



AMG FINANCIAL GROUP

Financial Discipline **MATTERS!**

Arnold Yeung: "We've been unwavering in so far as our dedication to best-business-practices goes. Our customers have rewarded us with their loyalty and referrals."

The Power of Consistency!

Straight-talking wealth management guru ARNOLD YEUNG founded AMG Financial Group to win customer loyalty and generate referral business that would be the hallmark of his company's service to Hong Kong's discerning market. He succeeded. Here's why.



As any investor knows, ask a financial advisor when's the best time to invest and the answer always is... "now". Arnold Yeung is no exception in that respect. Yet, his reasoning makes the world of difference to any self-respecting investor keen on top quality service.

"Investment is a decision to embrace financial discipline using prudence and experience. Put simply, investing is a good habit that needs to be constantly nurtured. Hence, now, is always a good time to start a good habit. The problems

only arise when you think of investment as punting. That's when you hear people talk of timing and opportunity.

At AMG we've always believed in consistent growth from pragmatic investing based on solid investment experience and an understanding of customer's priorities. So, if you haven't got a good financial planner/advisor, now is the time to find one that understands your needs, risk tolerance and appetite for investment and has the experience, reach and tools to offer you top-notch services."

Art of Service

According to Yeung, the whole finan-

cial landscape has changed over recent years and global financial events that have reshaped the industry and markets.

"Thanks to the Internet, transparency has reached an all time high with just about anyone now able to find out anything about any business. Regulation has increased thus paving the path for true practitioners of this trade to flourish.

Today, the quality of professional service is key determining factor for financial advisors keen on long term growth in this discerning market."

"Independent Financial Advisors (IFAs) are embracing truth-in-marketing and taking quality service more serious-



ly than ever. IFAs are now expected to prove cost-competitiveness, credentials, references, their wealth management philosophy, testimonials from satisfied clients, press articles and the quality of the whole customer service experience.

We are in an era of openness and competition. Customers are wise enough to make their choice so constant improvisation is a way of life for us at AMG where the whole focus is on exceeding the customer's expectations."

One-Stop-Shop

IFAs serious about longevity are expanding their range of services to meet the customer's every financial need be it wealth management, life insurance, investment-linked products, immigration service, estate and succession planning, property procurement, education planning, mortgage procurement, retirement planning, will planning and writing or even overseas land investments.

For corporates AMG offers a suite of services including accounting and tax planning, corporate compliance, group insurance, general insurance, project-financing consultation and SME loan consultation, says Yeung.

"In order to be able to offer these services you need strong affiliations and relationships with reliable institutions who share the same values in terms of credibility, performance and integrity.

"While on the topic of values, it must be noted that AMG makes every effort to foster finance-management talent in Hong Kong. For the last 5 years we have offered the AMG FINANCIAL GROUP scholarship at Hong Kong Polytechnic University & it's now available for the

students of City University of Hong Kong too.

Challenges Ahead

"One of the most daunting challenges for many IFAs will be to deliver services that sufficient number of clients will want to pay for on an on-going basis. Cost-competitiveness and regulation will impact margins and on-going business seems to be the only way toward sustainable growth.

"Furthermore, the cost of retaining and supporting a 'customer-service' force will be another factor that will impact margins as cost of supporting and retaining quality talent is not about to decrease."

Yeung says that in the days ahead, it will be important to stay focused on his core competencies and build on the customer relations he has nurtured since he started AMG in the year 2000.

"Sincerity was never known to go unrewarded and we at AMG have outlasted most storms because we have stayed the course. We've been unwavering in so far as our dedication to best-business-practices goes. Our customers have rewarded us with their loyalty and referrals. We aim to continue to serve the market with the same devotion and founding tenets we are so known for and look forward to serving our customers better in the coming year," concludes Yeung. ■

For additional information please visit www.amgwealth.com

Corporate Milestones

- 15th Year Anniversary (Founded in 2000)
- Continuous commitment to customers - Won last year "BENCHMARK WEALTH MANAGEMENT AWARD – Customer Commitment" from the IFA category
- Continuous best efforts to explore and pick the valuable wealth management solutions/tools to meet clients' needs.
- Continuous demonstration of strong commitments to enhance our operation platform by launching different web-based systems to support the professional advisers to deliver high quality services to clients.
- Relentless focus on people development (three main areas 1. technical and financial knowledge, 2. markets knowledge 3. compliance knowledge).
- Continuous demonstration of strong commitment to foster more financial talent in Hong Kong – the 5th years AMG FINANCIAL GROUP Scholarship (Hong Kong Polytechnic University & City University of Hong Kong)
- Continuous demonstration of strong commitments to social responsibility – 10th Year Caring Company Award (2005 - 2014)
- Continuous demonstration on our core value of Integrity and Customer Commitment.

Other Awards

- Awarded the "2006 International Financial Awards for Excellence – Best Professional Wealth Management Company" by the Society of International Registered Financial Practitioners and the China Enterprise Evaluation Association (directly under Development Research Center of the State Council) at the **Great Hall of the People Beijing**.
- Awarded the "2007 International Financial Awards for Excellence – Best Professional Wealth Management Company" by the Society of International Registered Financial Practitioners, The China Institute of Certified Financial Planners, Central University of Finance and Economics & International Academy of Professional Investment Management at the **Diaoyutai State Guesthouse Beijing**.
- Awarded the "WEALTH MANAGEMENT AWARDS 2010" by the BENCHMARK Magazine.
- Awarded the "Advisor of the Year Awards 2012" by the BENCHMARK Magazine.
- Awarded the "Advisor of the Year Awards 2013 - Financial Planning Process (Best-in-Class)" by the BENCHMARK Magazine.
- Awarded the "WEALTH MANAGEMENT AWARD 2013 – Customer Commitment" by the BENCHMARK Magazine.