Financial Coaching for Success

Learn Secrets of how Top Practitioners Excel Consistently

A Big Question?

What do consistently top-producing financial services practitioners practice as foundational success principles in their business? In a nutshell: If you **Do Right** by your clients and **Do Good** by your community, you will certainly **Do Well** by your career! They find **real purpose** in what they do, able to create **powerful** & **meaningful conversations**, provide **simplified solutions** and **serve** their **clients** & **community** well whatever their financial condition or needs are. Is it really that simple?

Reality-Check…

How would the above be possible in a highly competitive, extremely noisy and information-overloaded market, increasingly digitalized environment coupled deepening crisis of trust between the public and the financial services industry?

Moreover, within the past few years, the number of distributors & distribution channels have also jumped dramatically. Despite initial skepticism, robo-advisers have become increasingly popular. Also, the Edelman Trust Barometer (an annual global trust survey), showed that financial services industry remains the **least trusted** among all categories in the survey. Reasons include product pushing, lack of transparency and disappearance of financial consultants when clients face financial trouble.

So, is there a future for financial services practitioners. let alone to do very well consistently and in a sustainable way?

A Solution that Works!

The answer is **yes!** Through more than 30 years of practice, research, training and coaching thousands of financial services practitioners around the world (including **MDRTs, COTs and TOTs**), we have been able to create processes and tools that work!

Financial Coaching for Success™ is packed with models, scripts, blueprints, templates, psychometric and digital tools that help practitioners do what top practitioners do! It is the ultimate program that will help you restore a **solid foundation** to build a **purposeful, profitable, sustainable and scalable practice!**

WHAT'S IN IT FOR YOU?

- Discover, refire or express enduring purpose in your profession everyday
- Position your mindset as a financial coach as a key differentiator
- Learn and use financial psychology & psychometric tools (MoneyLiFE™) effectively
- Acquire financial coaching skills to generate meaningful conversations
- Discover powerful questions, active listening that build 'trust bridges' rapidly
- Uncover secrets behind financial decisions (Wheel of LiFE®) and how to unlock them
- Use the powerful templates (e.g. One Page LiFE® Blueprint) that produce results
- Apply the 7-Step process to help clients get out of financial distress quickly
- Know the rules of engagement when working with a client in distress
- Learn to work with related financial and non-financial agencies
- Develop profitable and lasting trust relationships with clients and Much More…

IN-PERSON TRAINING > LECTURES | CASE STUDIES | ROLE PLAYS

What our Participants say?

*"Bernard Lim…is about **transformation**…he has been able to impart not only the 'whats' and the 'whys' but the 'hows' and with a heart. I resonate and endorse his passion for financial coaching and financial counselling because **in an age of (very) high tech, the ability to connect at a deep (and human) level is really the key value proposition**… "*

Leong Sow Hoe ChFC® IBF Fellow
Senior Financial Services Director, Prudential Assurance
Past President IFPAS, AFinSA Board
Multi-Million Dollar Agency

*"Bernard is a very passionate trainer and coach. He possesses the **wisdom, knowledge and practical experience** to help practitioners achieve their goals with their clients. I have **gained a lot from all the training and coaching**! Highly recommended!."*

Joanne Lai CFP® AFCouns®
Senior Advisory Group Partner IPPFA
Top 10 FPAS Financial Planner Award 2018
MDRT 2015-2016 COT 2017, TOT 2018-2022

*"The Financial Coaching Program has been **transformational** in the way I conduct my financial advisory business. With this training, I learned to become a **more effective** finance **coach to my clients** and **help them accelerate to greater heights** in their financial journey."*

Michelle Lee AFP[CM]
Financial Adviser, Manulife Financial Adviser
Financial Adviser Of the Year 2021, Asia Advisors Network
COT 2021, 2022, Finance Influencer @askmichellelee

*"I have attended every of his courses ever since 2011. He is definitely a trainer with a heart hence that resonate with me well because I only work with and learn from good people. His teaching is always **very practical, simple and easy to understand**, as well as to implement! He is a living example of **Doing Right**, **Doing Good** & **Doing Well**!"*

Tea Eng Peng ChFC® CFEd® ASEP®
Financial Advisory Director, Financial Alliance Pte Ltd.
Top Director 2017 – 2021
6x MDRT qualifier, Produced 2 COTs & 7 MDRTs in 2022

*"Bernard possesses wisdom, knowledge, and practical experience to help practitioners achieve their goals with their clients. Through his teachings, I have a **strong foundation in financial coaching & counselling skills** and can can **better value add** to my client. If you want to be a professional financial planning practitioner, remember to **stay engaged and connected with him**!"*

