial Needs Life Cycle

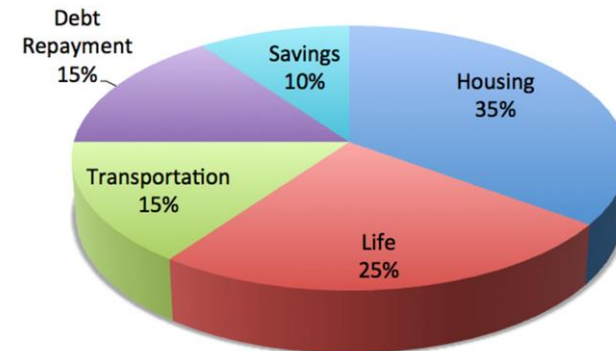


## 钱财的分配

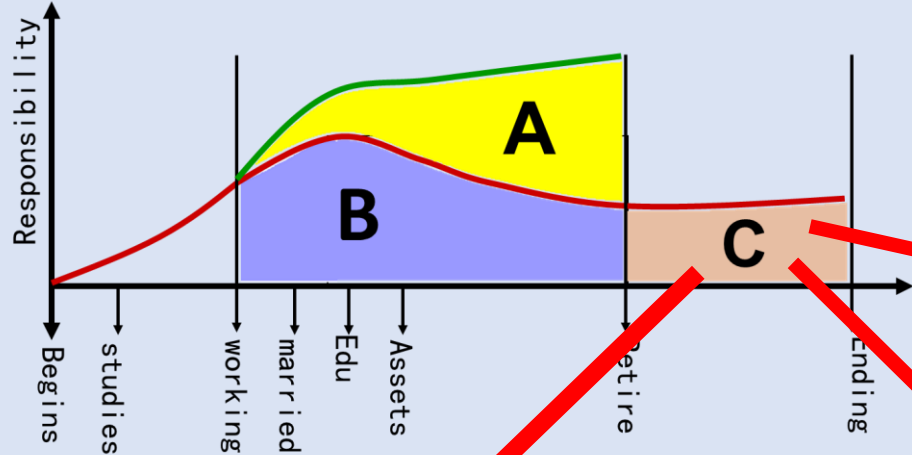
<b>Liquidity</b>	➔	<b>现金流动 - 流动性</b>	3 to 6 months cash flow Flexible / Liquid
<b>Profitability</b>	➔	<b>投资理财 - 盈利性</b>	% of Return / Wealth Accumulation Able to take a bit of risk
<b>Security</b>	➔	<b>安稳保证 - 安全性</b>	Lock-in Secured Money Guaranteed Security / Serious Money



House is the **Biggest Investment Portion** of Individual



## Financial Needs Life Cycle



## Retirement

**退休时**

我们想要有怎样的退休生活?

以终为始

- ✓ 财务资源
- ✓ 非财务资源

**精采人生**  
优质生活

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## Consideration

1. **Healthcare solution (emergency)**
2. **Lifestyle needs (travelling, clothing, F&B, etc)**
3. **Huge/ Bulk purchase (upgrade of house, car, etc)**
4. **Living Expenses**
5. **Legacy (gift of love, standby funds, etc...)**

**Who Moved My Wealth?**

谁会搬走你的退休金?

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Children?  
Parents?  
Hospital?  
Guarantor?  
Banks?  
Lawyer?  
Last expenses?  
Legal suit?  
Etc.....

