

A photograph of two men in business suits shaking hands in a modern office. They are standing in front of a large window that looks out onto a city skyline. The office contains a desk with a laptop, two leather chairs, and a lamp. The scene is brightly lit, suggesting a sunny day.

**Introduction to Lawrence Matthew Young  
Holborn Assets & Expat Financial Advice Asia -  
From Hillary Le Van Nguyen**

# A Trusted Introduction

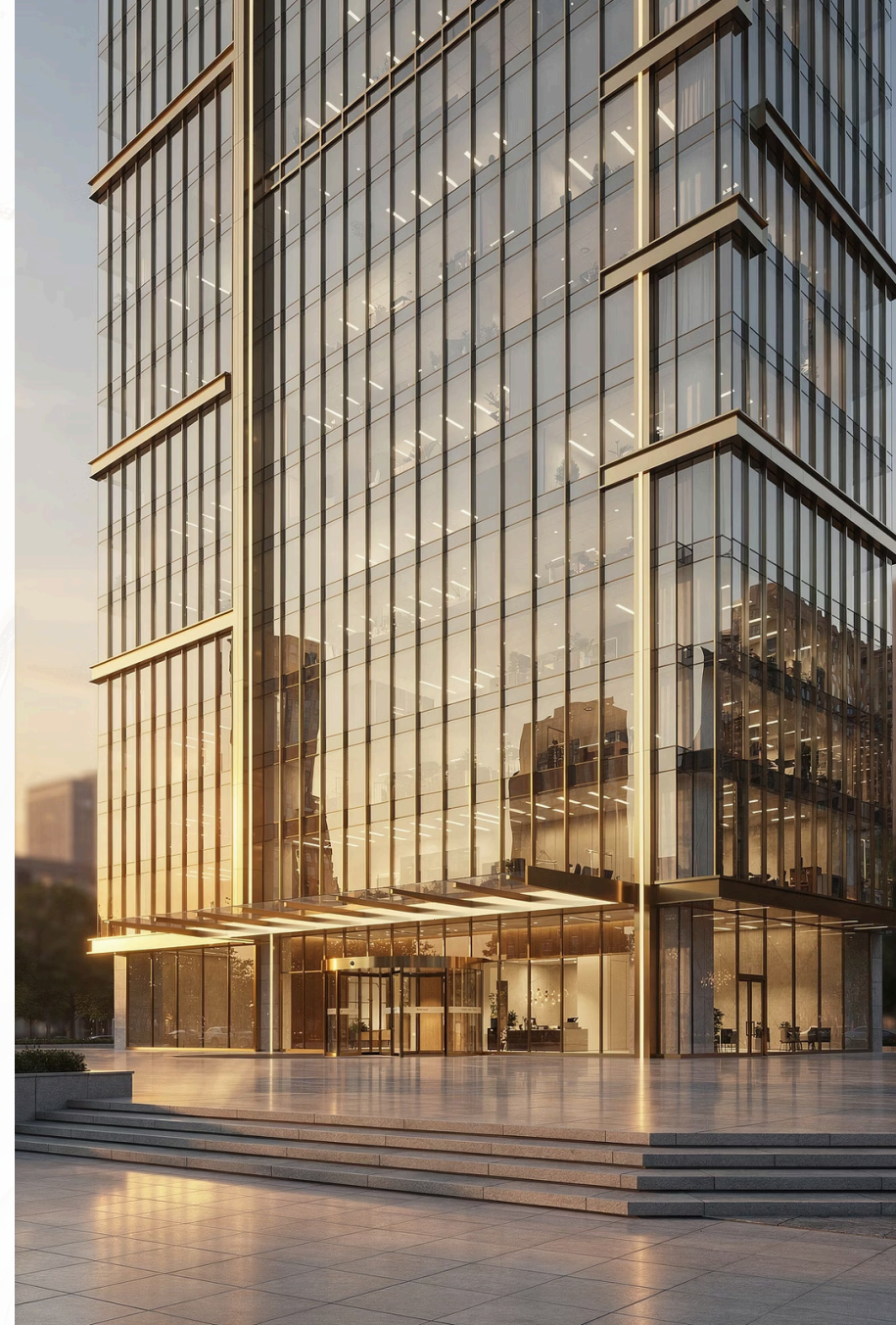
As part of ensuring you have access to trusted and experienced specialists when required, I would like to introduce you to Lawrence Matthew Young, an international wealth manager and financial planner working with expatriates across Southeast Asia.

