

3-Day Wealth Planning Master Class (Classroom) (9.00am – 6.30pm)

Course Title:

3-Day Wealth Planning Master Class (Classroom)

Course Fee:

\$4,800 before GST

Mode of training:

Classroom Facilitated Training with Online Assessment

Aim:

This 3-day workshop gives a holistic overview of a Comprehensive Investment and Retirement Planning Framework to model your Wealth Solutions for your clients.

Purpose and Benefits:

The **3D Wealth Planning Master Class** is developed to elevate financial practitioners' ability to deliver high-quality, client-centric advisory through robust product knowledge, analytical rigour, and technical application. This programme ensures participants are equipped to meet evolving client expectations, regulatory requirements, and industry benchmarks.

Key Benefits:

- **Application-Focused Learning:** Emphasises real-world advisory situations, enabling participants to assess suitability, interpret client gaps, and develop effective product strategies.
- **Structured Product Mastery:** Covers product structures, trends, comparison logic, and positioning—skills critical to providing compliant and differentiated advice.
- **Competitive Edge Through Insights:** Empowers advisors to analyse competitor offerings and evolving market forces, and articulate strategic responses in client-facing and internal settings.
- **Practical Tools & Templates:** Participants gain access to Proof-of-Concept templates, mapping frameworks, and advisory SOPs that can be applied immediately post-training.

This 3-Day Intensive Masterclass is an accelerated Kashgrowth Financial Professional Series workshop that condenses the same core Kashgrowth Series learning outcomes into a focused, instructor-led format. It is designed for professionals seeking a time-efficient yet immersive learning experience, combining live facilitation, peer learning, and practical application of the frameworks across all domains.

Learning Outcomes:

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

1. Understand Journey of WEALTH presentation
2. Understand different Money Personalities
3. Understand Cashflow Management methods
4. Understand Couple Money Management
5. Understand Journey to RETIRE™
6. Understand Journey of HEALTH™
7. Understand Journey for LEGACY™

Target Audience:

Financial Planners, Bancassurance Specialists and Relationship Managers

New Entrants: Financial Intermediaries aspiring to enter the estate planning market will be more equipped and more confident.

Veterans: Senior Financial advisers will now have a comprehensive framework that consolidates all their previous learning into an easy-to-remember and easy-to-present “Journey Style” presentation.

Managers & Leaders: Managers and mentors can deepen their learning and adopt a more holistic approach to coaching their advisers.

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 and effective retention strategies in an active learning environment using different instructional methods 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.

Time	Day 1 Lesson Plan	Duration (Hours)
8.45am – 9.00am	Registration and Introduction	
9.00am – 11.00am	<p>Lesson 1: Course Overview and Introduction to Framework</p> <ul style="list-style-type: none"> - Introduction and Objectives setting - Learners' Introduction and Setting Personal Learning Objectives - Introduction to YOUR KASHGROWTH Framework - Journey of WEALTH™ Framework 	2 hours
11.00am – 11.15am	15 Mins Break	
11.15am – 1.00pm	<p>Lesson 2: Money Personality & Money Language</p> <ul style="list-style-type: none"> - Introduction to the money Personality - Types of Money Personality - Applying the Money Personality tool - Type of Money Languages 	1 hour 45 mins
1.00pm – 2.00 pm	1 Hour Lunch	
2.00pm – 4.00pm	<p>Lesson 3: Wealth Sources, Expenses & Cashflow Management</p> <ul style="list-style-type: none"> - Multiple Sources of Income (EBSI) - Needs vs Wants - Expenses - Personal Expenses - Business Expenses - Other Expenses OR Expenses on Others - 3 Accounts System - 4-Envelopes System 	2 hours
4.00pm – 4.15pm	15 Mins Break	
4.15pm – 6.15pm	<p>Lesson 4: Money Space™ & Wealth Planning for Families</p> <ul style="list-style-type: none"> - Wealth Planning for Couples - Couple Money Management – Money Space - Financial Literacy Kids – Papa B.A.N.K™ 	2 hours
6.15pm – 6.30pm	Revision + Q&A	15 mins
	Total Duration	8 Hours

