



Wealth Vantage Advisory

Company Profile



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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

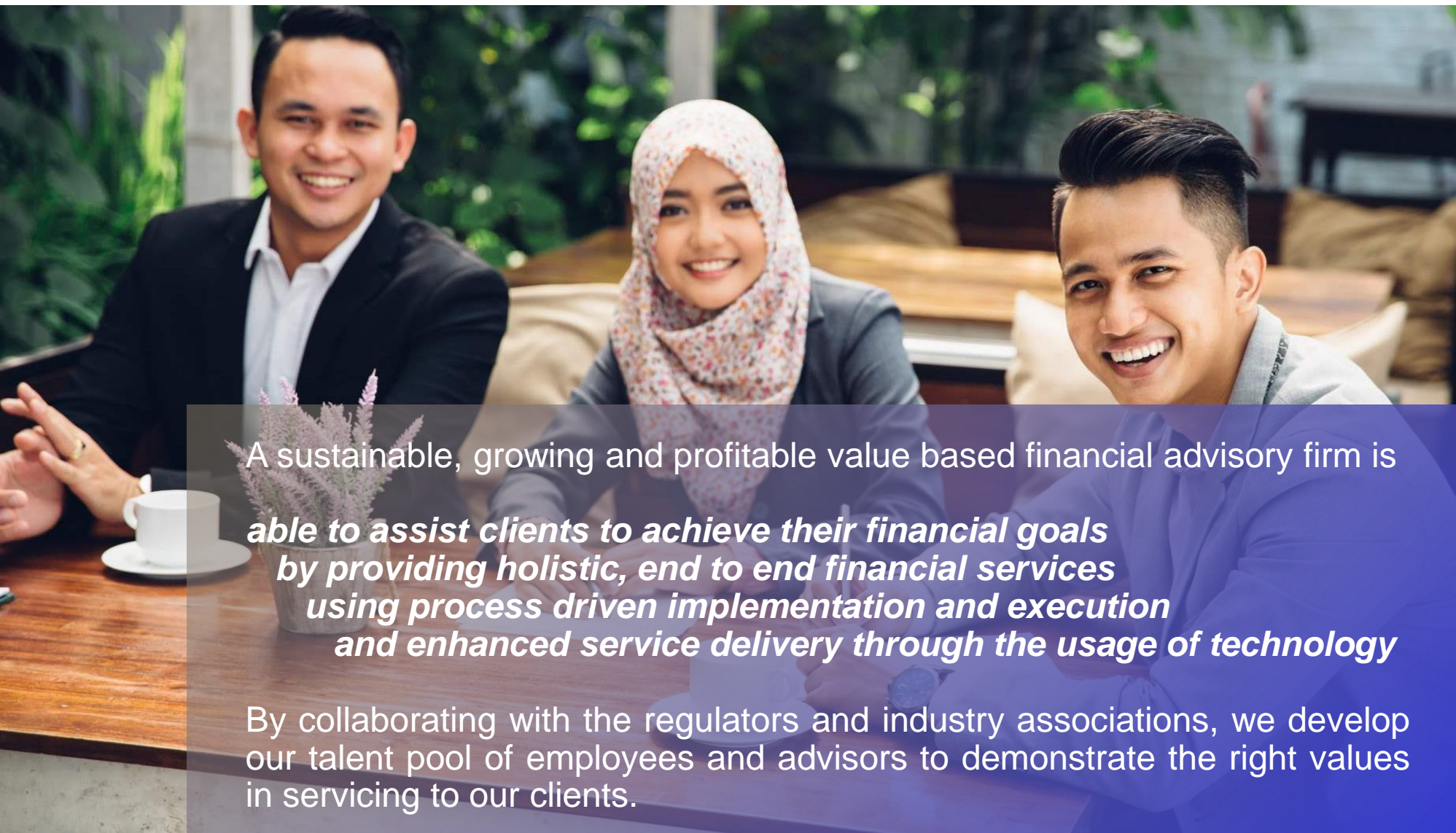


Part 02

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 and another man look on. 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



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	34
Number of Employees	22
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, Advisor Development

- **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 Advisor Development 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 & CEO 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.



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.

