

Lasting Wealth For A Prosperous Future

只有长久稳固的财富，才能成就丰盛未来



Introduction

简介



We want our clients and their wealth to grow with us. Our ability to meet our clients' needs explains our longevity in the industry.



Halena Ng
Chairman and Chief Executive Officer

我们希望客户和他们的财富能与我们一起成长。晋裕能够在这个行业立足并长久发展证明我们有能力满足客户的需求。

吴婉儿
董事会主席兼行政总裁



Harris Fraser Group

The Harris Fraser Group provides wealth and investment management services.

The Harris Fraser Group's mission is to be a trusted wealth and investment management partner for their clients. The team of experts provides bespoke financial advice backed by thorough research to achieve clients' financial goals. The Group's extensive and diversified services go beyond traditional financial offerings.

晋裕集团

晋裕集团是一家财富投资管理公司。

晋裕的使命是成为客户最值得信赖的财富和投资管理的合作伙伴。晋裕的专家团队能为客户提供量身定做的理财建议，通过深入的研究来实现他们在不同阶段的财务目标。晋裕可提供广泛及多元化金融服务，远远超越了传统金融机构所能涉及的领域。



Harris Fraser Elite

Catering to both high net worth individuals and corporate clients, Harris Fraser Elite specialises in private bank advisory, wealth and portfolio management services, estate and succession planning, and Corporate Finance.

Hand-picked for their impeccable investment knowledge, Harris Fraser Elite's Relationship Managers provide world-class client services.

晋裕私人理财

晋裕私人理财专注于私人银行策划、投资组合及财富管理，遗产和传承规划以及企业融资服务。我们的服务既面向高净值个人、家族办公室，也面向企业客户。

晋裕私人理财团队的客户经理均经过层层遴选，拥有渊博且专业的投资知识，为客户提供专业、独到的理财资讯及投资策略。



Mason Group

In 2018, Harris Fraser Group became a subsidiary of Mason Group Holdings Limited (MGHL). MGHL is a Hong Kong-based, listed conglomerate that offers various health and wealth solutions.

Mason Group Holdings Limited ("MGHL") is a Hong Kong-based, listed conglomerate offering a variety of health and wealth solutions. The collective vision of Mason Group is to build and nurture a Global Financial Ecosystem with a fully integrated Financial Platform that offers clients wealth and health services combined with unique value-added services that go beyond the scope and scale of what clients have come to expect from traditional financial services.

茂宸集团

2018年，晋裕集团成为茂宸集团的主要投资管理部门和主要服务分销商。

茂宸集团控股有限公司（“茂宸集团”）为一所香港上市的大型综合性金融集团，提供多元化的健康及财富管理解决方案服务。整个茂宸集团各业务团队的共同愿景是建立和培养一个整合医疗保健及金融平台的「大健康+金融」生态系统，为我们的企业及个人客户提供独特的增值服务和财富与健康的解决方案，超出其它的传统金融服务范围和规模。



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◆◆
Harris Fraser is a pioneer in wealth management in Hong Kong. We have invaluable experience.

◆◆
Andy Lam
Managing Director, Investment Research

晋裕集团是香港金融行业的先驱之一。我们在金融板块积累了很多的经验和专业知识。

林伟雄
投资研究部董事总经理



What Sets Us Apart

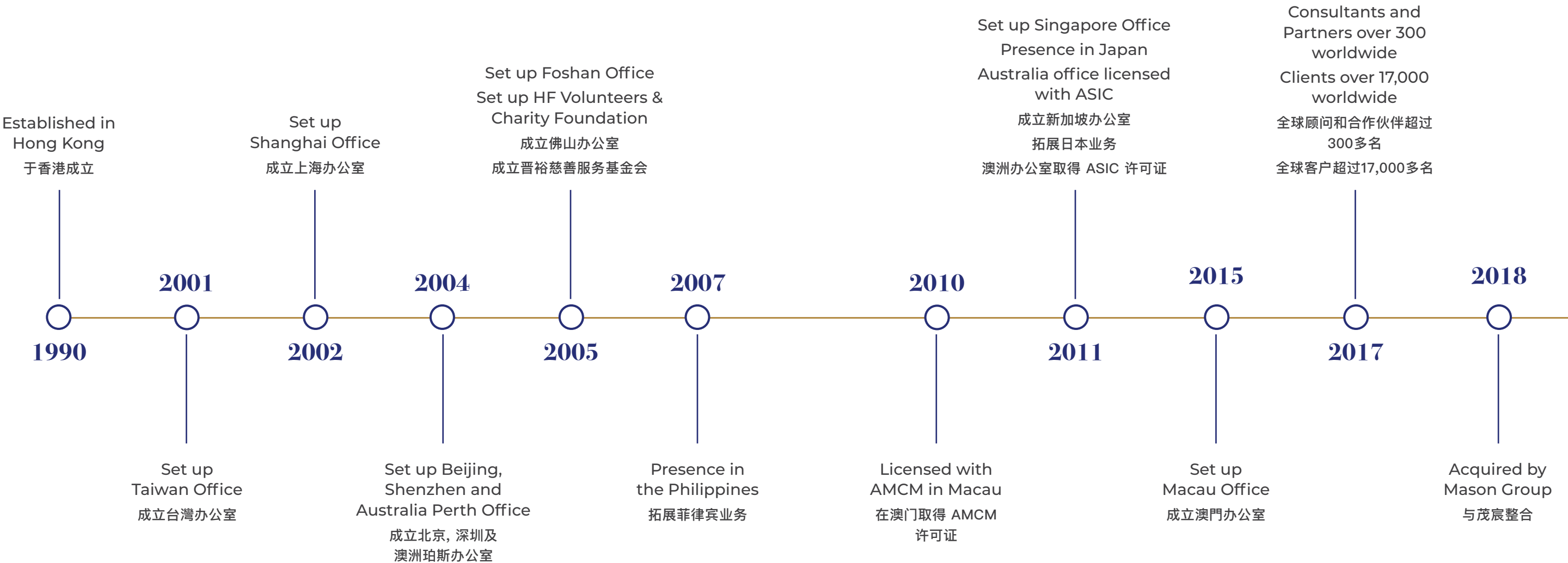
晋裕的与众不同

History 历史

Founded in 1990, Harris Fraser has expertly navigated through major global financial crises and local economic fluctuations for decades while remaining steadfast to our goal of preserving and growing clients' wealth.

Harris Fraser has grown stronger than ever, expanding our global network to a Pan-Asian footprint.

晋裕集团成立于1990年，积极为客户提供值得信赖的咨询服务和财富管理解决方案。其稳健的营运模式已保持了超过四分之一世纪之久，即使面对多次全球重大金融危机和当地经济波动，晋裕依然泰然自若，从容应对。凭借卓越的服务声誉，晋裕集团已将其业务网络扩展到了泛亚洲地区，与数以百计投资专业人士和服务机构建立长远的精诚合作。



Values 价值观



CREDIBILITY

Harris Fraser has the ability and willingness to continuously deliver on our promises

Harris Fraser is licensed and regulated by the Securities and Futures Commission in Hong Kong (Type 1, 4, and 9). Harris Fraser and HF Partners are members of the Professional Insurance Brokers Association (PIBA) and registered as Mandatory Provident Fund (MPF) Intermediaries.

