



Alpmega Advisory

Securing Your Financial Future



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Bring your Future into the Present

Get help with all your financial needs, we're here to help.

Pinky loves interacting with clients and digging out her client's root cause of concerns. She will confidently go through the journey with you from the start till the end.

Alpha and Omega is all about results and how we work together, and the reason behind our name - Alpmega.

We put myself into my client's shoes and understand their pain points and celebrate their achievements together. Seeing you succeed is our passion.

Why Pinky and our team? Mainly because we care. We can speak other languages with clients from similar cultures and backgrounds and love finding similarity and common ground so we connect.

We partner with our clients to:



Understand and articulate their goals in life



Educate, counsel and coach them



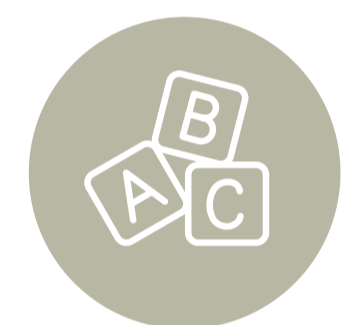
create a comprehensive financial plan



Get their finances in order and implement their plan



We are dedicated to keeping them on track



Provide expertise by making the complex simple



Trusted. Experienced. Professional.

Our focus is on delivering exceptional customer care and providing high-quality advisory solutions and services to our clients. We ensure transparency in our working process, detailing our fees and outlining the anticipated outcomes of our guidance prior to any commitment. Our approach emphasizes clear and concise communication, making often complex strategies more understandable.

We are also committed to ongoing education and continuous knowledge enhancement, maintaining a strong dedication to staying updated and deepening our industry knowledge. Our founder Pinky holds a Masters in Applied Finance, Bachelor of Accounting and Finance and is an Accredited Aged Care Professional.



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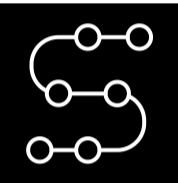
About Pinky and how we help

"I grew up in a single parent family in Hong Kong. My mother was a sole income earner for 3 children, my younger sister, brother and myself. My mum had been focusing on her profession as a Chinese Doctor. During night time she read a lot to understand the power of passive income. My mother's philosophy is 'to be independent, both mentally and financially'. She believes having adequate knowledge can improve our lifestyle and allow us to embrace more challenges in the future. As a result, her 3 children also focus on education. I now hope to not only have a great lifestyle but more importantly to pass on this knowledge to people around me." Pinky

"I am a mother with 2 children (Faith and Pax -meaning "Peace"), I love to raise awareness to more women to strengthen their financial literacy. I know how to manage money and assets and bring a brighter future to the next generations." Pinky