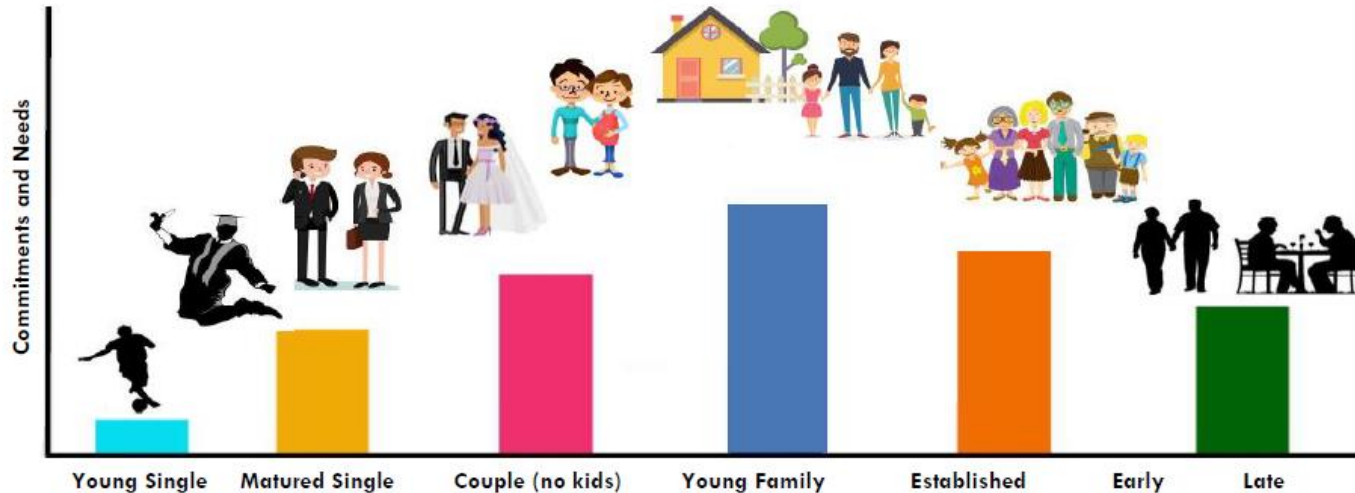


Financial Health Check

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

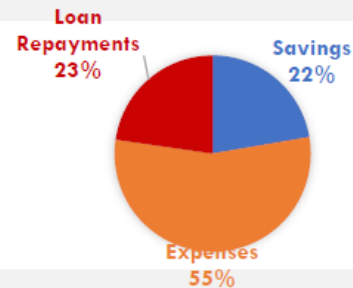
Sample Financial Health Check Scoreboard

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.

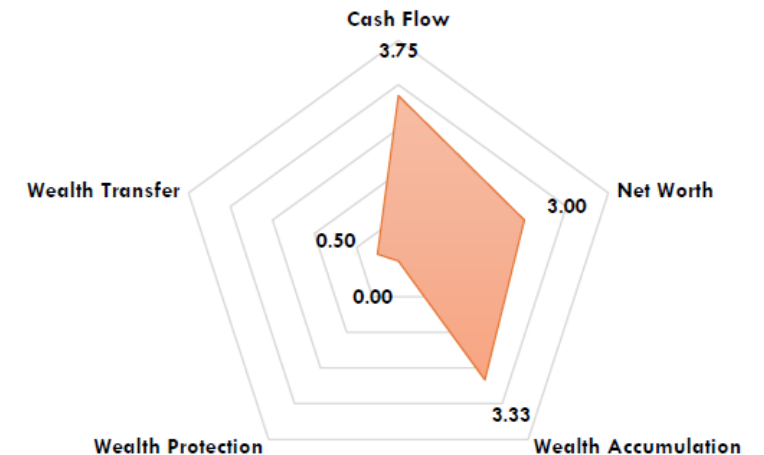
Debt Service Ratio: 16%

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



Our Services

For Business/Corporate

A professional financial-related services for corporate clients which includes:



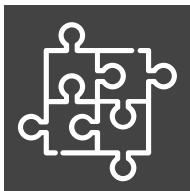
General Insurance Solutions

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

Our Services

For Business/Corporate

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



Financial Cashflow
Management



Business Process
Optimisation



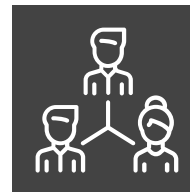
Strategic Planning and
Development



Business Structuring Advice



Profit and Growth
Improvement



Succession Planning And
Family Office

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.