Eric Seah CFP® ChFC® ASEP®
Agency Leader, Prudential Assurance
Winner for Financial Planning Awards 2019
8x MDRT qualifier, COT 2022

*"**Excellent tools and infrastructure** to help financial consultants to do right, do good & do well. **Clear, concise & engaging sessions** on what is **fundamental for growth** as a Financial Consultant. Keep it up!"*

Kee Siew Poh CFP® ChFC®
Associate Director, Finexis Advisory Pte Ltd
Finalist of the FPAS
Financial Planner Award 2019-2020
COT 2008-2020, TOT 2021-2022

*"The Program has **empowered me** with practical tools to **deepen my conversations** with my clients and **close the trust gap**. I find the 1-page financial blueprint very handy to kickstart a **client-centric** approach to **holistic planning**, which is vital in building lasting adviser-client relationships **beyond numbers** and achieve **win-win outcomes**."*

Regina Ong ChFC® CLU®
Senior Wealth Management Consultant, PIAS
MDRT 2022

*"The Program is made up of very practical workshops that has **enlarged my services and enhanced the way I engage my prospect and customers**. The tools and the platform made available also help to reinforce the need for proper financial planning and facilitate immediate action. **Highly recommended!**"*

Dennis Chua ChFC® AFWC®
Agency Leader, Prudential Assurance
SCI Appointed Trainer
Million Dollar Agency, MDRT 2022

"**Very practical, well structured, excellent course materials**, helpful case studies, lots of scripts and models we can plug and play right away, fresh way of looking at financial planning!"

Jonathan Khoo ChFC® ASEP® AFWC®
Director, Financial Alliance
8x MDRT producer

"**Very relevant** and applicable to be able to be **implemented immediately**!"

Fiona Foo ChFC® ASEP®
Executive Senior Financial Consultant
Great Eastern Financial Advisers
MDRT 2016-2020, COT 2021-2022

READ MORE > WWW.WEALTHCOLLEGE.COM.SG/TESTIMONIALS

ENTRY CRITERIA

1) Ideally, participant has 12 months of practical work experience in the financial services industry.
2) Monetary Authority of Singapore (MAS) licensed financial services practitioner.
3) Represents a MAS licensed financial institution.

FINANCIAL TRAINING GRANT

This programme is recognised under the **Financial Training Scheme (FTS)** and is eligible for FTS claims subject to all eligibility criteria being met. Please note that in no way does this represent an endorsement of the quality of the training provider and programme. Participants are advised to assess the suitability of the programme and its relevance to participants' business activities or job roles. The FTS is available to eligible entities based on the prevalent funding eligibility, quantum and caps. FTS claims may only be made for recognised programmes with specified validity period. Refer to www.ibf.org.sg for details.

PROFILE OF TRAINER

Bernard Lim is a Certified Financial Planner (CFP®), a Certified Specialist in Financial Education (CSFE®), an Accredited Financial Counsellor (AFCouns®), a Certified Professional Behavioural Analyst (CPBA®) and a Lifeforming Growth Coach. He is the principal of WealthCollege with nearly 30 years of experience in the financial service industry. His practical ideas, concepts, training and coaching have inspired many MDRT producers (including Top-of-the-Table & Court-ofthe-Table) from all over the world.

He has designed and delivered highly-rated courses ranging from broad-based financial education & coaching to specialized subjects like estate & legacy planning. His L.i.F.E. - Living in Financial Excellence Program have received rave reviews from attendees around the world including the US – even the well-respected Personal Finance Employee Education Foundation. His financial coaching programs have been extremely well received by the civil service while his Estate & Legacy planning training & seminars have reached more than 10,000 financial service professionals through banks, insurers and IFAs all over the world - consistently achieving more than 95% rating in attendee feedback.

He is also in constant demand for speaking engagements to the affluent market, civil service organisations and professional bodies. He has addressed audiences at the Million Dollar Round Table (MDRT) in 2007 (Denver Colorado, US) and again in 2016 (Vancouver B.C. Canada), MDRT Taiwan Chapter training (Taipei 2017, 2019), Philippine Life Insurance Congress (Manila 2010, 2018) National Financial Congress (Singapore 2013) and AFA Conference (Singapore 2015, 2016). He is also a trainer & course developer for the Singapore Management University's SMU Academy. Bernard has also been interviewed on Asian Wall Street Journal, the Straits Times, Channel News Asia 938 FM and Channel 5's Common Cents. He was a member of the IFPAS Alliance STAR Team (on MAS FAIR issues) and the founder & president of the FinCARE® (Financial Coaching, Aid & Resilience Education) – a social enterprise recognized by the Singapore Government focusing on affordable financial wellness programs for the public.

