FINERTY ACADEMY

Module 2:

JOURNEY OF RETIRE WORKSHOP
(2-Day Workshop, 9.00am – 6.30pm)

Aim:

This 2-day Journey to RETIRE workshop gives a holistic overview of a comprehensive Asset Acquisition, Asset Accumulation and Asset Allocation Framework to customize your Wealth Solutions for your clients.

Every framework is intelligently designed into a simple "Journey Style" illustration such that even your non- Financial clients will understand and they also act as a solution reference guide for financial professionals to refer to for all wealth planning cases.

In this workshop, we will also explore the 7-Step Wealth Planning Process (PRACTICE Management), integrate these Planning Frameworks into the process and how all these can lead to greater productivity and purpose in your business (PURPOSE Management). There will be an introduction into the effective strategic management of your business environment to poise your business for strategic growth (GROWTH Management).

This module is part of the 7-Module Certified KASHGrowth Professional (CKP) series. Completion of the CKP Series will strengthen your Identity as a Professional, positively Impact your clients' finances, enhance the knowledge you Impart to your clients and advisers, increase your Influence in their lives and Inspire them to achieve even more. Participants can expect to enhance their Professionalism, enlarge their Productivity and expand their Profitability.

Purpose and benefits:

Participants will piece together the many different Wealth Accumulation, Retirement Planning, and Investment Planning needs of clients including:

- Brief Introduction to YOUR KASHGROWTH Framework
- Brief Introduction to Wealth Planning Framework (Journey of WEALTH)
- The Proprietary Journey to RETIRE Framework
- The Proprietary 3$-Concept to Cashflow Independence
- Formula to Retire a Millionaire
- Doubling Your Money
- Portfolio Management Demystified & Simplified
- Enhancing Your Returns & Managing Your Risks
- Investment Exit Strategies
- Planning Considerations for Kids using simple yet power planning frameworks.

Learning Outcomes

By the end of the workshop, participants will be able to

- Understand the Leadership and Competency Framework – YOUR KASHGrowth
- Understand and apply the Journey to RETIRE and ENJOY Your Journey Framework
- Understand and Apply the Proprietary 3$-Concept to Cashflow Independence
- Understand and Present the Formula to Retire a Millionaire
- Understand and Present "Doubling Your Money" Presentation
- Understand and Present the "Asset Allocation" Presentation
- Understand and Present at least 2 "Enhancing Your Returns" Presentation
- Understand and Present at least 2 "Managing Your Risks" Presentation
- Understand and Apply the Investment Exit Strategies
- Understand and Apply the Planning Considerations for Kids Planning
- Briefly describe the Journey of HEALTH framework,
- Briefly describe the Journey for LEGACY framework, in a business meeting environment with your clients as part of the wealth planning process in advising clients.

Participants will also be able to

- Understand CLIENT Management to effectively perform Client Attraction & Client Retention
- Recognise the PRACTICE Management framework to better organise your professional practice
- Recognise the PURPOSE Management Framework to increase your productivity and better align your business purposes to your life purposes.
- Recognise the GROWTH Management Framework to better identify the various factors that can poise your business for strategic growth.

Target Audience

- Wealth Managers, Financial Advisers, Insurance Advisers
- Estate Planners, Will-Writers
- Bankers, Relationship Managers
- Financial Intermediaries aspiring to enter the estate planning market will be more equipped and more confident.
- Senior Financial advisers will now have a comprehensive framework that consolidates all of their previous learning into an easy-to-remember and easyto-present “Journey Style” presentation.
- Managers and mentors can deepen their learning and adopt a more holistic approach to coaching their advisers.

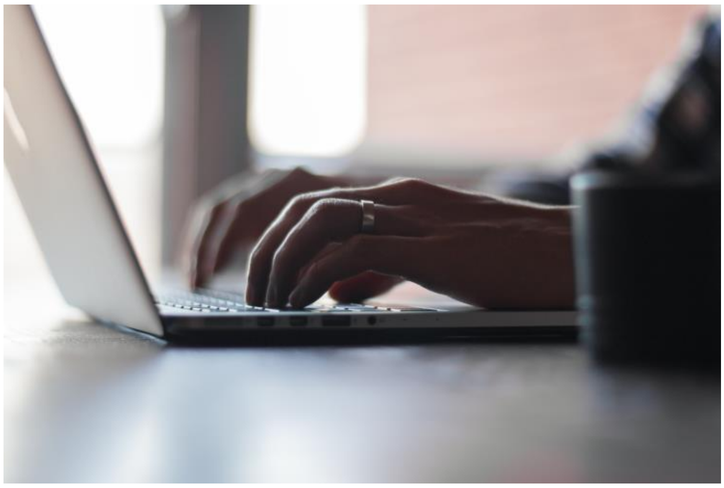
Name of Organisation/ Course Owner

Finerty Academy Pte Ltd.

