Acumen Money

w: www.acumenmoney.com.au/
e: service@acumoney.com.au
t: 02 8005 1218

Advisers

Wai-Yee Chen t: 0425 304 302
(Wholesale and Commercial)

Maggie Leung t: 0404 004 708

Your Full Service Financial Adviser

Personalised and comprehensive solutions for your **unique needs**

With our pedigree in stockbroking, we apply our investment industry sophistication to the benefit of everyday Australians. We complete clients' picture of growing, managing and protecting their wealth and assets. Whether it be financing, investing, structuring or planning, you can entrust you and your family's full financial future with us.

- For your convenience, we provide comprehensive financial services
- We provide choices in lenders, and investment products
- We provide continuity of service and build long-term relationships with you, our client

Our Services

Details on pg 2

1. Stockbroking and Investment Advice
2. Financial Planning (incl. SMSF borrowing)
3. Insurances (Personal and Business Protection and Indemnity)
4. Loans (Residential, Commercial, Investments, Vehicles Etc.)
5. Loans (Business acquisitions, working capital, etc.)
6. Hedging, Gearing, Structured Products

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Our Service Details

Stockbroking and Investment Advice (1)	• Institutional-grade investment products to suit all risk profiles and investor types (including SMSFs) • Stockbroking and derivatives services, including structured products (for sophisticated investors only)
Financial Planning (incl. SMSF borrowing) (2)	• Plans for your wealth creation goals and objectives • Structuring, establishing and accounting of Trusts (SMSF, Service, Discretionary, Testamentary) and all entities
Insurances (Personal and Business Protection and Indemnity) (3)	• Initiating/reviewing Insurance covers to safeguard assets and purchases • For all personal, superfunds and business needs
Loans (Residential, Commercial, Investments, Vehicles Etc.) (4)	• Evaluating borrowing capacity and serviceability for new initiatives • Consolidating/refinancing of loans for improved repayments • Matching lenders to specific loan requirements or features, ranging from top-tier to private lenders.
Loans (Business acquisitions, working capital, etc.) (5)	• Bundling financing needs (for personal, business, property and working capital) and finding the best fit from various lenders • Consolidating/refinancing of loans for improved repayments or meeting specific business objectives
Hedging, Gearing, Structured Products (for Wholesale and Family Offices) (6)	• Protecting assets through hedging contracts for currency, interest rates and asset prices • Utilising margin lending • Creating tailored structured products to address specific risk management requirements

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About us

Acumen Money consists of a team of advisers and brokers with over 20 years experience in multidisciplinary financial services, and we have a longstanding track record of working closely with medical professionals and business professionals in particular.

We tailor our services to our client's needs, doing the heavy lifting and hand-holding so you are freed from the time-consuming process of loan searching and the administrative burden of loan application. Our unique value lies in our holistic mindset and ongoing client relationships. Pre or post settlement, our team continues to be available for our clients, not just in financing or re-financing but in their ongoing wealth creation needs.

Who We Are

Acumen Money is a licensed comprehensive financial services firm offering services of stockbroking, financial planning, and lending to clients.

Our Licensee, Acumen Investors headed and founded by Wai-Yee Chen, has been providing financial services to medical professionals, high net worth individuals and family offices for nearly thirty years.

Our group comprises a diverse team of advisors, brokers, and partners, with some members having provided advice or services in their specialised fields for more than two decades.

Specialist lender network

...and many more with attractive medical policies to suit your needs

Industry member

Accredited adviser

PPS MUTUAL
Accredited Adviser

Adviser Profile 2024

Wai-Yee Chen

Lead Adviser

Authorised Rep. No. 001005379;
Credit Rep. No. 548092

B. Comms. (Accounting), M. Fin. App., Cert IV Finance and Mortgage Broking

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Corporate Background

Wai-Yee Chen, a seasoned financial services expert, established and owns multiple comprehensive financial enterprises under her Australian Financial Services License. These businesses include Acumen Money, providing a range of financial services to the general public; ProsperaMed, catering to the requirements of medical professionals, and Acumen Investors, offering sophisticated investment options to wholesale investors and family offices.

Professional Background

As an Adviser, Wai-Yee has served high-net-worth clients for nearly thirty years, bringing hands-on experience in equities, derivatives stockbroking, and investments.

In recent years, she has expanded her services to include credit solutions.

Before establishing her own firms, Wai-Yee worked as an Adviser specialising in derivatives at Ord Minnett, ABN AMRO/RBS Morgans, and Credit Suisse First Boston. Her investment expertise and insights have been in high demand and were frequently featured on television networks such as CNBC, Sky News Business, and Ausbiz. Wai-Yee also contributed as a respected columnist for business publications like the Australian Financial Review and various investment magazines. Currently, she shares her insights through the firm's monthly AcuView.

