

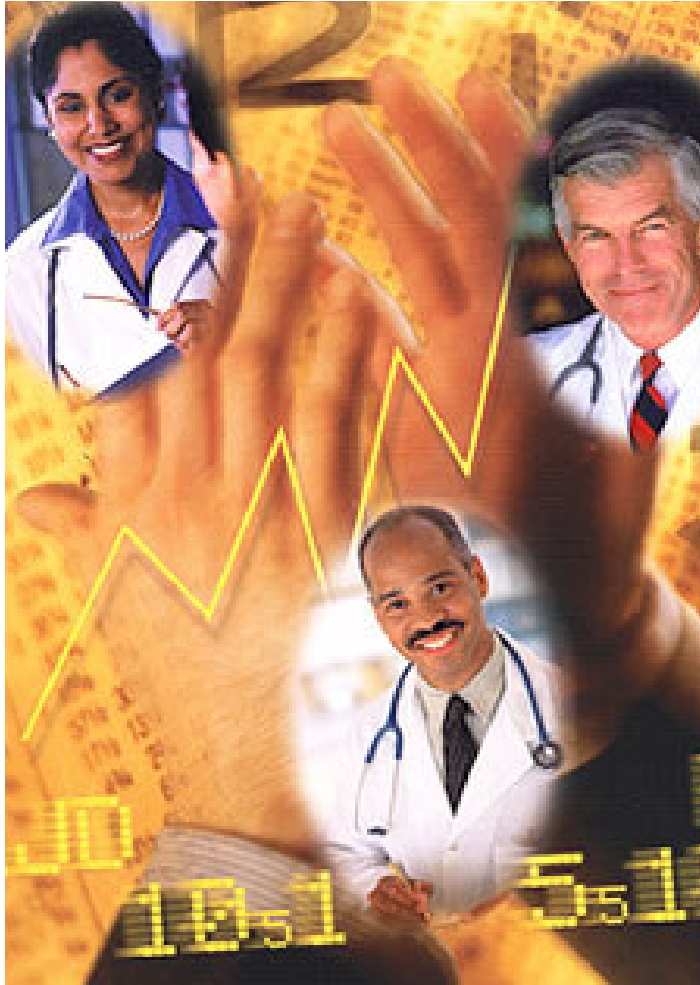


Poor Doctor Rich Doctor and the Prescription



LION WEALTH ADVISORS SDN BHD (LWA)
Licensed Investment Adviser (Financial Planning) by Securities Commission, Malaysia
and member of MFPC's Financial Services Firm

INDEPENDENT RISK MANAGEMENT ADVISORS SDN BHD (IRMA)
Licensed Financial Adviser by Bank Negara Malaysia



Objectives

- Make you Happy & Rich
- The Poor Doctor Symptoms
- Rich Doctor Prescription
- Introduction of Malaysia Financial Planning Council
- Answer all your \$\$\$ questions



Financial Planning *process*

Practice Code



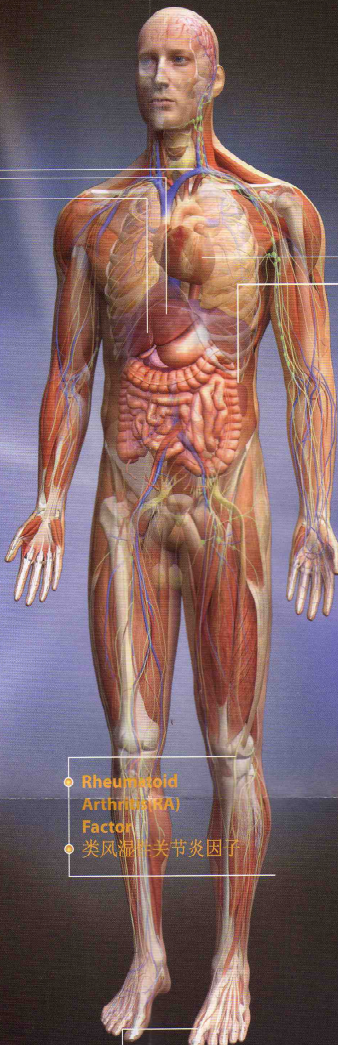


Poor Doctor Symptoms

- Sleepless
- Worry & anxious
- Low Self-esteem
- Lack of Interest in work
- Lack of Focus