Below is an overview of Lawrence's background, the firm through which regulated advice is conducted, and the structured planning process he follows.

# Holborn Assets

Holborn Assets is an established international financial services firm founded in 1998. The firm provides structured wealth management and financial planning services to private clients across multiple jurisdictions globally.

With offices spanning Europe, the Middle East, Africa, and Asia, Holborn serves expatriates, internationally mobile professionals, entrepreneurs, and high-net-worth individuals worldwide.



# Regulatory Framework and Professional Governance

All regulated financial advice and investment implementation is conducted through Holborn Assets. This ensures:

## **Robust Compliance Framework**

Professional  
governance and  
regulatory oversight

## **Institutional Support**

Institutional-grade  
operational support

## **Global Access**

Access to international  
financial institutions  
and custodians

## **Structured Processes**

Structured suitability  
and advisory processes

Clients therefore benefit from personalised financial planning supported by the infrastructure of a well-established international advisory firm.

# Expatriate Financial Advice Asia

Expatriate Financial Advice Asia is Lawrence's regional educational and advisory platform focused specifically on expatriates living in Southeast Asia.

It is important to clarify that this is not a separate advisory firm and does not replace Holborn Assets in any way. All regulated advice and implementation is conducted through Holborn Assets.

The reason Expatriate Financial Advice Asia exists is because Lawrence publishes a significant volume of educational articles and commentary specifically relevant to expatriates in Southeast Asia.

# Regional Educational Content

These articles frequently cover:

- Retirement planning for expatriates in Vietnam and neighbouring countries
- Cross-border tax considerations
- Multi-currency investment strategies
- Pension portability issues
- Estate and legacy planning across jurisdictions
- Behavioural finance and long-term investing principles

Because the Holborn Assets website is a global corporate platform, it would not be appropriate or efficient to publish large volumes of region-specific Southeast Asia content there. Much of this material would not be relevant to clients in Europe, the Middle East, or Africa.

Expat Financial Advice Asia therefore serves as a dedicated regional educational platform, allowing Lawrence to provide ongoing free guidance that is directly relevant to expatriates in this region whilst maintaining Holborn's global positioning.

**It is a marketing and educational platform only. All regulated financial advice is delivered through Holborn Assets.**

# The Jurisdictions We Use

A key element of international wealth structuring is jurisdiction selection.

For expatriates, it is often neither practical nor efficient to structure long-term savings or retirement planning within their temporary country of residence.

Depending on suitability and individual circumstances, solutions may be structured through well-established international financial jurisdictions such as:

## Isle of Man

Established financial centre with strong regulatory oversight

## Singapore

Leading Asian financial hub with robust investor protection

## Luxembourg

European centre for international investment structures

Among others.

# Why These Jurisdictions Matter

These jurisdictions are widely recognised for:

## Strong Regulatory Frameworks

Comprehensive oversight and governance standards

## Political and Economic Stability

Long-term security for international investments

## Investor Protection Standards

Established safeguards for client assets

## International Financial Infrastructure

Access to global markets and institutions

## Tax-Efficient Investment Environments

Structured to enhance long-term compounding

The objective is not tax avoidance, but **tax efficiency** — ensuring that long-term investments are structured in a way that reduces unnecessary tax leakage and enhances compounding over time, subject to the client's personal tax residency status.

# The Planning Process

Lawrence follows a structured, disciplined advisory process. This is not product-driven advice — it is **planning-led**.

# 1. Comprehensive Fact Find

Every engagement begins with a detailed financial fact find. This establishes:

- Current assets and liabilities
- Income and expenditure
- Existing pensions and investments
- Tax residency status
- Currency exposure
- Protection arrangements

This allows identification of both financial strengths and potential weaknesses.