**谁会搬走你的退休金?**

1. 孩子教育费 / 婚礼
2. 自己或家庭医疗费
3. 房屋贷款 / 汽车贷款
4. 紧急需求
5. 其他债务 / 担保人等

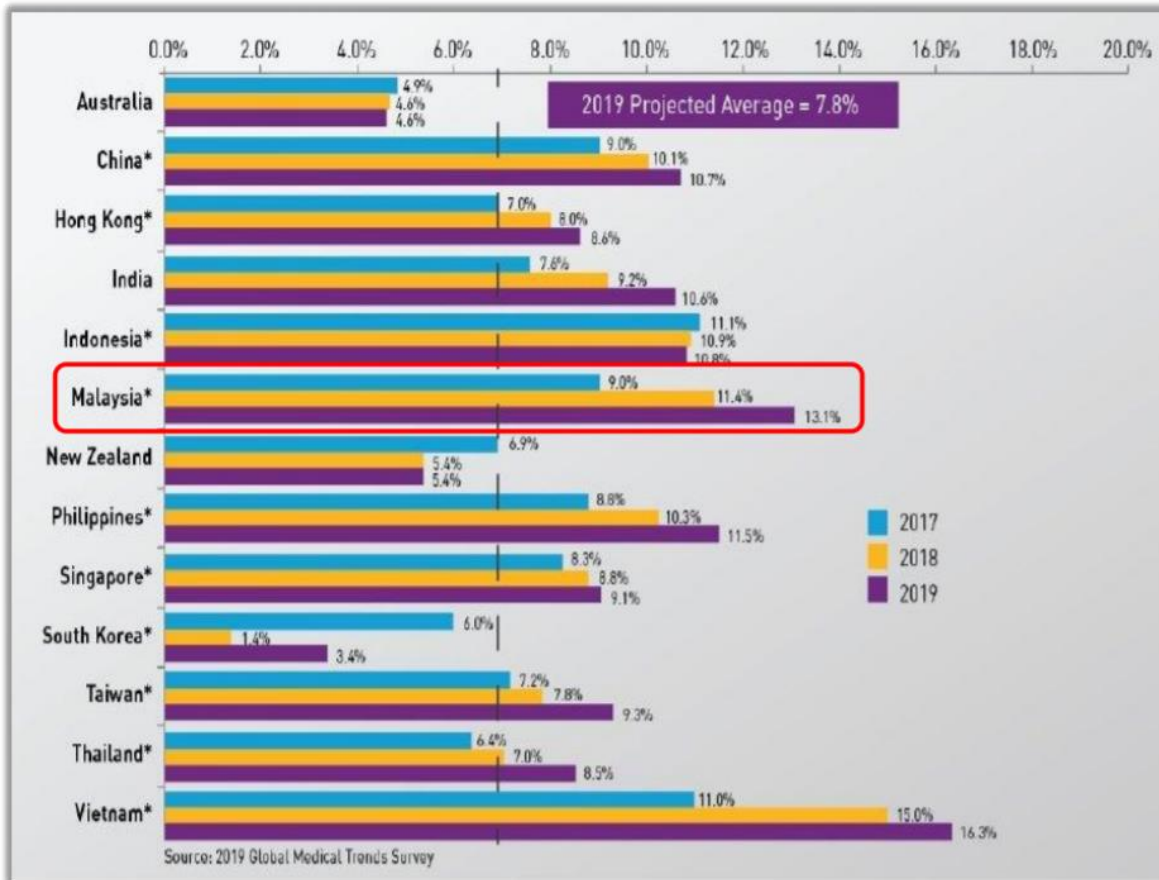
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# Sales **Concept**

## *Healthcare Planning*

# Do we know?

Malaysia ranks among the region's **highest at 13.1% in 2019**



Increasing costs -  
Malaysia ranks among  
the region's highest at  
13.1% in 2019