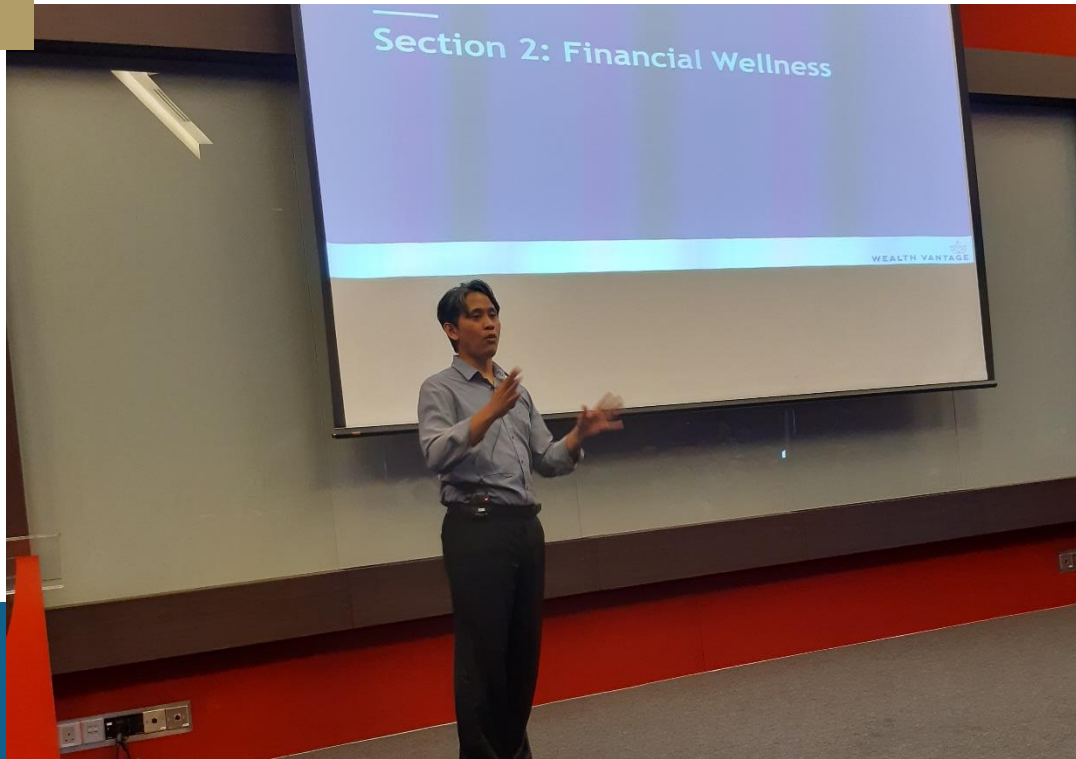
These programs increase an employee's financial awareness which in turn helps them to manage their own personal finance better and with more confidence, reducing stress and translating to higher productivity in the workplace.

