infinity*

*The possibilities are endless

10 important questions to ask your advisor

To summarise our services, Infinity specialises in the following four areas:

Expert advice *from qualified advisors*

We can take a professional look at your financial objectives (i.e. retirement, further education for the kids, property purchase, or simply making your savings work harder) and let you know what you should be doing to achieve them.

Tax-efficient investments *with worldwide investor protection*

We source good value, best-in-class and tax-efficient savings plans for one-off or regular saving. We can also arrange insurance (medical/life/critical), mortgages, offshore bank accounts, trusts, wills and a number of other services.

Award-winning management *from the Financial Times Stockbroker of the Year*

We place Bestinvest, the Financial Times Stockbroker of the Year in the driving seat of your investment vehicle to ensure that it gets to where it needs to be. Bestinvest's portfolios contain more funds from a far wider selection than typically available, and their award-winning services are available in Asia ***exclusively*** through Infinity, and no-one else.

Exceptional customer service *both now and in the future, wherever you are*

With Bestinvest handling the investment management of our client portfolios, it allows our advisors to fully focus on the financial planning and support needs of our clients. Review meetings are held every 3-6 months (via Skype if you relocate) to ensure that we are always aware of any changing circumstances and remain on track to achieve your goals.

10 important questions to ask your advisor

It is vitally important that you do your own due diligence when selecting an advisor to ensure that you are getting the best advice, good value, and making the right decision.

Here are the questions, as published by CNBC (the business and financial news network) that you should be asking, together with our answers.

Don’t be afraid to ask if there’s something else that you want to know - there’s no such thing as a stupid question when it comes to making decisions on your financial future.

Fee Transparency

How do you get paid for investments you recommend? Do some pay more than others? Are you paid commissions on investments or other products you sell? Do you receive payments from mutual funds or investment companies you recommend? Aside from what I pay you, what other costs will I incur?

1

Infinity is paid introductory and/or servicing fees by the financial institution providing the selected savings plan. All regulated institutions remunerate the same to ensure that recommendations are in the best interests of the client.

The portfolios from Bestinvest (the Financial Times Stockbroker of the Year and our investment manager) have an integral management fee, as all funds do, from which Infinity is paid a fraction of a per cent each year. Any income or remuneration paid to the portfolios by the funds in which they invest are rebated back in full. There are no other charges or costs, you are not contracted or tied to Infinity, and you can dispense with our services at any time by providing us with written notice.

infinity*

*The possibilities are endless

Regulatory Controls

2

Are you fiduciary? What safeguards does your firm have in place to ensure that my assets are protected from fraud? Have you ever received disciplinary infractions for unlawful or unethical actions? How do you ensure that your firm remains in compliance with legal and regulatory statutes?

Yes, Infinity is obliged to provide our clients with 'best advice'. Investments are established through either our regulated Malaysia or Hong Kong offices (Thailand does not regulate offshore investments) so that our clients receive consumer protection, and we are required to ensure that we remain in compliance with all legal and regulatory statutes to maintain our licences.

Further to this the investment products we use include worldwide investor protection and Bestinvest's portfolios are regulated by the UK Financial Conduct Authority and covered by the Financial Services Compensation Scheme.

Experience

What licences, certifications and/or credentials do you have?

3

Alex de Wit is a Director/Partner of Infinity Financial Solutions.

Coming originally from a hotel management background, Alex has been providing expert financial planning advice and exceptional customer service to expatriates for over 20 years. He was a Chief Technical Officer in Hong Kong, has passed the HK regulatory exams and is now a long-term resident of Thailand.

Directorate level client references and contact details are available upon request.

infinity*

*The possibilities are endless

Proactive Communications

4

How frequently do you communicate with your clients?
Do you proactively send out rationale for buy/sell decisions?

Our clients receive a (circa) ten-page monthly market review and commentary from Bestinvest, a quarterly investment outlook, and advice of any change to their portfolio together with an explanation of why the change was made.

Bestinvest and Infinity also hold client seminars in Bangkok every six months or so where you have the opportunity to meet and ask questions of the experts managing your money.

infinity*

*The possibilities are endless

Access to Information

5

Call your advisor out and ask them to explain the top holdings of the strategies you're investing in and earnings reports. Your advisor should know or have direct access to this information.

