SPEAKERS' PROFILE

Mr. Ben Fok Wai Kwong

- *Chief Executive Officer, Grandtag Financial Consultancy (Singapore) Pte Ltd*
- *CFP^{CM}, ChFC, TEP, CMA*

Mr. Fok is a veteran with more than 20 years of experience in the financial industry. He has held management appointments such as Executive Director and Chief Executive Officer of various financial institutions. Currently, he is the Chief Executive Officer and Executive Director of a Hong Kong based Wealth Management Company. He has authored many financial and investment related articles and has published in local newspapers and business journals such as The Business Times, The Straits Times, The Edge, and Smart Investor. Ben is also the co-authored the bestselling book Make Your Money Work for You.

More recently, he completed his second book Your Money and Your Investment; both books are published by Marshall Cavendish Asia. In the evening Ben conducts lectures for various financial associations. He is also the circuit trainer for FIMM since 2007.

Professionally, he is a Certified Financial Planner, Chartered Financial Consultant, Trust & Estate Practitioner and Certified Management Accountant.

Pn. Arbayah Ismail	
Professional qualification: 1. Certified Financial Planner and Islamic Financial Planner by FPAM 2. Chartered Accountant by Malaysian Institute of Accountant 3. Licensed Investment Advisor under CMSA by Securities Commission 4. Islamic Estate Planner with Amanahraya Berhad and As-Salihin Trustee Berhad Experiences: 1. Corporate investment advisor for government related companies, to manage investment portfolio worth more than RM50million. 2. More than five years experience in Islamic Estate Planning. 3. Takaful advisor for corporate client for more than 10 years. 4. Seminars and training for government agencies and private institution for financial planning and related topics. 5. Approved agent for Perbadanan Wakaf Selangor since 2012. Previous work with FIMM: 1. CPD in 2012 on Understanding the Shari'ah Principles in Investment and Wealth Generations 2. Submission of article for FIMM UT Today 2012. 3. CPD in 2011 on Islamic Investment (half day) Speaker's name: Norsa'adah Bt Ahmad @ Abdul Rahman	Professional qualification: 1. Islamic Financial Planner by FPAM 2.Chartered Accountant by Malaysian Institute of Accountant 3. ACCA Graduate 4. Islamic Estate Planner with Amanahraya Berhad and As-Salihin Trustee Berhad Licensed insurance and Takaful broker under Bank Negara Malaysia Experiences: 1. Five years experience in Islamic Estate Planning. 2. Seminars and training for government agencies and private institution for financial planning and related topics.

Mr. Jit Singh • *Director Training & Development, Apex Investment Services Berhad* Mr Jit Singh is a powerful coach, teacher, mentor and a professional speaker, with more than 30 years of experience in the areas of sales and management. He started his career as a Project Manager with General Electric Company of Singapore responsible for installing some of the very prestigious projects in the South East Asia region. Reached the peak of his corporate career after 13 years and left the company. His passion to develop people led him to study in Denver Colarado (USA) with Crestcom International, an organisation that specialises in the development of human potential, especially in the areas of soft skills motivation sales, marketing and personal development. During his training with Crestcom International he was personally trained by some of the most sought after speakers in the world, like Zig Ziglar, Hal Krause, Bob Johnson and Bob Proctor to name a few of them.	He was one of the key partners and co facilitator to bring in BOB Proctor "You Wee Born Rich Program" into the country. Police Academy in Kuala Kubu Training Centre – Facilitated "The Bullet Proof Manager" programme for inspectors ranking and above. Goodway Manufacturing Sdn Bhd (Tyre) – Conducted a 1 year training program in the areas of Customer Service, Managing People, and The Art of dealing with People, Goal Settings and Enhancing Productivity. For the past 7 years he has been a director of training and development for Apex Investment Services Berhad. A unit trust company with over a thousand unit trust consultants and has been responsible for doubling the sales in terms of volume(RM10 million per month) and manpower development. Recently he has been engaged as one of the facilitator for Continuing Professional Development (CPD) programme for unit trust managers with the Federation of Investments Managers Malaysia. By combining what he has learned from his mentors around the world and through his research study and personal experiences Mr. Jit Singh now delivers his dynamic seminar to an ever growing number of business organisations and individuals who are eager to improve their results in all areas of their lives.