## 2. Early Risk Assessment

A formal risk questionnaire is conducted at an early stage to determine:



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### **Appetite for Investment Risk**

Understanding your willingness to accept market fluctuations



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### **Capacity for Loss**

Assessing financial ability to withstand potential losses



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### **Emotional Tolerance to Volatility**

Evaluating psychological comfort with market movements



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### **Previous Investment Experience**

Reviewing your history with financial markets

Understanding risk tolerance early ensures that any proposed portfolio aligns with both financial reality and psychological comfort.

# 3. Timeline & Investment Structure

Once risk and current position are understood, planning moves to:

- Time horizon for investment
- Retirement age objectives
- Target capital goals
- Required income in retirement

We then establish how contributions will be structured:

## Monthly Savings Plans

Regular contributions building wealth over time

## Lump Sum Investments

Single capital deployment for immediate market exposure

Or a combination of both

Disposable income is carefully assessed to ensure sustainability without overcommitment.

# 4. Beneficiaries, Estate & Legacy Planning

Financial planning is not simply portfolio construction.

Where appropriate, beneficiary nominations are structured from the outset. This ensures that assets can transfer efficiently in the event of death, often avoiding unnecessary delays or cross-border complications.

This integrates:



## Estate Planning Considerations

Structured asset transfer strategies



## Trust-Based Solutions

Where appropriate for asset protection



## Intergenerational Wealth Transfer

Passing wealth to future generations



## Family Protection Planning

Safeguarding loved ones' financial security

The objective is to **build, protect, and ultimately pass on wealth efficiently** — not simply accumulate assets.

# About Lawrence Matthew Young

Lawrence has over 30 years of experience in financial services.

Earlier in his career, he worked within major global financial institutions trading substantial capital across equity, bond, and interbank markets. His background includes:

- Stockbroking
- Eurobond trading
- Interbank money broking
- Institutional capital markets

This institutional experience provides him with a deep understanding of how markets operate beneath the surface.

Today, he focuses exclusively on structured wealth management and long-term financial planning for expatriates across Southeast Asia.

# Advisory Philosophy

His advisory philosophy is based on:



## **Structure Over Speculation**

Disciplined planning rather than market timing



## **Long-Term Compounding**

Harnessing the power of time and consistent growth



## **Disciplined Asset Allocation**

Strategic portfolio construction aligned with objectives



## **Behavioural Control During Market Volatility**

Maintaining discipline when emotions run high



## **Ongoing Portfolio Review and Monitoring**

Continuous assessment and adjustment as needed

# Services Available

Clients introduced to Lawrence may benefit from guidance in:

**Retirement  
Planning**

**Long-Term Savings  
Strategies**

**Lump Sum  
Portfolio  
Construction**

**Pension Analysis  
and Portability**

**Trust and Estate  
Planning**

**Legacy and  
Succession  
Planning**

**Multi-Currency  
Portfolio  
Management**

**Family Protection  
Planning**

Each recommendation is based on a documented suitability process tailored to individual objectives.

# Why This Introduction Is Being Made

International financial planning can become complex, particularly for expatriates managing assets across borders.

Lawrence combines:

## Institutional-Level Market Experience

Three decades of professional financial markets expertise

## The Infrastructure of an International Advisory Firm

Holborn Assets' global platform and regulatory framework

## Regional Expertise in Southeast Asia

Deep understanding of expatriate challenges in the region

## Structured Planning and Governance

Disciplined, documented advisory processes

## Cross-Border Tax-Efficient Structuring

International solutions optimised for expatriate circumstances

If you feel it would be beneficial to review your current financial planning position, an initial conversation may provide useful clarity.

**There is no obligation** — simply an opportunity to assess whether structured international planning could improve long-term efficiency and outcomes.

# Next Steps

If you would like to proceed, I will arrange a direct introduction so that Lawrence can contact you to schedule an initial consultation at your convenience.

