Financial Coaching for Success I

Becoming a Client-Centric Trusted Advisor

Reality-Check!

According to the Edelman Trust Barometer (an annual global trust survey), the financial services industry remains the **least trusted** among all other categories included in the survey. This despite a slow but steady improvement since the 2008-2009 Global Financial Crisis. Coupled with occasional newsworthy publicity on errant practitioners and aggressive marketing by alternative distribution channels like FinTech, the public is slowly but surely being won over by **simplicity, speed, transparency** and **price point.**

So, what does the future hold for practitioners? How can practitioners keep up or even stay ahead in an industry going through crisis of trust amidst unprecedented changes? Why would the current distribution model still be relevant?

Interestingly, the answer lies in becoming truly excellent at what you do best – **client-centric human interaction.** A *New York Times* published an article in March-2019 with the headline *"Human Contact Is Now a Luxury Good",* with a subtitle *"Screens used to be for the elite. Now avoiding them is a status symbol."*

Ironically, many financial services practitioners are **fast becoming obsolete** because they have relied too heavily on technology. Many have lost the art of human interaction – having meaningful conversations, understanding financial psychology, building trust, empathy, asking powerful questions, active listening; and this 'lost' art which will be a **key differentiator** in the days ahead is found in **Financial Coaching**.

Solutions that Work!

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!

Packed with **models, scripts, blueprints, templates, psychometric** and **digital tools** that help practitioners do what top practitioners do! This 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?

- Appreciate the financial services landscape today (high-tech, high-touch, trust gap)
- Effectively position yourself as a trusted professional in the market
- Know the financial coaching journey to financial wellness (FinCARE® Model)
- Understand the role of financial psychology & tools (e.g. 6 Profile Dimensions)
- Acquire financial coaching skills to generate meaningful conversations
- Discover how to ask powerful questions, active listening that build 'trust bridges'
- Uncover what affects financial decisions (Wheel of LiFE®) and how they are made
- Use the powerful templates (One Page LiFE® Plan) to guide your engagements
- Develop lasting trust relationships with clients for business growth and much more…

Inclusive of lectures, case studies, exercises, role play to enhance the learning experience.

PACKED WITH SCRIPTS, TEMPLATES, BLUEPRINTS TO JUMP-START YOUR PRACTICE!

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

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ONE FULL DAY IN-PERSON TRAINING SESSION
(0900 to 1730 Hours)

Lesson 1
Introduction to Financial Coaching (Focus on the Practice)
- You, the Financial Coach
- Self-Discovery Process on Practitioner
- Knowing the 'Sweet Spot' in Your Practice
- Creating a Value Proposition
- 4 Steps to Financial Coaching Process
- Personal Exercises
- Lectures with Exercises

Lesson 2
Foundations in Financial Psychology I (Focus on the Consumer)
- Building Bridges of Communication
- Introducing the Wheel of LiFE®
- Understanding How People Think and Feel about Money
- Learning How Financial Decisions are Made
- Role of Financial Psychology and Profiling Tools
- Case Studies & Exercise

Lesson 3
Foundations in Financial Psychology II (Focus on the Consumer)
- Recognising Different Profile 'Types' and 'Dimensions'
- Conversational Triggers for Effective Engagements
- Case Studies, Role Play

Lesson 4
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
- Creating Meaningful Financial Conversations
- Case Studies, Role Play

Lesson 5
Financial Coaching Process II (Focus on the Practice)
- The Power of the Right Question- The Art of Active Listening
- Financial Coaching Documentation
- Understanding Potential Roadblocks & Opportunities for Financial Coaching
- Case Studies, Role Play

Lesson 6
Financial Coaching Process III (Focus on the Practice)
- Introducing the GROW Model
- Financial Coaching Fact-Find
- Creating a Comprehensive 360-OPLB
- Case Studies, Role Play

This ready-to-apply practical skills course has been consistently rated with near perfect score in content quality; trainer's knowledge & skills by our participants.

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.

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.

Note: Attendee must represent a MAS licensed financial institution — a Letter of Support is required to qualify for course fee subsidy under the FTS grant.

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 Wealth College 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 938FM 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)