



# **Fundamentals of Wealth Management**

## ***Highlights***

- Learn To Meet The Needs of Clients and To Grow Your Business
- Protecting One's Wealth
- Crucial Steps To Effective Wealth Maintenance
- How Wealth Accumulation Can Be Achieved / Enhanced
- Maximising Wealth Distribution To Chosen Parties

**Seminar Facilitator**  
**Ms. Tay May Lin, B.Acc. (Hons), CPA, CFP**

**Seminar Duration**  
**3 Days, 9:00am to 5:00pm**

## Seminar Background

This Seminar provides a comprehensive coverage of the key technical competencies for practitioners to effectively carry out the wealth management process.

## Seminar Content

- **Introduction**
  - What Is Wealth Management And Why It Is Important To Everyone
  - Understand The Difference Between Financial Planning And Wealth Management
  - Discover Various Key Aspects Of Wealth Management
  
- **Key Wealth Management Needs of Customers**
  - Protecting One's Wealth
    - Understanding The Risks That One Is Exposed To
    - Key Risk Management Concepts
    - Concept Of Insurance
    - Maximising Benefits Of Different Life Insurance
      - Term Life
      - Wholelife
      - Endowment Insurance
      - Investment Linked Policies
      - Annuities
    - Provisions Of Life Insurance Policies
    - What Protection Can Other Types Of Insurance Provide
      - Health Insurance
      - Disability Income Insurance
      - General Insurance
    - How Insurance Premiums Are Computed
  - Crucial Steps To Effective Wealth Maintenance
    - Cashflow Planning Without Tears
    - Importance Of Liability Management
    - Personal Financial Ratio Analysis
    - Plan For A Achievable Budget
    - Debt Financing – Benefits And Pitfalls
    - Leveraging On Types Of Credit Available
    - Impact Of Personal Bankruptcy
    - Tax Planning (Very Dependant On Loan Rules / Laws)
  - How Wealth Accumulation Can Be Achieved / Enhanced
    - Understand The Importance Of “Time Value Of Money”
    - Investment Concepts In The Current Environment
    - Investment Analysis To Enhance Your Wealth
    - Building Blocks In Investments
      - Equities, Derivatives And Other Investments
      - Debt Instruments
      - Unit Trusts

- Maximising Wealth Distribution To Chosen Parties
  - Using Estate Planning To Maximise Wealth Distribution And Retention
  - Importance Of Trusts And Section 73 Of Conveyancing And Law Of Property Act
  - Applying Estate Planning Tools
    - Using Wills To Achieve Your Desired Goals

## Benefits of Attendance

This seminar programme covers the core areas of wealth management that are necessary to assist one in meeting the needs of their clients. Delegates will come away with a set of skills that will enable them to identify the various wealth management needs of their clients, and have an understanding of the various tools and products which can be used to assist them to meet their needs.

## Who should attend?

Financial Advisers, Insurance Practitioners, Wealth Managers, Financial Planners and Investors.

## Seminar Facilitator

**Ms. Tay May Lin** is a Business Domain Expert Facilitator with PI ETA Consulting Company, and a seasoned financial practitioner with over 20 years of banking expertise in consumer banking.

Ms. Tay qualified as a Certified Financial planner in September 2005 and is currently a licensed Financial Advisory Representative engaging clients in the last 4 years. Her key strength is in structuring financial plans to meet the financial objectives of her clients. Prior to her current appointment, she was Vice-President and Head of Sales of Privilege Banking with a regional bank. She has over 20 years of experience servicing the needs of high networth and branch customers.

Besides being a financial practitioner, Ms. Tay has also been sharing her experiences through training courses organized by the Singapore Human Resource Institute (SHRI) and other entities for the past 4 years.