



Wealth Vantage Advisory

Company Profile





WEALTH VANTAGE

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Overview



Part 01



Advisor/Client
Vantage Point

WEALTH VANTAGE

Have a plan – Get advice that's personal.

Current Financial Situation

■ The Current Landscape



Wealth Vantage Advisory Sdn Bhd was born out of a desire to create a sustainable, growing & profitable value based financial advisory firm that focuses on clients needs first.

The financial services industry is facing tighter regulations by Bank Negara Malaysia (BNM) & Securities Commission (SC), increased use of financial technology (*fintech*), & more informed and educated clients. Many service providers are slow to change; the existing model is still based on practices since 30-40 years ago.


There is a need for a strong leadership that can transform the industry and set the standard for a higher quality of service.

Our Vision & Mission

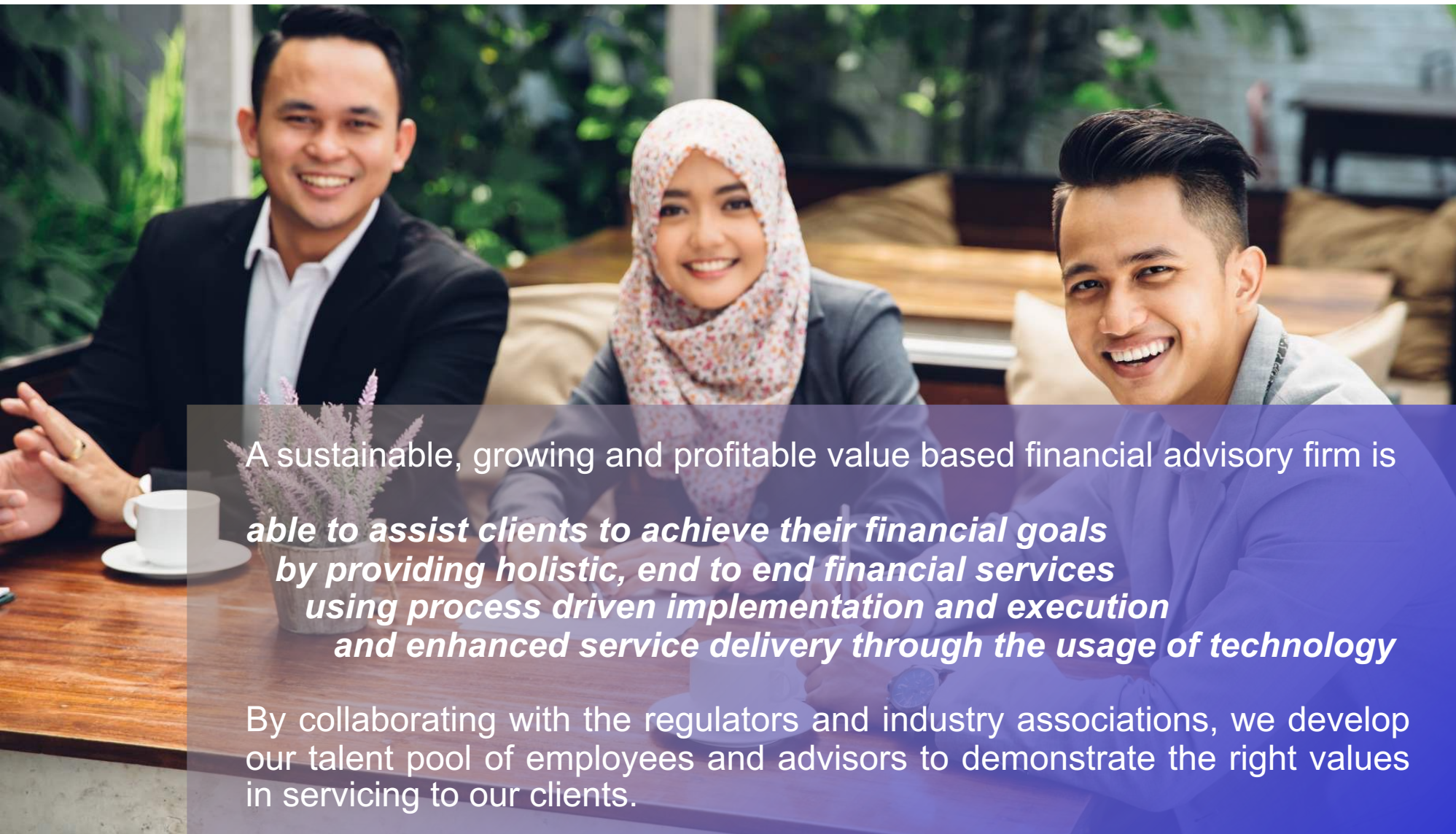


Part 02

OUR VISION

A photograph of four business professionals (three men and one woman) in an office setting. They are all smiling and dressed in business attire. One man is shaking hands with another man, while a woman stands behind them, also smiling. The background is bright and out of focus, suggesting a modern office environment.

Wealth Vantage Advisory aims to be the firm of choice for financial advisors and their clients. We want to lead the change in transforming the financial services industry and bring it to a higher standard by focusing on the right way of doing things.



A sustainable, growing and profitable value based financial advisory firm is
*able to assist clients to achieve their financial goals
by providing holistic, end to end financial services
using process driven implementation and execution
and enhanced service delivery through the usage of technology*

By collaborating with the regulators and industry associations, we develop our talent pool of employees and advisors to demonstrate the right values in servicing to our clients.

OUR MISSION

Our Shared Values – Our Goals



Part 03

Our Shared Values

These values are shared between our advisors, our employees and our clients for a mutually beneficial relationship.

