



# Frequently Asked Questions FAQs

# International Wealth Planning for Expatriates. Lawrence Young, Holborn Assets & Expat Financial Advice Asia

Lawrence Young provides comprehensive international wealth planning services specifically designed for expatriates living across Southeast Asia and beyond.

All regulated financial advice and investment implementation is conducted through **Holborn Assets**, an internationally established wealth management firm founded in 1998, serving clients across Europe, the Middle East, Africa and Asia.

## Regional Focus

**Expat Financial Advice Asia** serves as the educational platform for expatriates in Vietnam, Thailand, Singapore and neighbouring countries.

# 1. Who provides the regulated financial advice — and why does that matter?

All regulated financial advice and investment implementation is conducted through **Holborn Assets**.

Holborn Assets is an internationally established wealth management firm founded in 1998, serving clients across Europe, the Middle East, Africa and Asia.

## Why this matters to you:

### Structured Compliance

Your advice is delivered under a structured compliance framework

### Suitability Checks

Every recommendation must pass formal suitability checks

### Governance Standards

Governance standards are applied

### International Infrastructure

You benefit from international infrastructure and custodial relationships

You are not dealing with an informal advisory setup. You are working within a professionally governed international structure.

📄 Expat Financial Advice Asia is the regional educational platform. All regulated advice remains under Holborn Assets.

# 1. What is Expat Financial Advice Asia — and why is it separate?

Expat Financial Advice Asia exists because expatriates in Southeast Asia face very specific financial challenges.

Lawrence produces a significant amount of educational content tailored to people living in Vietnam, Thailand, Singapore and neighbouring countries. This includes guidance on:

Retirement planning  
abroad

Managing investments  
across currencies

Cross-border tax  
considerations

Pension portability

Estate and legacy planning for expats

The Holborn website is a global corporate platform. Publishing large volumes of region-specific Southeast Asia material there would not be practical or relevant for a worldwide audience.

Expat Financial Advice Asia therefore exists to serve expatriates locally — while all regulated financial advice is delivered through Holborn's global structure.

**This combination gives you both regional focus and international backing.**

# 1. Why use jurisdictions like the Isle of Man, Singapore or Luxembourg?

Expatriates are internationally mobile. Their financial structures need to be portable, stable and efficient.

Depending on your circumstances, investments may be structured through recognised financial centres such as:

## Isle of Man

## Singapore

## Luxembourg

These jurisdictions are widely used in global wealth management because they offer:



Strong regulatory environments



Political and economic stability



Established investor protection frameworks



International custodial infrastructure



Tax-efficient investment environments

**The purpose is not tax avoidance. It is intelligent tax efficiency.**

Over decades, reducing unnecessary tax drag can significantly improve compounding – and compounding is what builds wealth.

# 1. What makes your planning approach different?

**This is not product sales. It is structured planning.**

## Step 1 – Full Financial Fact Find

We begin with a detailed assessment of your financial position:

- Assets and liabilities
- Income and expenditure
- Existing pensions and investments
- Tax residency
- Currency exposure
- Family situation and beneficiary wishes

This creates clarity. Most people have never seen their financial position structured properly.

# Step 2 – Risk Profiling

Markets rise and fall. Your portfolio must match both your financial capacity and your emotional comfort.

We assess:

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Your appetite for risk

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Your capacity for loss

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Your previous investment experience

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Your tolerance to volatility

**This ensures you are invested appropriately – not overexposed and not overly conservative.**

# Step 3 – Strategy & Timeline

We then establish:

Your retirement  
timeline

Your long-term  
capital objectives

Your income  
needs

Your available  
disposable  
income

Investments may be structured via:

Monthly savings

Lump sums

Or a combination of both

**Everything is aligned to sustainability and long-term discipline.**

# Step 4 – Estate & Legacy Planning

True financial planning is not just about building assets.

It is about:



Protecting your  
family



Naming  
beneficiaries  
correctly



Ensuring assets  
transfer efficiently



Avoiding  
unnecessary  
cross-border  
complications

**We plan not just for accumulation – but for protection and legacy.**

# 1. What are the minimum investment levels?

To ensure proper diversification and professional portfolio construction:

Monthly Savings Plans

\$500

per month

Lump Sum Investments

\$25,000

minimum requirement

A combination of both can be arranged

**These levels allow portfolios to be structured properly rather than fragmented.**

# 1. How much does it cost — and is it expensive?

Our ongoing advisory and management fee is:

1%

Per Annum

of assets under management

For that, you receive:

- Continuous portfolio monitoring
- Strategic rebalancing
- Ongoing planning reviews
- Behavioural coaching during volatile markets
- Direct access for advice and support

In long-term investing, behaviour often matters more than fees.

 **Avoiding one major emotional mistake during a market downturn can be worth significantly more than the advisory cost.**

Our objective is long-term value, not short-term transactions.

1. Who owns the account?

You do. Fully.

Your investment account is opened directly in your name with the platform or custodian.

**You are the legal owner of all cash and investments at all times.**

# 1. Are my assets protected and ringfenced?

Yes.

Your assets are:

Held in segregated accounts

Ringfenced from the platform's corporate balance sheet

Legally separated from company liabilities

This means your investments are not treated as company assets.

**Even in the unlikely event of platform insolvency, client assets remain legally separated.**

# 1. Can you move my money?

## No.

We operate under a **Limited Power of Attorney (LPOA)**.

This allows us to:

- Place trades
- Rebalance portfolios
- Manage asset allocation

It does not allow us to:


- Withdraw funds
- Transfer money elsewhere
- Change bank details
- Move assets to third parties

**We cannot move your money. Full stop.**



# 1. How do withdrawals work?

As a standard safeguard on established international platforms:

 **Funds can normally only be withdrawn back to the original bank account from which they were paid in.**

That account must be in your name.

This provides an additional security layer and anti-fraud protection.

# 1. Who typically works with you?

Clients are typically:



Expatriates  
living in  
Southeast  
Asia



International  
professionals



Business  
owners



Senior  
executives



Individuals  
planning  
retirement  
abroad



Families  
building long-  
term wealth

They are not looking for speculation.

**They are looking for structure, discipline and long-term clarity.**

# 1. What happens after the first meeting?

The first meeting is exploratory.

It allows you to:

Understand your current financial position more clearly

Identify gaps or inefficiencies

Decide whether structured international planning is right for you

**There is no obligation.**

However, most clients find that clarity alone is valuable.

# Final Thought

## **International wealth planning for expatriates is complex.**

Multiple currencies. Multiple jurisdictions. Long-term retirement considerations. Estate planning across borders.

Working within a globally regulated structure, using internationally recognised jurisdictions, and following a disciplined planning process provides:

Structure

Security

Efficiency

Long-term  
alignment

**If you are serious about building, protecting and eventually transferring wealth intelligently, structured planning is not optional – it is essential.**