<u>Professor Dato' Dr. Sheikh Omar Abdul Rahman</u> • *Director of Corporate Planning, Universiti Putra Malaysia* • *Principal Consultant, SOAR Consultings Sdn Bhd* Professor Dato' Dr Sheikh Omar Abdul Rahman has spent the last 36 years in teaching and research at Universiti Putra Malaysia (UPM). He received his formal training in veterinary science and pathology in the University of Queensland, Australia and the University of Saskatchewan, Canada. He was admitted to the membership of the Royal College of Veterinary Surgeons, London in 1977. He served as the Chairman of Nobel Laureate Committee of the Ministry of Higher Education Malaysia (MOHE) and Ministry of Science and Technology and Innovation Malaysia (MOSTI) (1997-2001). He retired in 2001 as dean of the Faculty of Veterinary Medicine. Professor Sheikh Omar now serves UPM as a contract professor and Director of Corporate Planning. He is responsible for formulation of strategic plans for the whole university, quality accreditation of all faculties, institutes, laboratories and other entities in UPM. He is the Alternate Chairman of the Research University Committee, MOHE and a Panel Reviewer of Fundamental Research Grant Scheme (Medical), MOHE.	As a scientist, Professor Sheikh Omar received the highest recognition in the country when he was made Fellow of the Academy of Sciences Malaysia (FASc), Fellow of Malaysian Scientific Association (FMSA), Fellow of Veterinary Association Malaysia (FVAM) and President of the Malaysian College of Veterinary Specialist (MCVS). Professor Sheikh Omar regularly speaks on impact (transformational) leadership, strategic planning facilitation, mindset change, change management, building empowered teams, continuous improvement and quality management system. He is a people person. He is dynamic, insightful, provocative and entertaining. He delivers practical knowledge, useful tools and a motivation that lasts. He challenges his audience assumptions and tickles their sense of humor. He believes that by encouraging and communicating in an entertaining and positive way, people will begin to wake up and take responsibility for their total well being, change their behavior and realize their dreams. Professor Sheikh Omar's devotion in the field of speaking and training has made him a frequent speaker to public sectors as well as private entities. Some of his notable clients are Maxis, RHB Bank, RHB Islamic, Chartis, Affin Bank, Bank Rakyat, Federal Auto (Volvo), Felda Holdings, IJM Corporation, Lembaga Tabung Angkatan Tentera (LTAT), Petronas, Pfizer Malaysia, Sunway Group, UEM Group Bhd, Time Engineering, Faber, Opus, Dagang Net and FIMM.

Appendix 2

Linnet Lee

Independent Workshop Facilitator & Registered Trainer, PSMB of Linvest Services Sdn Bhd

PROFESSIONAL QUALIFICATION
- Diploma in Secretaryship, MIM
- Diploma in Business & Management, SIHE
- Federation of Investment Managers Malaysia Certification
- Certificate in Islamic & Conventional Estate Planning
- Certified Financial Planning, FPAM
- Certified Islamic Financial Planning, FPAM & IBFIM
- PCE & CEILLI, MII
- Certified Speaker by Ammodago International
- Registered trainer, PSMB
- Certified NLP & Neuro-Semantics Practitioner, ISNS
- Certificate of Achievement in Facebook Application

EXPERIENCE
- 7 years in secretarial & administration
- 4 years in pharmaceutical sales, qualified for all annual incentive trips
- 6 years in sales & marketing of ceiling fans & hand/hair dryer sales for retail & projects (turned losing business unit profitable with double digit PBIT & million ringgit turnover).
- 5 years in unit trust, insurance & estate planning with practical experience in client-centric approach. Qualified for incentive trips in 2004 & 2005.
- 2 years in financial planning.
- 10 years: training & workshop facilitation at agency level and company level.

COMPANIES WORKED FOR
- CH Williams Talhar & Wong
- Thomas Cook Travellers Cheque
- Bristol-Myers Squibb Sdn Bhd
- Tamco Electrical & Electronics Sdn Bhd
- Public Mutual Berhad
- CIMB Wealth Advisors Berhad

AREAS OF EXPERTISE
- Estate & insurance planning (conventional & Islamic)
- Unit trust planning
- Concept selling, agency business & personal mindset change workshops
- Financial planning (conventional & Islamic)
- Group sales performance coaching
- Intermediary business consultant
- Employee financial literacy
- Motivation and leadership
- Able to facilitate bi-lingually (English & Bahasa Malaysia)

ENGAGEMENTS

Public financial education through media appearances in Astro (Awani, Pagi & Agenda), Bernama (Konsumer 1) & BFM (Ringgit & Sense) and KC Lau Webinairs.

Financial Planning Association Malaysia financial advisory booth for HP Global Wellness Event.

Talks, workshops and coaching on personal finances, insurance, estate planning, need-based selling, art of storytelling, presentation skills, unit trust planning and financial planning for corporates, agency groups.

Article contributions to 4EJournal, Financial First, Money Compass, UT Today, Linvest Services Facebook Page, ePowerWomen.

Business consultancy for SMEs in areas of HR, administration, operations, management and sales.

