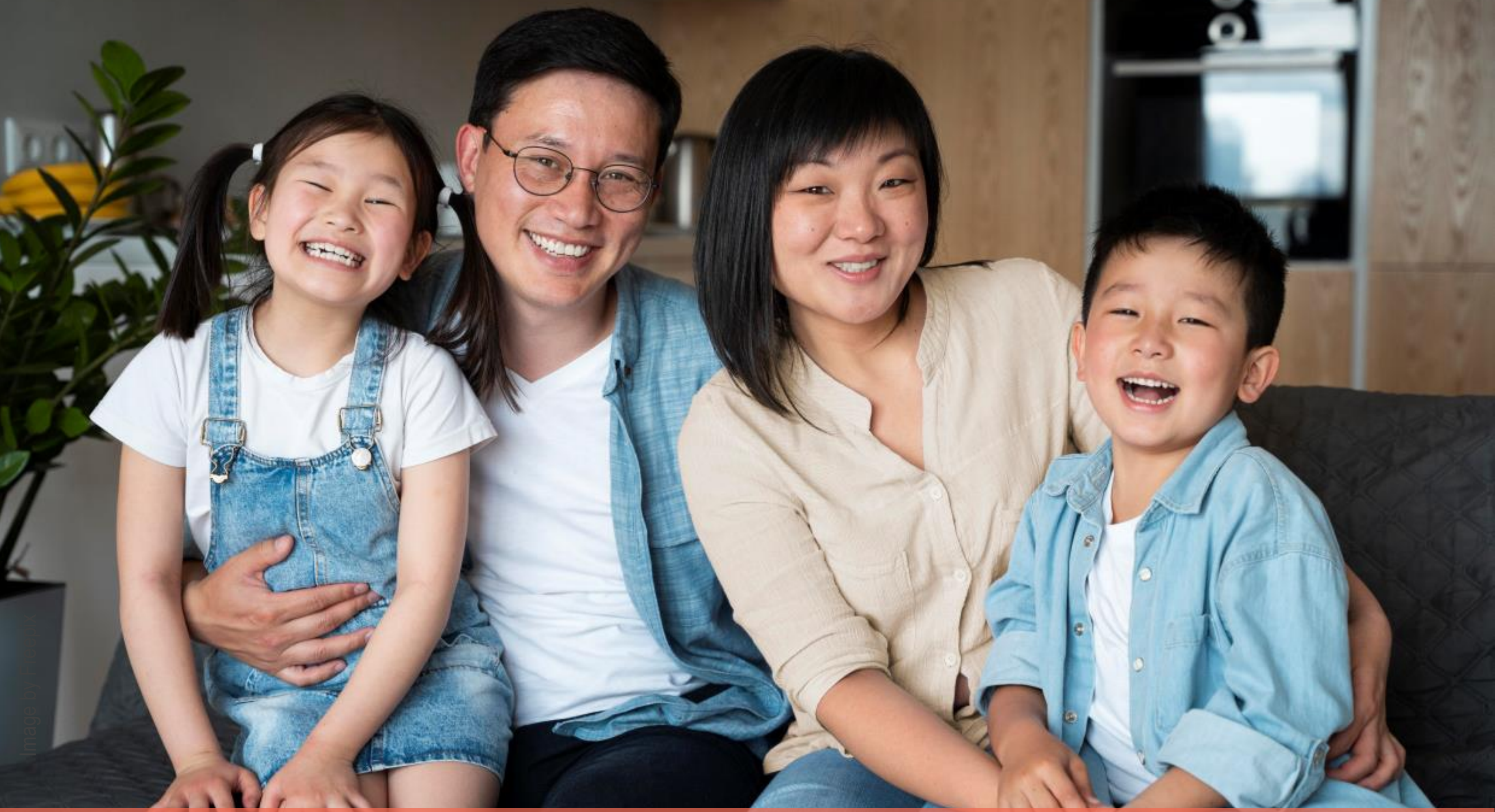

Financial Coaching for Success II

Leading Others To Financial Wellness

Reality-Check!

In a recent report, OCBC Bank's Financial Wellness Index found that many Singaporeans do not have enough savings to allow them to maintain their current lifestyle beyond six months if they were to lose their jobs now. About one-third (31 per cent) of respondents faced difficulties paying off their housing loans, with 9 per cent stating that they may need to sell or downgrade.

There has never been a more urgent time for counsellors to respond to the critical needs of those they help. Besides being well-equipped to serve clients through a counselling process, they must not ignore the fact that some will be struggling just to make sense of their finances when they fall on hard times.

Not many financial services practitioners know how to lead their clients from a position of distress to financial wellness. Often, these clients are referred to other agencies (e.g. family service centers) which may not have a full picture of their needs and wants, unlike the role of a financial planner.

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 **templates** and **spreadsheets** for your engagement with clients leading them to financial wellness.

{ *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.* }

WHAT'S IN IT FOR YOU?

- Understand financial impact of the current health and economic crises
- Distinguish between different types of financial services (e.g. credit counselling)
- Appreciate role of financial psychology, money behaviour, motivations to change
- Discover the 4-Step process to lead someone from Distress to Financial Wellness
- Understand the anatomy of financial distress (causes and effects)
- Discover the credit system, debt and latest rules in Singapore
- Know the rules of engagement when working with a client in distress
- Use practical tools and processes in the engagement process
- Learn to work with related financial and non-financial agencies

In addition to lectures, this interactive training is filled with case studies and role play to enhance your learning experience.

PACKED WITH TEMPLATES & SPREADSHEETS TO ENHANCE 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℠
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

TABLE OF CONTENTS

ONE FULL DAY TRAINING SESSION
(0900 to 1730 Hours)

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 — a Letter of Support is required to qualify for course fee subsidy under the Financial Training Scheme (FTS).

FINANCIAL TRAINING GRANT

Programme recognized under the **Financial Training Scheme (FTS)** 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 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)