

# FOUNDER

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A professional portrait of Dr. Frankie Lo, a middle-aged man with short dark hair and glasses, smiling at the camera. He is wearing a dark blue suit jacket, a light blue patterned shirt, and a red tie with a small white geometric pattern. His hands are clasped in front of him, and he is wearing a silver watch on his left wrist.

**DR. FRANKIE LO**

**FOUNDER INFOED TECH LIMITED  
PRESIDENT - IARFC VIETNAM CHAPTER**

POWERED BY ASIA CEO COMMUNITY & GLOBAL CEO COMMUNITY



# ABOUT Dr. Frankie Lo

## ***From Classroom to Boardroom: The Unconventional Journey***

Dr. Frankie Lo's professional journey began in education, a foundation that profoundly influenced his leadership style. After earning his Teachers' Certificate from Hong Kong Technical Teachers' College (1985–1988), he dedicated his early career to shaping young minds in secondary classrooms. This pedagogical background became pivotal when he transitioned to financial services in 1990 by joining AIA Hong Kong as a financial planner. His teaching discipline, emphasizing knowledge transfer and ethical guidance, laid the groundwork for his innovative approach in the financial sector. By 1993, he became the youngest Sales Manager at AIA, consistently recognized as a Top Business Producer and MDRT member throughout the 1990s.

## ***Building Ecosystems of Excellence***

In 2002, Dr. Lo shifted to training, establishing himself as a leading architect of financial education systems in Asia. His visionary approach was highlighted during his tenure as Head of Financial Planning at Fortis Academy (2008), where he won the Hong Kong Management Association's Trainer of the Year award for revolutionizing curriculum design. By 2011, he developed scalable learning frameworks that balanced regulatory compliance with client-centric strategies. In 2015, he founded the Financial Planners' Training System, transforming the industry and elevating nearly 10,000 professionals across premier institutions. Dr. Lo holds an Honorary Doctorate from Sunderland (2022) and multiple professional designations, including Registered Financial Consultant® (RFC®).





# Leadership Beyond Borders

Currently, Dr. Lo leads pan-Asian financial education advancements through strategic multi-platform influence as President of InfoEd Tech Limited and in his governance roles with IARFC®. His commitment to emerging markets is exemplified by the launch of Vietnam's Professional Financial Planning Training Program, establishing the country's first RFC®-certified cohort. Central to this expansion is his "Three Pillars of Professional Advisory" philosophy: technical competence, regulatory compliance, and client-centred compassion, guiding thousands of advisors across Asia.

