

SUPPLEMENTARY FINANCIAL SERVICES GUIDE (SFSG)

Dated: 2nd December 2020

This document, the Supplementary Financial Services Guide (SFSG), should be read in conjunction with the UOB Kay Hian Wealth Advisors (UOBKHW) Financial Services Guide (FSG) **Version 1, May 2020**. Distribution of the SFSG by the Advisor detailed below has been approved by UOBKHW.



TEOH HOCK GEH (GAVIN)

PRACTICE DIRECTOR

INTRODUCTION

My name is **TEOH HOCK GEH** and I am a PRACTICE DIRECTOR of **UOB Kay Hian Wealth Advisors Sdn. Bhd. "UOBKHW"**. My advisor code is BPC013.

I am holding the Capital Market and Services Representative License issued by the Securities Commission under the Capital Market and Services Act 2007. My License number is CMSRL/A3564/2007. This license allows me to practice and to give advice in respect of the regulated activities of Financial Planning.

I am registered with Federation of Investment Managers Malaysia (FiMM) as Unit Trust Consultant (Reg No. 701-I-20064) and Private Retirement Scheme (PRS) Consultant (Reg No. P-701-I-00033). This license allows me to give advice and to market unit trust funds and PRS Scheme from multiple fund managers and PRS providers.

I am also an approved Financial Adviser Representative of Bank Negara Malaysia under the Financial Services Act 2013 and Islamic Financial Services Act 2013 to carry out Financial Advisory Business related to Insurance and Takaful.

My recommendation will be subjected to your final approval and you are therefore responsible for the final investment decision.

MY EDUCATIONAL QUALIFICATIONS AND EXPERIENCE

I am a CERTIFIED FINANCIAL PLANNER (CFP™) and CERTIFIED ISLAMIC FINANCIAL PLANNER (IFP™). I hold a Bachelor of Science degree with Honours in Physics from Universiti Kebangsaan Malaysia (UKM) with dissertation in AI application. Currently, I am pursuing a postgraduate research in economics with Universiti Putra Malaysia (UPM).

I started my career in the financial services industry as an insurance consultant in 1998 under the Financial Planning Programme set up by AIA Co. Ltd. with its training partner Arthur Anderson. I was involved in estate planning and business risk management service since the beginning of my career. To provide comprehensive financial planning and its implementation, I extended my service to investment as a unit trust consultant since year 2003. I had involved in setting up and running a financial services company to represent banks and insurance company to deal with mortgage business in year 2005 until October 2009. I have worked as an adviser in financial planning since 2006 with CIMB Wealth Advisors (CWA), Financial Care Centre. My beliefs and family experience have inspired me to excel on this area.

With my passion in financial planning, I was appointed as the treasurer of Financial Planning Association of Malaysia, FPAM, Petaling Jaya Zone for the term 2003-2004. I served as a committee of FPAM's Practitioners Development Work Group and a trainer for the Financial Planning Practice Clinic to train CFP certificants on financial planning advisory. It allowed me to contribute to this industry and help to build up this new professional profession together with FPAM during the infancy stage of this industry in Malaysia.

In 2015, I served as a member of the sub-working committee for 'Strengthen Professional Standard' in Securities Commission of Malaysia's 3-Year Action Plan for developing and improving the financial planning industry in Malaysia. Presently, I was appointed as a member of the Standards and Professional Review Committee for The Board of Certification and Standards (BOCS) of Financial Planning Association of Malaysia (FPAM) from 2017-2019 to supervise activities that promote continuing professional development of FPAM

members.

I have been engaged by Tunku Abdul Rahman University College (TARUC) as one of their practice instructors to give advice for industry research and training conducted by Japanese trainers for employees of Japanese insurance companies - Meiji Yasuda Life and Dai-Ichi Life for two years 2015-2016. I was sitting on the adjudication panel of the Malaysia Financial Planner of the Year Award (MFPYA) and PlanPlus Global Financial Planning Award of Asia Region (PlanPlus GFPA) 2015- 2019 in evaluating financial plans and quality of advice given by Malaysian and Asian financial planners. Besides, I am a trainer of professional development course for Malaysia financial services industry of the subjects of advisory skills and writing quality financial plans, as granted by Securities Industry Development Corporation (SIDC), an educational arm of Securities Commission of Malaysia.

I have been invited to be a panellist at various industry forums and also featured on the main page in the Personal Wealth section of The Edge Malaysia on January 18, 2016 edition with the article, "Playing Catch-Up", where I had spoken on the evolution of the financial planning industry. I have written financial articles for several publishers, including Behavioral Finance articles in Money Compass and a monthly business financial advice column called 'Towards Financial Serenity' in MalaysiaSME newspaper for the business community. Presently, I am a Marketplace Guru in Bursa Marketplace website, writing articles related to behavioral economics and financial planning.

My group of practice serves niche clients in specific industries and professions. This allows my team to have a deeper understanding of the peculiarities and challenges of clients. I have a personal website, **www.gavinteoh.com**. The website helps to promote my practice philosophy of providing Financial Serenity to all clients through my focus of giving psychological security in managing their personal finance and investment portfolio.

My awards & achievements of outstanding quality financial advisory services:

- 2014 - PlanPlus Global Financial Planning Award – Winner, Asia Region
- 2014 – StandardFA Award of Best Practice
- 2013 - PlanPlus Global Financial Planning Award – First Runner-Up, Asia Region
- 2013 - StandardFA Award of Best Practice

THE PRODUCTS AND SERVICES THAT I CAN OFFER YOU

- Unit Trust & Funds
- Private Retirement Scheme (PRS)
- Fixed Income Securities*
- Structured Products*
- Equities Trading Services*
- Futures & Options Trading Services*
- Contract for Difference Trading Services*

- Investment Advisory Services*
- Corporate Finance Advisory Services*
- Structured Financing/Margin Loan Facilities*
- Life & General Insurance
- Corporate & Employee Benefits
- Legacy Planning/Will & Trust

**Referred within UOB Kay Hian Group*