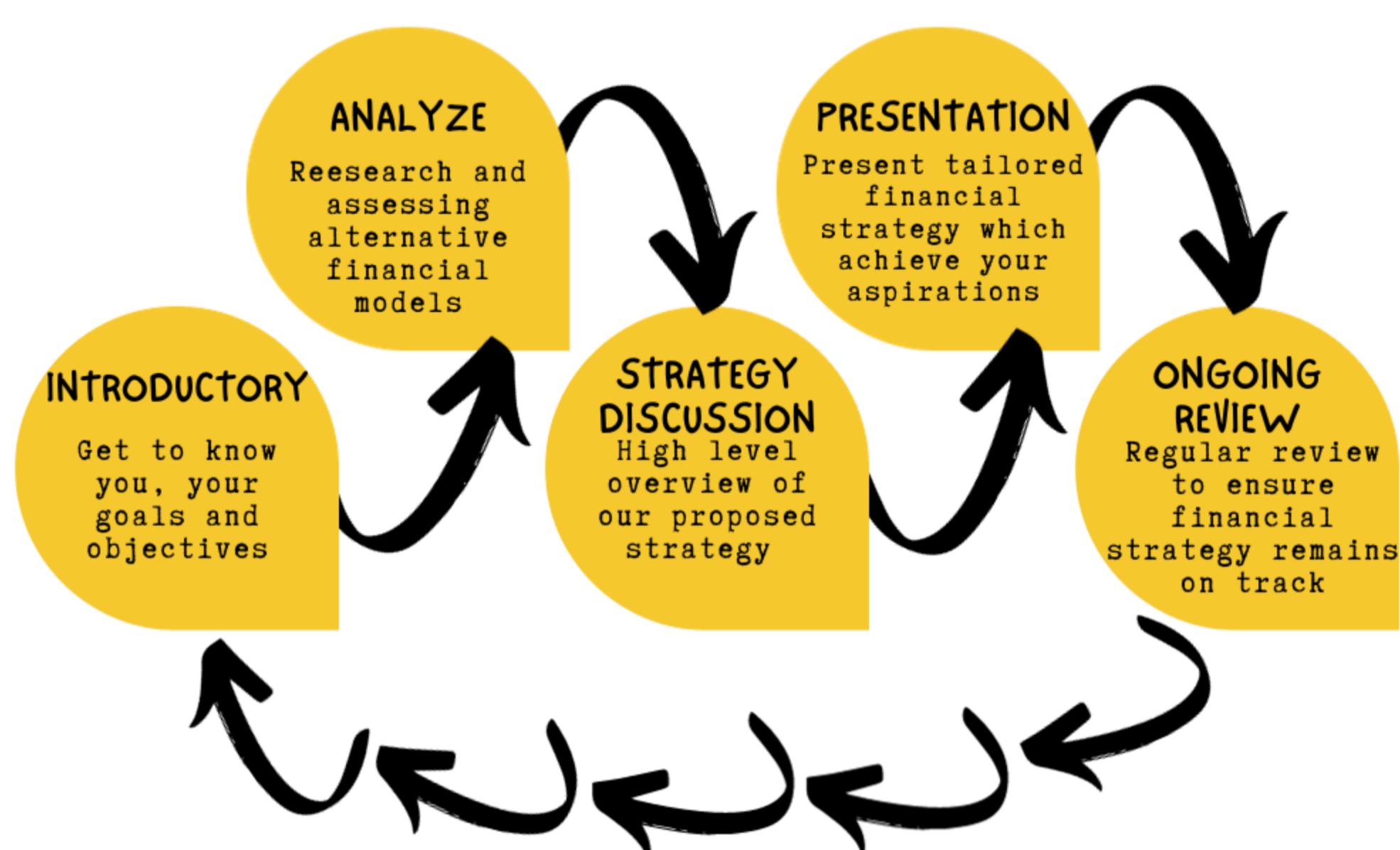
3 reasons to choose Alpmega Advisory

- Personalised financial advice with strategy where you are #1
- We help you plan for the best & prepare for the worst
- We speak in plain easy to understand languages (English, Mandarin & Cantonese)



Our Advice Process

Our Advice Process



Who we help

Our financial planning advice process is proven to deliver tangible results for our clients. We tailor our approach to match your unique financial goals and circumstances, ensuring a personalised strategy that works effectively. Through our comprehensive analysis and strategic guidance, clients consistently achieve financial stability and growth with Peace of Mind.

Who we help

Whether you are looking to retire, retiring or moving into aged care - Pinky is the expert you need to work with. She can help you manage cashflow, simplify your investments, help obtain social security benefits and support your estate and legacy planning needs.

Help you discover all of the things you need to think about and plan for the what if ...!



The Value of Our Advice

Our advice gives you greater financial independence

We help you achieve financial independence by implementing strategies to build your wealth over time. Our advice helps you understand the financial impact of our recommendations and empowers you to make good investment decisions.

We help you to maximise your after-tax returns, giving you more in your pocket to do the things you love. Our advice is about you, your money and living the life you want to live.

Financial Advice



Helping clients to achieve their goals



Our advice is real and helps you plan for the future

We offer reassurance in the event of any changes and guarantee the financial well-being of your family. Our comprehensive approach covers all the considerations and preparations you need to address. This includes assisting you in managing cashflow and safeguarding your income and assets. We are equipped to perform financial projections and modeling to support your decision-making.

Your goals are our focus

We help you articulate what you want to achieve and translate that into SMART goals so you have a clear plan to achieve and measure them.

We're excited for our clients when they meet key life milestones and achieve the lifestyle or retirement they desire.

Defining goals

Specific	Measurable	Achievable	Realistic	Time-based
S	M	A	R	T
G	O	A	L	S
What do you want to do?	How will you know when you've reached it?	It is in your power to accomplish it?	Can you realistically achieve it?	When exactly do you want to accomplish it?