BLOOD SCREENING PROFILES

血液检验



Thyroid Stimulating Hormone(TSH)
甲状腺刺激素

Glucose
血糖

Liver Function Test
Total Protein
Albumin
Globulin
A/G Ratio
Total Bilirubin
Alkaline Phosphatase
Alanine Transaminase (SGPT)
Aspartate Transaminase(SGOT)
Gamma-Glutamyl Transferase(GGT)

肝脏功能检验
总蛋白质
白蛋白
球蛋白
白蛋白/球蛋白比率
总胆红素
碱性磷酸酶
转氨酶 草乙酶
转氨酶 丙酮酶
干吗转氨酶转换酶

Hepatitis Bs Antigen
Hepatitis Bs Antibody
B型肝炎表面抗原
B型肝炎抗体

Anaemia/ Blood Cells Screening
Haemoglobin
Total RBC
Red Cell Distribution
Hematocrit(PCV)
Mean Cell Haemoglobin(MCH)
Mean Cell Volume (MCV)
Mean Corpuscular Hb Conc (MCHC)
Total WBC
Differential Count
Platelets
ESR

贫血和血细胞检验
血红蛋白
红细胞总计
红细胞分布宽度
红细胞容积
平均红细胞容积
平均红细胞蛋白
平均红细胞蛋白浓度
白细胞总计

Coronary Risk
Total Cholesterol
HDL - Cholesterol
LDL - Cholesterol
Triglycerides
Cholesterol/HDL Ratio

冠壮动脉检验
总胆固醇
高密度胆固醇
低密度胆固醇
三酸甘油酯
胆固醇/高密度胆固醇比率

Kidney Functional Test
Sodium
Potassium
Chloride
Urea
Creatinine(serum)
Calcium
Phosphate

Urine FEME
Appearance
Urine S.G
Urine pH
Nitrate
Protein
Glucose
Ketone
Urobilinogen
Bilirubin
RBC/Hb/Myoglobin
Microscopy
- RBC/HPF
- WBC/HPF
- Epithelial cells/HPF
- Crystal
- Cast
- Bacteria
- Others