Clients' Needs First

Open Communication

Continuous Improvement

Go Above and Beyond

**Empowerment with
Accountability**



WEALTH VANTAGE



**Independent
Financial
Advisory Firms**

Corporate Info



Part 04

Business Profile

Business Name	Wealth Vantage Advisory Sdn. Bhd.
Also known as	WVA
SSM Registration No.	1143931-M
Incorporated	11 May 2015
Directors	<ol style="list-style-type: none">1. Rafiq Hidayat bin Mohd Ramli (also Managing Director)2. Mohamad Idham bin Mohamad Idris3. Yeoh Yen Lin
Mailing Address	No. 1-2, Jalan 2/76C, Desa Pandan, 55100 Kuala Lumpur
Phone	03-92025666
Email	hi@wealthvantage.com.my
Website	http://www.wealthvantage.com.my
Business Type	Financial Services (Financial Planning/Advisory and deals with financial related products)
Number of Advisors	26
Number of Employees	24
Primary Audience	General public (individuals or corporate) in need of financial consultation/advisory
Business Licences	<ul style="list-style-type: none">➤ Capital Market Services Licence (CMSL) by Securities Commission<ul style="list-style-type: none">➤ eCMSL/A0349/2018➤ Financial Adviser (FA) by Bank Negara Malaysia➤ Corporate Unit Trust Advisor (CUTA) & Corporate PRS Advisor (CPRA) by Federation of Investment Managers Malaysia (FIMM)

Our Management Team



Part 05

Rafiq Hidayat Mohd Ramli

Managing Director

- Certified Financial Planner (CFP^{CERT}™), Financial Planning Association of Malaysia
- Islamic Financial Planner (IFP®), Financial Planning Association of Malaysia
- Bachelor of Science in Mechanical Engineering, Massachusetts Institute of Technology (MIT), Cambridge, MA, USA

Rafiq began his career as a management consultant with organisations such as PricewaterhouseCoopers (PwC) and Ernst & Young (EY), where he advised clients in the areas of human resource management and strategic planning.

After that, he furthered his career working as a global consultant in human resource management in the Middle East.

Later, he was invited to be part of the pioneering team that helped setup Talent Corporation Malaysia Bhd (TalentCorp), which included a stint as the Head of the Shared Services Division for 3 years.