Be prepared because the future isn't always crystal clear

We protect you, your loved ones and your future

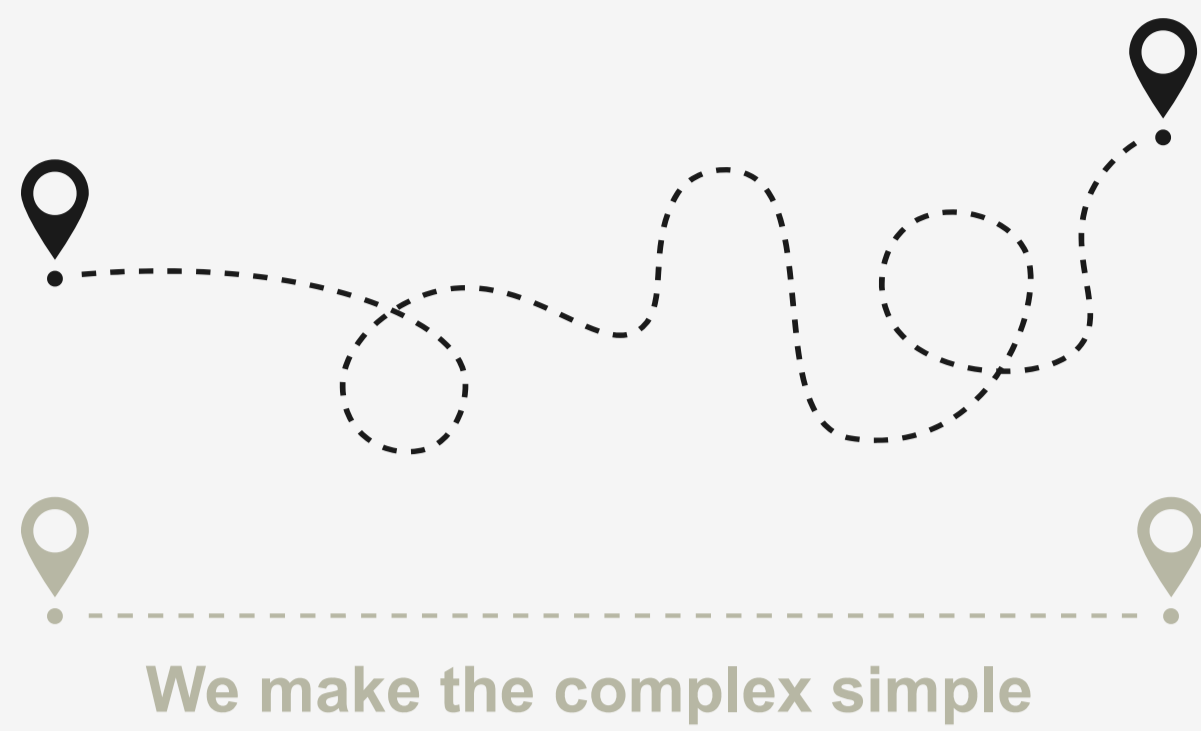
We help protect you from the unexpected in life so it doesn't adversely impact your financial future, making you feel more secure.

We also help plan for what you will leave behind, making sure everything is well organized for the future.



Portfolio Philosophy

The value of advice



We make the complex simple

We work with you to understand your investment needs and recommend tailored investment strategies to achieve your goals, helping you feel in control.

Investment and superannuation rules and entitlements are complex. We implement solutions and make the complex simple so you can invest and plan with confidence.

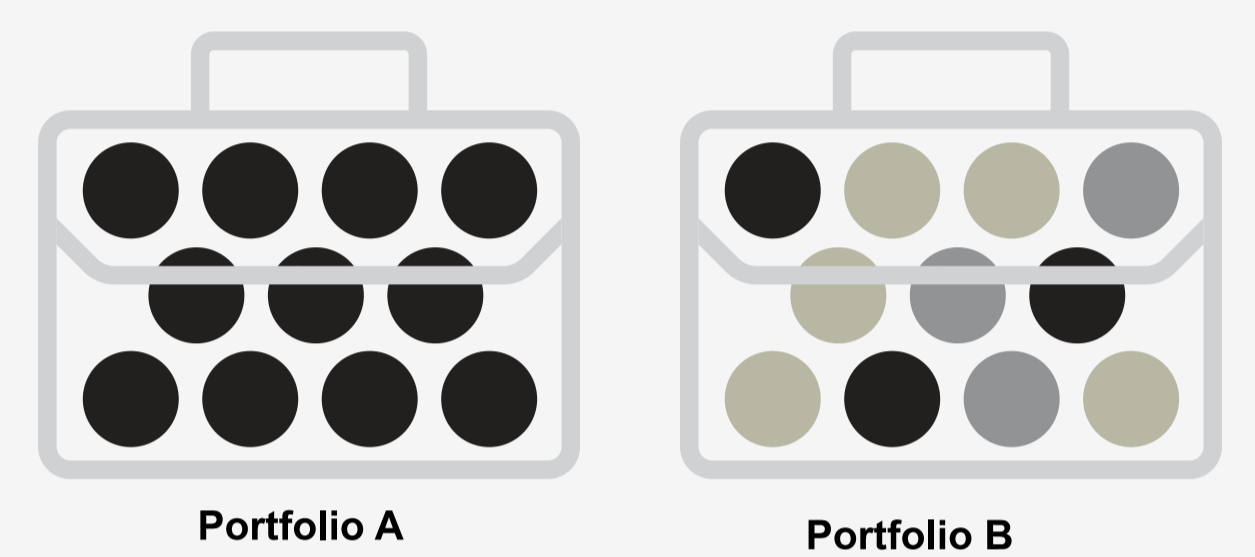
We use digital tools to help you visualise the impact of our recommendations in achieving your goals so you understand the power of our advice.

