



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

#### Wealth & Financial Planning Masterclass!

Are you ready to master your finances or elevate your career as a professional Wealth Planner? Our comprehensive 16-hour course is designed to provide you with a robust foundation in wealth planning.

#### Why Choose This Course?

- **Expert-Led Training:** Learn from seasoned industry veterans who bring real-world experience to the classroom.
- **Comprehensive Curriculum:** Master both the technical skills needed to create effective financial plans and the interpersonal skills to understand and meet clients' unique needs.
- **Practical Insights:** Gain actionable strategies and insights to help clients achieve their financial goals.

Whether you're looking to manage your personal finances more effectively or build a successful advisory career, this course is your gateway to success in the world of finance. Join us and take the first step towards a brighter financial future!

### Course Highlight

#### Introduction to Wealth Building

**Wealth Creation Formula:** Uncover the key to building wealth and explore the phases of smart investing.

#### Wealth Planning Fundamentals

**Master the Essentials:** Develop confidence in managing personal wealth or starting a successful career in wealth management.

**Achieve Financial Independence:** Escape the sandwich generation by planning for both immediate and future financial independence.

**Set Financial Goals:** Jumpstart your future by defining clear, actionable, and meaningful financial objectives.

**Cash Flow & Budgeting:** Gain control of your finances and discover hidden resources through effective planning.

**Financial Risk Management:** Identify common financial risks and discover simple and effective strategies to mitigate them.

**Hands-On Financial Planning:** Gain practical skills by crafting a personalized financial plan.



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# Course Outline

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## 1. Introduction to Wealth Building

- The Wealth Creation Formula
- Financial Independence Model

## 2. Identification of Financial Objectives

- Quantification of Financial Objectives

## 3. Know Your Current Situation

- Money Mastery
- Financial Documents Analysis
- Analysis of Assets & liabilities, Income & Expenses, Cash-flow Budgeting etc

## 4. Identification of Risks and Risks Management

- Lifestyle Change Inflation Risk
- Temporary Loss of Income
- Permanent Loss of Income
- Financial Instruments for Risk Management

## 5. Wealth Planning Strategies

- Investors' Profiling instead of Risk
- Resource Allocation

## 6. Hands-on Crafting of a Financial Plan

- Case Studies

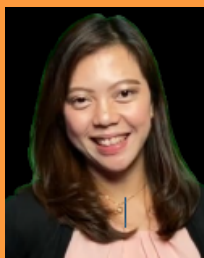


# TRAINERS PROFILE

## Esguerra Pamela M

I always strive to be better in my chosen field, especially in the area of personal and professional development.

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

'Empowering others with the expertise to secure their financial future is not just my profession, it's my passion.'



An experienced and skilled trainer, she is one of only three Certified Advanced Financial Planners in her firm, helping business owners and senior executives achieve their financial goals.

## Ng Wee Seng

Education is the key that unlocks potential, and my passion lies in helping others turn that key to achieve their financial success.

A veteran in the financial industry with over two decades of experience in wealth management, leadership, training and development and investment advisory.



## Audience/Pre-requisites

### Audience:

- Those looking to enter the finance industry as Personal Financial Advisors
- Anyone interested in the area of Personal Finance

### 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**

**Individual Sponsored**

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

## 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](http://www.ibf.org.sg)