Infinity provides its clients with a secure online valuation service showing a comprehensive breakdown of their investments. The service is accessible 24/7 and prices updated daily.

The Bestinvest portfolios are established, regulated and independently audited so, unlike a strategy thrown together by an advisor, you can access information and track the portfolios via a number of independent online channels such as the Financial Times, Morningstar, Trustnet etc.

infinity*

*The possibilities are endless

Personalised Service

6

What services do you offer? Will you be the only person working with me? Your advisor should be actively involved in all decisions that pertain to your financial future and serve as your main point of contact for any questions you have regarding your account(s).

Regular reviews are vitally important to ensure that we are always aware of any changing circumstances. We therefore recommend quarterly or bi-annual reviews that can also be done via Skype if your location changes. The reviews will be with Alex de Wit who is always available to you outside of these planned meetings should you ever need assistance.

We also have very capable administration and customer support teams. Infinity provides a wide range of services including investments, wealth management and protection, property, mortgages, insurance (medical, life, critical) and corporate benefits. We can also source other services including trusts, wills, offshore bank accounts, company formation etc.

infinity*

*The possibilities are endless

Investment Philosophy

7

Ask your advisor to describe, in simple terms, his or her investment approach. Disciplined investment strategies are the foundation of a solid investment management process.

We follow a research-based investment approach that combines diversified and uncorrelated assets to reduce volatility and generate smoother investment growth. We complete a UK Financial Conduct Authority approved risk profiler and analysis to determine the level of risk and return that best suits the client's requirements and match this to an existing portfolio.

These portfolios are measured in hundreds of millions of dollars in size, managed on a daily basis, and any changes made automatically rather than your having to wait for a six-monthly review as is the norm with most other advisors.

infinity*

*The possibilities are endless

Client Profile

8

Who is your ideal client? How many new clients do you take on each year? By limiting the number of new clients accepted each year, your advisor demonstrates the ability to provide each client with personalised service.

Our clients are expatriate professionals. At Infinity we firmly believe that financial advisors should advise, and qualified fund managers manage funds. As such, all investment management decisions are made by Bestinvest, the current Financial Times Stockbroker of the Year.

Bestinvest has won more Financial Times investment/wealth management awards than any other company over the past four years and their services are available in Asia exclusively through Infinity. With Bestinvest handling the investment management of our client portfolios, it allows Infinity's advisors to fully focus on the financial planning and support needs of our clients.

Client Experience

9

Can you explain your client service philosophy and how you ensure each client receives personal and professional service? Your advisor should be able to explain how he or she provides you with quality service, trusted advisors, recommendations based upon your needs and transparent and timely communications.

Providing exceptional customer service is critical to our business and ensures that, as our clients' earnings capacity increases, that they continue to place their assets and trust with us.   We remain fully aware of our clients' changing circumstances through constant reviews and maintain the highest levels of personal service regardless of location, both now and in the future.

A testament to our success in this area is that a high percentage of our business comes from customer referrals.

infinity*

*The possibilities are endless

Succession Planning

10

What happens to my money if something happens to you? Do you trust your firm to manage your own family's money should something happen to you? Your advisor should have a detailed succession solution in place in the event that something should unexpectedly happen.

Infinity operates an advanced customer relationship management (CRM) system with every task logged and future requirement electronically diarised. This allows us to provide seamless management for as long as you require without ever missing a beat.

We encourage our clients to complete a beneficiary form so that assets are not held in probate should something happen to them.

infinity*

*The possibilities are endless

qualified advice
tax-efficient investments
worldwide investor protection
award-winning investment management
exceptional customer service

infinity*

*The possibilities are endless

Infinity Financial Solutions Ltd.
S08A0, 8th Floor, South Block, Wisma Selangor Dredging,
142A Jalan Ampang, 50450, Kuala Lumpur, Malaysia
Tel: +60 3 2164 6585

Offices throughout Asia

Email: adewit@infinitysolutions.com
Mobile: +668 9170 5020
www.infinitysolutions.com