Here at Harris Fraser, we have successfully managed our clients' wealth and financial stability through a range of local and global economic challenges.

信誉

晋裕集团有能力并且愿意继续履行我们的承诺。

晋裕(国际)有限公司于1991年获香港证券及期货事务监察委员会(SFC)发牌及规管，1996年晋裕(香港)有限公司是香港专业保险经纪协会(PIBA)会员，且已在2000年注册为强制性公积金(MPF)中介人。

尽管在过去香港曾经历全球金融危机和本地经济挑战，晋裕集团成功令其客户的财富和财政能保持稳定，同时也为客户带来持续的财富增值。



INTEGRITY

Our integrity is demonstrated to clients through every interaction

At Harris Fraser, we pride ourselves on our impeccable, world-class service. Our clients are treated with care, respect and attentiveness throughout their financial journey. We take the time to listen and understand our client's priorities and we only provide clients with relevant advice that achieve their goals.

诚信

晋裕的诚信体现在与客户的每一次互动中。

我们为晋裕世界级的服务而感到自豪。在整个理财过程中，晋裕的客户总能够得到无微不至的关怀、尊重和关注。晋裕倾听并理解客户的优先要务，向客户提供有助于实现独特人生目标的建议。



KNOWLEDGE

At Harris Fraser we believe in investing in knowledge and sharing its benefit with clients

Our solutions are well thought-out with a history of positive results. But that doesn't stop us from building on them and seeking out new possibilities and innovative solutions in order to achieve greater success for our clients going forward.

知识

晋裕深信只有不断投放资源发展专业知识才能坚持专业领航。而知识的最大价值在于能与人分享和灵活运用。

我们为客户提供的解决方案是经过反覆思量并具有历史认证的，但这不代表我们会因此而满足。我们会不断自我检讨更新，提供创新的，有可能实现的解决方案，与我们的客户一同达成目标和取得更大的成果。



UNDERSTANDING

We develop a strong understanding of business and people so we can work better together.

It is not enough for us to 'know' something. We need to understand it. We are fueled by the goal to adopt a learning approach and seek to understand more. Our business and our clients thrive under our philosophy as we continue to develop financial and wealth management solutions and deliver the best results regardless of market volatility.

了解

晋裕相信，只有我们对业务和客户有深刻的理解及了解才能有长远的合作。

对业务的要求我们不能只是了解，而是要精通。我们的目标是能不断学习新知识并且总是试图寻求更好的理解。此精神使晋裕能够不惧怕市场波动而继续制定金融和财富管理解决方案，为客户提供最好的建议。



PIONEERING

At Harris Fraser, we are pioneers in financial and wealth management solutions

Our pioneering spirit drives us to go beyond traditional financial services. We provide solutions that range from low-risk fixed-income financial instruments to high-return investment products. To diversify our clients' investment portfolios, we offer private banking advisory, asset protection and estate planning, trust services, tax planning, life and general insurance, as well as overseas property investment.

开拓进取

晋裕是金融和财富管理解决方案的先驱。

我们的开拓精神推动我们能超越传统的金融服务。我们的服务范围从低风险的固定收益金融工具延伸到高回报的投资产品。为了使我们的客户能实现投资组合多元化，我们提供私人银行咨询，资产保护及传承规划，信托服务，税务规划，人寿与一般保险以及海外房产投资。



Corporate Social Responsibility

企业社会责任

We recognise our good fortune and believe in giving back to the world community. The Harris Fraser Volunteers and Charity Foundation was set up in 2005 and tasked with helping the poorest of the poor.

Harris Fraser Volunteers & Charity Foundation has built a series of schools in China, setup facilities and medical clinics in various African countries, provided medical support to children in North Korea and Myanmar, and sponsored volunteers to build aids hospices in Thailand and Cambodia.

晋裕幸得客户的长期支持，深信回馈社会为企业不可或缺之责任。晋裕志愿慈善服务基金会于2005年成立，宗旨为“助弱扶贫”。我们曾于内地兴办学校；曾于非洲不同国家，如安哥拉共和国、布基纳法索、刚果民主共和国等地办学、协助建厂并兴建医疗设施；我们曾为朝鲜的儿童提供医疗支持；我们曾组织义工前往泰国及柬埔寨，探视麻风病者并提供善终医疗设施，该基金会还为委内瑞拉移民和哥伦比亚，厄瓜多尔和玻利维亚的难民提供食品和医疗支援。



Leadership

晋裕集团领导层



It's so important to build strong relationship bonds with our clients, business partners and employees. These bonds are all built on trust. Without that, you can't do anything.



Clare Lau
Group Director

与客户、业务合作伙伴和员工建立家人般的纽带关系是非常重要的，而这纽带关系全都构建于信赖的基础上。没有信赖，您什么都做不了。

刘端梅
集团董事



Halena Ng Chairman and Chief Executive Officer

吴婉儿
董事会主席兼
行政总裁

Halena began her working career with the Bank of New South Wales/ Commercial Bank of Australia in New Zealand in the early 1980s. She moved to Hong Kong in 1987 and became the first returned Chinese woman to join the Wealth Management industry, and the first Chinese person to introduce ILAS regular savings products using the U.K. 'Qualifying Policy' concept. In 1990, Halena founded Harris Fraser Group. It was one of the first local Wealth Management companies set up in Hong Kong with clientele across the Asia-Pacific region. Under her directorship, the Group has successfully expanded to Taiwan and Singapore, and the company also extended its services to cover tax planning and trust services.

Halena continues to play a very active role in the workings of Harris Fraser Group. In 2000, the Group became the first Wealth Management company in Hong Kong to be granted a Securities & Futures Commission license to offer online unit trust trading. With Halena's extensive contribution to the industry, she has been on the Executive Committee for the Professional Insurance Brokers Association (PIBA) since 2001 and was the Chairman of the Investment Linked Sub-Committee for fifteen years from 2003. In 1999, the International Who's Who of Professionals selected Halena to be an honorary member. To give back to the community, Halena set up the Harris Fraser Volunteers & Charity Foundation in 2005. Its aim is to help 'the poorest of the poor'.

In 2018, Mason Group announced the acquisition of Harris Fraser Group in order to expand its customer base and asset management products development capability. Halena Ng remains Chairman and Chief Executive Officer of Harris Fraser Group guiding it forward into a brighter future.

