

卓越创造富足。
EXCELLENCE
CREATES
ABUNDANCE.



HOLISTIC WEALTH GROUP

WELCOME TO HWG

Holistic Wealth Group is a premier wealth platform dedicated to providing exceptional solutions to individuals, institutions, and businesses. Founded in 2015 and headquartered in Petaling Jaya, Malaysia, we have been working with few principals with integrity and proven track records, earning the trust of our clients through unwavering commitment to excellence and strategic growth.

全面财富集团是首屈一指的财富平台，提供优质的解决方案给个人，机构和企业。成立于2015年，总公司位于马来西亚八打零，多年来与几家诚信度高和优良记录的公司合作。通过我们对卓越坚定的承诺，获得众多客户的信赖。

OUR VISION

Becoming the Beacon of Elite
Wealth Management: Illuminating
Futures, Enriching Lives.

OUR MISSION

At Holistic Wealth Group, our mission is to nurture and empower the brightest talents in wealth management, curating the most innovative and diversified portfolio solutions. With an unwavering commitment to our clients and a people-centric approach, we lead the transformation of the wealth management landscape in Malaysia and beyond. We illuminate the path to financial abundance, one client, one dream at a time.

宏愿宣言

成为顶尖财富管理的明灯

使命宣言

在全面财富集团，我们的使命是培养及赋权予财富管理领域最有才华的人，策划最创新以及多元化的配置方案。

我们对客户坚定不移的承诺及以人为本的方式，带领马来西亚甚至国外的财富管理版图实现转型。

我们照亮前往理财富裕的道路，陪伴每一位客户实现梦想。

核心价值

CORE VALUES

- T** **Trustworthiness 信任**
Building trust through transparency, reliability and integrity.
通过透明化、可信度及正直建立信任。
- H** **Human-Centric 以人为本**
Prioritizing people's needs, well-being and experiences.
把个人的需求、福利及体验放第一。
- R** **Resilience 韧力**
Demonstrating adaptability and strength in the face of challenges.
在面对挑战时，展现出适应能力及优势。
- I** **Innovation 创新**
Embracing creativity and forward-thinking to drive progress.
接纳创意及前瞻性思维去带动进步。
- V** **Value-Driven 价值导向**
Committing to delivering high-quality products or services that provide value to customers.
致力于提供高品质的产品或服务，为客户创造价值。
- E** **Empowerment 赋权**
Enabling individuals and communities to achieve their full potential.
协助个人及社区发挥他们最大的潜能。



OUR LEADERSHIP 我们的管理层



Dato' Chua Meng Min
- The Visionary Leader 富有远见的领导者

As our esteemed CEO, Dato' Chua brings over three decades of profound experience in the life insurance industry. His foresight and strategic acumen have set the stage for a new era in wealth management, leading us towards a future of innovation and enduring success.

作为我们尊敬的首席执行官，Dato' Chua 拥有 30 多年人寿保险行业的丰富经验。他的远见和战略敏锐性为迎接财富管理的新时代奠定了基础，带领我们走向坚持创新和持久成功的未来。



Kathryn Khoo
- The Strategic Dynamo 战略推动者

Kathryn Khoo, our COO and CFO, is a visionary leader passionate about sustainability. With expertise in organizational operations and customer service, she drives HWG's digital transformation. Spearheading initiatives like the Pisteuo Advisory, Auxano Capital portals and HWG Single Sign-On platform, Kathryn's strategic thinking and sustainability commitment make her a trailblazer in reshaping the wealth planning ecosystem.

Kathryn Khoo 担任首席运营官兼首席财务官，是一位富有远见的领导者，热衷于推动可持续发展。凭借在组织运营和客户服务方面的专业知识，她推动了 HWG 的数字化转型。Kathryn 率先推出 Pisteuo Advisory、Auxano Capital 门户网站和 HWG 单一登录平台等计划，其战略思维和可持续发展承诺，使她成为重塑财富规划生态系统的开拓者。



Elsie Loo
- The Driving Force 驱动者

As our Chief Sales Officer, Elsie Loo brings over 20 years of insurance experience. With multiple awards and a lifetime Million Dollar Round Table (MDRT) qualifier under her belt, Elsie's 'get-it-done' personality makes her an indispensable part of our leadership trio.