He decided to make a career change to Financial Services in early 2014 due to his passion in helping individuals to improve their personal financial situations.



Idham Idris

Director, Corporate Treasury Investment Services

- Certified Financial Planner (CFP^{CERT}™), Financial Planning Association of Malaysia
- Registered Financial Planner (RFP), Malaysian Financial Planning Council
- Shariah Registered Financial Planner (Shariah RFP), Malaysian Financial Planning Council
- Bachelor of Science in Information Systems Engineering, Multimedia University, Cyberjaya

Idham is the Director of Corporate Treasury Investment Services of Wealth Vantage Advisory Sdn. Bhd (WVA).

Idham started his career advising clients in the area of IT Management Consultancy for PwC & one of the pioneer member of the software systems development team in TM for web, internet & New Media Services division.

He moved into the financial sector in 2003 and has accumulated over 15 years of experience in the financial services industry in a leading banking & financial institution– leading, training & coaching the company representatives in retail & corporate investments, personal risk management & wealth preservation and distribution.

Since 2015, he has been focusing on cash management solutions & advisory for corporate treasury.



Stephen Yong Chuan Seong

Chief Knowledge Officer (CKO)

- Certified Financial Planner (CFP^{CERT}™), Financial Planning Association of Malaysia
- Master of Business Administration, University of South Australia
- Bachelors in Computer Science, Tunku Abdul Rahman College

Stephen is the Chief Knowledge Officer of Wealth Vantage Advisory Sdn. Bhd. (WVA).

His roles and responsibilities include helping financial planners and staff benefit from knowledge resources, building firm knowledge creation and culture, and actively promoting knowledge agenda within and beyond the firm.

Besides practicing as a Licensed Financial Planner, Stephen is also the founder of My Personal Finances. MyPF.my is a leading award winning online financial education platform leveraging on fintech to connect clients to financial planners and solutions.



Muhammad Juraimi Judin

Chief Technology Officer (CTO)

- Bachelor of Urban & Regional Planning (URP), International Islamic University Malaysia (IIUM)
- Certified Financial Planner candidate, Financial Planning Association of Malaysia

Juraimi started working at Khazanah Nasional Berhad before being seconded to TalentCorp in 2011 under IT Project Management Office (ITPMO).

Prior to joining Wealth Vantage Advisory Sdn Bhd (WVA), Juraimi has been advising clients in the area of IT & Management Consultancy since 2015.

His projects include setup of corporate ICT services from hardware planning to intranet & internet services, formulating policies and standard operating procedures (SOPs) especially in the area of ICT and administration, and structuring a company's branding & marketing guideline.



Sam Yeoh

Licensed Financial Planner & Advisor (eCMSRL/B8793/2019)

- Certified Financial Planner (CFP), Financial Planning Association of Malaysia
- Islamic Financial Planner (IFP®), Financial Planning Association of Malaysia
- Diploma in Tourism Studies

Sam is the Director of Wealth Vantage Advisory Sdn. Bhd (WVA).

Work Experiences:

- 14 years of experience in financial industry
- CIMB Wealth Advisor Sdn. Bhd. (2007 – 2015)
- AIA Berhad (2010 – 2018)
- AD Avallis Sdn. Bhd. (2016 – 2018)
- Wealth Vantage Advisory Sdn. Bhd. Director (2017 – present)
- Certified Member of Financial Planning Association of Malaysia



Hoey Ping

Licensed Financial Planner & Advisor (eCMSRL/B804/2018)

- Certified Financial Planner (CFP), Financial Planning Association of Malaysia
- Islamic Financial Planner (IFP®), Financial Planning Association of Malaysia
- Bachelor of Business (Hon) in Banking & Finance

Ping is the Operation Manager, (Business Operation Support) of Wealth Vantage Advisory Sdn. Bhd (WVA).