吴婉儿女士于80年代初大学毕业后，在新西兰新南威尔士银行/澳大利亚商业银行开展了她的职业生涯。她于1987年回到香港，是当年首位加入财富管理行业的归国华人女性，也是首位使用英国“资格政策”概念推广投连险（ILAS）产品的华人。

吴婉儿女士于1990年创立晋裕集团，是香港最早成立的本土财富管理企业之一，客户遍布亚太地区。多年来，集团业务成功拓展至台湾和新加坡等多个地区，并将服务范围扩展至税务规划、企业及信托服务等多个专业领域。

吴婉儿女士在晋裕集团的业务中一直发挥着非常积极的作用。2000年，晋裕集团成为全香港首家获发证券及期货事务监察委员会牌照、被授权提供网上单位信托交易平台的财富管理企业。

鉴于吴婉儿女士对保险业的卓越贡献，她自2001年起担任香港专业保险经纪协会(PIBA)执行委员会委员，并自2003年起担任了十五年的投资小组委员会主席。

于1999年，吴婉儿女士获得由国际专业名人录评选为其荣誉会员。吴婉儿女士也致力回馈社会，她在2005年成立了晋裕慈善服务基金会，抱持「助弱扶贫」的宗旨。

2017年，茂宸集团宣布收购晋裕集团。通过双方各自的市场优势与独特能力的融合，使得茂宸集团的业务发展与客户基础，以至资产管理产品的开发能力能够得到进一步拓展。目前吴婉儿女士仍然担任晋裕集团的董事长兼首席执行官。



Clare Lau Group Director

刘端梅 集团董事

Clare has been part of the senior management of Harris Fraser Group since the company started in 1990. After some years in the banking industry with Royal Bank of Canada and other financial advisory firms in Toronto, Clare returned to Hong Kong in the early 90s. Within a few short years, after the company began in Hong Kong, Clare successfully established her client base and further extended her business into Mainland China. In 1994, Clare was one of the very first to introduce financial planning, outbound investment and trust service to the expatriate market in Beijing when wealth management and asset allocation were still new in China. In 2005, Clare played a key role in expanding Harris Fraser's business operations to Shenzhen and Foshan in Guangdong Province.

In the last 3 decades, Clare's leadership has revolutionised Harris Fraser in the Far East - from the original B-2-C investment-linked business model to the later B-2-B model for broader wealth and portfolio management services. Harris Fraser now works with hundreds of professional advisors and business partners to offer clients insurance, investment, and wealth management services. This extensive business partner network is continually expanding in coverage across the panpacific region. As the HNWl population continues to grow globally, so do their service needs and expectations; Clare takes the lead to develop a new service line which provides a full suite of Private Wealth Management services for prestige clients, family offices and corporate clients.

Clare is a Chartered Wealth Manager. She holds a Bachelor's degree with a major in Finance and a minor in International Business from the University of Ottawa..

自晋裕集团于1990年成立以来，刘端梅女士一直担任集团的高级管理要职。

刘端梅女士的职业生涯始于加拿大多伦多银行业务，她先后于加拿大皇家银行和其他金融公司任职。其后刘端梅女士于90年代初回到香港，短短几年，她不但成功为香港地区业务建立了庞大的客户群基础，业务更延伸到中国内地。1994年中国的财富管理和资产配置仍处于初起阶段，刘端梅女士便是其中一位最早于北京将财务规划，境外投资和信托业务拓展至外籍人士市场的专业人士，其后业务更于2005年扩展到广东省的佛山和深圳。

在过去三十年，刘端梅女士一直致力于推动发展晋裕集团在远东的业务。她领导的财富和投资管理服务，从最初以商对客（B2C）模式为主的投资相关业务发展至现时更广阔的的企业对企业（B2B）的营运模式。现时与晋裕集团合作的专业顾问和业务合作伙伴达数百名，分别为客户提供保险、投资和财富管理多等元化服务。这个广泛的业务合作伙伴网络仍然于泛太平洋地区持续扩张。

随着全球富裕人士的数目持续增长，相应的财富管理服务和期望也同步上升；在刘端梅女士的带领下集团成立了一条新的服务团队，专注为尊贵的客户提供全面的私人财富管理服务，对象也包括家庭办公室和企业客户。

刘端梅女士认为企业应该以人为本，每个企业都应该重视员工，善待他们，培养他们的技能和事业。另一方面，企业也应该提供以客为本的服务，为客户建议量身定制的方案。与此同时，刘端梅女士愿与更多具透明业务的合作伙伴和服务商共同拓展商机，并在互惠互利及具有清晰的期望下建立长期关系。

刘端梅女士经常乐意在公开场合中分享她的经验和商业想法，她于佛山女企业家、宝马富裕客户和中小企业商会都是一位很受欢迎的演讲者。

刘端梅女士是特许财富经理，她拥有渥太华大学金融学学士学位及国际商务学士学位。



Andy Lam Managing Director, Investment Research

林伟雄 投资研究部 董事总经理

With more than 25 years of extensive banking and financial advisory experience, Andy is a key member of the senior management team at Harris Fraser. Since joining the company in 2000 Andy has provided investment and portfolio advice to private clients and corporate employees. He is also involved in business development and strategic planning.

Andy often speaks at public seminars and was a guest lecturer at the University of Hong Kong. He currently teaches investment courses at ET Business College. He is frequently interviewed by the media and regularly publishes market commentary articles.

Prior to joining Harris Fraser, Andy gained extensive experience in the areas of research, private trusts and banking, bonds and securities, dealing with financial institutions such as Bank of America, Morgan Stanley, Reserve Bank of New Zealand and DF Mainland Securities Limited. Andy has a Bachelor's degree in Banking from the Hong Kong Polytechnic University and a Master's degree in International Business from the University of Auckland in New Zealand. Andy received the iFAST Wealth Advisers Awards' Individual Award in 2014 and 2017.

林伟雄先生为晋裕高级管理团队的关键成员，他拥有逾二十五年丰富的银行和金融投资经验。自2000年加入集团以来，林伟雄先生一直在为私人客户和企业员工提供投资组合建议，并积极参与集团业务发展和战略规划。

林伟雄先生经常在公开研讨会上演讲，并曾担任香港大学客座讲师。目前他在经济商学院教授投资课程。此外，林伟雄先生还经常接受各大媒体访问，且定期发表市场评论文章。

在加入晋裕集团前，林伟雄先生在金融研究、私人信托及银行、债券及证券等领域积累了丰富的经验，曾在美国银行、摩根士丹利、新西兰储备银行及DF Mainland证券有限公司等多家金融机构任职。林伟雄先生拥有香港理工大学商业学（主修银行服务）学士学位和新西兰奥克兰大学国际商务硕士学位，亦曾于2014年和2017年两度获得「奕丰财富顾问」个人荣誉奖项。

Our Services

我们的服务



Harris Fraser Group is the most trusted partner in wealth management. The Group has been in business and has had very consistent performance since the 1990s. For that it is very precious.