## ACADEMIC BACKGROUND

2022

**Hon. Doctorate in Business Administration** (University of Sunderland)

2008  
|  
2009

**MBS – Corporate Coaching & Training** (Warnborough College)

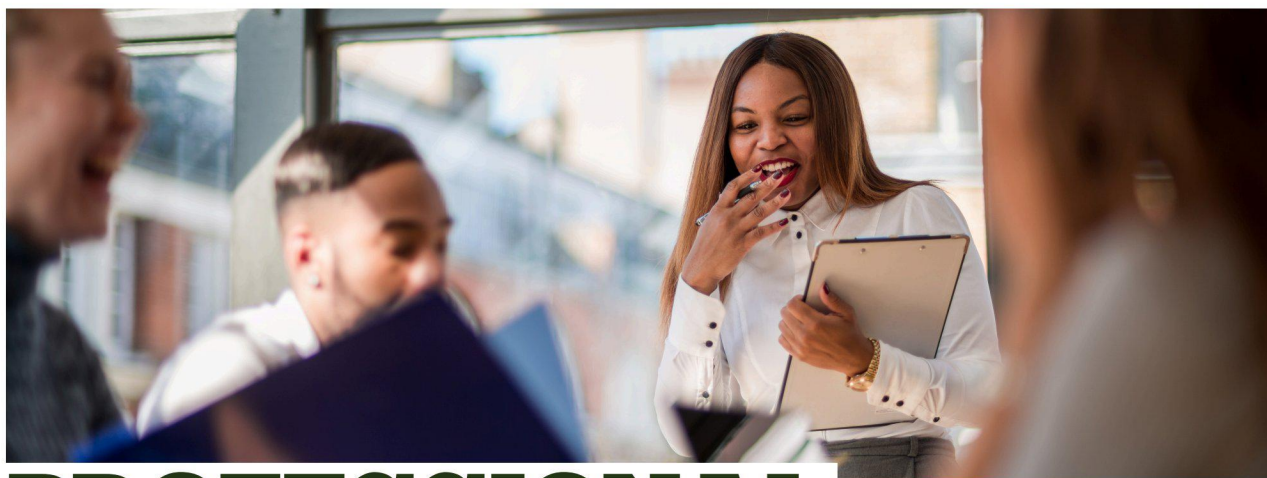
2004  
|  
2007

**BSc – Business** (University of Northern Virginia)

1985  
|  
1988

**Teachers' Certificate** (Hong Kong Technical Teachers' College)





# PROFESSIONAL DESIGNATIONS & INDUSTRIAL AWARDS

Trainer of the Year 2008 (Hong Kong Management Association)  
Honorary Lectureship (Hong Kong Polytechnic University Shenzhen Base)  
Honorary Lectureship (Guangdong University of Business Studies, China)  
Moderator, LUTCF program (American College)  
Moderator, AMTC, CIAM program (LIMRA)  
RFP Approved Trainer, RFP program (RFP Institute)  
MDRT Members (1991 – 2001)  
Top Business Producer Awardee (1991 – 2001)

# PROFESSIONAL QUALIFICATIONS

Chartered Learning & Development Manager (ChLDM)  
Registered Financial Consultants (RFC) – IARFC  
Registered Financial Planner (RFP - US)  
Registered Corporate Coach (RCC)  
Fellow, Chartered Financial Practitioner (FChFP)  
Fellow, Life Management Institute (FLMI) - LOMA  
Fellow, Life and Health Claims (FLHC) - LOMA  
Associate, Customer Services (ACS) - LOMA  
Associate, Insurance Agency Administration (AIAA) - LOMA  
Associate, Insurance Regulatory Compliance (AIRC) - LOMA  
Associate, Reinsurance Administration (ARA) - LOMA  
Associate, Life and Health Claims (ALHC) - LOMA  
Professional Will Writer (HK) – The Association of International Will Writers  
Life Member - Life Underwriter Association HK (LUAHK)





# About IARFC®



## History of IARFC®

Founded in 1984, the International Association of Registered Financial Consultants® (IARFC®) aims to establish professional standards for financial consultants. Addressing the need for ethical practices and consumer protection, IARFC has evolved into a leading authority, providing resources, training, and certification to financial professionals worldwide.







## *Key Benefits of IARFC® Membership*

### **Professional Recognition**

Members can earn the Registered Financial Consultant® (RFC®) designation, reflecting high ethical standards.

### **Comprehensive Education and Training**

Access to educational resources, webinars, and workshops keeps members updated on industry trends.

### **Access to Tools and Resources**

Utilize a comprehensive library of publications and marketing resources to enhance consulting practices.

### **Ethical Standards and Advocacy**

IARFC® promotes high ethical standards, building trust with clients and advocating for financial consultants' interests.

### **Community and Support**

Join a supportive community of professionals committed to excellence, with access to mentorship programs.

### **Networking Opportunities**

Connect with a vast network of financial professionals and participate in exclusive events.

### **Conclusion :**

Membership in IARFC® enhances professional credentials and provides invaluable resources, significantly impacting career growth and client service.



# WHAT INSPIRED YOU TO TAKE ON THE LEADERSHIP ROLE AS PRESIDENT OF THE VIETNAM CHAPTER?

My decision to lead the IARFC® Vietnam Chapter was driven by a blend of personal conviction, the unique economic landscape in Vietnam, and the specific gap that the IARFC® could fill in the market.

## Personal Calling

With over three decades in the financial services sector, I have witnessed how professional empowerment can transform societies. Before establishing the IARFC® Vietnam Chapter, during my exploration of the Vietnamese market, I noticed many financial advisors grappling with fragmented standards. While they possessed technical skills, they often lacked the ethical framework necessary to navigate the complexities of Vietnam's evolving financial landscape. The IARFC®'s core principle of "Integrity, Professionalism, and Commitment to Clients" resonated deeply with me. This was not merely about obtaining certifications; it was about fostering a culture of trust and collaboration in a sector that has historically faced challenges with transparency and integrity.

