PI ETA CONSULTING COMPANY

# Fundamentals of Wealth Management

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## Outline for Fundamentals of Wealth Management Program, A 3-Day Program

- **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

## PROGRAM FACILITATOR

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

**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.