Philip Lau
Mason Group Managing Director and Chief Executive of Global Wealth Management

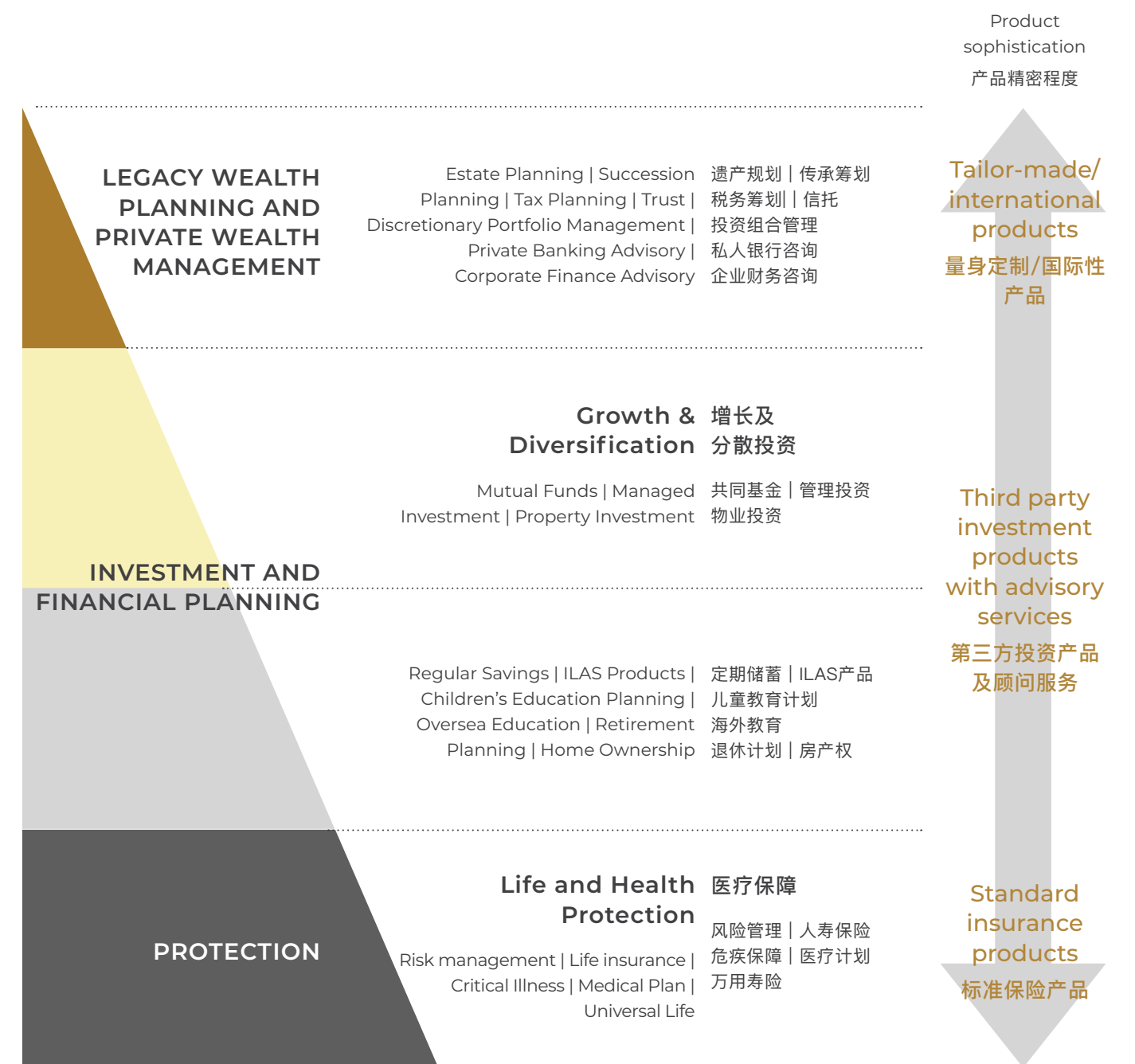
晋裕集团是您在财富管理领域里最值得信赖的合作伙伴。集团创业于90年代，一直有非常稳定的表现。这是十分难能可贵的。

刘卓衡
茂宸集团董事总经理及
环球财富管理总裁

Harris Fraser works with a full spectrum of investors including high net worth individuals, institutional, retail and mass market investors, providing a range of financial services. Our professional teams provide financial and planning strategies and complete integrated wealth advisory solutions. With support from Mason Group, we also offer Corporate Finance solutions to corporate clients and enterprises.

晋裕集团面向各类投资者，包括高净值人士、机构投资者和大众市场投资者，提供各种金融产品。

晋裕的专业团队有能力为高净值人士、富裕客户以及富裕家庭拟定包括金融和规划策略在内的投资计划，并提供完整的综合财富咨询解决方案。透过与茂宸集团的合作，我们能够为企业和公司客户提供企业融资和上市服务。



Life and Health Protection

医疗保障

Nothing is more important than life. We understand how important it is to help our clients to insure this asset.

Our clients' families may depend on their financial support for a good standard of living, which makes insurance is especially important to those starting a family. Insurance means people who matter most in their life can be protected from financial hardship should the unexpected happen.

Life doesn't always go as planned, and a lump sum death benefit can secure the financial future of clients' children and protect their standard of living.

Life and Health Protection Plans can provide individuals with a safety net and are critical to any financial plan.

晋裕深知没有什么比生命更重要。帮助客户为这笔最大的资产投保是有意义的。晋裕也明白，客户的家庭可能会依赖他们的经济支持来维持良好的生活水平，因此晋裕建议客户，一旦他们开始组建家庭，保险就显得尤为重要。这意味着，如果意外发生，那些在生活中最重要的人可能会免于经济困境。

晋裕知道生活并不总是如我们所期望的那样，而透过保险可以为晋裕客户的家庭提供未来的经济支持，并保障他们的生活水平。

当出现风险时，人寿和医疗保障计划可以为个人提供安全保障，这才是任何财务计划的关键因素。

Life Insurance

TERM LIFE INSURANCE

Term Life insurance is a common, cost-effective policy with a comparatively low, age-dependent premium. Clients are covered as long as they pay the premium. Clients' beneficiaries receive benefits upon the death of the insured.

WHOLE LIFE OR ENDOWMENT PLAN

An Endowment Plan is a life insurance policy that combines savings and a death benefit. Part of the premium forms a cash reserve to be collected if the client surrenders the policy. If the insured person dies, the beneficiaries receive the death benefit.

UNIVERSAL LIFE POLICY

Universal Life is a flexible, premium life insurance policy that can help high net worth individuals grow, preserve and transfer their wealth to the next generation. The amount of premium varies. Clients can also modify the death benefit amount while the policy is in force.

Health Protection

To take care of the healthcare needs of our clients and their families at every life stage, we partner with multiple insurance companies to provide various illness and medical protection plans

CRITICAL ILLNESS

A Critical Illness Plan is a benefit issued to the insured person when they are still alive to deal with a range of illnesses. The benefit is paid after medical proof is provided. If the insured person passes away, the death benefit is given to beneficiaries.

MEDICAL PLAN

There is a wide range of Medical Plans, from affordable to high end. The latter can offer a protection limit of more than USD6 million over a lifetime.