## Vietnam's Transformative Moment

Vietnam is experiencing remarkable economic growth, with an annual GDP increase of around 6.5%. However, this growth also presents significant challenges, such as widening wealth disparities and an urgent need for regulatory compliance.



By 2025, the country is projected to have 1.4 million high-net-worth individuals (HNWIs), yet 45% of adults lack basic financial literacy. This gap underscores the pressing need for advisors who can bridge the divide between technical knowledge and ethical practice. The IARFC®'s emphasis on globally recognized credentials, adapted to local contexts, is essential for meeting this demand.





# **THE UNIQUE VALUE OF IARFC®**

In essence, I took on this leadership role because I believe that Vietnam's ascent in the financial world requires a new breed of financial consultant - one who is not only ethically grounded but also equipped to navigate complexity and committed to uplifting society. The IARFC® provided the blueprint, and my mission was to localize and implement it effectively.

As the Chairman of the Asia Pacific Council, I recognized the potential of the RFC® designation to merge global rigor with local relevance. Leading the Vietnam Chapter allowed me to embed principles of servant leadership within the advisory community. I aimed to train advisors to become "financial doctors," diagnosing holistic needs rather than merely selling products. Additionally, I sought to leverage cross-border networks to connect Vietnamese advisors with mentors from ASEAN, facilitating knowledge transfer and professional growth.

[www.asiaceo.club](http://www.asiaceo.club)





# THE IMPACT OF THE IARFC® IN VIETNAM?

One of our most significant achievements is the RFC® Bridge Program, developed to provide comprehensive training for leading insurers in Vietnam, including Manulife, Prudential, FWD, and Dai-ichi Life. This initiative has embedded the RFC® designation as the ethical compass for financial consultants, shifting the industry focus from mere transactional sales to a more profound client-centric stewardship model.

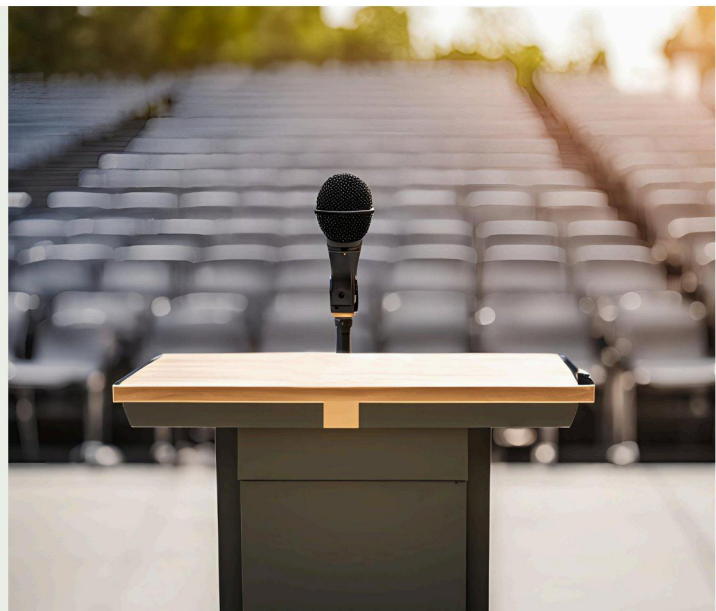
## The RFC® Bridge Program

The RFC® Bridge Program aims to elevate the standards of financial advising in Vietnam by instilling a strong ethical framework among advisors. It emphasizes the importance of ethical practices in building trust with clients. The program includes workshops on ethical decision-making, client relationship management, and the importance of transparency in financial transactions.



## Global Integration

Additionally, we facilitated Vietnam's first delegation to the USA IARFC® Financial Forum. While a single delegation may appear modest, it ignited a profound cultural shift, demonstrating that Vietnamese advisors can compete on the world stage and are committed to aligning with global best practices. The experience empowered participants to bring back insights that have significantly influenced local practices.