作为我们的首席销售官，Elsie Loo 拥有 20 多年的保险从业经验。Elsie 曾获得多项奖项，并取得了参加百万圆桌会议 (MDRT) 的终身资格，实干的个性使她成为我们领导三人组中不可或缺的一员。



THE HOLISTIC WEALTH HIERARCHY

The Holistic Wealth Hierarchy serves as a valuable framework for understanding the progressive stages of financial success. From laying a robust financial foundation to scaling the heights of wealth growth and legacy building, each higher level requires a unique set of skills, knowledge, and strategic decision-making.

By navigating the Holistic Wealth Hierarchy with prudence and a long-term perspective, individuals not only can achieve personal financial success but also leave a lasting legacy that extends beyond their lifetime.

We must aspire to ascend the Holistic Wealth Hierarchy, and in doing so, cultivate a path to enduring prosperity and meaningful contributions to the world.

全面财富架构

全面财富架构提供一个有价值的框架去让我们了解成功理财的不同阶段。从奠定理财基础，到达致财富成长的顶峰及建立传承，每一个阶段都需要独特的技能、知识和策略性的决策能力。有效及长期地掌握全面财富架构，一个人不但可以达致理财成功，也能够留下一个永久的传承。我们竭尽全力登上全面财富架构，与此同时，培养持久的富裕及对世界做有意义贡献。



OUR SERVICES

In Holistic Wealth Group, we offer a wide range of services, including:

Saving For Education :

Provide a vehicle for parents to build up their children's education funds in the long-term.

Pre-and-Post Retirement Planning:

Crafting plans that ensure a comfortable retirement life, with peace of mind.

Legacy Planning :

From a simple Will to the more sophisticated Family Office, we are always striving to be at the forefront to serve our clients better.

Risk Management and Insurance:

Mitigating risks and protecting your wealth through comprehensive insurance solutions.

ESG Transformation:

We recognize the relationship of financial well-being with environment, social and governance, hence we integrate them in our decision making process.

服务项目概要

在全面财富集团，我们提供一系列的服务项目如：

教育储蓄计划:

提供一个渠道，让客户为儿女的未来教育费做好准备。

退休前后的规划:

策划出一套舒适的退休的方案，无忧无虑。

传承规划:

从简单的立遗嘱到较为复杂的家庭办公室，我们永远都走在时代的前端，让客户获得更好的服务。

风险管理及保险:

减低风险及通过完整的保险方案，提供财富保障。

ESG 转型:

我们了解理财与环境、社会及治理的关系，在做决策时，会进行协调。



商业伙伴与其代理机构 BUSINESS ASSOCIATES & PRINCIPALS



信托营销平台 | TRUSTS MARKETING PLATFORM



传承规划 | LEGACY PLANNING



提供线上立遗嘱，保险信托及特殊小孩信托
Provide online will, insurance trust & trust for special needs children

理财顾问 | FINANCIAL ADVISOR



代理十一家产险及寿险公司的商品
提供完善的保险服务
Represents eleven general & life insurance companies, providing comprehensive insurance services

- AIA Bhd
- AmMetLife Insurance Bhd
- Allianz Life Insurance Malaysia Bhd
- Generali Life Insurance Malaysia Bhd
- FWD Insurance Bhd
- Prudential Assurance Malaysia Bhd
- Great Eastern Life Assurance (M) Berhad
- General Insurance:
- AIG Malaysia Insurance Berhad
- Allianz General Insurance Company (Malaysia) Berhad
- Generali Insurance Malaysia Bhd
- The Pacific Insurance Bhd

教育机构 | ACADEMY



儿童财商及个人成长教育
Child financial and personal development education

保健服务 | WELLNESS



提供干细胞、基因检测与疼痛管理方案，打造长期健康与活力
Provides advanced stem cell, genetic and pain-management solutions for long-term health and vitality

我们的子公司:

OUR COMPANIES:

Pisteuo Advisory Sdn Bhd

Pisteuo Advisory is a leading marketing platform with over 3,800 advisors, serving 30,000+ clients across Malaysia. As a pioneer in trust service marketing, it introduces innovative solutions like the Cash Trust, inspired by 19th-century English traditions.

Services: Private/Family Trust, Cash Trust, Education Trust, Insurance Trust, Islamic Trust.