Diversification of your investment can make a difference

We diversify your portfolio across different types of assets to ensure you get the best investment outcome and feel financially secure.

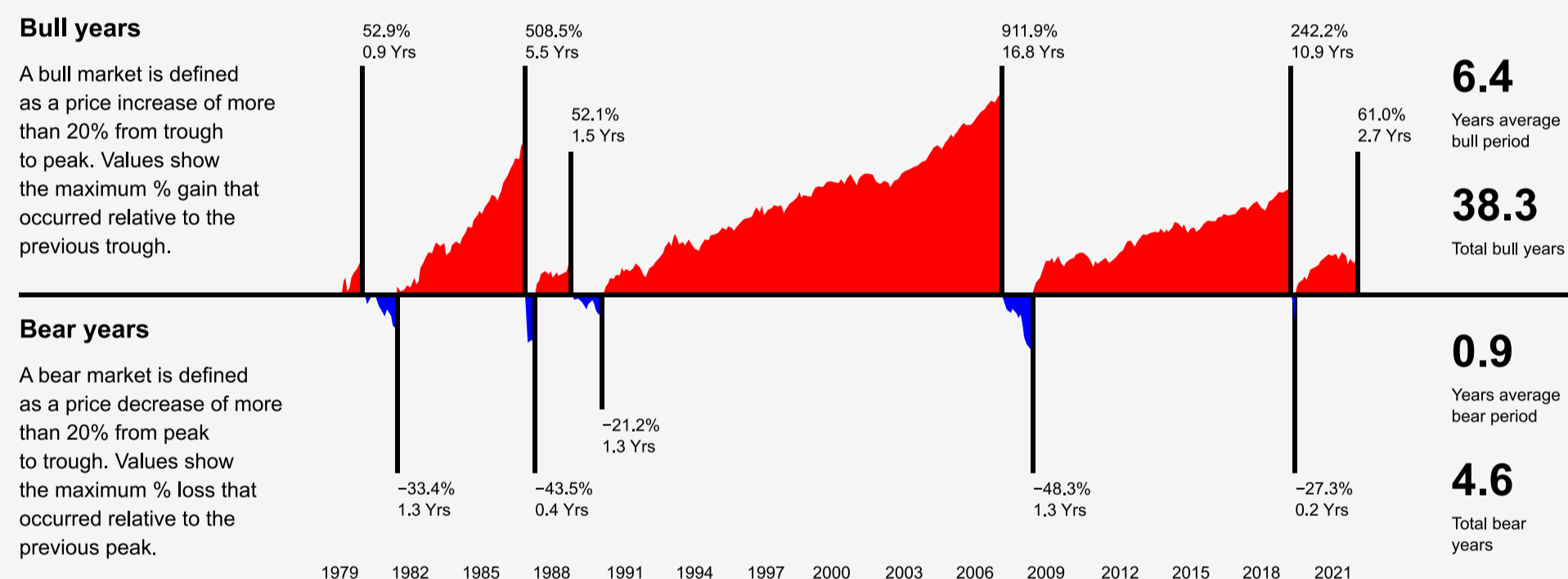
We help you take advantage of strategic opportunities while maintaining high levels of diversification within your portfolio. This helps you to achieve the best financial outcome.

Diversification



Importance of staying invested

How bull and bear markets have impacted returns over the past 40+ years: long term perspective



1. The latest bull run is still ongoing. The calculations represent the price increase and period up to 30 November 2022. Calculations are based on the S&P All Ordinaries Index for the period 1/1/1980 to 30/11/2022. The plotted areas depict the losses/gains ranging from the minimum following a 20% loss to the respective maximum following a 20% appreciation in the underlying index. Calculations based on monthly data. Logarithmic scales are used for this illustration. All distributions are reinvested. Values in the figures reflect rounding. Sources: Morningstar data and Vanguard.

We take a long-term approach

We aim to reduce your overall investment costs, so you receive better returns over the long run.

We educate and coach you on market behaviour so you're prepared when markets become volatile. We help you ride out market movements and stay invested to achieve your long-term goals. Even when it gets tough.

We guide you through the market's ups and downs.