人寿保险

定期寿险

由于保费金额较低且具有成本效益，定期寿险广受欢迎。有关保费金额主要取决于投保人年龄。只要您支付保费，您即会受保，若您不幸身故，您指定的受益人将会获得赔偿金。

终身保险或储蓄计划

养老储蓄计划通常涵盖整个生命周期。与定期寿险相比，养老储蓄计划将身故赔偿与储蓄计划相结合，客户所支付的部份保费将变成了现金价值，如客户放弃保单，客户将获得现金价值，而当客户身故时，保单受益人则将会得到客户的身故赔偿。养老储蓄计划的保费通常在保单期限内维持不变。

万用寿险

万用寿险为灵活保费寿险，可以帮助高资产净值客户增长、保存并将财富转移给下一代。高资产净值客户可以利用累计储蓄的一部分来支付保费，以降低保费成本。在保险生效期间，您还可以增加或降低身故赔偿金额。在普遍情况下，第一年的储蓄会有保证回报率，而全期保单则会有最低回报率保证。

医疗保障

晋裕与多家保险公司合作，提供不同的重大危疾和医疗保障计划，以满足客户及其家人在生命各个阶段的医疗需求。

危疾保障

危疾保障计划有别于人寿保险，投保人于尚未身故前即可获得赔偿。危疾保障计划涵盖了各种危疾，保险公司在收到持有执照医生的证明，证明投保人患上有关危疾后，保险公司将支付投保人对应的赔偿。如果被投保人不幸过世，保险公司将向保单受益人支付身故赔偿。

医疗计划

医疗计划种类繁多，从基本的医疗计划至高端医疗计划均有。就高端医疗保险计划，其保障限额可高于600万美元。



Investment and Financial Planning

投资与金融计划

Harris Fraser knows our clients have different income and financial goals at different stages of their lives.

Knowing how to invest and effectively managing your portfolio or assets become important parts of your financial planning. We help you keep up with your plans to achieve your financial goals.

晋裕了解客户在人生的不同阶段有不同的收入和目标。

了解如何投资和有效管理您的投资组合或资产是财务规划的重要组成部分。我们不仅能帮助您策划各种方案，并能跟上计划助您实现财务目标。

Regular Savings

At Harris Fraser we offer a number of Regular Savings Plans that provide our clients and their loved ones with financial security in the future. The plans that we offer can address a number of concerns and challenges that most of our clients have, whether that's savings for retirement, children's education, or for a rainy day.

储蓄计划

晋裕可以提供一系列的储蓄计划，为客户和他们所爱的人在未来能有一定的经济保障，使他们安心。晋裕所提供的储蓄计划可以解决大多数客户所面临的问题和挑战，当中包括退休保障、子女教育基金或备用金以备不时之需。

Lump Sum Investment

We know that many investors may find it difficult to manage their own investments. Harris Fraser allows our clients to create and access a diversified investment portfolio managed by world-class fund managers to gain reasonable risk-adjusted returns and help them meet their various long-term financial goals.

互惠基金投资

晋裕深知，许多投资者可能会觉得进行投资和管理投资是比较困难的一件事。晋裕让我们的客户能接触并创建一个由世界级基金经理管理的互惠基金组合，不仅获得风险调整并享有强劲回报，帮助客户实现各种长期财务目标。

Managed Investment Solutions

Managed Investment Solutions can be a great option for clients looking to streamline the investment process. With Managed Investment Solutions, the portfolio manager carefully selects a broad range of investments for diversification and combines them into one customised, convenient investment product.

投资管理解决方案

对于希望简化投资流程的投资者来说，全权委托解决方案是一个很好的选择。投资组合经理利用投资管理解决方案，精心选择大量合理的投资组合，并将其组合成一个量身定制的产品。此一站式投资方式不仅便捷个性化且具有多样性分散投资的功能而减低其投资风险。

ILAS Products

Insurance-Linked Assurance Scheme (ILAS) products are designed for clients who are prepared for long-term investment, who have the dual objective of investment and estate planning, who intend and are able to pay the premiums for the whole of the policy term, and who understand that their death benefits are subject to investment risks.

ILAS投连险产品

投资保险计划（ILAS）产品专为准备长期投资，具有投资和遗产规划双重目标的客户而设计，因为与投资有关的人寿保险计划是同时含有投资及保险成分（包括向第三方受益人支付身故赔偿）的组合式产品。参与此计划的客户需要了解到他们是要支付整个保单期限，而潜在投资回报会因计划内的收费有所调整，遗产亦有可能因受到不同的投资风险而有所影响。



Overseas Property Investment

海外房地产投资

Harris Fraser connects with reputable international property developers to provide our clients with the best overseas property investment opportunities.

Within carefully considered markets, investment in real estate has a well-deserved reputation for combining stability with the potential for excellent yields and returns, particularly over the long-term, where it often enjoys far less price fluctuation than other alternative investments. The stability of property makes it a compelling choice around which to build a strong and stable investment portfolio.

在诸多成熟的投资市场当中，房地产市场将投资稳定性与强劲的投资回报潜力于一身，故享有当之无愧的声誉。尤其是从长期角度，房地产投资的价格波动往往比其他另类投资小得多。房地产的稳定性使其成为构建强大而稳定的投资组合的理想资产类别。

综观经济层面，创建多样化的投资组合无疑是合理选择。房地产能够创造机会、提供回报和一定程度的可靠性，因此就降低投资组合风险而论，房地产被认为是至佳的资产投资选择。

晋裕与国际知名的房地产开发商保持联系，为客户提供海外房地产投资机会。



Healthcare Services

医疗保健服务

Health Management and Solutions 健康管理解决方案

We apply the wealth management model to the healthcare sector to provide healthcare management solutions for children and adults. With our partnership with Pangenia, a leading professional molecular diagnostics (MDx) group in Hong Kong, we provide healthcare planning, critical illness solutions and services that deal with genetic inheritance.

晉裕將財富管理模式應用於健康護理行業，為兒童和成人提供醫療保健管理方案。晉裕與領先的專業分子診斷 (MDX) 集團新亞生物科技有限公司攜手合作，提供醫療保健計劃，危疾風險管理和遺傳基因控制等服務。



Other Financial Advisory Services

其他金融咨询服务

Our experts provide specialised and innovative financial advisory services to help clients achieve their lifetime goals and meet their ongoing needs.

晋裕的金融咨询专家通过创新解决方案为客户提供专业化金融咨询服务。晋裕的财富规划服务旨在帮助客户实现他们的人生目标 and 需求，并履行他们的持续义务。



Immigration Services 移民服务

Harris Fraser maintains good relationships with professional immigration consultants. We can provide immigration advice based on our clients' needs. Given immigration regulations change rapidly, high quality immigration services are essential.

晋裕服务范围相当广泛，一直与专业的移民顾问公司保持良好合作关系。应各客户的喜好及条件，提供合适的移民方案意见。近年移民条例瞬息万变，专业移民咨询及安排等服务已成为不可或缺的一部分。晋裕致力让客人在移民安排及适应新环境方面得到高质量的顾问服务。



Overseas Education 海外教育

To meet the education needs of the next generation, international study has become highly desirable. Harris Fraser not only takes care of clients' related financial needs, but can assist in the preparation, application process and logistics related to studying abroad.

为配合下一代挚爱的教育需求，海外升学已成为其中一个热门计划之一；晋裕除照顾客户相关的教育基金理财计划外，同时亦会协助为客户下一代挚爱在海外升学的准备，提供从考试至选校的教育咨询服务，以至安排当地住宿等事宜，晋裕尽力简化繁复的申请过程，令海外升学变得轻松，让下一代更容易获得留学体验。



MPF Advisory 强积金咨询

As a registered MPF Intermediary, Harris Fraser caters to the pension needs of both employers and employees. We work with clients to assess their financial situation and can recommend the most suitable MPF providers and tailor each client's pension package to their specific requirements to maximise benefits and minimise risk.

