1-Day Wealth Planning Workshop (9.00am to 6.00pm)

Course Title:

1-Day Wealth Planning Workshop

About This Course:

The **1-Day Wealth Planning Workshop** is an intensive and comprehensive training program designed to equip participants with essential knowledge and strategies for effective wealth management, financial planning, and legacy building. This course is structured around the **Journey of W.E.A.L.T.H.™** model, covering key areas such as cash flow management, investment planning, retirement preparation, and estate planning.

Through engaging discussions, hands-on exercises, and case studies, participants will gain a holistic understanding of financial wellness and long-term financial security. The workshop also introduces key financial frameworks, including **Journey to RETIRE™, Journey to HEALTH™, and Journey for LEGACY™**, which provide actionable insights for sustainable wealth growth and protection.

What You'll Learn:

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

- **Understand Wealth Planning Fundamentals** – Learn the importance of financial planning and how to apply the **Journey of W.E.A.L.T.H.™** model to achieve financial security.
- **Identify and Manage Different Money Personalities** – Discover your financial habits and how they influence wealth-building decisions.
- **Implement Effective Cash Flow and Expense Management** – Learn budgeting techniques, financial ratios, and liquidity planning to maintain financial stability.
- **Plan for Retirement and Asset Growth** – Explore strategies for asset acquisition, investment planning, and risk mitigation.
- **Optimize Wealth Protection** – Gain insights into insurance planning, general insurance, and risk management to safeguard financial health.
- **Develop Legacy and Estate Plans** – Learn how to structure wills, trusts, and estate distributions effectively to preserve wealth across generations.
- **Apply Financial Decision-Making Strategies** – Gain proficiency in investment planning, debt management, and financial risk assessment.

Target Audience:

Financial Planners, Bancassurance Specialists and Relationship Managers

Time	Lesson Plan	Duration (Hours)
	Registration and Introduction	
9.00am to 11.00am	Lesson 1: Introduction to Journey of W.E.A.L.T.H.™ & Money Personality – Learners' Introduction and Objectives Setting – Understanding the Journey of W.E.A.L.T.H.™ – Exploring the 6 Money Personalities and Their Impact on Financial Decisions – Cash Flow Management: Income, Expenses, and Financial Ratios – Personal Financial Mindset: Identifying Strengths and Areas for Growth – Investing in the 4Ts: Time, Talent, Treasures, and Ties – Inter-relationships Between Wealth-Building Concepts – Applying Money Personality Insights to Financial Planning – Interactive Exercises and Group Discussions	2 hours
11.00am to 11.15am	15 Mins Break	15 mins
11.15am to 12.45pm	Lesson 2: WEALTH Sources, Expenses & Cashflow Management – Learners' Reflection on Money Personalities and Financial Habits – Understanding Different WEALTH Sources: Cash, CPF, Investments, and Others – Types of Employment and Income Models: Employed, Self-Employed, Business Owner, Investor – Expense Classification: Personal, Business, and Other Financial Obligations – Cash Flow Management: Tracking, Budgeting, and Optimizing Income & Expenses – Financial Ratios for Wealth Stability: Liquidity, Savings, and Debt Management – Key Considerations for Income Growth and Expense Planning – Applying Cash Flow Strategies to Build Long-Term Wealth – Interactive Exercises and Group Discussions	1 hour 30 mins

12.45pm to 1.45 pm	1 Hour Lunch	1 hour
1.45pm to 3.15pm	Lesson 3: Journey to RETIRE™ – Asset Acquisition, Accumulation & Allocation – Learners' Reflection on Cash Flow Management and Wealth Sources – Understanding the Journey to RETIRE™ Framework – Asset Acquisition: Home, Business, and Investment Planning – Asset Accumulation: The Power of Compounding and the Rule of 72 – Asset Allocation: Balancing Risk, Returns, and Investment Horizons – The 3$ Concept™ and Cash Flow Independence – Achieving Lifetime Financial Equilibrium – Common Retirement Planning Mistakes and How to Avoid Them – Applying Retirement Strategies for Sustainable Wealth Growth – Interactive Case Studies and Role-Playing Scenarios	1 hour 30 mins
3.15pm to 3.30pm	15 Mins Break	15 mins
3.30pm to 5.00pm	Lesson 4: Journey to HEALTH™ & Journey for LEGACY™ & Reinvest in Yourself – Learners' Reflection on Retirement Planning and Wealth Accumulation – Introduction to the Journey to HEALTH™: Wealth Protection Strategies – Understanding Medical, Disability, and Long-Term Care Planning – Risk Management & Insurance: Protecting Assets and Income – Introduction to the Journey for LEGACY™: Wealth Distribution & Estate Planning – Structuring a Legacy Plan: Wills, Trusts, and Beneficiary Designations – Avoiding Common Estate Planning Pitfalls – Ensuring Financial Security Across Generations – Applying Legacy Planning Principles in Real-Life Scenarios Interactive Role-Playing and Group Discussions	1 hour 30 mins
5.00pm to 6.00pm	Assessment	1 hour
	Total Duration	7 hours 30 mins