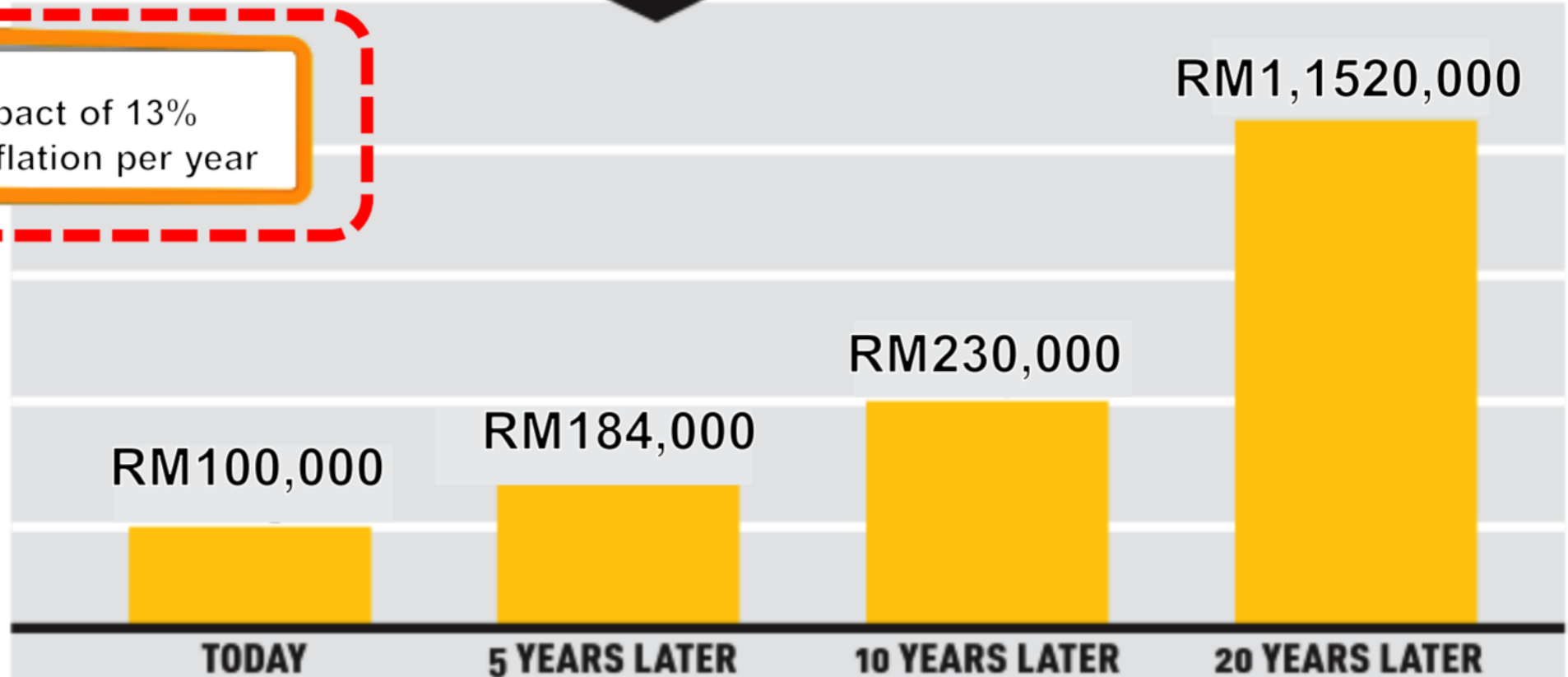
In each country where you provide medical insurance, what was your annual cost increase (or decrease) in medical benefit expenses/costs per covered life (i.e. medical trend) for your group medical book of business in 2017 and 2018? What rate do you expect for 2019? (Gross-Asia Pacific)

# Do we realize?

Medical inflation keep on increasing

## HOW INFLATION AFFECTS MEDICAL COST

The impact of 13%  
medical inflation per year



> 90% of the people, Do NOT have  
Enough Emergency Reserved Fund

超过90%的人缺乏足够的  
救命储备金



If you need a large sum of Medical Fee  
by tomorrow, are you prepared?



如果明天需要一笔庞大的  
医药费，你准备好了吗？

# If you were to save RM1000 / month



<i>Target to save</i>	<i>Time needed</i>
<i>RM200,000</i>	<i>16.66 Years</i>
<i>RM500,000</i>	<i>41.66 Years</i>
<i>RM1,000,000</i>	<i>83.33 Years</i>



**What happen if you can  
only save RM500 / month**

# Healthcare Planning

## Capital Transfer

Bank



Time

Int %

How to plan?

Capital Transfer

1. Medical coverage
2. Critical Illness coverage
3. Disability
4. Death coverage
5. Fund accumulation

### STEP 123

1. Direct Exp
2. Indirect Exp
3. Financial Loss

# Healthcare Planning

## – 3 Steps Planning

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1. Direct Expenses
2. Indirect Expenses
3. Financial Loss

# Healthcare Planning

- Direct Expenses – choose the relevant medical plan (all reimbursement goes to hospital)
- Indirect Expenses – needs in supplementary and equipment usage (CI coverage range for small, medium or large sum; 100K, 300K, 500K)
- Financial Loss – temporary loss of monthly income for short, medium or long term; 6 mth, 1year or 3 years annual income); use Critical Illness coverage on this matter.
- How much have you planned? Let's top up the different accordingly.
- How much is your comfortable budget to set aside?