作为本地的注册强积金中介机构，晋裕同时照顾到雇主及雇员的退休金需要。晋裕每位客户的退休金方案都是因应其个别要求而度身订造，而在管理的过程中，晋裕亦相当重视客户服务。晋裕会与客户共同评核他们的财务状况，从而推荐最合适的强积金服务供应商，务求让客户得到最大的利益，同时将风险减到最低。



Private Wealth Management 私人财富管理

Harris Fraser Elite 晋裕尊尚私人理财

Harris Fraser Elite is our dedicated client relationship team. It caters to high net worth individuals and corporate clients looking for first-rate services in private banking advisory, wealth and portfolio management services, estate and succession planning.

Through Harris Fraser Elite's network and resources, our clients can access niche investment opportunities and global markets easily. Mason Group Capital Limited also provides our clients with ample resources and solutions.

Key services include:

晋裕尊尚私人理财的主要服务包括:

Discretionary Investment Management and Private Banking Advisory

Harris Fraser Elite's Discretionary Investment Management caters to high net worth individuals and family offices. We understand that the increasing pace and complexity of global financial markets present a host of challenges for investors trying to manage their portfolios. As such, we invest and manage assets on our clients' behalf with the help of our unique network of experts and business partners in order to maintain and grow their wealth.

Clients' diversified, discretionary portfolio may incorporate a mix of Harris Fraser solutions or third-party products across the spectrum of asset classes and include developed or emerging market fixed income and equities, as well as alternative investments such as discretionary hedge fund portfolios and advisory hedge portfolios or real estate. Clients can choose their portfolios to be managed by Harris Fraser In-house Discretionary Solutions, or a dedicated Relationship Manager, or by using an External Asset Management (EAM) model with one of our preferred private banks.

全权委托投资管理和私人银行顾问

晋裕私人理财的全权投资管理和私人银行咨询服务迎合高净值个人、家族办公室和企业客户。我们知道，全球金融市场的增长速度和复杂性给试图管理其投资组合的投资者带来了诸多挑战。在我们独特的专家网络和业务合作伙伴的帮助下让我们代表客户投资和管理资产，以保持和增长他们的财富。

投资者所持有的多元化，全权委托投资组合可包含晋裕方案或第三方产品各种资产类别，包括发达或新兴市场固定收益和股票，以及另类投资，如可自由支配的对冲基金投资组合和对冲投资组合或房地产。客户可以选择他们的投资组合是由晋裕全权委托资产管理队伍，或是由专门的客户经理管理，或者使用外部资产管理（EAM）型式与我们的首选私人银行合作管理。

晋裕尊尚私人理财是我们的专属客户关系团队。此团队专注于私人银行策划，投资组合及财富管理，遗产和传承规划以及企业融资服务。服务既面向高净值个人，家族办公室，也面向企业客户。

通过晋裕尊尚私人理财的网络和资源，客户可以轻松在全球各市场中获得利基投资机会。属同一集团的茂宸环球资本有限公司也为我们的客户提供充足的资源和各种解决方案。



Private Wealth Management 私人财富管理

Harris Fraser Elite 晋裕尊尚私人理财

Succession and Estate Planning 遗产和传承规划

Harris Fraser Elite offers a broad range of estate and succession planning solutions. Estate planning is about more than just taxes. It may involve various assets across different locations, so it can be a time-consuming process. Harris Fraser's team of professionals help clients fulfill the needs of their families and structure their worldwide assets to protect their wealth and interests for future generations.

晋裕提供广泛的遗产和传承规划解决方案。传承规划不仅仅关乎可能留下的税务负担，还可以涉及在不同的国家及不同类型的资产，远非单一的房产和银行帐户。除其复杂性外，遗产管理往往是一个漫长的过程，可能需要一个月甚至几年的时间来处理。晋裕的专业团队可以帮助客户满足家庭的需求，并在全球范围内构建家庭资产结构，为子孙后代保障现有的财富和利益。

Corporate Finance and IPO Solutions

At Harris Fraser Elite, we work with our preferred partners to provide comprehensive Corporate Finance and Corporate Banking advisory services in Hong Kong capital market to meet your business needs. Services include Initial Public Offering (IPO) sponsorship, financial advisory services, mergers and acquisitions, corporate restructuring and spin-offs, rights issues, shares placings and underwriting as well as corporate asset management, institutional sales, securities brokerage and equity research. With the aid of a team of experienced professional experts from our parent group – Mason Investment Banking Division, who are experienced in initial public offering sponsorship and financial advisory services, we are able to help our clients to list their companies successfully in the Hong Kong capital market. Mason is licensed with the Securities & Futures Commission in Hong Kong for Type 6 regulated activity.

企业融资与上市解决方案

通过晋裕尊上私人理财，加上我们的母公司 – 茂宸投资银行部的专业专家团队，我们有能力在香港资本市场提供全面的企业融资和企业银行咨询服务，以满足客户的业务需求。服务包括首次公开募股（IPO）赞助，金融咨询服务，兼并和收购，公司重组和分拆，供股，股票配售和承销以及公司资产管理，机构销售，证券经纪和股权研究。茂宸获香港证券及期货事务监察委员会颁发第6类受规管活动牌照。





Mason Group

茂宸集团



As a founder of Harris Fraser, I am glad that the vision of the two companies is aligned. With Mason Group's support, Harris Fraser will be able to further extend our service range to cover all our customer needs. I believe Harris Fraser should be top-of-mind for everyone when it comes to wealth management.

Halena Ng
Chairman and Chief Executive Officer



作为晋裕集团的创始人，我很高兴两家公司的愿景是一致的。在茂宸集团的支持下，晋裕将进一步扩大我们的服务范围以满足客户的所有需求。我认为，在财富管理方面，晋裕应该是所有人的首选。

吴婉儿
董事会主席兼行政总裁

Harris Fraser is a wholly-owned subsidiary of Mason Group Holdings Limited (SEHK Stock Code: 273.HK)

晋裕集团是茂宸集团控股有限公司的全资子公司（香港联合交易所股票代码：273）

Mason Group Holdings Limited ("MGHL") is a Hong Kong-based, listed conglomerate offering a variety of health and wealth solutions. The collective vision of Mason Group is to build and nurture a global financial ecosystem with a fully integrated Financial Platform that offers our customers unique value-add services combined with wealth and health solutions that go well beyond the scope and scale of what they have come to expect from traditional financial services.

茂宸集团控股有限公司（“茂宸集团”）为一所香港上市的大型综合性金融集团，提供多元化的健康及财富管理解决方案服务。整个茂宸集团各业务团队的共同愿景是建立和培养一个整合医疗保健及金融平台的「大健康+金融」生态系统，为我们的企业及个人客户提供独特的增值服务和财富与健康的解决方案，远远超越其它的传统金融服务范围和规模。

Credentials

Market capitalisation: HKD5.8 billion as of 31 December 2018
*According to 2018 annual report

Target asset under management: Target AUM over USD30 billion through both organic growth and acquisitions by 2022.

