



### Alvin Yap

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(CMSRL/A3333/2007)

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.

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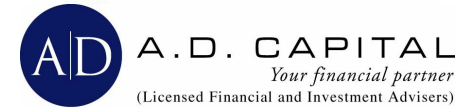
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## Private Client & Corporate Services

# Business Succession Planning



## Business Succession Planning

When the owners of a business slow down, retiring age, seriously disabled or dies, a change in management is always almost necessary. At this stage, business owners would rather not contemplate to do planning. Being ON the business at this stage requires more effort and resources as the crucial issue determines the continuation of the business. Business owners are usually being on a look out by hostile takeover by others at this stage.



Succession planning is important for all businesses, no matter how distant the actual succession may seem. A succession plan is a formal process that determines how a business will be transferred during the lifetime or even upon death to others, outlining the steps necessary to prepare for feuds arising among the partners and for that transition for new owner. Preparing such a plan early is important, even if you don't plan to retire for many years. An unforeseen event could suddenly make it impossible for you to continue operating your business.

### Are you ON or IN your Business? Are these your concerns...?

- I'm running a family business with my siblings with constant Family Feuds. What will my exit and cashing out strategy be? How to pass down the baton to the next Generation?
- My business is picking up, how to prevent money greed among my partners and plan for our Corporate Will?
- How do I plan to exit and still have a consistent income after that? Will my partners allow it?
- My partners are older than me, they will probably leave the business first. What would happen to their shares? I do not wish his family members to succeed him and become one of the partners
- I plan to start up business with my friends. What kind of agreement should I put in place to prevent misunderstanding in future?
- Will my partners still pay the same amount of perks (that I'm currently enjoying) to my wife upon my death? how do I make sure that my surviving partners do not shortchange my wife?
- How do I protect my company from the effects of death and disablement of the Key Person in my company?
- I have Muslim partners in most of my businesses. What are the implications if I don't plan and upon their demise, how would the Syariah Law of Distribution affect me and the business?

### Defining Business Succession Planning

The process by which a business owner plans for the successful transition of their business investment in order to maximize its value thus, maximizing the return on investment for the largest component of one's personal assets, estate, and life's work. By planning for succession its liquidity and marketability will be increased.



## Who We Are...

A.D. CAPITAL SDN BHD is a licensed Financial Planning firm specializing in Business Succession Planning for their clients. A licensed company with Securities Commission Malaysia under the Securities Industry Act 1983, it has developed the complete Business Succession Planning 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 Business Succession 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



## Our Vision...

That all Malaysians achieve:

- Protect their hard earned wealth by planning legitimately and maximize the use of exemption allows by the state or the country legislature and other forms of protecting assets recognized by an established or anticipated law
- Preserved the hard earned wealth by passing down the baton to the next generation and maximizing it without the any legal hassles and family disputes thru a series of strategic planning