Educational Qualifications

Qualified as a CPA, Wai-Yee holds degrees in Commerce (major in Accounting) and a Masters of Applied Finance from Macquarie University. Her postgraduate qualifications include a Diploma in Financial Planning and is FASEA qualified with Derivatives and Margin Lending Accreditation with the Australian Stock Exchange. Wai-Yee holds a Certificate IV in Finance and Mortgage Broking and is an accredited member of the FBAA.

Areas of expertise

Wai-Yee is a trusted personal adviser/banker to clients in Australia and globally. Her expertise lies in identifying, aligning, and recommending suitable structures, investments, and credit/financing options to address the comprehensive financial requirements of individuals, families, and businesses. This guidance aids clients in reaching their income goals and fulfilling their aspirations for wealth accumulation and asset protection.

Entrepreneurship and Commercial Experience

For almost 30 years, Wai-Yee's role as an investment advisor for high-net-worth clients has provided her with a deep understanding of various medical businesses.

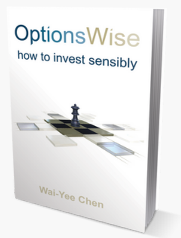
This exposure has granted her valuable insights into the medical sector and nurtured connections within the industry. These insights prove beneficial when advocating for medical clients with potential lenders and searching for suitable credit options.

Personal Information and Authorship

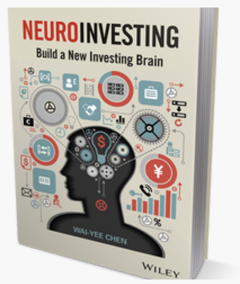
Wai-Yee actively participates and contributes to the finance and investment industry, through seminars organised with various industry Associations.

Additionally, Wai-Yee has authored two published investment books.

- *OptionsWise: How to invest Sensibly*, Oex Publishers, 2010



- *NeuroInvesting: Build a New Investing Brain*, Wiley, 2013



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Adviser Profile 2024

Maggie is authorised by Acumen Investors Pty Ltd to provide financial services advice as an authorised representative of Acumen Money.

Maggie Leung

Financial Planner

Authorised Rep. No. 00335057;

CFP®,SSA®, M.Int'l Bus, BAppFin

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Maggie is authorised by Acumen Investors Pty Ltd to provide financial services advice as an authorised representative of Acumen Money.

Professional Background

Maggie has an extensive track record of professional experience in financial services. She started her career with HSBC Bank in 2006 and has since amassed over ten years of experience as a financial planner with top-tier institutions like ABN AMRO/RBS/CIMB Morgans Financial and Commonwealth Bank. Maggie holds a Bachelor's Degree in Applied Finance, a Master's Degree in Business, and an advanced diploma in financial planning.

She is a Certified Financial Planner (CFP®) and a SMSF Specialist Advisor (SSA®).

Areas of expertise

Maggie's primary expertise is to assist clients in optimising their financial well-being; ensuring their financial affairs are both well-managed and aligned with their objectives. As a specialist in financial planning, she acknowledges the trust clients place in her as they navigate their life journeys, and the significance of client education and simplifying complex financial matters and concepts to ensure their comprehensive understanding.

Maggie excels in identifying clients' core values and leveraging those insights to establish short, medium, and long-term financial goals, providing personalised financial plans tailored to each client's unique circumstance.

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Educational Qualifications

EDUCATION:

- 2012 Advanced Diploma of Financial Services (Financial Planning) - Kaplan Professional
- 2011 Diploma of Financial Services (Financial Planning) - Kaplan Professional
- 2005 Master of International Business - Macquarie University
- 2003 Bachelor of Applied Finance - Macquarie University

CERTIFICATIONS:

- 2023 Financial Adviser Exam
- 2023 Ethics and Professionalism in Financial Advice
- 2017 Foreign Exchange Accreditation Program- Stockbrokers And Financial Advisers Association
- 2016 Self Managed Super Fund Specialist Accreditation Program (SMSF) - SMSF Association of Australia
- 2014 CFP Certified Financial Planning Certification Program (CFP) - Financial Planning Association of Australia 2010 Margin Lending Accreditation Program – Stockbrokers Association of Australia
- 2010 Margin Lending Accreditation Program - Stockbrokers Association of Australia
- 2009 ASX Accredited Derivatives Adviser Level 2 (ADA2) - Kaplan Professional
- 2008 ASX Accredited Derivatives Adviser Level 1 (ADA1) - Kaplan Professional

PROFESSIONAL ASSOCIATIONS:

- Certified Financial Planner (CFP®) - Financial Planning Association of Australia Self Managed Super Fund Specialist Advisor (SSA™) - SMSF Association

Personal Information

Maggie had a career break in 2017 to start a family. She is now a proud mum to a daughter and son and had since returned to financial planning and assisting clients with their financial future in 2024.