

A White Paper on Identity Planning & Career Development for TTPS and IANG Professionals

2026 HONG KONG

••••

The Strategic Hub for Global Wealth Management

EXPLORING TOP-TIER OPPORTUNITIES IN GLOBAL FINANCIAL CENTERS

Backed by AIA, a Century-Old Listed Financial Group, Redefining Your Career and Family Legacy

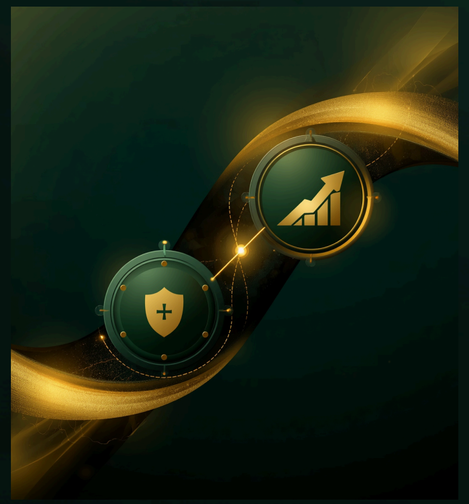


Wealth Trends: Internationalization of Assets & Identity
A Structural Imperative in the Era of Globalization

- Capital Growth: Mainland China's personal investable assets are projected to grow at a 9.3% CAGR over the next 5 years.
- Structural Defense: Over 60% of emerging affluent individuals are seeking to align their identity and assets in Hong Kong for wealth security and intergenerational transfer.

One Country, Two Systems

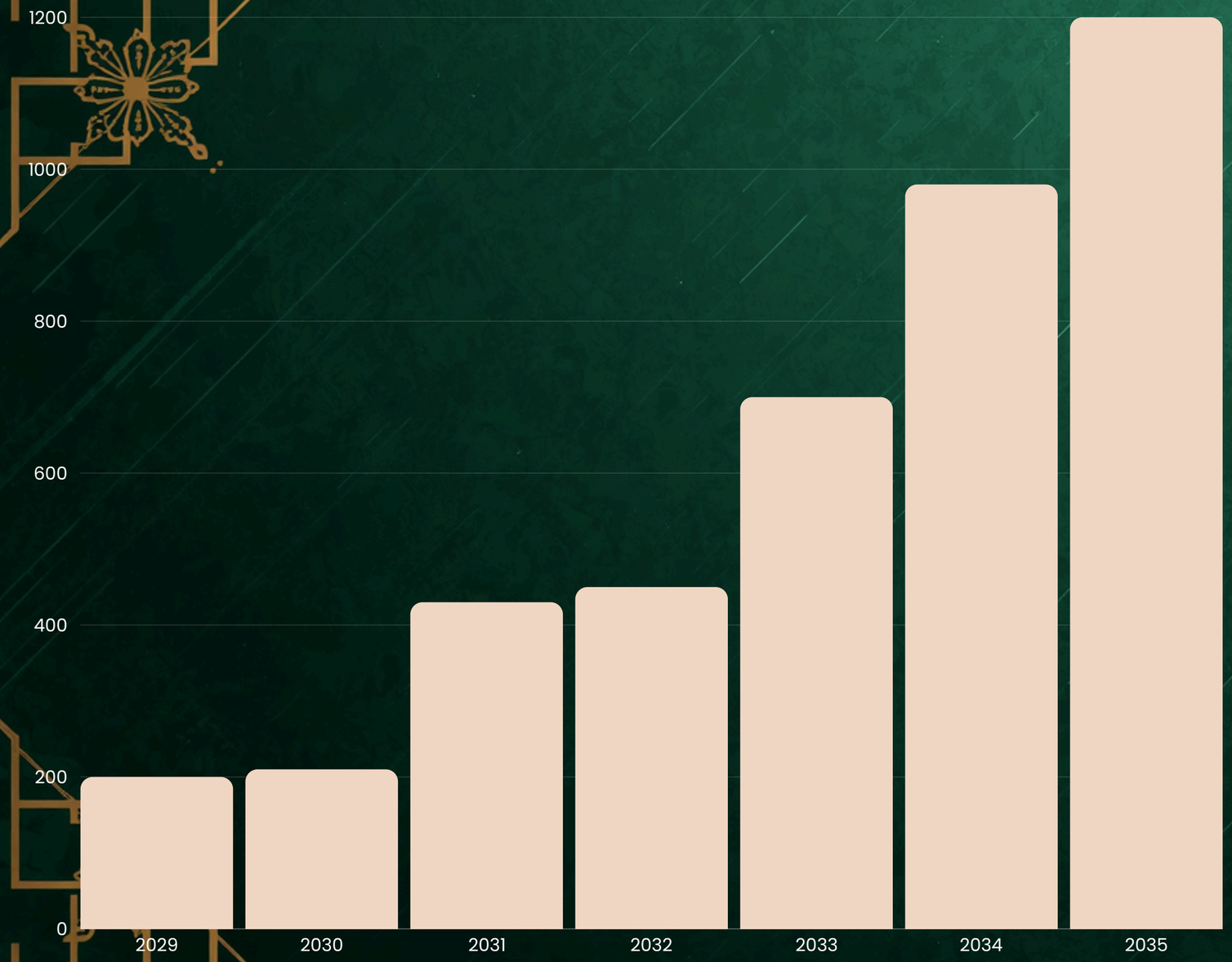
- A Strategic Anchor Backed by the Motherland, Connected to the World
- A one-of-a-kind dual capital gateway: Hong Kong is the only financial center that simultaneously enjoys access to Mainland China's vast market, Western common law, free capital flow, and a simple low-tax regime (salaries tax capped at 15%).