We help you stay focused on your goals so you avoid unnecessary risks that might adversely impact your long-term investment outcomes.

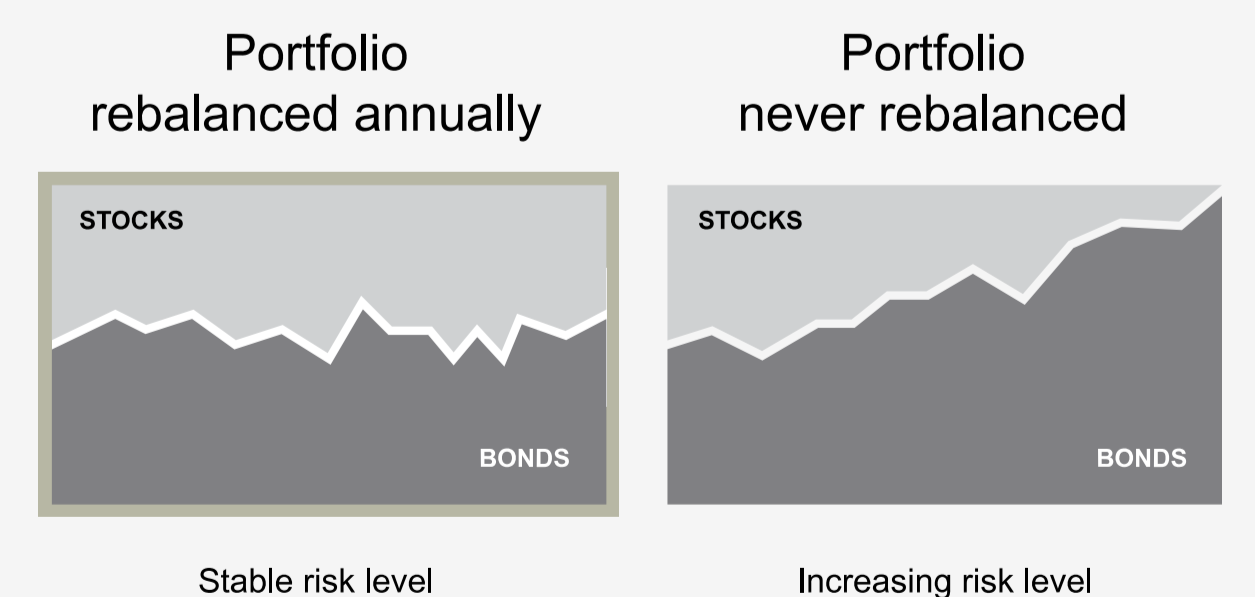
We help you keep your portfolio invested for long-term success.

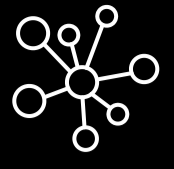
We proactively rebalance your investments so you stay invested according to your plan and appetite for risk.

Every investment decision involves potential risk and reward. We help you understand the trade-offs in your portfolio and find the right mix of assets to match your personal risk tolerance and objectives.

We aim to maximise tax effective outcomes, helping you achieve your financial goals sooner.

Portfolio Rebalancing





Saving & Budgeting

Gain control of your finances

Managing your day-to-day finances while saving for a bigger goal can be challenging on your own, especially if you have already accumulated credit cards or other debt.

At Alpmega Advisory we help people from all walks of life to get on top of their finances with sensible, realistic strategies that aim to minimise debt and put you back in control of your financial future. Our aim is to put you back in the driver's seat; to overcome financial adversity and put you back on a clear path towards financial prosperity. We can help with debt management advice, cash flow management, budgeting and savings plans.

Despite the often-volatile nature of investment markets, investing remains one of the most effective ways to grow your wealth over the long term.

Too many people make poor investment choices based on bad advice, coverage in the media, or emotional impulse decisions when markets experience a sharp downturn. An imprudent decision in the short term can have a detrimental effect on your investment portfolio over the medium to longer term.

At Alpmega Advisory, we believe that investing is not speculating. To be a successful investor requires a disciplined approach and an investment strategy that's customised to your individual goals, objectives and requirements.

Investment Strategies

For investors that value sound advice

Personal Insurance

The protection you need, the peace of mind you deserve

An unexpected illness, injury or worse is not something we like to contemplate, however, should the unexpected happen it can be reassuring to know that you have done everything you can to protect yourself and your loved ones financially.

Unfortunately, many Australian households are underinsured or have insurance cover that isn't suitable for their needs or circumstances. This can place unnecessary strain on the family in the event of an unexpected illness, injury or death.