# Sales **Concept**

## ***Family Income Protection***

# Unexpected Risk

**DIE too Soon; LIVE too Long**

**Are we prepared?**

# More than 70% of monthly Income goes to Family Living Expenses

## Family Living Expenses :-

Home Loan

Car Loan

Credit Card

Food & Clothing

Education

Others



# Can your family survive without Income?

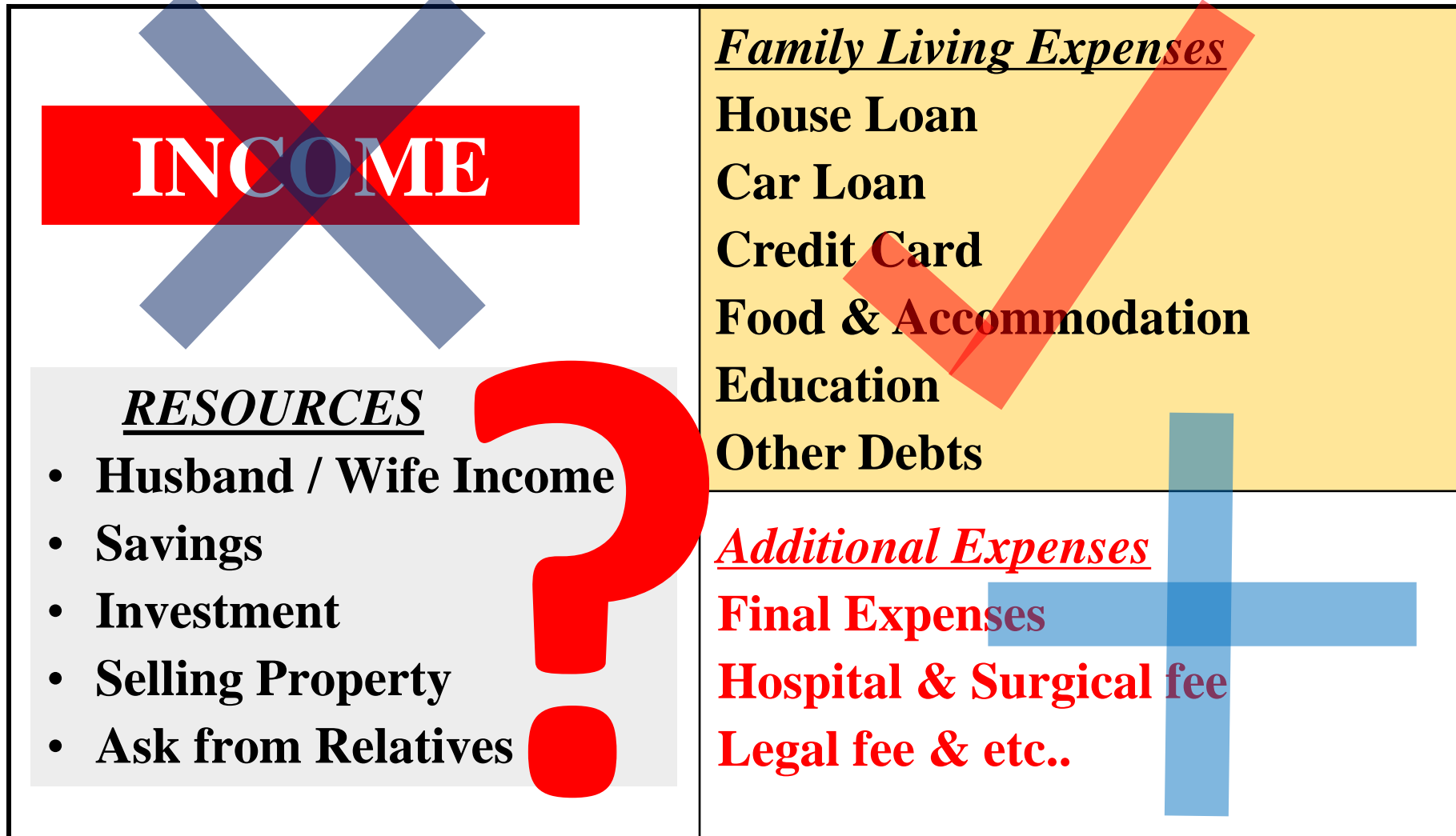


Have you protected the **INCOME?**



# When Tragedy happens ...

Living Lifestyle will be affected...



