

Employee Financial Wellness & Workforce Wealth Planning

Kuala Lumpur, Malaysia



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EXECUTIVE PROFILE & VALUE PROPOSITION

Financial stress directly compromises workforce focus, retention, and productivity. I partner with enterprise HR leaders, L&D heads, and corporate training agencies to transform personal financial stress into organizational resilience. By elevating employee financial wellness, companies unlock higher engagement and measurable operational performance.

My approach as a financial planner bridges active high-net-worth advisory with data-driven educational design. Blending real-world advisory experience, regulatory credentials, and a PhD in Physics, I translate complex financial concepts into structured and high-impact learning experiences that drive lasting behavior change.

CREDENTIALS

CREDENTIAL	RELEVANCE TO CORPORATE LEARNING
Licensed Financial Planner (LFP) <i>Securities Commission Malaysia</i>	Actionable and unbiased education on cash flow, investing, protection, retirement, and legacy planning for the Malaysian workforce.
Approved Islamic Financial Adviser Representative (IFAR) <i>Bank Negara Malaysia</i>	Specialised expertise in Shariah-compliant risk management, Takaful, and ethical estate solutions.
Shariah Registered Financial Planner (ShRFP) <i>Malaysia Financial Planning Council</i>	Disciplined financial planning frameworks across different pillars of personal finance.
PhD in Physics <i>Universiti Malaya</i> BSc in Physics <i>University of Warwick, UK</i>	Analytical background that can translate complex jargons to clear and structured mental models for non-finance audiences.

DESIGN & PRINCIPLE

ACTIVE PRACTITIONER CONTEXT	Content is grounded in current Malaysian financial planning practice and designed for immediate participant application.
DESIGNED FOR PRACTICAL APPLICATION	Each module can stand alone as a four hour workshop or combine into a wider workforce financial wellness pathway.
DELIVERY METHOD	In Person Virtual Live Hybrid Half Day @ 4 Hours per Module

PILLAR 1

Workforce Financial Strength

For Early Career Hires, Young Professionals, and Mid Career Managers.

MODULE	KEY FOCUS
Mod 1A Financial Health 101	● Cashflow management fundamental ● Self-discipline and behavioral cash flow automation ("Pay Yourself First" systems) ● Debt management and leveraging digital micro-debt platform (BNPL, e-wallets) ● CCRIS/CTOS credit score optimization for future leverage ● Tax reliefs, zakat, and other mediums of personal tax optimisations
Mod 1B Building Wealth & Scam Defense	● Foundations of savings & investments ● Importance of establishing liquid emergency buffers vs illiquid investment vehicle ● Low-friction investment platforms (ASNB, TH, Money Market, Robo-Advisors) and other forms of legitimate investments ● SC/BNM regulatory checks and scam prevention
Mod 1C Health, Income & Benefit Optimisation	● Needs-based analysis for life & family protection ● Corporate employee benefits vs. personal medical card integration ● Understanding income replacement for disability and critical illness while at work and beyond ● Basic EPF/takaful nomination & estate planning instruments (Will/ Wasiat/Hibah/Trust)
Mod 1D Major Life Assets & Decision Modelling	● Rent vs. buy vs. instalment plan decision matrix for major life acquisitions (property, vehicles, household assets) ● Total Cost of Ownership (TCO) evaluation for vehicle and property purchases beyond baseline repayments ● Debt-Service Ratio (DSR) and commitment threshold planning for major borrowing milestones ● Cost-Per-Use (CPU) framework for evaluating high-ticket lifestyle spends (flagship tech, appliances, luxury travel)

PILLAR 2

Life Transition & Asset Decumulation Planning

For Senior Staff, Long Service Employees, and Pre-Retirees (Ages 45+).

MODULE	KEY FOCUS
Mod 2A EPF Optimisation & Retirement Cash Flow	● Calculating retirement income targets and evaluating EPF, PRS, and other private investment sufficiency ● Financial sustainability for early retirement, semi retirement, and structured career breaks ● Deconstructing passive income myths and evaluating real-yield post-retirement income activities ● Transitioning from asset accumulation to generating a sustainable monthly “decumulation income”
Mod 2B Retirement Health & Long Term Care Funding	● Mapping financial needs across the 4 retirement life stages (transition, active, slowdown, inactive) ● Structuring critical illness liquidity buffers and funding late-stage healthcare costs without capital erosion ● Evaluating long-term care insurance, private hospital/nursing options, and senior living facilities in Malaysia ● Mitigating medical inflation risks through retirement-focused Takaful and medical card restructuring
Mod 2C Legacy, Trust & Estate Distribution	● Navigating local probate laws, small estate distribution frameworks, and preventing asset freezing ● Comparing legal instruments: Wills/Wasiat, Hibah, Family Trust structures, and joint account mechanisms ● Managing EPF, Takaful, and Unit Trust nomination rules to ensure fast-track liquidity for beneficiaries ● Debt settlement strategies at death, estate administration fees, and clearing liabilities before distribution
Mod 2D Philanthropy, Tax/ Zakat & Business Succession	● Estimating post-retirement Zakat and other tax on wealth, investments, and EPF withdrawals accurately ● Succession planning basics for business-owning employees and family-held private assets ● Structuring end-of-life charitable give-back models (Waqf, charity, foundations, and structured endowments) ● Facilitating multi-generational family financial dialogues to minimize estate disputes and asset dilution

PILLAR 3

Executive Wealth & C Suite Leadership

For VPs, C Suite Executives, Business Owners, and High-Earners.