At Alpmega Advisory we believe that insurance is the cornerstone of a sound financial plan. As part of our holistic approach, we'll discuss various types of insurance cover that we feel may be suitable for you based on your circumstances and obligations as we understand them to be.

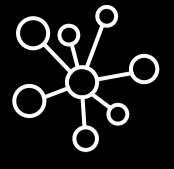
It's all part of our duty of care to ensure that you and those you care for are adequately protected should the unexpected strike.

Retirement is unique for each person. It could mean family time, travel, pursuing passions, or starting a business. To make your ideal retirement a reality. Plan, save and invest wisely beforehand. Ensure your savings sustain your desired lifestyles and last your lifetime.

A key consideration is to ensure that your retirement savings last as long as you do, and that the lifestyle you imagine in retirement is one that you can ultimately afford. This requires a considered, methodical approach and a thorough assessment of your financial resources and accumulated assets as you near retirement. We are experts in retirement planning, helping many achieve a secure and comfortable retirement. It's never too late to start."

Retirement planning

The key to a successful retirement is careful planning



Superannuation and SMSFs

Making your superannuation savings work for you

While it may not seem like it yet, your superannuation savings or 'super' as it is more commonly called, is likely to be your greatest asset (aside from the family home) as you approach retirement.

However, many people overlook the importance of superannuation and the role it plays in growing your retirement nest egg. For instance, those who pay little attention to their superannuation fund, may find that their superannuation savings are held in the default (or balanced) option, which may not be ideal for their circumstances, retirement goals, or what we call your "tolerance towards risk."

This could mean reaching retirement age with less money in your super fund than you may have otherwise accrued had the investments been more appropriately structured according to your needs, situation and objectives.

At Alpmega Advisory we understand the complexities of the superannuation environment including self-managed superannuation funds (SMSFs) and can help structure a superannuation strategy that's right for you.

A legal will is a legally binding document that outlines your wishes regarding the distribution of your assets upon your death. While a will is important, it is only one aspect of the estate planning process. An estate plan is a detailed set of documents that can involve your will, trusts, powers of attorney, life insurance, beneficiary designations and property ownership.

An effective estate plan aims to maximise the value of the estate by reducing taxes and expenses while providing clarity around your wishes.

One key difference between a will and an estate plan is that an estate plan is a comprehensive plan that includes documents that are effective during your lifetime whereas a will only takes effect at the time of your passing. Together these documents outline who has the power to make healthcare and financial decisions on your behalf during your life, and who receives your assets at the time of your death.

With our guidance, we will take you through everything you need to consider and ensure you have the things most important to you covered.

Estate Planning

Securing your wealth for your dependents

Aged Care Advice

We can help you to navigate the complexities of aged care

The prospect of moving from the family home into an aged care facility can be an emotional and unsettling experience for the individual concerned and their adult children.

The loss of independence, the emotional upheaval and the financial implications can feel overwhelming. When the time comes, there are often significant financial decisions that must be made in a short period of time which can make the situation more stressful.

Aged Care is a complex area with many factors to consider including the decision as to whether to sell the family home.

At Alpmega Advisory, we understand the complexities of the aged care system including the various options for in-home and residential care, associated costs, payment options, and government support.

We can provide you with an overview of the options available to you in an environment that is supportive, compassionate and respectful of the wishes of all concerned.



Feedback from Our Clients

"Thanks for assisting our family in relation to our superannuation/ investment and insurance planning. We were impressed by the depth of research and analysis that you have provided to us, especially the projection that you have demonstrated between the current scenario vs. the proposed outcome. Without these forward-looking data and information, it's uneasy to visualise the power of advice. After the implementation of advice, we know our superannuation fund is now building up on a consistent and long term basis. We get to learn more about different types of contribution and the tax implication of those. Restructuring our insurances also save us over \$2,000 on insurance premium and we get to know the importance of regular review of the plan. Being an accountant with over 10 years of experience, I'm confident to recommend my friends and family to you because I know you will provide your professional knowledge with full integrity." *KC - Accountant*