肾脏功能检验
钠
钾
氯
尿素
肌氨酸酐
钙
磷

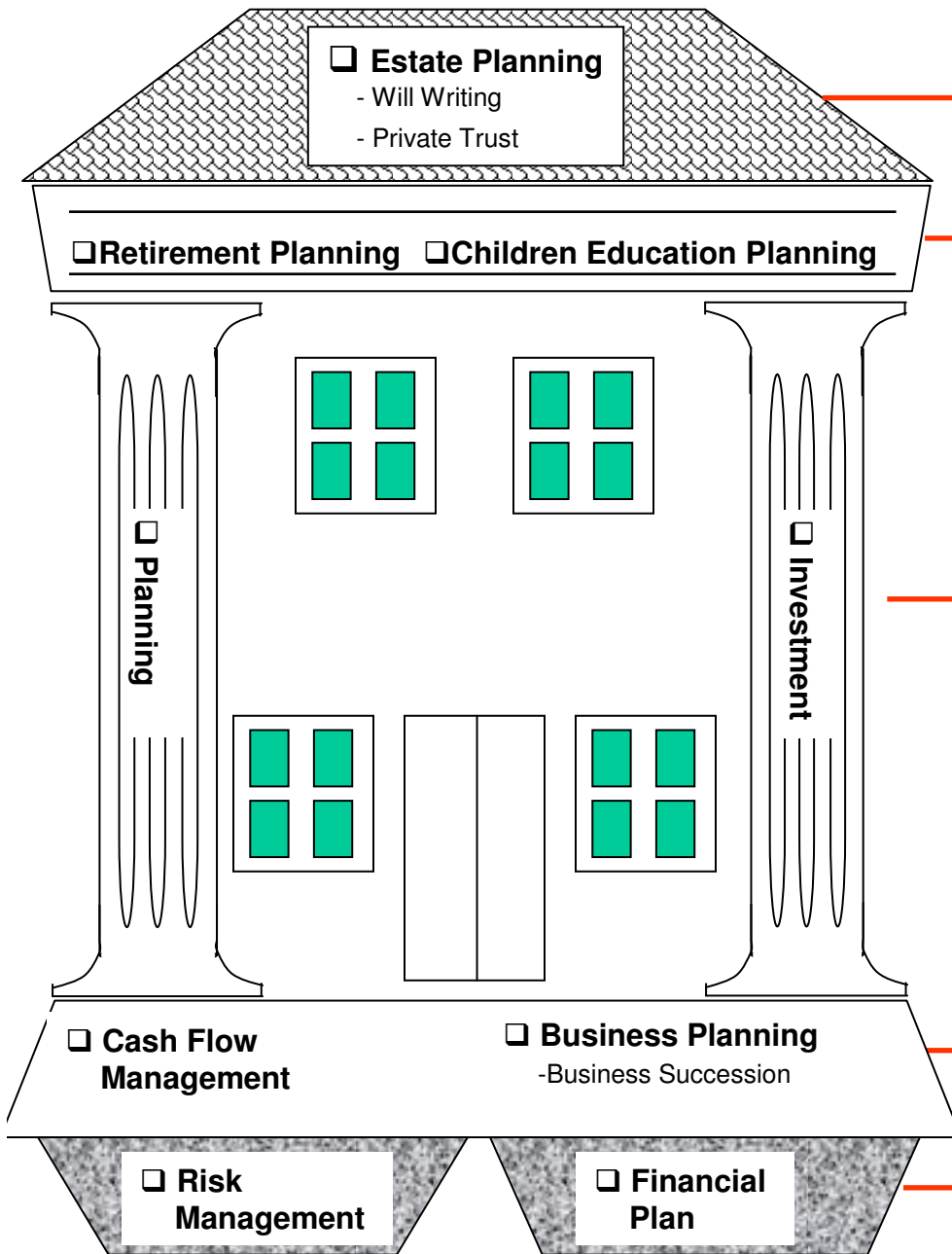
尿液检查
形状
尿液比重
酸硷度
亚硝酸盐
蛋白质
尿管
酮体
尿酸素原
胆红素
红细胞/血红蛋白
显微镜
红细胞
白血球
表皮细胞
晶状体
管型

Gout
Uric Acid
痛风性关节炎检验
尿酸

Rheumatoid Arthritis(RA) Factor
类风湿性关节炎因子

Financial Health Screening

| | |
|-------------------------------|-------------------------------------|
| Low Liquidity | < 3mths Salary |
| Spending Lifestyle | > 50% Salary |
| Low Saving | < 10% Salary |
| Highly in Debt | > 35% Salary |
| Insolvent | > 1 Liability higher than asset |
| Negative Network | - ve Liability higher than asset |
| Low Insurance Cover | < 10 years Salary |
| Expose to Professional Risk | No Professional Indemnity Insurance |
| No Written Plan | No Plan |
| No Financial Review & Monitor | > 1 year |



My Financial House

Financial Roof (Head)

Financial Beam (Shoulders)

Diagnosis

(Holistic & Systematic)

Financial Pillar (Body)

Financial Ground (Lower Body)

Financial Foundation (Legs)

Prescription...“PRESCRIBE”



- Write your Financial Plan (by Licensed Financial Planner)
- Protect your Risk sufficiently
- A clear idea of your Financial Goals (Begin with the End in Mind)
- Save first and Spend prudently
- Regular Financial Health Screening/Check & Review (Annually)
- Save for Retirement/Old Age
- Build your Wealth by Investing Regularly
- Maintain your Borrowings/Debts at reasonably level
- Preserve what you have (Estate)