Pisteuo Advisory 是领先的营销平台，拥有超过3,800名顾问，为全马30,000多名客户提供服务。作为信托服务营销的先锋，它引入了创新解决方案，如受19世纪英国传统启发的现金信托。

服务范围: 私人/家族信托、现金信托、教育信托、保险信托、伊斯兰信托。

Pisteuo Elite Sdn Bhd

Specializing in private trust and fiduciary services, Pisteuo Elite crafts customized estate planning solutions for families and businesses. As a key representative of one of Malaysia's top private trustees, it ensures long-term financial security for future generations.

Pisteuo Elite 专注于私人信托和信托管理服务，为家庭和企业提供定制化的资产规划方案。作为马来西亚领先的私人信托机构代表，它致力于确保未来几代人的长期财务安全。

Provident Wealth Sdn Bhd

Provident Wealth connects investors with overseas funds from a Hong Kong-based asset management firm, alongside corporate advisory and progressive capital services. Catering to high-net-worth individuals (HNWIs) and businesses, it provides strategic investment opportunities in USD for potential currency-based gains.

Provident Wealth 连接投资者与香港资产管理公司的海外基金，同时提供企业咨询和前瞻性资本服务。专为高净值人士和企业提供战略性投资机会，以美元投资以获取潜在的汇率收益。

Auxano Capital Sdn Bhd

Auxano Capital diversifies investments through venture capital funds and fixed-income portfolios. By forming strategic partnerships, it offers Malaysian investors access to a wide range of opportunities across industries.

Auxano Capital 通过风险投资基金和固定收益投资组合实现投资多元化。通过建立战略合作伙伴关系，为马来西亚投资者提供跨行业的广泛投资机会。

Maxima Advisory Sdn Bhd (巨丰理财)

A BNM-approved financial advisory firm, Maxima Advisory specializes in holistic wealth management with a 100% commission payout model for its FARs. Partnering with top insurance providers, it aims to be the first financial advisory firm listed on the ACE or LEAP market by 2030.

巨丰理财是一家获得马来西亚国家银行 (BNM) 批准的金融咨询公司，专注于全面财富管理，并采用 100% 佣金支付模式。与顶级保险公司合作，其目标是在 2030 年前成为首家在 ACE 或 LEAP 市场上市的金融咨询公司。

我们的子公司:

OUR COMPANIES:

Mega Ethnos Sdn Bhd

Mega Ethnos Sdn Bhd is the newest subsidiary under HWG, established to expand our reach and elevate our service offerings in the global financial landscape. Aligned exclusively with **Provident Fiduciaries Berhad**, a certified trust institution backed by the esteemed *Bin Zayed International Group*, Mega Ethnos is dedicated to delivering bespoke wealth management solutions tailored to the unique needs of ultra-high-net-worth individuals, families, and institutional clients.

Provident Fiduciaries Berhad specializes in the ASEAN region, offering expertise in family office services and bespoke legacy planning. With a focus on preserving wealth and creating enduring value, Provident Fiduciaries ensures comprehensive and innovative approaches to secure a prosperous future for its clients.

Through this collaboration, Mega Ethnos and Provident Fiduciaries Berhad aim to set new benchmarks in trust and fiduciary services, empowering clients with holistic and tailored solutions while solidifying HWG's commitment to growth and excellence.

Mega Ethnos Sdn Bhd 是 HWG 旗下最新成立的子公司，致力于拓展全球金融版图，并提升我们的服务水平。Mega Ethnos 与 Provident Fiduciaries Berhad (PFB) 建立独家合作关系，该机构是一家获得认证的信托机构，由享誉全球的 Bin Zayed International Group 强力支持，专注于为超高净值个人、家族及机构客户提供量身定制的财富管理解决方案。

Provident Fiduciaries Berhad (PFB) 深耕东盟市场，专注于家族办公室服务及个性化的家族财富传承规划。凭借全面且创新的战略布局，该机构致力于财富保值与长期价值创造，协助客户实现财务稳健与持续增长。

通过此次战略合作，Mega Ethnos 与 Provident Fiduciaries Berhad (PFB) 将共同提升信托与受托服务的行业标准，提供全方位、个性化的财富管理方案，同时进一步巩固 HWG 在全球市场的增长战略与卓越承诺。

Phronēsis Academy – Wisdom Builds Wealth (智慧成就财富)

Phronēsis Academy empowers individuals and professionals with transformative learning experiences across a wide range of disciplines. From self-development and skills training to wealth education and our esteemed Peak Performance Academic Program, we provide innovative education designed to elevate potential and drive success.