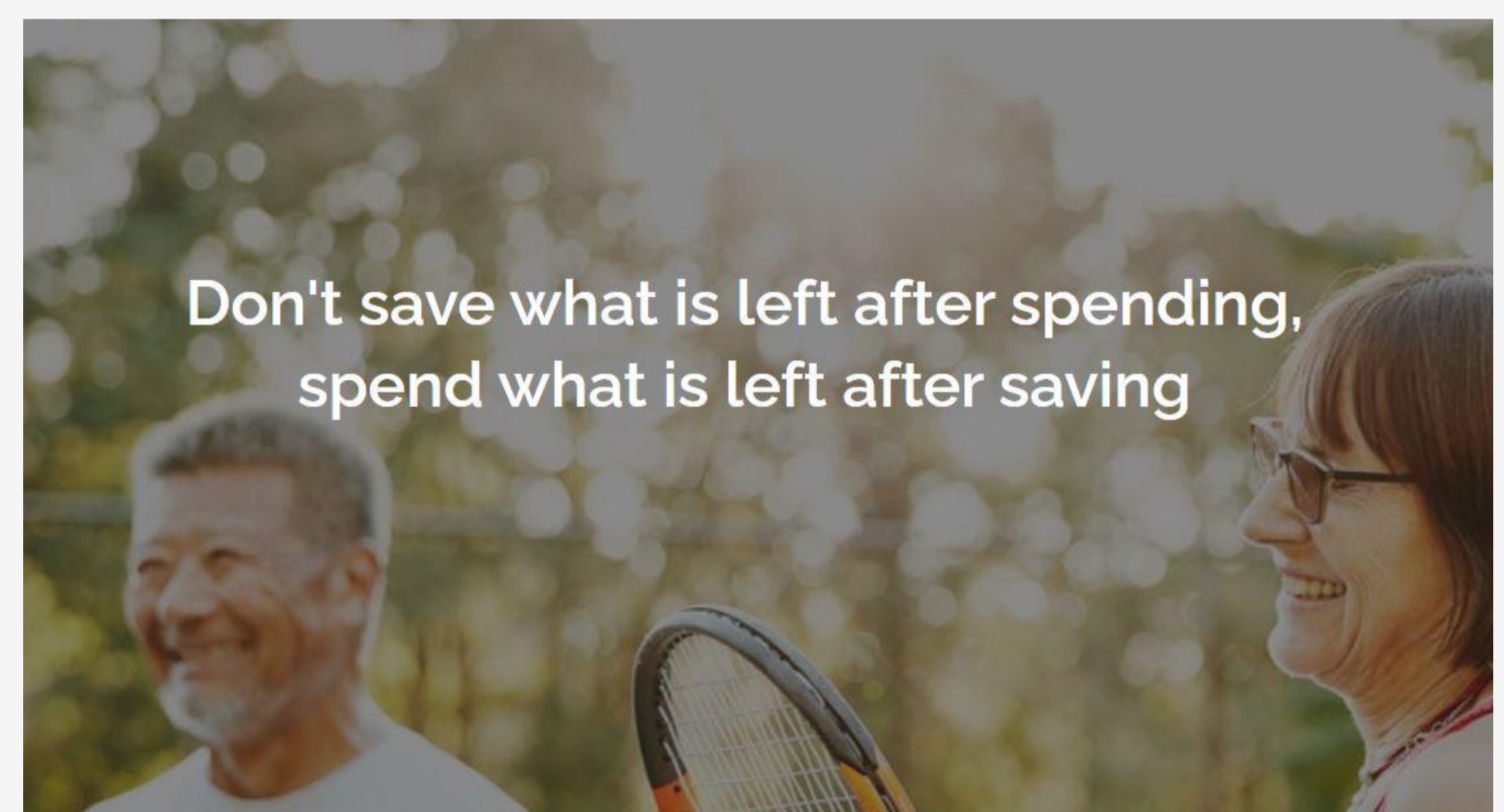
"Pinky was highly praised and recommended by my family members for her professional services as a financial adviser. Initially we were sceptical due to our past experiences with an adviser, but we decided to give it a go. She didn't disappoint us with her vast knowledge and professional conduct in providing her services and financial options for us in a timely and very friendly manner without any prejudice in offering her recommendations to us. We can certainly see a positive outcome with our future financial circumstances."

Aitken Family



"For the past five years, Pinky has been my Financial Backbone with delicate advice concerning my personal finances. She is very professional, calm, positive and organised for meetings. She always approaches the customer with courtesy, and respect. She has an infected smile that puts the client at ease during each process. She ascertains to gather enough information about her customer's lifestyle, expectations and plans for achieving his or her goals prior to preparing the customised document. Pinky uses a mind map to give the customer an overall picture of the Statement of Advice which she prepares with care. She passionately discusses and delivers the points of the prepared recommendation. She uses language that the customer understands, and which corresponds to the individual situation. Pinky is very thorough and uses selective financial language to explain each step and the impact for current and future planning. I sincerely recommend this Financial Advisor, Pinky Lam, to anyone." *Mary-Anne*