Work Experiences:

- Planning & Solution, Executive, with SIPOC BPO Sdn Bhd (2014 – 2017)
- Planning & Solution, Head of Department, Wealth Vantage Advisory Sdn Bhd (2018 – 2020)
- Operation Manager with Wealth Vantage Advisory Sdn Bhd (2020 – present)
- Certified Member of Financial Planning Association of Malaysia



Nur Syaida Hamdam

Manager, Advisor Development

- Bachelor of Business Economics & Finance, University of Nottingham

Syaida is the Advisor Development Manager of Wealth Vantage Advisory Sdn. Bhd (WVA).

Work Experiences:

- 3 years of working experience as a Paraplanner in an Australian-based financial planning firm in Western Australia

Roles & Responsibilities:

- Development & Management of Financial Advisors
- Recruitment, Onboarding & Termination
- Oversee and Planning of Coaching and Trainings to ensure Advisor's competency level is up to firm's standard
- Leads Management
- Performance Review



OUR MANAGEMENT TEAM & ADVISORS



Our Services



Part 06

Our Services

For Individuals & Families



Debt Management

Get advice on how to manage & consolidate mounting debts. Free up monthly cash flow to fulfill your financial goals.



Protection

Protect your family from unwanted financial challenges - accidents, medical emergencies, & other unplanned events.



Family Financial Planning

Customise a unique financial plan to achieve all your life goals for your whole family.

Our Services

For Individuals & Families



Investment

Choose to invest in over 465 funds across 32 fund houses. Diversify to maximize your investment returns.



Estate Planning

Prepare for wealth transfer that allows for beneficiaries to be properly taken care of using will & wasiat.



Financial Health Check

Are you concerned on your current financial health? Our advisors can assist you to do a checkup and assess your situation.

Our Services

For Business & Corporate

We offer **practical advice and customised solutions** in specific areas of business:



Financial Cashflow
Management



Succession Planning And
Family Office



Strategic Planning and
Development



Business Structuring Advice



Profit and Growth
Improvement



Business Process
Optimisation

Our Services

For Business & Corporate

We offer **Corporate Services** to support and enhance your business:



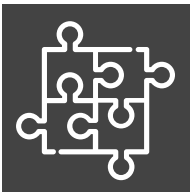
General Insurance Solutions

covers liability, fire business interruption, goods in transit, money, burglary & theft, fidelity guarantee, engineering, marine and aviation.



Employee Benefits

covering group medical, disability, death and accidental insurance.



Risk Management

cash & liquidity management as well as risk management.