# Dual Impact

- **Industry Transformation:** Sales forces from partner insurers have started to prioritize RFC® ethics in their training programs, recognizing that credentials foster client trust more sustainably than sales targets alone.
- **Global Mindset:** Advisors who participated in the forum returned with a renewed sense of purpose, eager to elevate local practices by integrating international planning frameworks with Vietnam's unique family-centric needs.
- **Regulatory Synergy:** The principles of RFC® now inform national dialogues on consumer protection and market maturity, positioning financial consultants as essential partners in achieving national financial goals.

This success story illustrates how the IARFC® is not only enhancing the quality of financial consulting in Vietnam but is also contributing to the broader goal of building a more transparent and trustworthy financial landscape.





# SERVICE & PRODUCT



## Lễ ký kết Hợp đồng Hợp tác Kinh doanh

### Signing Ceremony Business Cooperation Contract

p.HCM, 22 / 12 / 2023



The IARFC® Vietnam Chapter operates by providing a comprehensive framework for financial professionals through three core services:

- **Certification**

We offer the Registered Financial Consultant® (RFC®) designation, which requires candidates to meet specific educational and experiential criteria. This ensures that our certified consultants adhere to high standards of professionalism and ethics.

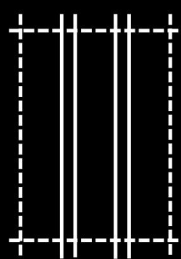
- **Training & Development**

We conduct various workshops and training sessions focused on current market trends and regulatory changes. These programs help financial advisors enhance their skills and stay competitive in a rapidly evolving industry.

- **Public Financial Literacy Initiatives**

We actively promote financial literacy through community outreach programs, including workshops and online resources. Our goal is to empower individuals with the knowledge needed to make informed financial decisions.





# Vietnam Chapter support financial professionals

One significant initiative is the RFC® Professional Growth Series, designed to enhance the skills and ethical practices of financial advisors. This program consists of three pillars:

1. **Regulatory Compliance Workshops:**  
These sessions help financial advisors navigate Vietnam's regulatory landscape, ensuring they remain compliant with evolving laws.
2. **Cultural Competency Training:**  
We offer training that emphasizes understanding local cultural values, which is essential for providing tailored financial advice to clients.
3. **Ethical Financial Practice:**  
Our masterclasses on ethical decision-making help advisors build trust with clients and maintain high professional standards.

This initiative has significantly enhanced the skills and ethical practices of financial professionals in Vietnam.







## HOW DOES THE VIETNAM CHAPTER WORK TO INCREASE FINANCIAL LITERACY AMONG THE GENERAL PUBLIC, AND WHAT CHALLENGES DO YOU FACE IN THIS AREA?

**We increase financial literacy through targeted community engagement initiatives, such as:**

- **Workshops and Seminars:**  
These sessions cover essential financial topics, helping individuals understand budgeting, saving, and investing.
- **Online Resources:**  
We provide accessible content, including videos and articles, to educate the public on financial matters.



### **Challenges include:**

- **Cultural Skepticism:**  
Many people are hesitant to engage with financial institutions, which can limit participation in our programs.
- **Geographic Barriers:**  
Reaching individuals in rural areas is difficult due to limited access to our workshops.

Despite these challenges, our efforts continue to empower communities with essential financial knowledge.



# WHAT ARE THE MOST SIGNIFICANT TRENDS IN WEALTH MANAGEMENT OR FINANCIAL PLANNING THAT YOU SEE IMPACTING VIETNAM IN THE NEXT FIVE YEARS?



*Several key trends are poised to shape Vietnam's wealth management landscape:*

1. **Increase in High-Net-Worth Individuals:**  
As the economy develops, the number of wealthy individuals is increasing, creating demand for sophisticated financial services.
2. **Digital Transformation:**  
The rise of fintech solutions is changing how financial services are delivered, making them more accessible to a broader audience.
3. **Sustainable Investing:**  
There is a growing interest in ESG (Environmental, Social, and Governance) factors, prompting advisors to incorporate these considerations into their strategies.
4. **Regulatory Changes:**  
Ongoing regulatory developments will require financial professionals to adapt their practices to remain compliant.

These trends highlight the need for financial advisors to stay informed and agile in their approach.