# Action Plan

Subject	Description	Remark
	How much is your monthly Living Expenses?	RM _____
	Your yearly Living Expenses is	RM _____
Option A	<p><b><u>To cover Short Term</u></b>            (Yearly Living Expenses multiple with No of years to cover)</p>	<p>_____ Year(s) to cover</p> <p>You need            RM _____</p>
Option B	<p><b><u>To cover Medium Term</u></b>            (Yearly Living Expenses multiple with No of years when youngest child reach independent age)</p>	<p>_____ Year (s) to cover</p> <p>You need            RM _____</p>
Option C	<p><b><u>To cover Long Term</u></b>            (Monthly Living Expenses X 400)</p>	<p>You need            RM _____</p>

# Family Income Protection

- How much needed for monthly family living expenses?
- Plan for short, medium or long term basis
  - Short term 5 to 10 years
  - Medium term 15 to 20 years
  - Long term perpetuity with capital preservation (400A)
- How much have you planned?
- How much is your comfortable budget to set aside?
- Use life insurance coverage will do; either Investment Linked product or any term life or permanent life also applicable.

Insurance is

about **NOW**

not **THEN**

**DON'T  
WAIT!**



# 爱与责任 LOVE & Responsibility



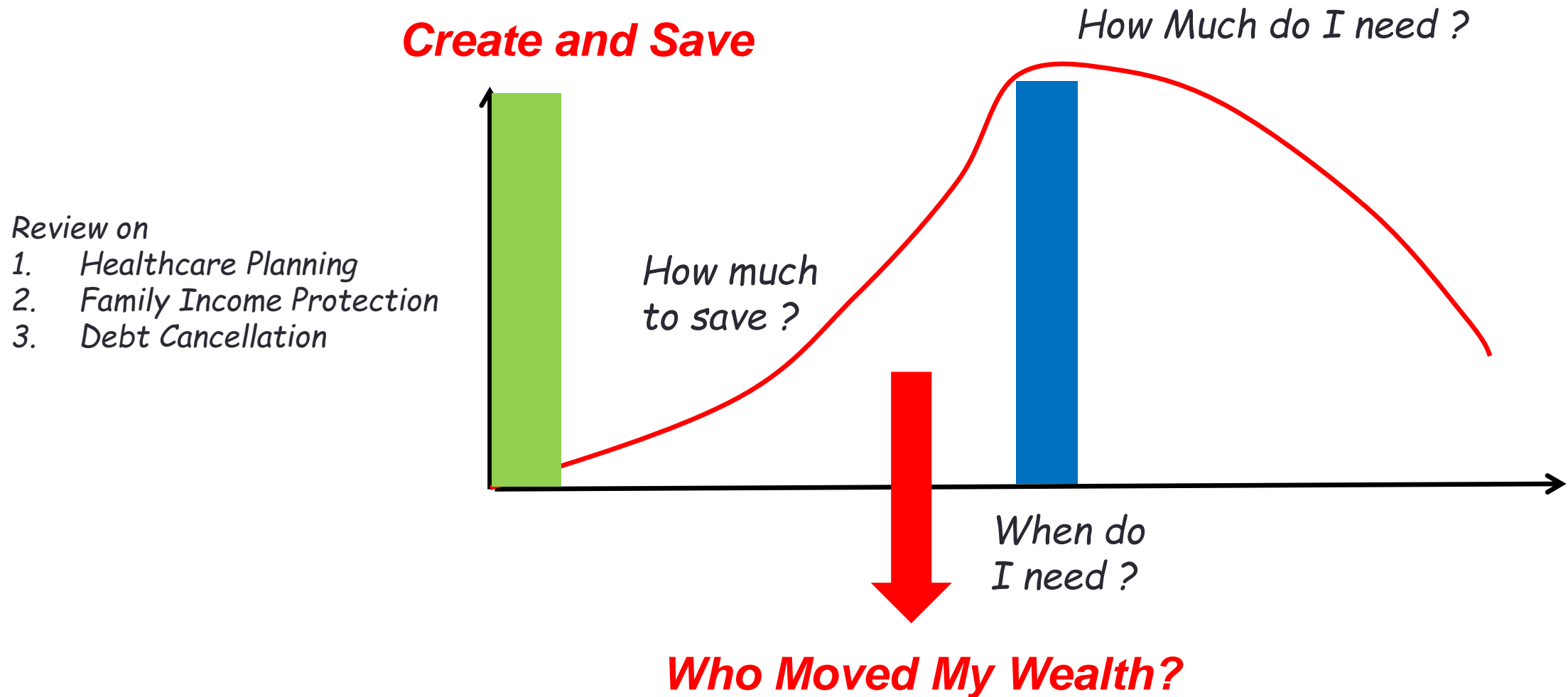
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# Approaching **Idea**