With a commitment to making knowledge accessible, affordable, and impactful, we break boundaries through cutting-edge teaching methodologies and AI-driven solutions. Our programs are open to wealth professionals, industry leaders, and anyone seeking continuous growth and self-improvement.

Unlock new possibilities with Phronēsis Academy—where wisdom fuels progress, and learning knows no limits.

Phronēsis Academy 致力于为个人和专业人士提供多元化、充满启发的学习体验。从自我成长、技能培训到财富管理教育，以及备受认可的顶绩学院课程 (Peak Performance Academic Program)，我们打造创新课程，帮助学员发掘潜力，迈向成功。

我们坚信，知识应当易于获取、价格合理，并能真正创造价值。通过前沿的教学方法和 AI 驱动的解决方案，我们突破传统界限，为学员创造更多学习和成长的机会。无论您是财富管理专家、行业领袖，还是希望不断自我提升的学习者，都能在这里找到适合自己的课程。

在 Phronēsis Academy，智慧推动进步，学习不设限。现在就加入我们，开启成长之旅！

奖项与肯定

AWARDS & RECOGNITIONS



The Outstanding SME category in the Golden Bull Award 2022 serve as an effective platform to benchmark successful businesses, both SMEs and corporates to strive for great excellence.

荣获2022年度金牛奖“杰出中小企业奖”殊荣。该奖项为中小企业及大型企业提供了一个卓越的标杆平台，推动企业持续追求卓越与卓著成就。



Sin Chew Business Excellence Awards Giving Ceremony 2022 in the category of Business Service Excellence Awards.

荣获2022年度《星洲企业楷模奖》之“服务业卓越奖”，以表彰本公司在商业服务领域的卓越表现与专业精神。

我们的转型

OUR TRANSFORMATION

HWG REDEFINED: A Leading FinTech Company

Holistic Wealth Group (HWG) is proudly evolving into a cutting-edge Fintech company. This transformation marks our dedication to utilizing technology to improve financial services, enhance user experiences, and expand accessibility. By embracing innovative solutions, such as AI, big data, and digital payment systems, we are reshaping the landscape of wealth management.

As we continue to grow and redefine financial services, HWG's commitment to innovation is further validated by the prestigious certifications we've earned, each of which signifies our excellence and dedication to providing industry-leading solutions.

HWG 革新: 领先的金融科技公司

Holistic Wealth Group (HWG) 正迈向金融科技 (FinTech) 领域, 致力于利用科技革新金融服务、提升用户体验, 并拓展市场覆盖范围。通过引入人工智能 (AI)、大数据分析和数字支付系统等创新技术, 我们正在重新定义财富管理的方式。

