

**Module 3:**

**JOURNEY OF HEALTH WORKSHOP**

**(2-Day Workshop, 9.00am – 6.30pm)**

**Aim:**

This 2-day Journey of HEALTH workshop gives a holistic overview of a comprehensive Risk Management and Wealth Protection Framework to model your Wealth Solutions for your clients.

**Purpose and benefits:**

Participants will to piece together the many different Risk Management and Wealth Protection needs of clients including:

- Brief Introduction to YOUR KASHGROWTH Framework
- Brief Introduction to Wealth Planning Framework -Journey of WEALTH
- The various Lifetime Medical Coverage available and which is the best
- Appreciating the 5 Different Disabilities Types
- Simplifying Long Term Care
- Demystifying the Need for Whole Life – The Role and Need for Whole Life
- Combining WL vs Term vs ILPs and the key criteria for planning
- The Compelling Reasons for Life Products
- The Unique Role of Life Products
- Planning Considerations for Couples
- Planning Considerations for Males vs Females
- Life Coverage without underwriting
- Various Government Wealth Protection Schemes including CHAS, SMF, CTG, etc
- Planning for HNWI or High Income Clients (AI Clients) using simple yet power planning frameworks.

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.



**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 of HEALTH Framework
- Understand and Apply the various Lifetime Medical Coverage available
- Understand and Apply the Disability Income Instrument
- Understand and Present the most efficient “Eldersshield” Presentation
- Understand the Lifetime Critical Illness Provision Concept and Quantifying the Need for Whole Life
- Understand and Apply the Flexible Pre-Retirement Provision Concept
- Understand the Role and Types of General Insurance
- Understand and Present the Compelling Reasons for Life Products and its Unique Role
- Understand the Life Expectancy analysis
- Understand the different planning considerations for males vs females
- Understand the different planning considerations for couples
- Understand and Apply the various Government Wealth Protection Schemes
- Understand the different planning considerations for HNWI & AI Clients
- Briefly describe the Journey to RETIRE 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 easy-to-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

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### 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 Protection Planning Frameworks

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

#### Lesson 2: The Comprehensive Wealth Protection Framework

- Wealth Protection Defined
- Discuss possible risks faced by clients today and why he should be concerned
- Explore possible products in the market and the myriad of options available
- Evaluate objectives that can be achieved by wealth advisers today
- Developing the Wealth Protection Framework
- Introduction to the Journey of HEALTH

#### Lesson 3: Lifetime Medical Coverage

- Simplifying Medishield Life
- Advantage of Integrated Plans
  - Comparing all the Integrated Plans in SG
- Global Health Plans and its Benefits
- Group Employee Benefits
- Understanding Portable Medical Benefits and How to interest Corporate Clients
- What to do when clients are uninsurable

#### Lesson 4: Disability Coverage & Income Protection

- The Role of Disability Income
- 5 Different Types of Disability
- Difference between TPD & DI
- Simplifying Disability Income
- Presentation of Disability Income
- Learn the Most Costs Efficient Insurance in SG
- Role Play

#### Lesson 5: Long Term Care

- The Role of Long Term Care
- Eldershield & Eldershield Supplement
- Advantage of Eldershield Supplement
  - Comparing all Eldershield Supplement Plans in SG
- Simplifying Long Term Care
- Presentation of Long Term Care
- Role Play

#### Lesson 6: Lifetime Critical Illness Provision

- The Debate for Buying Term and Investing the rest vs Whole Life
- A Convincing Approach to recommending whole life plans
  - Quantifying the Need for Whole Life
- The Role of Whole Life
- The Need for Whole Life?
- Case Study



## Lesson Plan - DAY 2

### Lesson 7: Flexible Pre-Retirement Coverage

- Paying lesser premiums as you age
- Role of ILP
  - Type of ILPs and using use of ILPs for protection planning
- Role of Term Plans
  - Types of Term Plans and use of Term plans for protection planning
- ILP vs Term Plans
- Whole Life vs Investment-Linked Plans vs Term Plans
- 5 Reasons for Private Mortgage Insurance

### Lesson 9: Health is Wealth

- Issues affecting Life Products today
- How long do you think you will live up to?
  - Life Expectancy the moving target
- Difference Planning Considerations for Male vs Females
- Planning for Couples
- Guarding Your Health
  - Healthy Lifestyle, Healthy Living: Health is Wealth

### 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 8: General Insurance

- Role of General Insurance
- Type of General Insurance
  - E.g Personal Accident Plans
- Summary of Wealth Protection Framework – Journey of HEALTH
- Role Play
- The Compelling Reasons for Life Products
- The Unique Role of Life Products

### Lesson 10: Various Government Wealth Protection Schemes for Citizens and PRs

- Understand the various Government Schemes for Medical Coverage
  - Medical Fee Exemption Card (MFEC)
  - CHAS & PG Card
  - Medifund
- Understand the various Government Schemes for Disability
  - IDAPE: Interim Disability Assistance Scheme for the Elderly
  - PioneerDAS: Pioneer Generation Disability Assistance Scheme
  - SMF: Senior Mobility and Enabling Fund
  - EASE: Enhancement for Active Seniors
  - FDW Grant: Foreign Domestic Worker Grant
  - FDW Levy Concession for Persons with Disabilities
  - CTG: Caregiver Training Grant
- Case Study: Planning for the low-income
- Role Plays

### 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

## Contact Us

Tel: +65 9090 7093  
Email: [contact@finerty.com.sg](mailto:contact@finerty.com.sg)

10 Anson Road #27-15  
International Plaza  
Singapore 079903

**Finerty Academy Pte Ltd**  
[www.finerty.com](http://www.finerty.com)