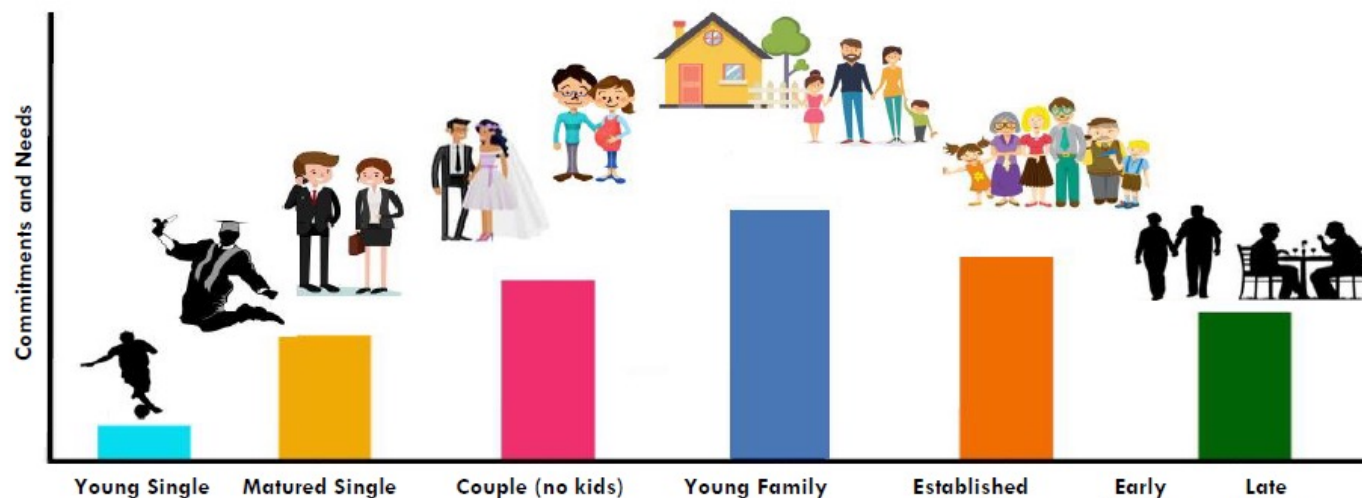


Retirement Plans

with private retirement schemes

Sample Financial Health Check Scoreboard

Summary of Life Stages and Needs



Summary of Monthly Cash Flow

	RM
Income (Nett)	2,792
Savings	550
Expenses	1,355
Loan Repayments	560
Surplus/(Deficit)	327



Savings Ratio: 16%

This ratio indicates the percentage of gross income you set aside including insurance & mandatory savings for future needs and wants. Monthly savings (exclude mandatory EPF savings), of at least 10% is recommended.

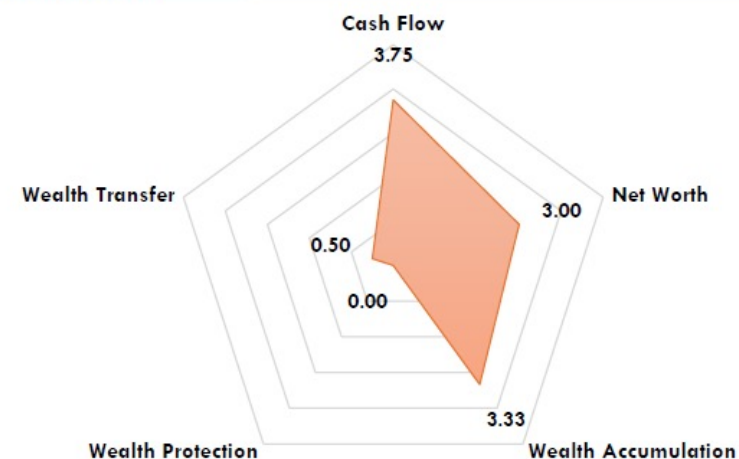
Debt Service Ratio: 16%

Debt Service Ratio indicates how much gross income is needed to service debts i.e. mortgage loan, car loan, personal loan, study loan, ASB loan etc. The recommendation ratio is 35% or lower.

Summary of Wealth Transfer

Pre-Administration Costs (include Grant of Probate and Gazetter Notice)	RM7,564
Deposit for Administration Fees	RM4,000
Estate Administration Fees (assuming 3 years to complete transfer)	RM0
6 Months living expenses for surviving dependents	RM11,490
Total Estate Administration Related Costs Required:	RM23,054

Financial Pulse Result





**REGISTERED
TRAINING PROVIDER**

We are registered HRDF Training Provider. 100% Fully claimable.

Financial Wellness Programme

A unique program for employers designed to improve employee productivity & eliminating poor employee behaviors due to stress of personal financial situations through a series of educational seminars and workshops.