在不断发展和升级金融服务的过程中, HWG 的创新精神获得了多项权威认证的认可, 每一项认证都彰显了我们的专业实力和对卓越服务的承诺。

我们的重要里程碑

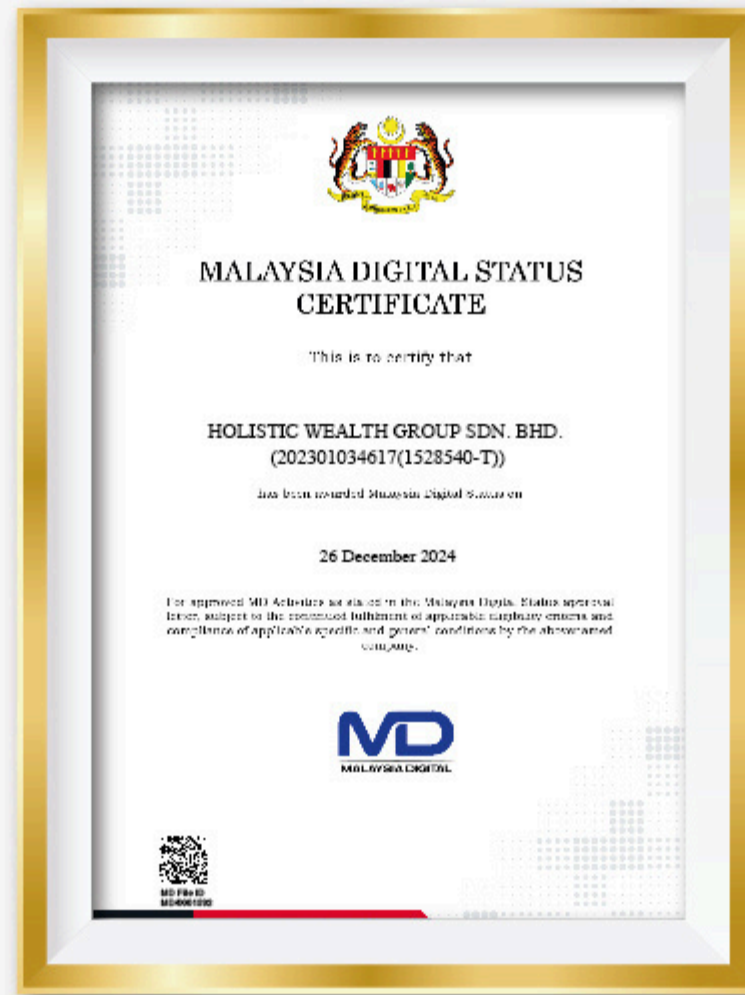
OUR MILESTONES & GROWTH

1. Malaysia Digital Status (MDS) Certification

Awarded on December 26, 2024, the Malaysia Digital Status certification solidifies HWG's role as a forward-thinking company in Malaysia's digital economy. This certification ensures that we adhere to the country's digitalization strategies and confirm our commitment to leveraging technology for delivering impactful financial services. This achievement also paves the way for deeper integration into the digital financial ecosystem, opening doors for collaboration and new partnerships.

1. Malaysia Digital Status (MDS) 认证

2024年12月26日, HWG荣获马来西亚数码地位认证 (Malaysia Digital Status, MDS), 进一步巩固了我们作为马来西亚数字经济中具有前瞻性的企业角色。此项认证不仅体现了我们积极响应国家数码化战略的承诺, 也彰显了我们运用科技推动高效金融服务的坚定决心。这一成就为我们更深层地融入数码金融生态系统奠定了坚实基础, 并为拓展合作机会与建立全新伙伴关系开启了更多可能。



我们的重要里程碑

OUR MILESTONES & GROWTH

2. ISO 27001:2022 Certification

Achieved on January 28, 2025, ISO 27001:2022 emphasizes our dedication to Information Security Management Systems. By adhering to international standards, we ensure that all sensitive data related to our clients, partners, and operations is securely managed. This certification strengthens the trust between HWG and our stakeholders, providing assurance that their information is protected with the highest level of security.

2. ISO 27001:2022 信息安全管理体系认证

2025年1月28日，HWG获得ISO 27001:2022信息安全管理体系认证，标志着我们在信息安全管理方面达到了国际标准。我们严格保护客户、合作伙伴及业务相关的数据安全，此认证进一步加强了HWG与各方之间的信任，确保信息安全达到最高标准。



3. ISO 9001:2015 Certification

Awarded on January 28, 2025, the ISO 9001:2015 certification highlights our commitment to maintaining a robust quality management system. This certification acknowledges our ability to consistently provide high-quality services that meet both client and regulatory requirements. It reflects our unwavering pursuit of operational excellence and our ability to adapt to the ever-changing business landscape.

3. ISO 9001:2015 质量管理体系认证

2025年1月28日，我们荣获ISO 9001:2015质量管理体系认证，表明我们具备稳定提供高质量服务的能力，并始终符合客户及监管要求。这一认证不仅展示了我们卓越的运营能力，也体现了我们在不断变化的市场环境中保持高标准的决心。



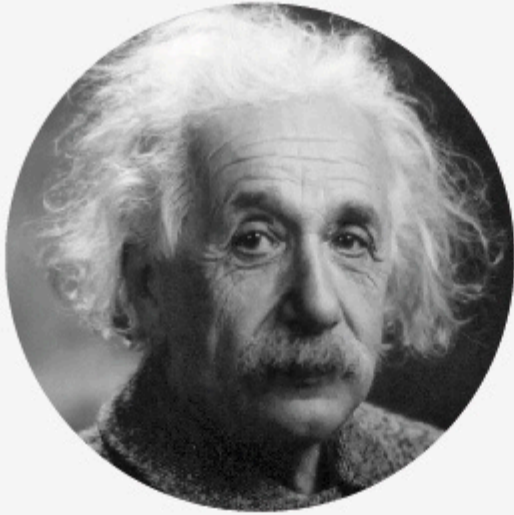
These milestones highlight our transformation into a fintech-driven company that brings digital solutions to the forefront of wealth management, ultimately benefiting our clients, partners, and the financial ecosystem as a whole.

