



Accredited by the
Institute of Banking and
Finance (IBF)



Top Trainers who are
Veterans in their Fields



Wealth and Financial Planning Masterclass

Your Personal Finance Journey Begins Here

Course Overview

Thinking of becoming a Personal Finance Advisor? This comprehensive 16-hour course will give you a sturdy foundation of knowledge to build your career. Learn from seasoned Advisors the fundamental skills needed in Financial Planning, including both the technical aspects of creating a Financial Plan, as well as how to understand the needs of clients and journey with them to achieve their financial goals.

Course Highlight (Learning)

Financial Planning Fundamentals -
Everything you need to know to start your financial advisory journey off on the right foot

The Client-Planner Relationship -
Learn how to provide value your clients and plan their wealth

Cash Flow Budgeting -
Help your clients balance their budget sheet and spend their money wisely

Financial Risk Management -
Anticipate and guide your clients through common financial risks

Financial Independence -
Understand how to achieve your client's financial goals and help them work towards it

Craft a Personal Finance Plan -
Get hands-on practice in creating a Personal Finance Plan using Microsoft Excel



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Course Outline

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Finance**



1. Financial planning overview

- Customer relationship management methods
- Develop professional relationships with prospective and existing customers

2. Construct a personal financial plan

- Processes to construct personal finance plans

3. Cash flow budgeting

- Financial Product Criteria
- Financial Documents Analysis Processes
- Analyse information on customers' income, expenses, taxes and savings to understand their cash flow situations

4. Risks and how to manage your risks

- Financial Product Criteria (Insurance)
- Financial Documents Analysis Processes
- Insurance planning tools
- Approaches to issue resolution
- Analyse relevant information and current insurance policies in effect, to analyse customers' life, health and personal general insurance needs

5. Wealth accumulation

- Financial Product Criteria (Investment)
- Investment planning tools
- Retirement planning tools
- Risk Profile Analysis Methodologies
- Analyse customers' risk profiles and personal financial situations to determine their investment profiles

6. Construct financial planning flowchart and surplus allocation to craft the financial plan

- Processes to construct personal financial plans
- Assist customers in retirement planning by establishing their retirement goals and analysing their financial situations
- Develop personal financial plans that sets out the financial goals, financial analysis and recommendations on how customers personal financial goals can be met
- Review personal financial plans periodically with customers and alert customers of revisions required to successfully achieve financial goals
- Address customers queries on existing banking and financial transactions and escalate significant matters to the management



TRAINERS PROFILE

-Wong Qing Yao-



A veteran in the financial industry with 1.5 decades of experience in business development, leadership, investment advisory as well as financial planning. Track record in building up new consultants through coaching and mentoring.

-Esguerra Pamela M-

A veteran in the finance industry with over a decade of experience in both individual and corporate environment. My key skills are in the area of analysis, financial planning, business development, training and leadership.



-Mah Siew Heng-



Experienced Business Leader with a demonstrated history of working in the financial services industry. Strong business development professional that is skilled in Negotiation, Retail and Sales.

-Ng Wee Seng-

A veteran in the financial industry with 1.5 decades of experience in business development, leadership, investment advisory as well as financial planning.



-Joe Tan-



With more than 15 years of Investment and Finance training experience. Joe Tan is highly skilled in facilitating participants to uncover and develop their personal and professional potentials.



Audience/Pre-requisites

Audience:

- Those looking to enter the finance industry as Personal Financial Advisors

Pre-requisites:

- Basic reading & writing skills
- Basic computer skills (know how to browse the Internet, operate Microsoft Excel, Zoom, etc.)

Training Provider



WEALTH
Design Studio

Wealth Design Studio is a learning platform where we encourage individuals from all walks of life to invest in themselves and their future.

This course has been accredited under the Skills Framework for Financial Services and is eligible for funding under the IBF Standard Training Scheme (IBF_STS), subject to all eligibility criteria being met.

Participants are advised to access the suitability of the course and its relevance to his/her business activities or a job roles.

The IBF-STs is available to eligible entitled and individuals based on the prevalent funding eligibility, quantum and caps. IBF-STs provides up to 70% course fee subsidy support for direct training costs subject to cap of \$3,000 per candidate per course subject to all eligibility criteria being met.

FAQs

1. When do courses take place?

Classes take place over a period of 2 days. Check the Course Schedule for more information.

2. How are lessons conducted? Are there in-person lessons?

At this time, lessons are conducted at a physical classroom location. However, online lessons may be conducted at later date.

3. What is the maximum headcount per class?

Each class is capped at 24 pax

4. How long is the total course duration?

Total is 16 hours
(15 hours for training + 1 hour for Assessment).

5. What is the mode of the class?

Physical Classroom

Course Fees & Fundings

Full course fee \$1,200.00 (Excludes GST)

Individual Sponsored

Singaporeans Age 40 & Above	After 70% Course Fee Subsidies: \$360.00 (Excludes GST)
Singaporeans Age 21-39 & PRs	After 50% Course Fee Subsidies: \$600.00 (Excludes GST)

About IBF Certification and Funding

This course addresses the following Technical Skills and Competencies (TSCs) and proficiency level:

- Personal Finance Advisory (proficiency level 3)

Participants are encouraged to access the IBF MySkills Portfolio (<https://www.ibf.org.sg/home/for-individuals/resource-tools/myskills-portfolio>) to track their training progress and skills acquisition against the Skills Framework for Financial Services. You can apply for IBF Certification after fulfilling the required number of Technical Skills and Competencies (TSCs) for the selected job role.

Find out more about IBF certification and the application process on <https://www.ibf.org.sg/home/for-individuals/ibf-certification/why-be-ibf-certified>

- Boiler plate on IBF-STs

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Find out more on www.ibf.org.sg