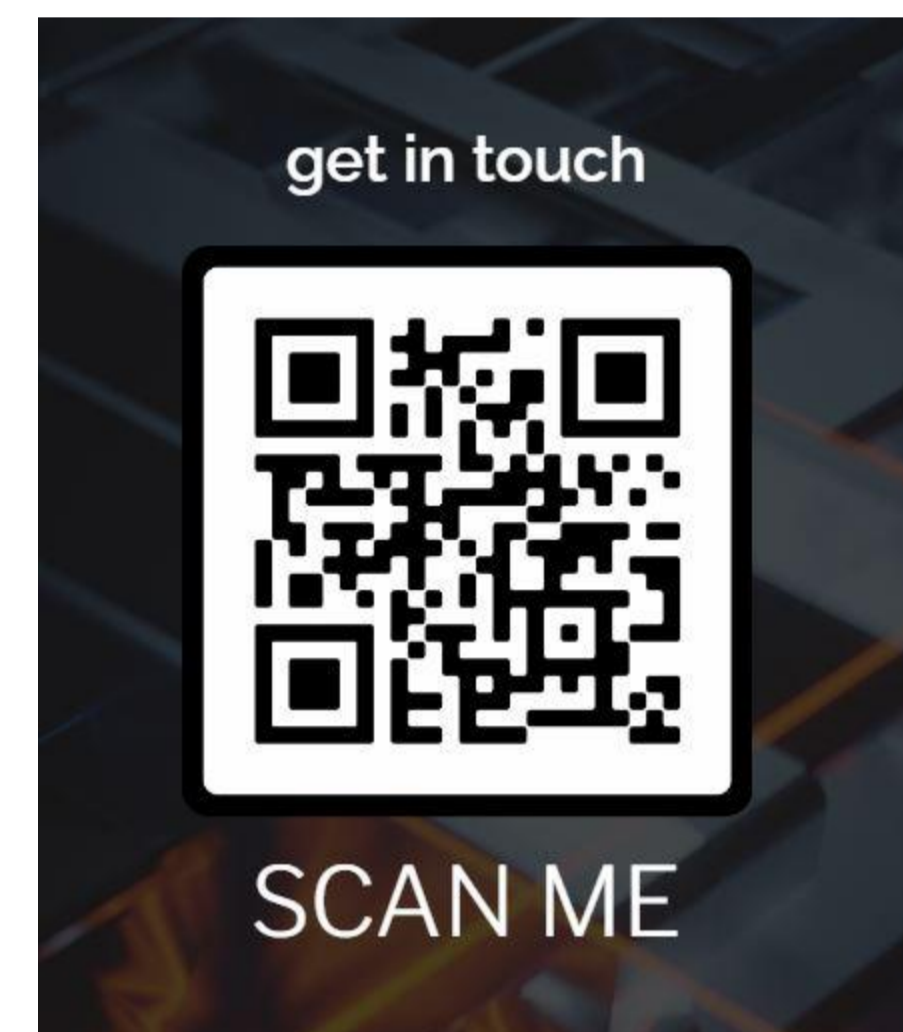
"Pinky has been looking after my financial planning for many years. I find her very professional, knowledgeable, friendly and very comfortable to talk to and deal with. She explains my financial plan clearly in details. She also make sure the financial plan she set up for me is to my best interest. After Pinky set up my financial plan, I felt very comfortable with my financial situation. Importantly, I have peace of mind knowing my financial situation is being looked after. I would highly recommend Pinky to anyone looking for a good financial planner." *SF Tan*



"My husband and I are entering our 60s, approaching retirement age. We were searching for a financial advisor who can assess our financial health and advise us on strategies to have the best outcome for our retirement. Pinky is exactly the financial advisor we were looking for. She is very friendly, genuine and professional. She knows the in and out of superannuation and the tax system regarding investment and retirement. After listening to our many questions and truly understanding our situations, she gave us advice that is in our best interest. The booklet of Statement of Advice (SoA) she prepared for us is impressive. It covers her advice of the strategies to be implemented. Best of all, she will do the paperwork for us to implement them. The SoA also shows projection of our financial state from present to the rest of our potential life span. It helps us plan and secure a comfortable retirement. With Pinky's help, now we can see clearly what our retirement will be like, financially." *Rose*

Let us help you secure your financial future

Take control of your finance now, and live a life in your own terms in the future.



GET IN TOUCH

Pinky Lam

- Master in App.Finc, B.Comm, JP, ADFS (FP), FPA - Aged Care Specialist

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Important information

1. Yi Ki (Pinky) Lam and Alpmega Advisory Pty Ltd are Corporate Authorised Representative of Capstone Financial Planning Pty Ltd.
2. Alpmega Advisory Pty Ltd is a Corporate Authorised Representative (No.1294873) of Capstone Financial Planning Pty Ltd. ABN 24 093 733 969. AFSL No. 223135.



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