A Unique Institutional Advantage

- Ranked Global No. 1
- In 2026, Hong Kong officially surpassed Switzerland to become the world's top cross-border foreign currency asset management hub (Bloomberg data).





Education Advantage

- The 400-Point Fast Track to Elite Universities
- Leverage time compounding and identity advantages to secure your children's education funding.
- Overseas Chinese Joint Exam (JEE): Only 70% difficulty of standard Gaokao. Enter top 985/211 universities with lower scores.
- Hong Kong DSE: Globally recognized. Scores qualify for direct admission to 130+ Mainland universities (including Tsinghua, Peking, Fudan, SJTU) with less competition and multiple pathways.



Residency Programs: A Side-by-Side Comparison

- Matching the optimal pathway to your academic credentials and asset scale.
- TTPS (Top Talent Pass): Top-100 university degree or HKD 2.5M+ annual income. Approval in ~4 weeks. For top academics and senior executives.
- QMAS (Quality Migrant): Bachelor's degree or above (points-based). Approval in 6-12 months. For core technical specialists.
- CIES (New Capital Investment Entrant): HKD 30M net personal assets. Approval in 1.5-2 months. For entrepreneurial families.



CIES HKD 30M

- Structuring assets to hedge market volatility and ensure secure placement.
- Residential Property Allocation: 2025 rules now permit residential property (capped at HKD 10M). Our team provides expert local property selection advice.
- Permitted Financial Assets: Allocate HKD 27M to permitted financial assets (e.g. ILAS). Zero margin call on losses, with legal segregation protection.

Full Asset Allocation Plan

- Structured allocation ensures every dollar has clear ownership and legal protection.

Structural Defense: ARIA ILAS Platform Advantages

- From blind investing to structural defense: building a compliant family shield.
- Professional Management: Direct access to 30+ top global fund houses (BlackRock, J.P. Morgan, etc.), solving the time and expertise gap for individual investors.
- Tax Deferral: In-account fund switching without triggering stamp duty. Death benefit guarantee up to age 80 and unlimited change of insured.
- Top-Tier Liquidity: Flexible top-ups and partial withdrawals anytime for children's education or business cash flow needs.





Data-Driven

- Costs and projected trajectories laid out in black and white.
- Tech Innovation Theme: 5-year annualized return +18.7%
- Multi-Asset Theme: 3-year resilient return +12.4%
- (Historical top-fund simulation for reference)



Full Fee Transparency

- Integrity Through Transparency
- Platform management fees and admin charges clearly listed. Fees are publicly verifiable daily, building long-term trust.



CIES Application Process & Asset Allocation Plan

Professional Immigration Services | Compound Growth Solutions | Premium HK Identity Benefits

01
Consultation & Contract
In-depth needs analysis
Sign service agreement

→

02
Asset Review & Submission
Net asset verification
Third-country ID processing

→

03
Fund Deployment & Allocation
HKD 27M permitted financial assets + HKD 3M property/funds

→

04
Formal Approval & Visa
AIP in ~1.5 months
Formal visa granted

→

05
7-Year Maintenance & PR
Renewal follow-up
PR application support

Core Advantages of IL&AS Policies

* Cash Flow Flexibility: Supports top-up contributions and partial withdrawals anytime
* Zero Margin Call: 0% margin call, legal segregation protects family assets
* Tax & Legacy Benefits: Fund switches within policy are stamp-duty-free; unlimited insured person changes

Total Budget Estimate

HKD 255,430

Includes 8-year advisory | PR application | 173-country visa-free access

CIES Fee Breakdown & Budget Plan

End-to-End Service | Transparent Pricing | Professional Support Through to PR

Item	Currency	Budget Amount	Service Details	Remarks
Advisory Service Fee	HKD	176,000	Includes 2 renewals + full identity & settlement concierge service	8-year end-to-end support
Third-Country ID Fee	RMB	65,000	CIES-required legal compliance documents	Approx. HKD 70,000
Government & Visa Fees	HKD	~5,430	Visa fee + application fee	Per government gazette
Document Fees	HKD	At cost	Asset valuation/audit report /translation & notarization	Case-by-case basis

Total Budget Estimate

HKD 255,430

Includes 8-year advisory | PR application | 173-country visa-free access

Important: Passport must be valid for 6+ months. Additional visa fees will be notified per latest government announcement.

- Career Transformation: Become a Top-Tier Wealth Architect
-
- Not just settling in - this is a cross-cycle business partnership and entrepreneurial opportunity.
-
- Seamless Renewal Path: The wealth management industry offers highly flexible work arrangements and clearly quantifiable income, providing strong support for visa renewals and PR applications.
- Competitive Edge: Master trust, insurance, and tax structures. Serve the deepest concerns of HNW clients with high deal values, conversion rates, and loyalty.





Kelly Ho

- Dual Background with Deep Team Expertise
- 17 years as property company founder: Deep knowledge of HK real estate, providing authoritative residential selection and asset management advice for CIES.
- 8 years in wealth management with MDRT honors: Focused on top-tier HNW client planning, with rigorous US-HK accounting perspective ensuring precise and compliant allocation.
- ENTJ high-efficiency culture: Agile response, zero bureaucracy. Team seamlessly integrates legal, cross-border tax, and premium school selection resources.

EXECUTION: IMMEDIATE ACTION CHECKLIST

Kelly Ho

EVERY ASSET PLACEMENT IS MY SOLEMN COMMITMENT TO YOUR FUTURE

1. Review all projected returns and risk defense data in the proposal 2. Prepare ID, travel permit, border crossing slip, and 3-month address proof 3. Book express account opening & policy setup

Phone: +852-6380 1880 | Mainland: +86-188 2287 9498 | Email: aiakellyho@gmail.com