***From Wealth Accumulation  
to Wealth Protection***

**Who** move Your **Wealth?**

# Concern & Consideration



Review on

1. Healthcare Planning
2. Family Income Protection
3. Debt Cancellation

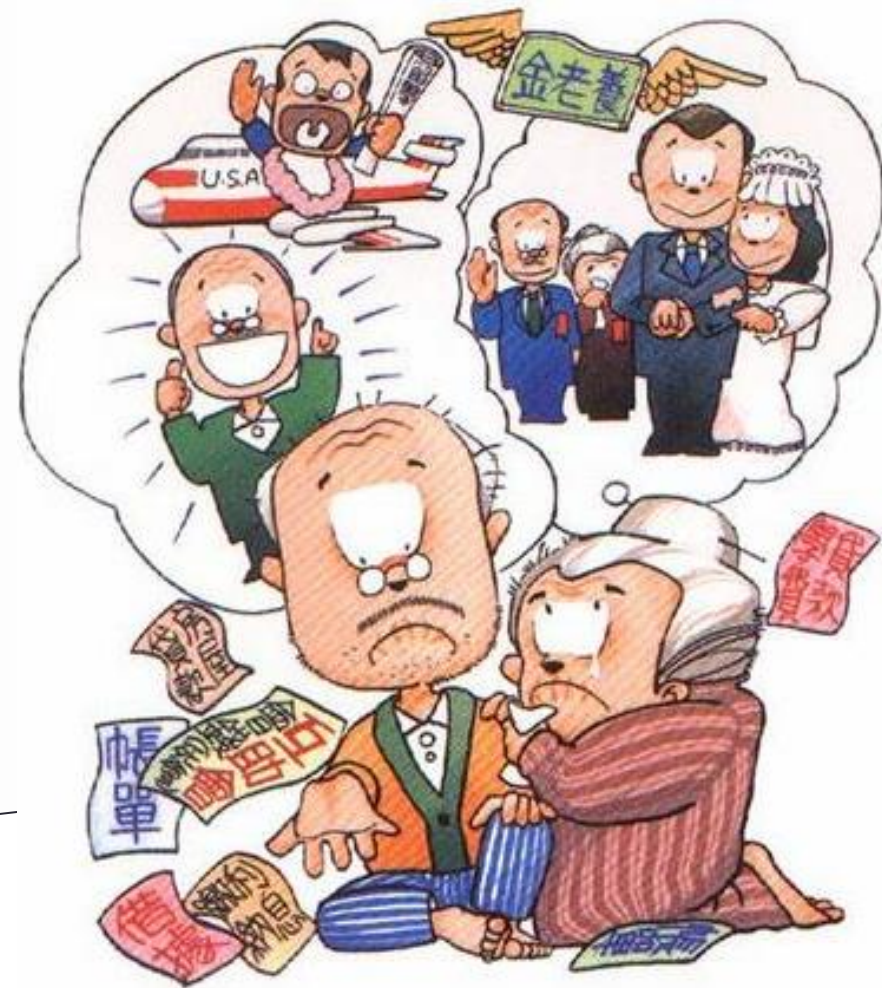
# Who Moved My Wealth?