MODULE	KEY FOCUS
Mod 3A Executive Compensation & Equity Structuring	● Integrating bonuses, allowances, and company equity benefits into personal financial plans ● Managing concentration risk in company stock or single asset classes ● Aligning personal cash flow and high-earner tax optimization strategies with long-term wealth goals ● Balancing short-term executive liquidity requirements with long-term asset accumulation targets
Mod 3B High Net Worth Protection & Legacy Strategy	● Overview of foundational asset protection and wealth preservation concepts for senior earners ● Navigating local estate planning, nomination rules, and basic trust setups for complex portfolios ● Establishing clear personal-versus-business liability boundaries and risk management safeguards ● Structuring comprehensive family estate documentation and nomination strategies to ensure smooth asset transfer
Mod 3C Confidential Executive Advisory Clinics	● Conducting 45-minute confidential private audits covering executive financial health and goals ● Reviewing personal insurance coverage and corporate benefit overlaps against high-earner needs ● Evaluating existing retirement projections, decumulation models, and estate nomination setups ● Identifying immediate, high-priority action steps to streamline personal wealth management

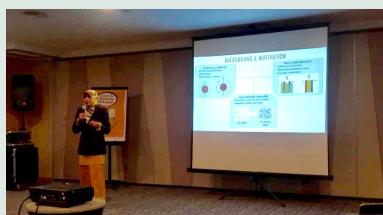
COMMERCIAL ENGAGEMENT MODELS

ENGAGEMENT TRACK	PACKAGE MODEL	STRUCTURE & SCOPE
B2B Corporate & Enterprise Track <i>MNCs, PLCs, GLCs & HR Teams</i>	Package A: Modular Deep Dive	1 x 4-Hour session focused on any single module from Pillars 1, 2, or 3.
	Package B: Flagship Masterclass	1-Day (8 Hours) or 2 x 4-Hour sessions combining any 2 modules across Pillars 1 or 2 for a complete lifecycle bootcamp.
	Package C: Annual Partner Track	A structured series of 3 to 4 modules delivered across 12 months, providing end-to-end coverage from Early-Career hires to Pre-Retirees.
2. B2B SME & Growth Track <i>Startups, Agencies & Founder Led Businesses</i>	Package A: SME Express	2 to 3-Hour Executive Briefing focusing on core cash-flow buffers, tax optimization, and foundational wealth.
	Package B: Founder & Team Dual Track	4-Hour hybrid session balancing general staff financial capability (Pillar 1) with founder estate and business structuring (Pillar 3).
	Package C: Retainer Credit Pass	A 12-month credit pass for quarterly short workshops or dedicated 1-on-1 clinic hours.
3. B2B2C Agency Public Launch Kit <i>Off-the-shelf public model for partners</i>	Model A: Public Modular Webinar	A 2-3 hours high-impact, topic-specific webinar (e.g., Personal Tax Relief Optimization or Micro-Investing & Scam Defense) designed for open public enrolment.
	Model B: Weekend Public Cohort Bootcamp	A 2-part weekend masterclass combining foundational wealth building (Pillar 1) and retirement/estate basics (Pillar 2) for direct-to-consumer tickets.
	Model C: Public Executive Briefing	Premium public masterclasses targeted at freelancers, gig-economy leaders, and self-employed professionals covering variable income and private retirement decumulation.

- Includes interactive workbooks, practical exercises, and live Q&A.
- Agency Assurance: White-label rights, co-branded promotional assets, and pre-packaged slide decks are provided for all agency-driven public launches.

PARTNER & HR ASSURANCE

VENDOR NEUTRAL & NON SOLICITATION	Financial education focused, with no product pitches or advisory upsells during sponsored sessions.
WHITE LABEL & AGENCY READY	Seamless delivery under agency branding, client decks, and co branded materials.
TURNKEY L&D ASSETS	Interactive workbooks, self diagnostic tools, and ready to use workshop templates.
OPTIONAL DIGITAL EXTENSION	Virtual clinics, personal financial tracker access, and anonymised financial wellbeing reporting for HR.



Explore a pilot programme

Start with one practical module for one clearly defined audience. Review the pilot brochure, then discuss your group size, delivery format, and desired outcome.

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