Teaching Styles

The program will be conducted through case studies, role plays, short lecturing, group discussions and sharing, personal reflections and peer learning.

This program is designed using adult learning concepts. Gayne’s and/or KOLB’s design theories are applied together with sound design principles, effective retention strategies so that different types of learners (Visual/Audio/Tactile/Kinaesthetic learners) can achieve the learning outcomes and subsequently transfer and apply their learnings in their workplace.



The Outline of the 2-Day Workshop

Lesson Plan - DAY 1

Lesson 1: Overview of Wealth Planning Frameworks

- Introduction and Objectives setting
- Introduction to proprietary Competency Framework YOUR KASHGrowth
- Key Investments Concerns of Clients
- Investment Discussion Case Study
- Small Group Discussion
- Large Group Sharing

Lesson 2: The Wealth Management & Investment Planning Framework

- Explore possible Investment Planning Objectives of Most Clients
- Discuss possible Risks faced by clients today and why he should be concerned
- Consider possible Products in the market and the myriad of options available
- Evaluate Objectives that can be achieve by wealth advisers today
- Developing the Wealth Management & Investment Planning Framework
- Introduction to the Investment Pyramid
- Introduction to the Journey to RETIRE

Lesson 3: Prioritising Your Goals – The 3$ Concept to Cashflow Independence

- The 3$ Concept
- Cashflow Independence Framework
- State of Financial Equilibrium
- Role Play
- ENJOY Your Journey

Lesson 4: Rules of Compounding – The Story of John & Mary

- The Rule of Compounding
- Top 10 reasons why people don't succeed in their planning
- Learn what is a Financial Cancer
- The Formula to Retire a Millionaire
- The Story of John & Mary
- Role Play
- AIC, MSO,SSO, CDC, PA, CCC, etc

Lesson 5: Exponential Wealth Creation

- What is Exponential Wealth Creation
- How to Double Your Money!
- Presentation of Exponential Wealth Creation
- Role Play

Lesson 6: The Key to Wealth Management

- Asset Allocation & Diversification
- The Case for Asset Allocation
- Investment Portfolio Management Demystified
- Investment Portfolio Management Simplified
- Case Study

Lesson Plan - DAY 2

Lesson 7: Market Timing vs Time in the Market

- The Temptation for Market Timing
- Does Market Timing Works?
- How to connect with clients in a Downturn
- The Single Premium / Lump Sum Investments Illustration
- Role Play – SP/LS
- How to earn more in a downturn
- The Regular Savings Illustration
- Role Play
- The Case for Portfolio Rebalancing
- Portfolio Rebalancing Simplified
- Role Play

Lesson 8: Managing Your Investment Returns

- Sporadic Returns vs Consistent Returns
- IRR
- XIRR
- Enhance your returns with the same weighted risks (4/6/8)

Lesson 9: Managing Your Risks

- The Importance of Managing Your Risk in conjunction with your returns
- Illustration A
- Role Play
- Illustration B
- Role Play

Lesson 10: Exit Strategies

- When and How to your exit?
- What is the Retirement Risk Zone?
- Different Products for Retirement
- Powerful Product Presentations
  - Savings Product
  - Retirement Planning Products
- Life Products vs Pure Investments Plans
- The Unique Role of Life Products
- Role Plays

Lesson 11: Planning Kids – Beyond Kids Education Planning

- Essential vs Luxury
- Life Products vs Investment Plans
- Your Kid, My Kid, Our Kid?
- Your Preference, My Preference, Our Preference?
- Others Planning Considerations for Kids Planning

Lesson 12: Wealth Management as part of Comprehensive Wealth Planning

For Your Clients – Wealth Management as part of Comprehensive Wealth Planning

- The Comprehensive Framework for Managing Wealth - Journey of WEALTH
- Guarding Your Wealth – Journey of HEALTH
- Gaining More Wealth – Journey to RETIRE
- Giving Your Wealth – Journey for LEGACY

For Your Professional Practice – Wealth Protection as part of Professional Practice

- Growing Your Practice – PRACTICE Management
- Getting Your Goal – Productivity Management through PURPOSE
- Guiding Your Business – GROWTH Management

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