Time	Day 2 Lesson Plan	Duration (Hours)
8.45am – 9.00am	Registration and Introduction	
9.00am – 11.00am	<p>Lesson 5: Introduction to Journey to RETIRE™</p> <ul style="list-style-type: none"> - Introduction to the Journey to RETIRE™ - Money Personality in 3\$ Concept™ + Cashflow Independence Framework™ - State of Financial Equilibrium - The Rule of Compounding - The Story of John & Mary™ - What is Exponential Wealth Creation - Inter-relationships between concepts - Achieving the 7 Financial Liberties 	2 hours
11.00am – 11.15am	15 Mins Break	
11.15am – 1.00pm	<p>Lesson 6: Retirement Planning – Case Study</p> <ul style="list-style-type: none"> - The Complete Financial Independence Framework - 3 Key Considerations for Retirement Nest-Egg - Life Expectancy in Singapore and Globally - Impact of Inflation - Risk of Financial Cliff - Case Study: 1-Page Retirement Planning: Integrating 3\$ + J&M + R72 	1 hour 45 mins
1.00pm – 2.00 pm	1 Hour Lunch	
2.00pm – 4.00pm	<p>Lesson 7a: Efficient Frontier & Efficient Market Hypothesis</p> <ul style="list-style-type: none"> - Modern Portfolio Theory - Efficient Frontier - Efficient Market Hypothesis <p>Lesson 7b: Market Timing vs Time in the Market</p> <ul style="list-style-type: none"> - The Temptation for Market Timing - Does Market Timing Works? - 3 Key Principles in Managing Market Volatility - Single Premium - V-Shaped Presentation - Regular Investing – Cans of Coke - Portfolio Rebalancing 	2 hours
4.00pm – 4.15pm	15 Mins Break	

4.15pm – 6.15pm	<p>Lesson 8a: Managing Investment Returns</p> <ul style="list-style-type: none"> - Consistency of Returns vs Sporadic Returns - Benefits of Diversification <p>Lesson 8b: Managing Investment Risks</p> <ul style="list-style-type: none"> - Risks faced by clients - Managing Your Risk in conjunction with your returns <p>Lesson 8c: Exit Strategies</p> <ul style="list-style-type: none"> - What is the Retirement Risk Zone? - Key Risks to Retirement Planning - Different Products for Retirement - Financial Product Criteria - Retirement Planning Tools & Products - Retirement Strategies 	2 hours
6.15pm – 6.30pm	Revision + Q&A	15 mins
	Total Duration	8 Hours

Time	Day 3 Lesson Plan	Duration (Hours)
8.45am – 9.00am	Registration and Introduction	
9.00am – 11.00am	Lesson 9: The Comprehensive Wealth Protection Framework <ul style="list-style-type: none"> - Wealth Protection Defined - Introduction to the Journey of HEALTH Presentation - Lifetime Medical Coverage - Long Term Care - Careshield Life & Supplement - Disability Coverage & Income Protection - Discussion on Critical Illness vs Early CI 	2 hours
11.00am – 11.15am	15 Mins Break	
11.15am – 1.00pm	Lesson 10: Wealth Protection – Case Study <ul style="list-style-type: none"> - Total Wealth Protection SAMPLE Case Study - Unique Role of Traditional Life Products 	1 hour 45 mins
1.00pm – 2.00 pm	1 Hour Lunch	
2.00pm – 4.00pm	Lesson 11: The Comprehensive Wealth Distribution Framework <ul style="list-style-type: none"> - The Complete Wealth Distribution Framework – Journey for Legacy Giving - Why Legacy Planning? - Common Pitfalls in Legacy Planning - Sample Case Study - Lifetime Gifting - Importance of Partners' / Shareholder's Agreements - Type & Use of Trusts - Issues during End stage of life - Advanced Care Planning (ACP) - Lasting Power of Attorney (LPA) - Human Organ Transplant Act (HOTA) - Medical (Therapy, Education, Research) Act (MTERA) - Action Upon Death - Advantages of Wills & 7 Steps to Will Writing - Arrangements after Death 	2 hours
4.00pm – 4.15pm	15 Mins Break	
4.15pm – 5.15pm	Lesson 12: Reinvest in YOURSELF <ul style="list-style-type: none"> - Time Management - Talent Management - Treasury Management - Ties & Relationships 	1 hour
5.15pm – 6.15pm	Assessment	1 hour
6.15pm – 6.30pm	Revision + Q&A	15 mins
	Total Duration	8 Hours

IBF Standards Training Scheme (IBF-STS)

This course has been accredited under the Skills Framework for Financial Services and is eligible for funding under the IBF Standards Training Scheme (IBF-STS), subject to all eligibility criteria being met.

Participants are advised to assess the suitability of the course and its relevance to his/her business activities or job roles.

The IBF-STS is available to eligible entities 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 a cap of S3,000 per candidate per course subject to all eligibility criteria being met.

Find out more on www.ibf.org.sg.

About IBF Certification

This course addresses the following Technical Skills and Competencies (TSCs) and proficiency level:

Product 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>