ORGANISATIONS AND AGENCIES TRAINED
- AB Mauri Sdn Bhd
- Axa Affin Life Insurance
- Big Tree Outdoor Sdn Bhd
- Etiqa Insurance & Takaful
- Health Select Sdn Bhd
- KHL Printing (M) Sdn Bhd
- KMDC
- MAAKL Sdn Bhd
- Nationwide Express
- One Solution Wealth Advisors
- OYL Manufacturing Company Sdn Bhd
- Rockwills Corporation
- Wealth Supremacy Wealth Advisors
- SIPOC Resources Sdn Bhd

Jagdeep Singh

Jagdeep Singh is a Chartered Financial Analyst (CFA) charter holder, Financial Rick Manager (FRM) charter holder, and a member of the Association of Certified Anti Money Laundering Specialist (ACAMS) and the Association of Certified Fraud Examiners (ACFE). He has also been a member of the Chartered Institute of Management Accountants (CIMA).

He started his career in the Accounting firm of Coopers & Lybrand and was responsible for successfully managing numerous Receivership, Liquidation and Financial Consultancy projects. He is presently the Principal Consultant & General Manager of Nature of Life Trading Sdn Bhd in Kuala Lumpur.

Some of the organisations for whom he has conducted in-house trainings include PNB Investment Institute, MTDC, Hwang DBS Investment Bank, Public Bank, Kenanga Investment Bank, AM Bank, RHB investment Bank, Affin Investment Bank, ECM Libra Investment Bank, Innosabah Securities and Melacca Securities. In addition, he has also conducted numerous public programs with participants from various other Investment Banks, Stock and futures broking firms in Malaysia.

In addition to the above, Jagdeep been a facilitator for the CFA program preparatory courses for a number of colleges in Kuala Lumpur.

His courses are typically interactive, with active participation from the audience a key hallmark. Witty, humorous and detailed in his approach, Jagdeep is one of the most highly sought after trainers for CPE courses and Financial Programs.

His areas of interest lie in the fields of Investment Appraisal and Valuation, Financial Fraud, Money Laundering, Behavioral Finance, Financial Statement Analysis & Manipulation, Investing Strategies, Portfolio Management, Risk Management, Corporate Finance and Multiple Intelligences.

Carol Yip

Carol Yip is the Founder and CEO of Abacus Advisory Sdn. Bhd. She is also a keynote speaker, personal financial advisor, coach, counselor, trainer, author and columnist for newspapers and magazines.

She holds a Master's Degree in Business Administration 1995 (Majoring in Finance with Distinction) from the University of Hull, United Kingdom, a Bachelor's Degree in Economics (Honours) 1988 from Monash University in Melbourne, Australia, a Certified Financial Planner (CFP) from the Financial Planning Association of Malaysia. She has her Masters in Counseling, focusing in financial therapy and counseling with HELP University. Her research thesis title, '*The Malaysia's Perspective: Credit Card Mismanagement Attitude'*. She is currently pursuing her PhD research programme with Monash University School of Medicine and Health Science in Public Health, focusing on *'Provision of Long Term Care and Payment Options of Elderly Malaysians Living in Kuala Lumpur and Selangor, Malaysia'*.

She is the President of Monash University Alumni Malaysia since 2008, and member of Monash Alumni Advisory Group (MAAG) for Monash University Australia where Dr Alan Finckle, Chancellor of Monash University is the Patron of MAAG.

Carol received the Certificate of Appreciation from Y.Bhg. Tan Sri Dato' Sri Dr. Zeti Akhtar Aziz, the Governor of Bank Negara at the POWER! Premier Preview programme organised by Bank Negara Malaysia on 19 January 2011. (looking on is En Mohamed Akwal Sultan, CEO of AKPK).

She teaches techniques and skills that empower people to manage their money better through the use of simple and easily understood tools and strategies. Carol believes that by providing people – families, married couples, young and old – with key financial concepts and applications, they can avoid financial distress, live a more productive, enjoyable and less stressful lifestyle.

Unlike conventional financial planning, she provides financial advisory, coaching and counseling services, keynote presentations, training and workshops that are designed with the application of human psychology into money matters.

This unique training approach helps people to improve their behaviors and attitudes towards money and helps them achieve emotional happiness, giving them a sense of security and putting them in full control of their financial future. She is one of the Malaysia's leading advocates of personal financial education and sustainable retirement for Malaysians.

She is the advisor and consultant for Retirement Transformation Conference 2010 and Malaysia's Private Pension and Healthcare Conference 2011, which aim to share, identify, raise awareness and deepen understanding of retirement and ageing issues as well as create a platform for key stakeholders to learn from international best practices.

This could facilitate the review and development of a national retirement blueprint in line with the Government Transformation Programme and leading to redefining retirement for Malaysia. This conference – the first of its kind in Malaysia - brings together retirement experts, financial service, providers, academics decision makers and strategic partners – with the goal of witnessing the seeding of a transformation in attitude and policies towards retirement and ageing.