



CC ADVISORY SDN BHD
"Fee-Based Financial Planning Centre"

MY COMPREHENSIVE PLAN (*MyCP*)

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Financial Planning

Our advisory includes helping you in wealth creation, preservation, protection and distribution, all give you effective solutions for your financial matters and allow for prudent decisions based on rational facts and data.

Why plan your financials with us?

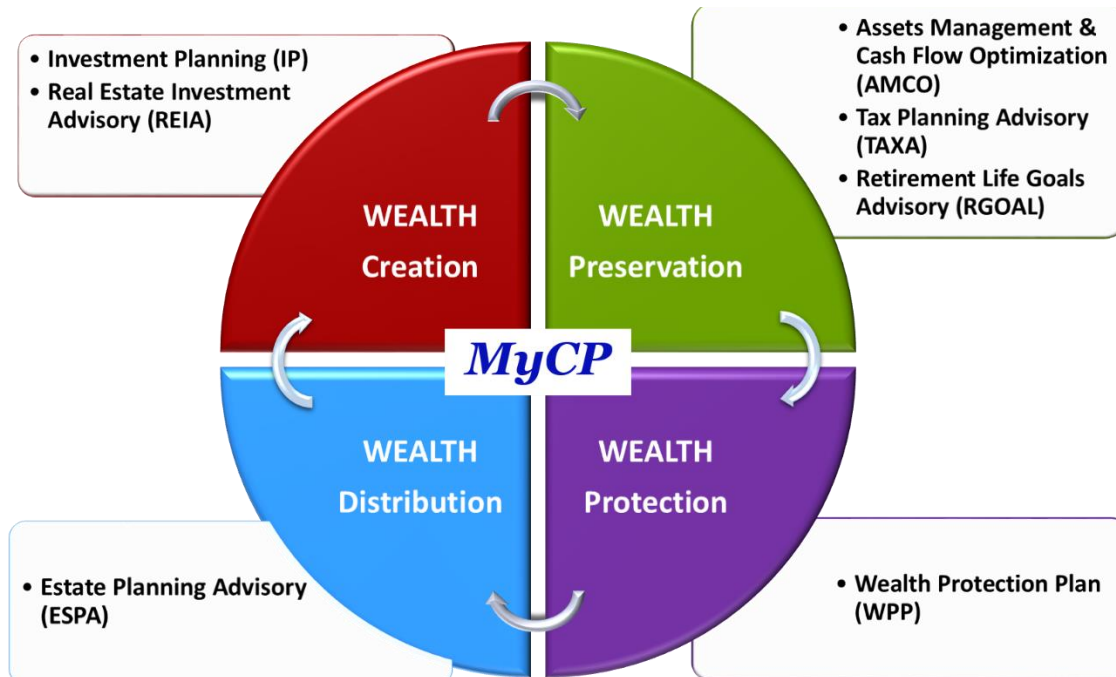
Fee-based financial planning center

- We have all the required and credible licenses
- Experienced specialist to provide necessary advisory
- Leverage on On-line platform instead of traditional platform
- Able to access to multiple funds houses through advance technology with more options and potentially save more time
- Revised and improved Fee Structure to potentially reduce more cost for our client



My Comprehensive Plan (*MyCP*)

- *MyCP* covers 4 quadrants, whereas there are 7 modular plans spread across 4 quadrants to solve specific financial problem



SEVEN MODULAR PLANS

INVESTMENT PLANNING (IP)

- IP is a process to develop a well-structured investment policy through an interview process between investor and its financial planner. Through IP, financial planner will be able to assist investor to grow accumulate and preserve investor's wealth towards achieving investor's financial goals and objectives

REAL ESTATE INVESTMENT ADVISOR (REIA)

- Real estate is a solid, consistent and inflation-hedged investment mechanism to accumulate investor's wealth. The objective of this policy is to assist investor to achieve the optimum financial position:
 - The number of properties investor can secure at any point of time
 - To ensure investors are eligible for bank financing
 - To determine the amount of the property value that investor can afford
 - To meet the bank repayment every month

ASSETS MANAGEMENT & CASH FLOW OPTIMIZATION (AMCO)

- Identifies client's total assets available after years of accumulation and hard work. Each asset will be scrutinized to analyze its current value and potential for optimization and help client to understand the spending behavior, in short "where DOES the money go"

TAX PLANNING ADVISORY (TAXA)

- The principle of tax planning forms an integral part of any wealth-building strategy. The overall objective is to structure your affairs to legally minimize the amount of tax you have

to pay. You can accomplish this by adhering to what we call the 4D's of taxation: deduct, defer, diminish and divide.

RETIREMENT LIFE GOALS ADVISORY (RGOAL)

- The Life Goals Analysis is a tool that allows you to identify if you are on track to achieve your personal goals and objectives. The analysis provides a snapshot of your entire future financial life. By fine tuning on how you manage your finance, you can go from a shortfall to a surplus. When you have a surplus (identified as an "Estate") it means that you would achieve all of your goals and objectives, with something left over at the end of your planning horizon.

WEALTH PROTECTION PLAN (WPP)

- Identify the risks that could threaten your financial security
- Quantify the risks
- Determine if there is some way to mitigate the risks through planning
- Transfer the remaining risks that you are unable or unwilling to assume yourself to an insurance company

ESTATE PLANNING ADVISORY (ESPA)

- The purpose of Estate Planning Advisory (ESPA) is to plan for the effective enjoyment, ownership, management and disposition of assets during life, upon death and after death. Fundamental also to the process is to maximize the estate for heirs while minimizing taxes and other expenses. Thus, Estate Planning is the creation of wealth, the preservation of wealth and the conservation of wealth at time of death.

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