



Alvin Yap

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Licensed Financial Planner
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Alvin Yap is the Chief Executive Officer and Managing Director of A.D. CAPITAL SDN BHD, an independent licensed Financial Planning Firm by Securities Commission Malaysia. He has 14 years of vast experience in Personal and Corporate Risk Management in the Financial Sector. Graduated with a Bachelor Degree in Engineering from the Curtin University of Perth, Australia, he has also obtained Chartered Life Practitioner (ChLP) specializing in Estate Planning and Risk Management, Fellow Chartered Financial Practitioner (FChFP) and the Registered Financial Planner (RFP) by Malaysian Financial Planning Council (MFPC). With his latest conferment... Master of Science in Financial Planning (MScFP) from Phoenix International University of New Zealand, he is a qualified and licensed practicing Financial Planner by Securities Commission Malaysia. He has spoken at various platforms on the subject of Financial Planning and has conducted workshops and seminars for public, companies and association. His expertise covers wide spectrum of Financial Planning, which includes Personal Financial Planning and Investment Planning. His forte further developed in areas of Practice Management for Estate Planning. A strong believer in Preservation first, Accumulation second and Distribution last is the best strategy and remedy for individual who has high complex wealth situation. His practice in Estate Planning, further acquire him wealth of experience and flair in Business Succession Planning, which has always been his favourite and most challenging practice.

Who We Are...

A.D. CAPITAL SDN BHD is a licensed Financial Planning firm specializing in Asset Protection and Preservation for their clients. A licensed company with Securities Commission Malaysia under the Securities Industry Act 1983, it has developed the complete Asset Protection and Preservation preparedness system that is helping thousand of individuals and families discover the freedom and peace of mind in handling their complex wealth by achieving their objectives and goals.

Our Purpose...

Our purpose is to empower people the skills to wisely manage their assets and accomplish their personal, families and community goals. A.D. CAPITAL services, products and center support plays an integral role in helping our client protect their hard earned wealth during the lifetime and after death making sure that their wealth will not go into the wrong hands due to any unforeseen circumstances. This can only be achieved by planning ahead.

Our mission...

We seek to accumulate and strengthen your wealth thru Asset Protection and Preservation Planning by helping you to formulate a strategy to better hold and manage your assets. As the nation's leader in providing Asset Protection and Preservation Planning, we will always provide you with impartial advice and unequal personal service

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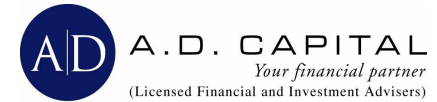
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Asset Protection & Preservation

FOR BOTH
ONSHORE
AND
OFFSHORE ASSETS



Buying property abroad...?

Buying property abroad has become increasingly popular to Malaysian at large. The growing interest on investing abroad has significantly increased over the years. With the current relaxation of the capital market, the opportunity of investing overseas be it for capital growth, holiday home or alternative retirement place has been an additional investment tools for investors.

While planning for such investment, issues of asset protection and preservation have never crossed the mind of an investor. Such attitude will not only further complex their wealth but also making it easier for their legitimate creditor, to a significant degree, of claiming such assets. These complexities further dampen the smooth transfer of assets to their love ones upon death. Legal hassles and possible family disputes are always almost unavoidable in such circumstances.

Overseas Property - are these your concerns...?

- *Do not know the best methodology of holding overseas property base on my current complex lifestyles*
- *Doesn't want to lose control but would like to transfer the beneficial rights to my love ones during my lifetime*
- *What is the best methodology of managing my properties for my beneficiary/ies upon my death*
- *I want to make sure that these properties of mine are creditor proof*
- *I do not understand the Estate Planning jurisdiction in Australia. What will happen to my property upon my death and without a Will?*
- *What happen to the outstanding loan of my property and how do I prevent this Estate Shrinkage upon my death?*
- *How do I measure my exposure and keeping it at bay?*

Defining Asset Protection and Preservation...

Asset Protection and Preservation planning involves figuring out and applying a lawful series of techniques that protect your assets from claims of future creditors. The techniques are designed to deter potential creditors from going after you, generally by making it difficult or impossible for future creditors to grab hold of your assets or collect judgments against you.

Have you written an OFFSHORE WILL for your OFFSHORE ASSETS?

5 reasons why you should have an OFFSHORE WILL for your OFFSHORE assets?

✚ PROTECT YOUR OFFSHORE ASSETS

Allows you to decide who to benefit from your offshore assets rather than letting the law of place where your offshore assets is situated

✚ AVOID LONG LEGAL PROCESSES & DISPUTES

Expedite the transfer process to your heirs without going thru the legal hassles in your domicile jurisdiction

✚ CONFIDENTIALITY

Maintain the offshore assets confidentiality against your domicile jurisdiction

✚ APPOINTMENT OF EXECUTOR(S)/TRUSTEE(S)

Allows you the peace of mind, knowing that proper and necessary arrangement by appointing someone of your choice or a trust corporation to carry out your wishes and administer your offshore assets

✚ APPOINTMENT OF GUARDIAN(S)

Allows you to choose someone you trust to take care of your children and the offshore assets that you want them to inherit