# WHAT ROLE DOES TECHNOLOGY, SUCH AS FINTECH OR AI, PLAY IN SHAPING THE FUTURE OF FINANCIAL CONSULTING IN VIETNAM?

*TECHNOLOGY IS TRANSFORMING THE FINANCIAL SERVICES INDUSTRY IN VIETNAM BY:*

- **Enhancing Service Delivery:**  
Digital platforms and tools allow advisors to provide more efficient and personalized services to clients.
- **Data Analytics:**  
Advanced analytics help advisors better understand client needs, enabling them to offer tailored financial solutions.
- **Robo-Advisors:**  
These platforms democratize access to investment advice, appealing to younger, tech-savvy clients.

As technology continues to evolve, financial professionals must embrace these innovations to stay competitive.



# How do cultural and economic factors in Vietnam influence the strategies financial consultants use compared to other regions?

Cultural and economic factors significantly shape the strategies of financial consultants in Vietnam:

## **Cultural Factors:**

### **Collectivist Dynamics:**

In Vietnam, relationships and family obligations are paramount. Consultants must design solutions that respect these dynamics, often involving family discussions in financial planning.

### **Importance of "Face":**

Maintaining dignity and respect is crucial. Consultants need to communicate sensitively to avoid causing embarrassment or loss of face for clients.



## **Economic Factors:**

### **Entrepreneurial Boom:**

With a surge in entrepreneurship, financial consultants focus on providing tailored services to startups and small businesses, emphasizing liquidity and cash flow management.

### **Market Volatility:**

Economic fluctuations require strategies that prioritize liquidity solutions and familiar investment options, helping clients navigate uncertainty effectively.

These factors necessitate a localized approach in financial consulting strategies, differentiating Vietnam from other regions.



# FINANCIAL SERVICES INDUSTRY IN VIETNAM EVOLVING

For emerging financial professionals, my advice is to prioritize continuous learning and ethical practice. Here are some key points to consider:



## Invest in Education:

Pursue certifications like the RFC® designation, which not only enhances your knowledge but also builds credibility with clients.



## Embrace Technology:

Familiarize yourself with digital tools and platforms that can streamline your processes and improve client interactions.



## Build Trust:

Focus on establishing long-term relationships with clients based on transparency and ethical practices. This trust is crucial for sustained success.



## Stay Informed:

Keep abreast of industry trends and regulatory changes. Being knowledgeable will position you as a valuable resource for your clients.



## Network Actively:

Engage with peers and mentors in the industry. Networking can open doors to new opportunities and insights that can accelerate your career growth.

By focusing on these areas, emerging professionals can carve out a successful and meaningful career in the financial services industry.



# WHAT ADVICE WOULD YOU GIVE TO ASPIRING FINANCIAL CONSULTANTS IN VIETNAM WHO AIM TO ACHIEVE THE RFC® DESIGNATION AND EXCEL IN THE INDUSTRY?

For those who aiming for the RFC® designation and wanting to excel in the financial consulting industry in Vietnam. 7 Key Points should pay attention always:

## 1. Commit to Continuous Learning:

### **Educational Foundations:**

Start with a strong educational background in finance or related fields. Consider pursuing additional certifications or courses that enhance your knowledge.

### **Stay Updated:**

The financial landscape is constantly evolving. Regularly read industry publications, attend workshops, and participate in webinars to stay informed about new regulations, trends, and best practices.

## 2. Gain Practical Experience:

### **Internships and Mentorships:**

Seek internships or mentorship opportunities with established financial consultants. This hands-on experience is invaluable and will help you apply theoretical knowledge in real-world scenarios.

### **Networking:**

Build relationships within the industry. Networking can open doors to job opportunities and provide insights from experienced professionals.

## 3. Develop Strong Communication Skills:

### **Client Interaction:**

Effective communication is crucial in consulting. Practice explaining complex financial concepts in simple terms to ensure clients understand their options.

### **Active Listening:**

Pay attention to your clients' needs and concerns. This will help you tailor your advice and build trust.



#### 4. Focus on Ethics and Integrity:

##### **Professional Standards:**

Uphold high ethical standards in all your dealings. Trust is the cornerstone of client relationships, and maintaining integrity will set you apart in the industry.