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



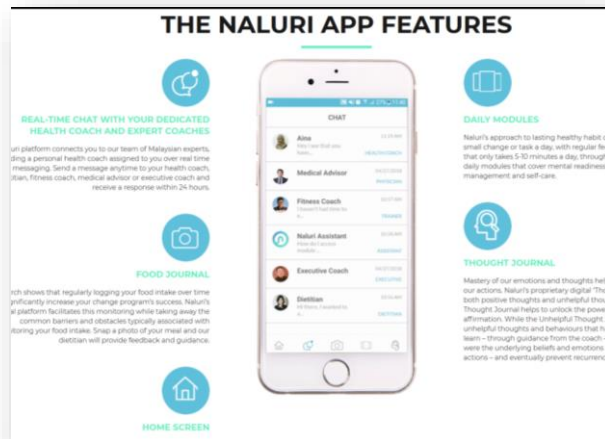
SC Annual Events

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 is blue with the Naluri logo and the word "Overview".
- User Profile:** On the left, there's a user profile card showing a profile picture, a name, and "Member since 24 September 2018". Below this is a "Search User.." field and a dropdown menu set to "All".
- Channels:** A list of channels on the left side, each with a profile picture, a name, and a date. The channels are: Financial Planner (16/01/2019), TC Financial Planner (16/01/2019), EK Financial Planner (16/01/2019), TC Financial Planner (12/01/2019), RV Financial Planner (02/01/2019), AM Financial Planner (28/12/2018), MA Financial Planner (23/12/2018), NS Financial Planner (21/12/2018), A Financial Planner (19/12/2018), and Azran Financial Planner (17/12/2018).
- Chat Interface:** The main area on the right shows a "Private conversation with [redacted]". The chat history includes messages from "Idham Idris, RFP" dated 15th Jan 19 7:54 AM, 15th Jan 19 2:53 PM, 15th Jan 19 2:54 PM, and 15th Jan 19 7:42 PM. The messages discuss financial advice, including a warning about ASB (Asuransi Saham Berjangka) and a recommendation to save for emergencies. The user responds with "baru setahun" and "hmm betul jugak tu".
- Footer:** At the bottom, there's a "Type a message.." input field and a "SEND" button.

PUBLIC OUTREACH – FINANCIAL EDUCATION

Mass & Social 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



TheStar

BH
Berita Harian



BUSINESS & INVESTMENT WEEKLY
THEEDGE
MALAYSIA

smartinvestor



BFM 89.9
The Business Station



Featured on Newspaper and Magazines

The Edge

The 4E Journal



WEALTH VANTAGE ADVISORY SDN BHD
SPOKESPERSON:
Rafiq Hidayat Mohd Ramli
Managing Director

Based in Kuala Lumpur, Wealth Vantage Advisory Sdn Bhd was founded in September 2016 by Rafiq Hidayat, Idham Idris and Samantha Yeoh. Felix Neoh came onboard as its fourth director in December 2018. Together, they bring decades of experience in the financial services industry to the table.

Gripped with the vision of being the firm of choice for clients and financial advisers, the company offers holistic end-to-end financial planning with a focus on meeting clients' needs, first and foremost. Wealth Vantage Advisory also provides business advisory services as a value-added service to clients who own businesses.

Its full-fledged operation support services are enhanced by the use of technology and process-driven implementation to provide the best service and care for their clients.

What made you decide to become a Corporate Member of FPAM?

As a financial planning firm, we feel it's our duty to provide support to the association. The relationship is important and mutually beneficial as both parties need each other to drive the industry towards a common direction beneficial for all Malaysians.

Since becoming a Corporate Member, we have organised several joint events with FPAM, which involved our firm's Licensed Financial Planners (LFPs).

Why would you encourage a career in financial planning?

I personally joined the financial planning industry after working 10 years in the corporate world because I was looking for a career where I can directly impact others' lives positively. Thus, I would encourage those who want the opportunity to transform peoples' lives for the better to consider becoming a financial planner.

What key qualities do you look for when recruiting financial planners for your firm?

Currently we have 26 LFPs, with several more to be registered before the year ends.

We look for self-starters who are in the industry because of passion, and not just for income. This is also a reason why we don't conduct mass recruitment drives to engage new financial planners.

We focus our efforts on improving our brand so that the right candidates will want to join our firm. We educate potential candidates to thoroughly compare and research all the different options available to them before they decide.

Each potential candidate also goes through a rigorous screening and interview process before we finally accept them into the firm. This is very important as once these financial planners join us, they represent our brand and carry our firm's vision, mission and shared values.

How do you see the future of the financial planning landscape in Malaysia?

I believe there is a bright future for the industry as it is still in its early stages. There are not enough LFPs practising in Malaysia right now to adequately cater to our nation's whole population.

Regulatory and technological changes such as the recent introduction of EPF's i-Invest online platform will spur financial planners to see how they can further upgrade themselves to continue to be relevant in the eyes of their clients.

I am of the opinion that everyone in the financial planning business should be working together to help spread awareness of financial planning in the general public.

We should be looking at each other not as competitors, but as collaborators and partners. By pooling our available resources, we should be able to achieve more within a short time.