**谁** 会 **搬走** 你的  
**退休金?**



# 谁会搬走你的退休金？

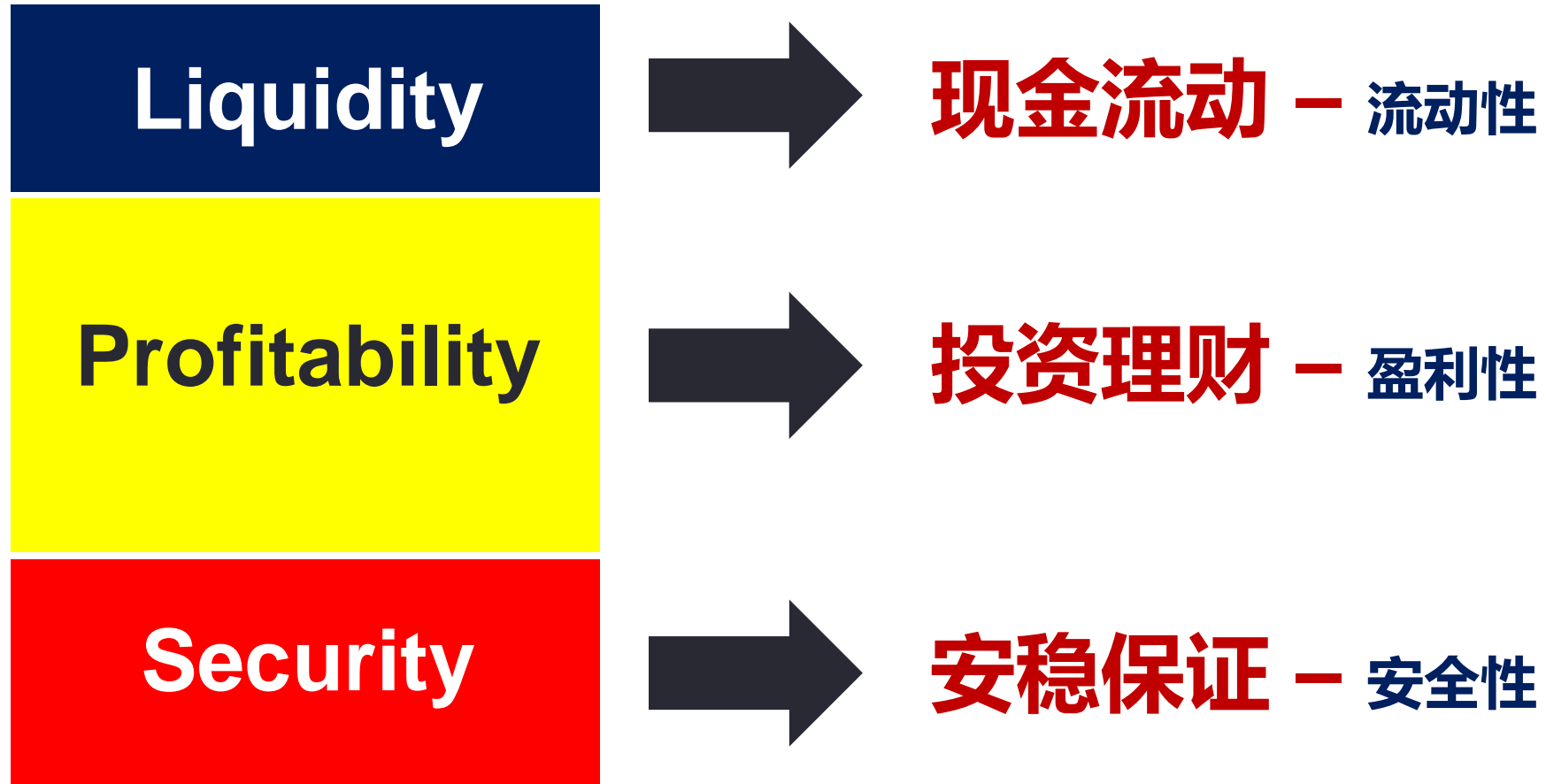
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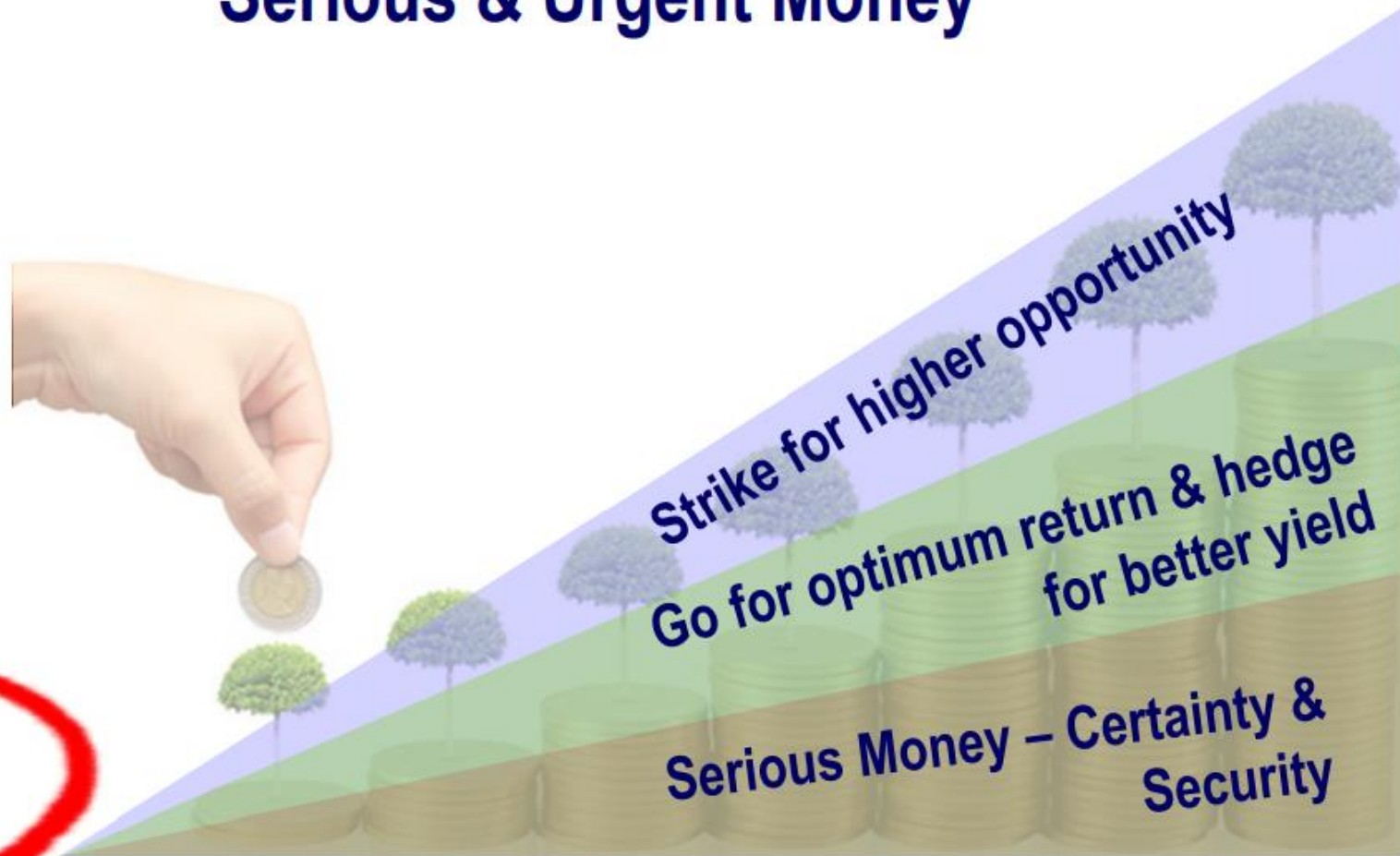
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# 钱财的分配



# Money Allocation 钱财分配 – 重要和紧急的钱

## Serious & Urgent Money



Very much depends on individual Risk Tolerance



portfolio  
**solutions**

## Twin Solution

1. Life Insurance on the Insured
2. Unit Trust Wealth Accumulation



Thank You