ABOUT WEALTH COLLEGE

Wealth College is the training division of Wealth Hub Pte Ltd (UEN 200702674R) – an organization dedicated to educating, equipping & empowering professionals as well as the public in the area of financial wellness and wealth planning. Since early 2007, it has launched a number of highly practical seminars, courseware and accreditation which has drawn rave reviews from the market. In addition, members of the public from all walks of life from students to high net-worth individuals have attended the course known as the highly–acclaimed L.I.F.E.™ (Living In Financial Excellence™) Programme.

Wealth College is also the pioneer, organiser and the driving force behind the training of volunteer financial counsellors from the financial services industry. The College was responsible for developing and launching the FinCARE® (Financial Counselling, Aid & Resilience Education) community services initiative.

CONSULTATION

We conduct private group training for companies to meet the needs of their learners.

Operating Hours from 08:30 to 12:00 hour, Mondays to Fridays, except public holidays.

Email via Contact Form | www.wealthcollege.com.sg | www.fincaregobal.com

Wealth College
Educate Equip Empower
(Division of Wealth Hub Pte Ltd)

TABLE OF CONTENTS

DAY ONE

Lesson 1:
Introduction to Financial Wellness & Financial Coaching
(Focus on the Industry)
- Definitions and Concepts of Financial Wellness
- Changing Landscape in Financial Services
- 7 Indicators of Financial Wellness
- 4 Steps to Financial Wellness

Lesson 2:
Principles of Building Trust
(Focus on the Consumer)
- Building Bridges of Communication
- Bridging the Trust Gap
- Tools to Create Trust Building Conversations
- Introducing the Wheel of LiFE®

Lesson 3:
Foundations in Financial Psychology I
(Focus on the Consumer)
- Understanding How People Think and Feel about Money
- Learning How Financial Decisions are Made
- Role of Media & Social Class on Financial Behaviour
- Understanding Your Chosen Market

Lesson 4:
Foundations in Financial Psychology II
(Focus on the Consumer)
- Role of Financial Psychology and Profiling Tools
- Recognising Different Profile 'Types' Dimensions'
- Conversational Triggers for Effective Engagements
- Case Studies and Role Play

Lesson 5:
Foundations in Financial Psychology III
(Focus on the Consumer)
- Interpretating MoneyLiFE™ Profile 'Types'
- Gaining Deeper Understanding of Clients and the way they Think & Feel
- Creating Meaningful Financial Conversations
- Case Studies and/or Role Play

Lesson 6:
Financial Coaching Process I
(Focus on the Practice)
- Financial Coaching Demystified
- 5Cs of Effective Financial Coaching
- Factors that cause Financial Coaching to fail
- Introducing the One Page LiFE® Blueprint

Lesson 7:
Financial Coaching Process II
(Focus on the Practice)
- Power of Financial Goal-Setting
- Helping Clients to have Clarity in Financial Goals
- The Power of the Right Questions
- The Art of Active Listening

DAY TWO

Lesson 8:
Financial Coaching Process III
(Focus on the Practice)
- Introducing the GROW Model
- Getting Strong Buy-In from Coaching
- Understanding Potential Roadblocks and Opportunities for Financial Coaching
- Case Studies and/or Role Play

Lesson 9:
Financial Counselling in Financial Coaching
- Understanding Financial Counselling in the context of Financial Coaching
- FinCARE® Model of Financial Wellness
- Financial Counselling vs Credit/Debt Counselling

Lesson 10:
Financial Counselling Processes and Tools I
- 5 General Rules of Engagement
- 7 Rs of Effective Financial Counselling
- Tools and Templates for Financial Counselling
- Case Studies and/or Role Play

Lesson 11:
Financial Counselling Processes and Tools II
- Strategies in Reducing Expenses
- Strategies in Restructuring Debt
- Strategies in Reinventing Income
- Case Studies and/or Role Play

Lesson 12:
Understanding the Credit System I
- Lending and Borrowing in Singapore
- Factors affecting the Cost of Borrowing
- Latest Rules on Personal Borrowing
- Strategies to Restructure Debts
- Case Studies and/or Role Play

Lesson 13:
Understanding the Credit System II
- Financial Distress Agencies in Singapore
- Comparison of Options
- Journey to Bankruptcy
- Asset Protection and Liabilities
- Case Studies and/or Role Play

Short Quiz Test
- 40 minutes open-book multiple-choice-question quiz

Lectures, Case Studies, Role Plays, Quiz to enhance learning experience.