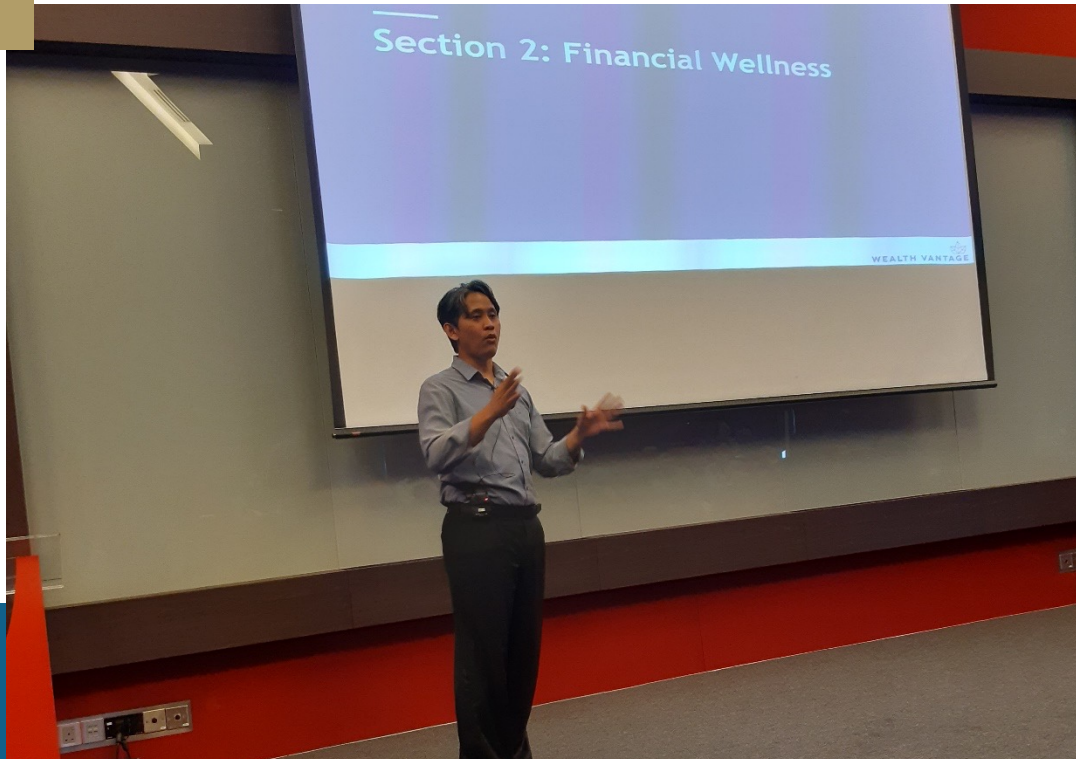
These programs increase an employee's financial awareness which in turn helps them to manage their own personal finance better and with more confidence, reducing stress and translating to higher productivity in the workplace.

Our list of training programs include *How to Manage Cashflow, Achieving Your Life Priorities, Personal Debt Management, Peace of Mind with Estate Planning, Wills & Trusts, Managing Your Financial Risks, Post-Retirement Planning : Retiring With Style, Personal Income Tax Planning & Annual Budget Review* and many others.



Effective Financial Wellness Programme

Empowering Financial Freedom,
Empowering Employees!



Our Projects Collaboration



Part 07

Financial Plan & Advise



Rafiq Hidayat bin Mohd Ramli, IFP

Bukit Bintang, Wilayah Persekutuan Kuala Lumpur

Rafiq Hidayat is the Managing Director at Wealth Vantage Advisory Sdn. Bhd. (WVA). After graduating with a BSc in Mechanical Engineering from the Massachusetts Ins... [Read more](#)

Connect



Idham Idris - RFP, CFP

Bukit Bintang, Wilayah Persekutuan Kuala Lumpur

I am fully licensed financial planner that helps client look at their cashflow, assets, liabilities and total net worth and draw up a plan for their future retirement... [Read more](#)

Connect



SMART FINANCE.MY

Contributing to the industry association in educating the public on financial planning and advisory related services.

BUSINESS ADVISORY – VALUATION SERVICES

Project Description	Client	Year Completed
Assisted the client with preparing a valuation report based on the different valuation models including Discounted Cash Flow (DCF) as part of the exercise of selling part of the company shares to a new incoming shareholder. Once the valuation report was completed, assisted the company to project manage the whole share acquisition exercise until the new shareholder became part of the client's organization.	Civil & Mechanical Engineering Company based in Selangor	2017
Assisted the client with preparing a valuation report based on the different valuation models including Discounted Cash Flow (DCF) as the client was being approached by another PR and Media company as part of an acquisition. However, the acquisition did not go through as both parties could not agree to a acquisition price.	PR and Media Company based in Kuala Lumpur	2019
Assisted the client with preparing a valuation report based on the different valuation models including Discounted Cash Flow (DCF) as the CEO was planning to sell off her shares to other Directors / Shareholders within the same company.	Cosmeceutical Company based in Selangor	2019
Currently in progress to assist the client to prepare the valuation report based on different valuation models including Discounted Cash Flow (DCF). Initial draft was completed and shared with the Directors. However, the data provided was more than 1 year ago which might not be relevant for the purpose of the this exercise. Client is in the process of preparing the updated management accounts to provide a more recent valuation of their organization.	Early Childhood Development Company based in Damansara	2020