Healthy \$\$\$ Tips

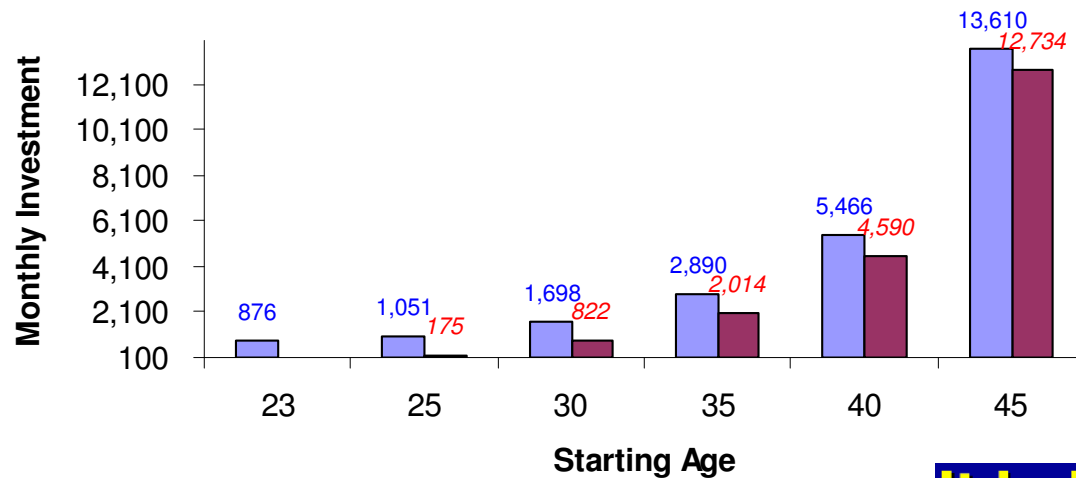


- Start your Financial Plan early
- Diversify your Assets
- Protect your Risks
- Don't ignore Inflation

Doctors do not plan to fail BUT they fail to plan...

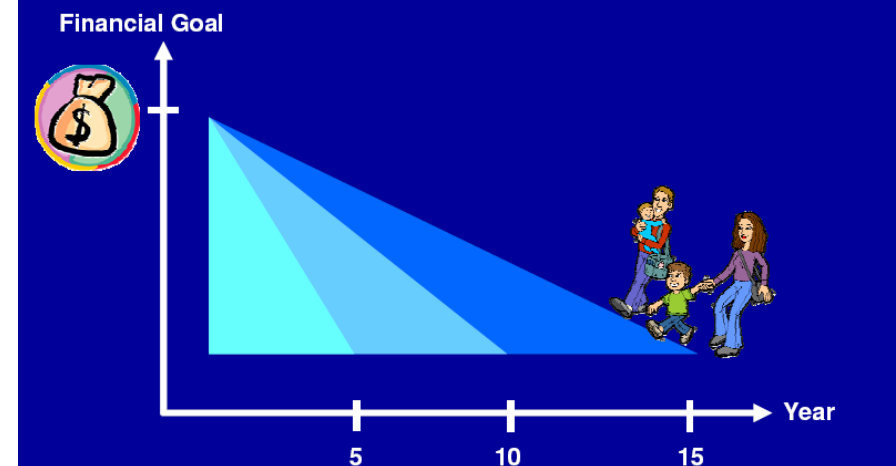
Start Your Financial Plan Early

Monthly Investment Required for Achieving 1.0mil by age 50 (Return 8% p.a.)



- Cost less
- Easy
- Able to stomach volatility

It is Never Too Early To Plan



Diversify – Put your eggs in different baskets

Property

Insurance

**Equity
& Bond**

**Cash/
FD**

***Asset Allocation* MINIMISED RISK**

Protect all your Risks – 4Ds



Diseases/Medical



Disablement



Death



Diligence

Don't Ignore Inflation

Purchasing Power diminishing....



Conclusion



How to start?

- Start taking charge of your own finances!
- Find out if your finances are in a healthy state

Where to start?

- Start with a Financial Health Check.
- Create a vision of your financial circumstances.
- After you have the clear image of the “big picture”, you can then decide what you want to achieve financially and where you want to go from here.

How it helps?

- With a proper start, it helps you to focus and anticipate future developments.
- You are in a much stronger position to shape those future developments and to reduce the impact of any future financial setbacks.

Introduction of MFPC



Thank You

雄獅理財顧問有限公司

LION WEALTH ADVISORS SDN BHD (680225-H)

Licensed Investment Adviser (Financial Planning)

**26B Jln Todak 2, Pusat Bandar Seberang Jaya,
13700 Prai**

Tel: (04)380 8855/56 Fax: (04)380 8857

Website: www.lta.com.my

E-mail: lwa@lta.com.my