PROMOTING FINANCIAL LITERACY:

A BLOGGER'S PERSPECTIVE

Financial bloggers can play a role in helping Malaysians make smarter financial decisions.

The government recently launched the National Strategy for Financial Literacy 2019-2023, which aims to elevate the financial literacy of Malaysians from all life stages and walks of life.

Even as the national strategy highlights a five-year roadmap that sets out actionable plans to

help Malaysians make informed financial decisions, many passionate individuals are already doing their part to promote understanding of financial matters by blogging on personal finances.

Indeed, social media plays a crucial role in promoting financial literacy and whipping one's finances into shape.

From social networks such as Facebook and Instagram to websites, online forums and video-sharing platforms such as YouTube, social media allows people to share content quickly, efficiently, and in real-time.

Seeing the potential of social media in transforming the way financial literacy and education is consumed by the masses, a Facebook

Consult the Experts

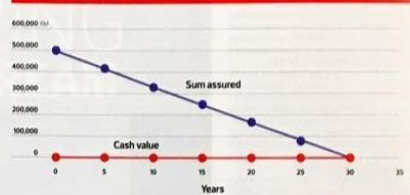


ANSWER BY **STEPHEN YONG**
FOUNDER & CEO, MYPF SERVICES PTE

Q I am a single working professional in my mid-twenties and I plan to buy a house. I forgot to factor in the loan insurance during my financial planning. Now, I am conflicted as to whether I should get the mortgage-reducing term assurance (MRTA), mortgage-level term assurance (MLTA) or none at all. While I can afford either product, acquiring the MLTA will hinder my savings goal. Do you think it is wise to sacrifice my savings and pour the money into the MLTA since I currently do not have any investments, or should I opt for the MRTA, or none at all? What factors do I need to consider?

► **Michael**

MRTA home protection



National Strategy for Financial Literacy

The National Strategy for Financial Literacy 2019-2023 highlights the urgent need to address financial illiteracy in the country.

Launched by Prime Minister Tun Dr Mahathir Mohamad in July, the strategy was formulated by the Financial Education Network (FENetwork), an inter-agency group co-chaired by Bank Negara Malaysia and the Securities Commission Malaysia (SC). Here's what several financial bloggers have to say about the FENetwork:

"It's really good to hear that more things are being done by the FENetwork. For me, two key points stand out the most: namely public-private partnership, which allows government and private companies to come together to promote financial literacy, and the fact that financial education needs to start from young and at home."

STEPHEN YONG
My Personal Finances (MyPF)

"I hope to see more unbiased and neutral content through the FENetwork as plenty of people who give out financial advice have an ulterior motive (like trying to sell you a product, for example). The bottom line is, if you were to leave financial education to certain parties, it will not come for free and so I believe that financial education has to come directly from government institutions."

SPARK LIANG
FinSpark Sdn Bhd

"It's a really good start because there's so much to be done, if we were to take into account the statistics revealed by the Employees Provident Fund (EPF) in 2017 (that two-thirds of EPF members aged 54 had less than RM50,000 in EPF savings). As such, the introduction of the FENetwork has to be accompanied by policies that will protect people while giving them a chance to do well in life."

JULIAN NG
The Very Long Run

"The responses I have been hearing about the FENetwork have been overwhelmingly positive. I can certainly see there are more inquiries about content creation from financial institutions, which are part of the network, about creating relevant content for them to approach the right kind of audience. There are also more ads looking for content writers so if you are a writer looking to earn some extra income, this is the direction you ought to pursue."

SURAYA ZAINUDIN
Ringgit Oh Ringgit



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.



S02
E01



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

LHDN
MALAYSIA

ALLIANCE BANK

TENAGA NASIONAL
Better. Brighter.

Danajamin

BSN

RHB

PETRONAS

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 trusted licensed financial advisory firm **approved by BNM, SC and FiMM**. Our servicing throughout Malaysia from southern to northern, Sabah and Sarawak.



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



Our financial experts will always put **Clients' Needs First** to give unbiased, conflict free approach for your financial planning.

Contact Information



Part 08

■ CONTACT US



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WEALTH VANTAGE



**Independent
Financial
Advisory Firms**