SC Annual Events

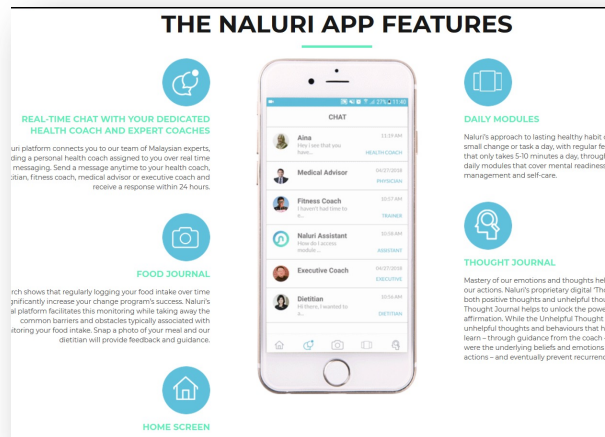
Participating in the annual flagship investor education organised by Securities Commission to equip investors with the fundamentals in making sound investment decisions.



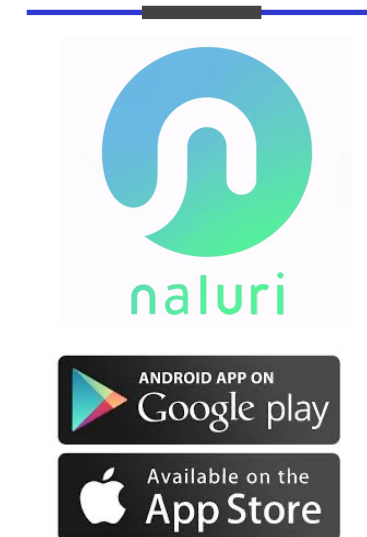
Financial Health Check



Personalised Coaching



Azran Osman Rani
Air Asia X CEO
iFlix CEO



NALURI APPS

Providing personalised 1-to-1 coaching on financial wellness through digital Naluri Apps for the subscribers.

Naluri Apps – Financial Coach Dashboard

The screenshot displays the Naluri Financial Coach Dashboard. The interface is divided into several sections:

- Header:** The top bar features the Naluri logo and the word "Overview".
- User Profile:** On the left, a user profile is shown with a profile picture, a name, and the text "Member since 24 September 2018". Below this are three circular icons labeled "M", "G", and "Re".
- Search and Channels:** Below the profile is a search bar labeled "Search User.." and a dropdown menu set to "All". Underneath is a section titled "CHANNELS" containing a list of financial planners with their names, roles, and dates.
- Chat Interface:** The main area is a chat window titled "Private conversation with [redacted]". It includes a navigation bar with tabs: "Chat", "Food Journal", "Thought Journal", "Modules", "Notes", "Progress", "Planner", and "Engagement". The chat history shows several messages from a user named "baru setahun" and a financial planner named "Idham Idris, RFP". The messages discuss financial advice, including a general recommendation to avoid ASB loans and the importance of financial planning for family security.