The Mason Group holds licenses for Type 1 (Dealing in Securities), Type 2 (Dealing in Futures Contracts), Type 4 (Advising on Securities), Type 5 (Advising on Futures Contracts), Type 6 (Advising on Corporate Finance) and Type 9 (Asset Management) activities regulated by the Securities

公司资历

市值: 58亿港元（截止2018年12月31日）

目标资产管理: 到2022年，通过有机增长和收购，资产管理规模超过300亿美元

茂宸集团持有香港证券及期货事务监察委员会规管的第1类（证券交易）、第2类（期货合约交易）、第4类（就证券提供意见）、第5类（就期货合约提供意见）、第6类（就机构融资提供意见）及第9类（提供资产管理）活动的牌照。



Financial Platform

Leveraging on Mason's rich business network with institutional and high-net-worth investors as well as family offices, Mason can introduce financial or strategic pre-IPO, anchor or cornerstone investors to meet the requirements of issuers with different fund raising sizes.

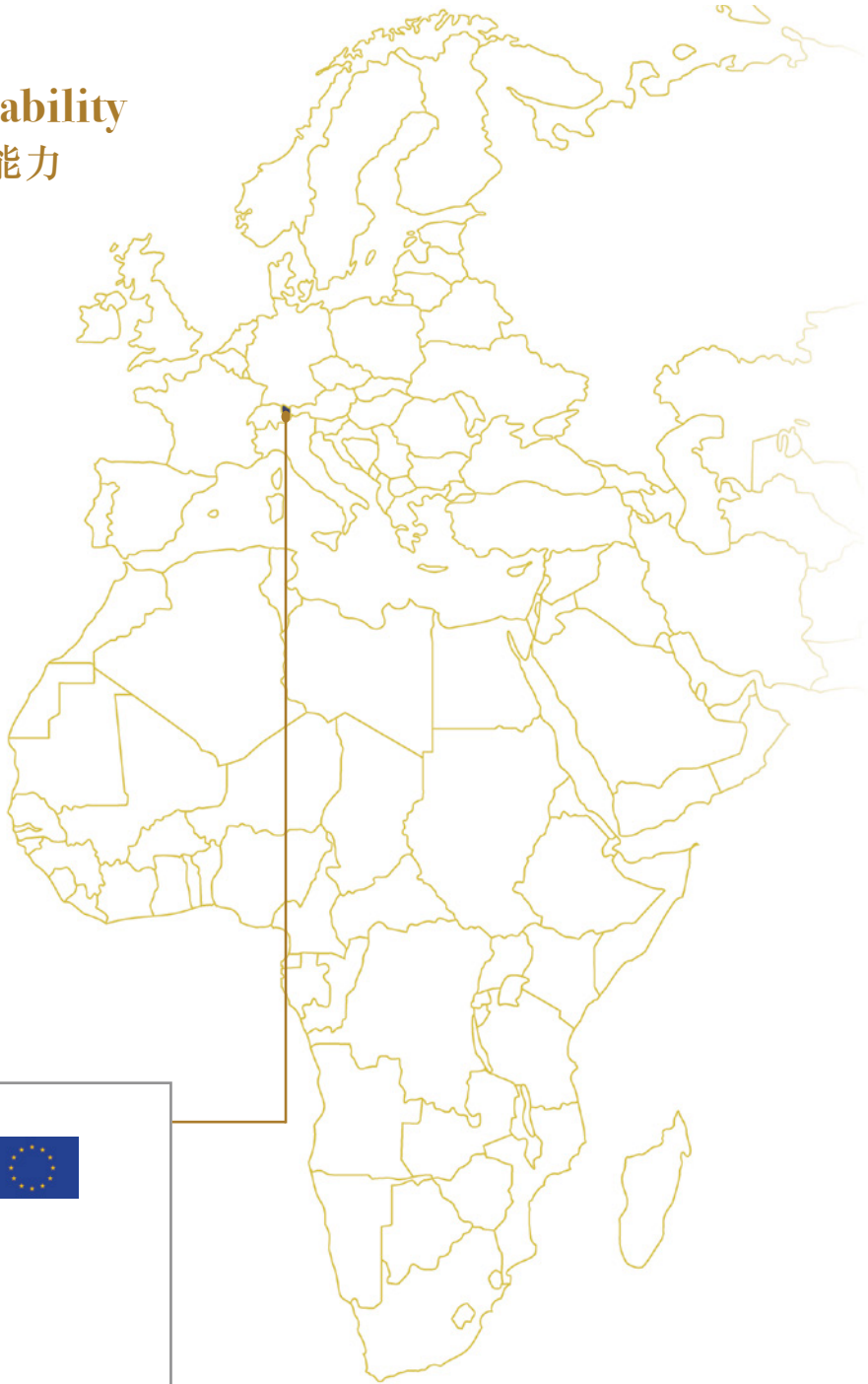
Mason's unique integrated platform can benefit clients with the access to numerous potential investors from our wealth management, private bank, insurance brokerage and other segments.

Financial Solutions - Strong Distribution Capability
财务解决方案 - 强大的分销能力

金融平台

凭借与机构投资者、高净值投资者以及家族办公室所建立的丰富业务网络，我们可以在企业上市之前引入并确定金融或战略投资者，以满足不同融资发起者的需求。

我们独特的综合金融平台可以让客户获益，使他们接触到来自财富管理、私人银行、保险经纪等各部门的潜在投资者。



Liechtenstein
列支敦士登



Wholly-owned Private Bank
独资列支敦士登私人银行

Mainland China
中国内地



 申港证券
SHENGANG SECURITIES

国内首家根据CEPA协议设立的合资全牌照证券公司
The first sino-foreign joint company with full securities licenses under the CEPA framework

South Korea
南韓



Wealth Management
财富管理

Hong Kong
香港



 茂宸集團
MASON GROUP

Full-licensed Investment Bank
茂宸证券有限公司
完全获得授权的投资银行

 HARRIS FRASER
晉裕集團

A network of over 200 business partners and relationship managers
晉裕集團
拥有200多名独立财务顾问和客户经理

Japan
日本



Wealth Management
财富管理

Taiwan
台灣

Asset Management
Wealth Management
资产管理 财富管理

A map of Asia with China highlighted in dark blue. Lines connect the callout boxes for Mainland China, South Korea, Japan, Taiwan, and Hong Kong to their respective locations on the map.

Leadership 领导团队



Alex Ko Executive Director, Chairman and CEO of Mason Group

高宝明 茂宸集團執行董事、 董事會主席兼 行政總裁

Alex has over 35 years of extensive experience in finance and investment banking.

In 2003, Alex cofounded Goldbond Capital Holdings Limited (“GCHL”), which was acquired by Piper Jaffray Companies (NYSE: PJC) in 2007, and its name was changed to Piper Jaffray Asia Holdings Limited (“PJA”). In 2007, he was the head of Asian Corporate Finance of BNP Paribas Peregrine Capital Limited where he was in charge of the corporate finance business in Asia. Until 2012, Alex served as the chief executive officer of PJA.

From 2012 to 2015, Alex was a consultant of China Minsheng Banking Corp., Ltd., Hong Kong Branch. He was

responsible for the setting up of CMBC International Holdings Limited, a wholly-owned subsidiary of the China Minsheng Banking Corp. Ltd., and Alex became the chief executive officer of CMBC International Limited.

At present, Alex is an independent non-executive director of Minshang Creative Technology Holdings Limited (stock code: 1632. hk) and a non-executive director of Globe Metals and Mining Limited (ASX: GBE).