##### **Client-Centric Approach:**

Always prioritize your clients' best interests. This approach will help you build long-term relationships and a solid reputation.

#### 5. Utilize Technology:

##### **Embrace Digital Tools:**

Leverage financial planning software and digital communication tools to enhance efficiency and client engagement. Staying tech-savvy will give you a competitive edge.

##### **Online Presence:**

Consider establishing a professional online presence through social media or a personal website. This can help you attract clients and showcase your expertise.

#### 6. Understand Cultural Dynamics:

##### **Local Context:**

In Vietnam, understanding cultural nuances is essential. Be sensitive to local customs and values in your consulting practice to build rapport with clients.

##### **Adaptability:**

Be flexible in your approach to accommodate the diverse needs of clients in different regions and backgrounds.

#### 7. Set Clear Goals:

##### **Career Planning:**

Define your career goals and create a roadmap to achieve them. Regularly assess your progress and be open to adjusting your strategies as needed.







# ABOUT IARF FUTURE

As the owner of InfoEd Tech Limited, my vision is rooted in the belief that enhancing knowledge through education is crucial for the growth and prosperity of citizens across the Asia-Pacific region. By leveraging AI technology and innovative educational strategies, we aim to empower individuals, improve their quality of life, and foster economic development.

## **Key Initiatives for Knowledge Improvement**

### **1. AI-Driven Language Translation:**

We will deploy advanced AI language translation tools to ensure educational resources are accessible to all, breaking down language barriers and enriching the educational experience.

### **2. Empowering Local Trainers:**

By equipping local trainers with necessary tools and platforms, we aim to elevate skills within communities and create job opportunities.

### **3. Financial Literacy Programs:**

Our programs will educate citizens on essential financial concepts, fostering a financially savvy population capable of contributing to economic stability.

### **4. Collaboration with APAC RFC® Network:**

Expanding the APAC RFC® network will harmonize certification standards, enhance the credibility of financial services and improve access to financial advice.

### **5. Innovative Learning Platforms:**

We will develop and implement innovative learning platforms that utilize gamification and interactive content to engage learners. This approach will make education more enjoyable and effective, catering to diverse learning styles and increasing retention rates.



Conclusion Through these initiatives, we aspire to elevate the knowledge and skills of citizens in Asia-Pacific countries. By fostering education, financial literacy, and innovative learning practices, we aim to create a ripple effect leading to richer, more resilient communities and improved quality of life for all.



## WHAT IS MOST IMPORTANT TO YOU AND YOUR ORGANIZATION MISSION, VISION, OR CORE VALUES?

Core values are the most important aspect of our organization. They serve as the foundation for everything we do. While our mission (what we do) and vision (where we aim to go) may evolve over time, our values remain constant, guiding every decision, partnership, and innovation. Here's why:

### *Values Unify Our Work:*

Whether training financial advisors in Hanoi or developing AI courses for rural schools, our core values – Empathy, Excellence, and Ethics – drive all our efforts.

### *Values bridge old and new:*

We honour traditions, such as Vietnam's family-focused financial planning, while embracing technology, like AI workshops for advisors. Our values facilitate this balance.

### *Values build trust:*

In a market where trust has been historically low, embodying values like Integrity and Service through initiatives (e.g., "Be a Wise Investor" workshops) helps rebuild confidence. For my EdTech work, values ensure we create tools that genuinely support learners.



### *Values turn ideas into action:*

At IARFC® Vietnam, our value of "Integrity, Professionalism, and Commitment to Clients" ensures that advisors prioritize clients over profits. Similarly, in my EdTech companies, "Human-Centred Innovation" emphasizes that AI tools support educators rather than replace them.



# ASIA CEO COMMUNITY

**ASIA CEO COMMUNITY IS A PROFESSIONAL NETWORK FOR BUSINESS LEADERS AND EXECUTIVES IN THE ASIA-PACIFIC REGION. THE COMMUNITY PROVIDES A PLATFORM FOR MEMBERS TO CONNECT, NETWORK, AND EXCHANGE IDEAS AND INFORMATION ABOUT BUSINESS IN ASIA.**

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*Maggie Au Yeung*

Edited by