Profile Picture	Name	Role	Date
[Redacted]	[Redacted]	Financial Planner	16/01/2019
TC	[Redacted]	Financial Planner	16/01/2019
EK	[Redacted]	Financial Planner	16/01/2019
TC	[Redacted]	Financial Planner	12/01/2019
RV	[Redacted]	Financial Planner	02/01/2019
AM	[Redacted]	Financial Planner	28/12/2018
MA	[Redacted]	Financial Planner	23/12/2018
NS	[Redacted]	Financial Planner	21/12/2018
A	[Redacted]	Financial Planner	19/12/2018
Azran	Azran	Financial Planner	17/12/2018

Chat History:

- baru setahun:** 15th Jan 19 10:05 AM
- Idham Idris, RFP:** 15th Jan 19 7:54 AM
- Idham Idris, RFP:** 15th Jan 19 2:53 PM
- Idham Idris, RFP:** 15th Jan 19 2:54 PM
- Idham Idris, RFP:** 15th Jan 19 2:54 PM
- Idham Idris, RFP:** 15th Jan 19 7:42 PM
- baru setahun:** 16th Jan 19 6:34 PM

Financial Education & Media

Financial planners offer their views

How millennials and Gen Z are coping financially during the outbreak

“If your cash flow and emergency funds are sufficient and your personal investment plan is in place, you should continue to hold on to your investments and not realise your paper losses.”

> Yong

“My recommendation to those interested in investing in PRS in the current environment is to continue with their regular savings plan to take advantage of the lower prices without trying to time the market. Being similar to unit trust funds, they will have higher diversification of their investments compared with directly investing in equities,” says Rafiq.

While there are policies allowing PRS members to make early withdrawals from their accounts, both Neoh and Rafiq believe that it would be extremely unwise to do so. Rafiq says investors should not prematurely withdraw their PRS investments unless there is an extreme need for funds for better cash flow or emergencies.

“Do you have a monthly cash flow deficit or credit card debt? Do you have insufficient emergency funds of up to six months’ worth of expenses? Do you feel that your main source of income will be affected due to recent

Rafiq

facebook.com/bfmradio

WEBINAR: NO MORE LOAN MORATORIUM FOR ME, WHAT NOW?

TUE, 11TH AUG 2020 | 8.00PM - 9.00PM

MODERATED BY:

Samantha Yeoh, Wealth Vantage Advisory

Nirmala Subramaniam, AKPK

Roshan Kanesan, Producer/Presenter, Ringgit & Sense

Malek Ali, Founder, Fi Life

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@bfmradio

WEBINAR: LABOUR DAY SPECIAL HOW TO MANAGE YOUR FAMILY BUDGET DURING AND AFTER MCO

FRI, 1ST MAY 2020 12.00PM - 1.00PM

Fateen Rosli and Samantha Yeoh WEALTH VANTAGE ADVISORY

MODERATED BY:

Roshan Kanesan, BFM Ringgit & Sense presenter

Malek Ali, Founder, Fi Life

TheStar



The 4E Journal



You Tube Channel & Podcasts



Listen on
Apple Podcasts

LISTEN ON



Spotify

Financial podcast and You Tube Channel to raise public awareness on financial planning and to guide on simplifying personal finances.



THE MONEYMALIST



EMPLOYEE ENGAGEMENT – FINANCIAL WELLNESS PROGRAM

Education & Coaching

Companies engaging financial education with financial coaching to employees in order to empower and assist them with their financial lives.



Wong & Partners.

Member Firm of
Baker & McKenzie International

YOUNG LIVING
ESSENTIAL OILS



Danajamin



EMPLOYEE ENGAGEMENT – FINANCIAL WELLNESS PROGRAM

Financial Wellness series program for TNB staffs across Malaysia
(13 branches and completed in 4 months)





Financial Wellness Program (FWP)



■ Why Choose WVA?



We are a trusted licensed financial advisory firm **approved by BNM, SC and FiMM**. Our servicing throughout Malaysia including Peninsular Malaysia, Sabah and Sarawak.



We are independent advisors, which means we are not controlled by any banks, insurance companies etc but **we only recommend the products and services that are right for you** and can benefit you the most.



Our financial experts will always put **Clients' Needs First** to give unbiased financial advice and holistic approach for your financial circumstances and needs.

Contact Information



Part 08

■ CONTACT US



1-2 Jalan 2/76C, Desa Pandan,
55100 Kuala Lumpur.



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WEALTH VANTAGE



**Independent
Financial
Advisory Firms**