这些里程碑见证了HWG迈向金融科技驱动型公司的过程。通过数字化创新，我们将进一步优化财富管理服务，为客户、合作伙伴及整个金融生态系统创造更大价值。



名人对财富的名言

WISE WORDS FROM FAMOUS PEOPLE



ALBERT EINSTEIN

"Compound interest is the eighth wonder of the world. Those who understand it earn from it; those who don't pay for it."

复利是世界第八大奇迹，明白的人从中获利，不明白的人则为此付出代价。

WARREN BUFFETT

"Today, people who hold cash or cash equivalents may feel secure. But they shouldn't. They have chosen a poor long-term asset—one that generates little to no returns and is bound to lose value over time."

今天，持有现金或现金等价物的人可能会感到安心，但他们不该如此。他们选择了一种劣质的长期资产——几乎没有回报，并且随着时间推移必然贬值。



LI KA-SHING

"Between the ages of 20 and 30, focus on working hard to earn and save money. After 30, investment and financial planning become increasingly important. By middle age, how you manage your money matters more than how much you earn."

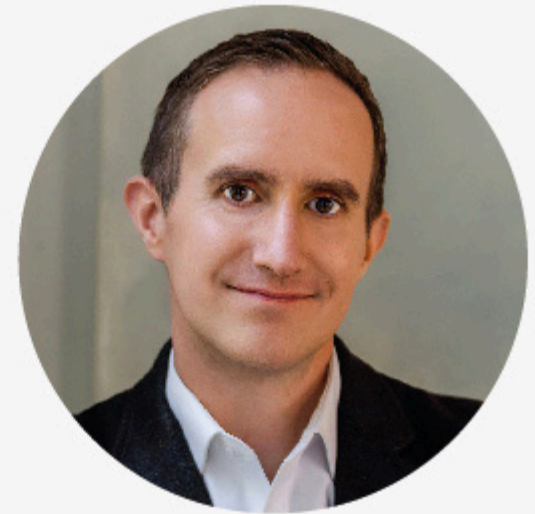
20至30岁，是努力赚钱和存钱的阶段；30岁以后，投资与理财的重要性逐渐提高；到了中年，如何管理财富比赚多少钱更为重要。



MORGAN HOUSEL

"True wealth is the freedom to do what you want, with the people you love, whenever and for as long as you choose. This is the greatest reward money can offer."

真正的财富，是能够随心所欲地与自己喜欢的人，在任何时候，做任何想做的事情，并且想做多久就做多久。这是金钱带给我们最珍贵的回报。



OUR COMMITMENT TO SUSTAINABLE EXCELLENCE

我们对可持续卓越的承诺

A Beacon of Sustainable Excellence

At Holistic Wealth Group, we define true wealth as a balance of financial success, personal growth, and responsible stewardship of society and the environment. Our commitment to sustainable excellence drives everything we do.

可持续卓越的典范

在 Holistic Wealth Group (全面财富集团), 我们对“真正的财富”有着独特的定义: 是财务成功、个人成长, 以及对社会与环境的责任感三者之间的平衡。对可持续卓越的不懈追求, 是我们一切行动的核心驱动力。

OUR CORE PILLARS:

Trust & Transparency:

We build long-term relationships through integrity and ethical practices.

Innovation & Adaptability:

We embrace change, leveraging technology to stay ahead in a dynamic financial landscape.

Empowerment & Growth:

We inspire clients and team members to reach their full potential through guidance and continuous learning.

Social & Environmental Responsibility:

We align our actions with ESG principles, supporting philanthropy and sustainability.

We believe that lasting success comes from aligning prosperity with purpose — creating positive change for our clients, community, and the world.

核心理念:

信任与透明:

我们以诚信和道德规范为基础, 建立长期稳定的合作关系。

创新与适应:

我们积极拥抱变化, 善用科技, 在快速变化的金融环境中始终保持领先。

赋能与成长:

我们激励客户和团队成员通过专业指导与持续学习, 充分释放潜力, 实现自我突破。

社会与环境责任:

我们秉持ESG原则, 将公益与可持续发展融入企业实践, 回馈社会, 守护地球。

我们深信, 持久的成功源自于将繁荣与使命相结合 —— 为客户、社区与世界带来积极深远的改变。

Let's create excellence together. 让我们一起追求卓越。

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