He has acted as independent non-executive directors of a number of Hong Kong and Mainland China listed companies: Nanjing Panda Electronics Company Limited (stock code: 553.hk); Dazhong Transport (Group) Company Limited (SHA: 600611); Chinese Energy Holdings Limited (formerly known as iMerchants Limited (stock code: 8009. hk)); Tianjin Capital Environmental Protection Group Company Limited (stock code: 1065.hk).

Alex was also non-executive director of Petro-king Oilfield Services Limited (stock code: 2178.hk), between February 2013 and March 2018. Alex was a Listing Committee member of the Main Board and GEM of the Stock Exchange between May 2003 and June 2009.

He is also a trustee of St. Johnsbury Academy, an independent day and boarding secondary school and a non-profit corporation under section 501 (c) (3) of the Internal Revenue Code in the United States of America.

高宝明先生于财务及投资银行业务方面拥有逾35年丰富经验。

加入茂宸集团之前，高宝明先生为民生商银国际控股有限公司（中国民生银行股份有限公司的全资附属公司）的行政总裁。自二零一二年十月至二零一五年三月期间，高先生于中国民生银行股份有限公司香港分行担任顾问一职，负责筹建民生商银国际控股有限公司。于二零零三年共同创办金榜融资股份有限公司（「金榜融资」）前，他为法国巴黎百富勤融资有限公司的亚洲企业融资主管，负责亚洲的企业融资业务。金榜融资于二零零七年被Piper Jaffray Companies（纽约证券交易 所：PJC）收购，其名称更改为派杰亚洲集团有限公司（「PJA」）。此后直至二零一二年九月，高宝明先生出任PJA的行政总裁。

高宝明先生为民商创科控股有限公司（股份代号：1632.hk）的独立非执行董事及Globe Metals and Mining Limited（澳洲证券交易所：GBE）的非执行董事。曾先后出任多间香港及中国内地上市公司的独立非执行董事职务，包括：(i)南京熊猫电子股份有限公司（股份代号：553.hk）（一九九六年至一九九九年）；(ii)大众交通（集团）股份有限公司（上海证券交易所：600611）（一九九七年至二零零三年）；(iii)华夏能源控股有限公司（前称菱控有限公司（股份代号：8009.hk））（二零零零年至二零零四年）；及(iv)天津创业环保集团股份有限公司（股份代号：1065.hk）（二零零三年至二零零九年）。高宝明先生于二零一三年二月至二零一八年三月间曾先后出任百勤油田服务有限公司（股份代号：2178.hk）的非执行董事。高宝明先生于二零零三年五月至二零零九年六月间为联交所主板及GEM上市委员会成员。他亦任一所独立的日间及寄宿中学St. Johnsbury Academy的受托人。St. Johnsbury Academy乃美国国内稅收法(Internal Revenue Code)第501(c)(3)条下的非牟利机构。



Joel Chang Executive Director and Chief Operating Officer of Mason Group

郑达祖 茂宸集團執行董事及 營運總監

Joel has considerable strategic, financial and advisory experience. As a certified accountant in Hong Kong and Australia, he is responsible for leading the overall strategic development and the general operation of the Mason Group.

Joel was the chief investment officer of Investec Asia Limited, a managing director of China Everbright Capital Limited and an executive director of BNP Prime Peregrine Capital Limited. After this, Joel founded Genius Link Assets Management Limited, a private equity investment company, before joining the Mason Group.

Joel has other responsibilities outside of the Mason Group. He is an independent non-executive director of OCI International Holdings Limited (stock code: 329.hk), and an independent non-executive director of Hailiang International Holdings Limited (stock code: 2336.hk). He was formerly an independent non-executive director of AID Life Science Holdings Limited (formerly known as AID Partners Technology Holdings Limited, stock code: 8088.hk), and he was a non-executive director of Kong Sun Holdings Ltd. (stock code: 295.hk). He was an independent director of China Mobile Games and Entertainment Group Limited, a company previously listed on NASDAQ.

郑达祖先生于策略、金融及顾问方面拥丰富经验。他负责领导本集团之整体战略发展及总体运营。为Genius Link Assets Management Limited之创办人之一（该公司为私募股权投资公司）。此前，他曾出任天达银行亚洲有限公司投资总监及中国光大控股有限公司董 事总经理以及法国国家巴黎百富勤融资有限公司执行董事。他亦为澳洲会计师公会及香港会计师公会会员。

郑达祖先生现为东建国际控股有限公司（股份代号： 329.hk）独立非执行董事及海亮国际控股有限公司（股份代号： 2336.hk）独立非执行董事。曾担任汇友生命科学控股有限公司（前称为汇友科技控股有限公司，股份代号： 8088.hk）独立非执行董事，亦曾担任江山控股有限公司（股份代号： 295.hk）非执行董事。他亦曾任过往于纳斯达克证券交易所上市的中国手游娱乐集团有限公司独立董事。



Philip Lau Mason Group Managing Director and Chief Executive of Global Wealth Management

刘卓衡
茂宸集團董事總經理
及環球財富管理總裁

As a key member of the senior management team, Philip's main remit is to help set the strategic direction for Mason Group's financial services business. Philip brings with him more than 30 years of financial markets experience in various senior positions in major international financial institutions, including Head of Investment Products Wealth Management of UBS China, Treasurer of CITIC Bank International, Head of Asian Fixed Income Trading of J.P. Morgan, and Head of Asian Rates Trading of Bank of America Merrill Lynch.

作为高级管理团队的重要成员，刘卓衡先生的主要职责是帮助我们确定金融服务业务的战略方向。刘卓衡先生曾用30多年时间就任主要国际金融机构的各种高级职位，拥有丰富的金融市场经验，包括瑞银中国投资产品财富管理主管，中信国际出纳，摩根大通亚洲固定收益交易业务主管，以及美银美林亚洲利率交易主管。



Hui Wing Mau Strategic Investor

许荣茂
战略投资人

Hui Wing Mau, JP, is a strategic investor and the largest individual shareholder of Mason Group Holdings Limited. He is also a member of the Standing Committee of the Thirteenth National Committee of the Chinese People's Political Consultative Conference.

Mr. Hui is the founder and largest shareholder of Shimao Group, an international and comprehensive large-scale investment group. Shimao Property is one of China's leading real estate property development companies. Shimao Property develops large-scale residential projects, hotels, and other commercial buildings in prime locations. The company has land reserves in 84 cities and 213 projects in China, which span an area of 51.62 million sq.m. as of 30 June 2018.

许荣茂先生，太平绅士，是中国房地产界企业领袖之一，世茂集团的创始人及最大股东。世茂房地产控股有限公司是一家专门在中国内地从事房地产开发、房地产投资和酒店运营的知名房地产开发公司。该公司的开发项目包括黄金地段的大型住宅、酒店以及其他商业建筑。截至2018年6月30日，世茂房地产控股有限公司在中国内地84个城市拥有土地储备和213个项目，占地面积达5,162万平方米。

许荣茂先生是茂宸集团控股有限公司的战略投资人，亦是茂宸集团最大的个人股东。

他也是中国人民政治协商会议第十三届全国委员会常务委员会委员。

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