Complimentary Lunch-time Modules

	Name	Title
Module 1	CPF & You: 3 'M's of CPF	Your most important coverage, "Don't Live Without it"
Module 2	CPF & You: Investment Planning	Doubling your money using the Financial Secret, Rule of 72
Module 3	CPF & You: Retirement Planning	Plan Early, Retire Young
Module 4	Risk Management: Disability Income	What you can't protect is not yours - Protect your income
Module 5	Risk Management: Critical Illnesses, Hospital & Surgical	Understanding Critical Illnesses
Module 6	Risk Management: Female Illnesses	Lady, are you covered?
Module 7	Estate Planning: Wills & Trusts	Wills, Trusts and Estate Planning
Module 8	Real Estate: Mortgages & Financing	Improve Cashflow through mortgage financing
Module 9	Pension Plans: For Individual	Private Pension Plan
Module 10	Pension Plans: For Corporate	Corporate Pension Plan

Module 1 – CPF & You: 3 'M's of CPF
Title: Your most important coverage, "Don't Live Without it"

This module is designed to educate the seminar participants on CPF management using the 3 'M's – MediSave, MediShield and MediFund. Many Singaporeans are unaware of the available uses of CPF using them. One will realize how to maximize the use of the 3 'M's in the form of investments, savings and income protection.

Module 2 – CPF & You: Investment Planning
Title: Doubling Your Money using the Financial Secret, Rule of 72

This module is designed to educate the seminar participants on Investment Plans. It will be informative on the available investment plans that our Financial Advisors (FA) can offer with the support of our large network of companies, fund houses and professionals. The seminar seeks to help individuals learn more on wealth management and wealth creation while catering to personal investment objectives such as buying a house or repaying of loans.

Module 3 – CPF & You: Retirement Planning
Title: Plan Early, Retire Young

This seminar focused on adopting plans and strategies. It also looks into approved tools for long term investment for retirement needs.

Module 4 – Risk Management: Disability Income
Title: What you can't protect is not yours - Protect your income

The objective of this module is to educate individuals on how they can keep themselves financially stable during difficult times when they are sick or hurt and unable to work. It is great as a primary income replacement plan or as a supplement to your salary continuation or group disability plan.

Module 5 – Risk Management: Critical Illnesses, Hospital & Surgical
Title: Understanding Critical Illnesses

This module is designed to educate the seminar participants on how they can get cash values and protection against 30 critical illnesses, Death, Terminal Illness and Total & Permanent Disability. We will look at the various plans that are available in the market that gives them a lifetime of protection at affordable rates.

Module 6 – Risk Management: Female Illnesses
Title: Lady, are you covered?

It is well known that women are generally affected with some ailments peculiar to its gender, such as breast and cervical cancer. Thus, this seminar module is designed for women to ensure that they are aware of the various plans that are available in the market, tailored to cover specified female illnesses or occurrence of maternity risk.

Module 7 – Estate Planning: Wills & Trusts.
Title: Wills, Trusts and Estate Planning

The objective of this module is to create better awareness in Wills and Trusts. It seeks to educate the seminar participants on the necessary information and legal procedures on nominations of property and assets. It will be enriching for those who are interested in knowing more on Wills and Trusts and taking care of their assets.

Module 8 – Real Estate: Mortgages & Financing
Title: Improve cashflow through mortgage financing

This module focused on reducing liabilities on different types of mortgages available from different banks. Suitable for home owners with rental properties to improve cashflow.

Module 9 – Pension Plans: For Individual
Title: Private Pension Plan

This module seeks to better educate individuals on personal pension plans. More and more Singaporeans see the need to plan for retirement while shouldering the burden of financing for the family. The seminar will highlight the importance of making retirement plans early in the midst of increasing living standards.

Module 10 – Pension Plans: For Corporate
Title: Corporate Pension Plan

The numerous cuts in the CPF have made this the best time to start a corporate pension plan for the employees thus this seminar will help to give solutions on how this plan could be set up. Our advisers will give all the services required for setting up and administrating pension plans which includes the setting up of the Trust Deed, IRAS approval, administrating the pension monies and investments, and providing the Trustees of the pension schemes with appropriate and relevant advice.

Workshop Objectives

In collaboration with Worklife Solutions, Professional Investment Advisory Services Pte Ltd (PIAS) has coined a series of wealth seminars to educate employees the importance of financial planning for themselves and their love ones. With better wealth management, employees will be able to make their money work harder when they learn how to become more investment-savvy. Work smart, not hard! Achieve greater work-life balance when all your financial concerns are laid to rest!

Targeted audience

Working mums, employees approaching 55 years of age, newly-weds, personnel making mid-career switch and fresh school leavers.

Engagement of trainers and fees

Every entity is entitled to enjoy a complimentary 1-hour in-house workshop (Module 1 to 10). Existing and previous clients of Worklife Solutions are entitled to three 1-hour complimentary in-house workshops. Do note that if your organization wishes to have additional workshops, the following fees are applicable:

Module 1 to 10:
1 hour: $400 per session (no limit on class size)
2 hours: $700 per session (no limit on class size)
3 hours: $900 per session (no limit on class size)

If you are uncertain of your organization's entitlement, please contact us at enquiry@greatworksolutions.com

About PIAS

Professional Investment Advisory Services Pte Ltd (PIAS) is licensed by the Monetary Authority of Singapore. We offers a broad range of financial and business development services that enables us to provide first class, personal services in financial planning, wealth creation and wealth preservation strategies. With our large pool of professionals and financial advisers and accountants, we hope to educate and create more awareness in improving the lifestyle of Singaporeans through better financial planning.

PIAS provides training and staff development to a wide spectrum of customers in varying size, culture and sophistication. With our expertise in the financial industries, we are capable of delivering customized training workshops in meeting the specific needs and requirements of your company. Over the years, we have conducted such similar seminars and public workshops to many established organizations and statutory boards like DSTA, HDB, JTC, SDU, PUB, AAS, HSA, Natsteel, Singapore Recreation Club and etc on a host of topics ranging from healthcare, investments to wills and trusts. Just recently, we conducted the Investment seminar **"Doubling your money using the Financial Secret, Rule of 72"** at several companies and we have received positive feedback from the seminar participants there.

SAMPLE: Wealth Management Seminar

Series of Seminar

Our team has designed a series of workshop and seminars available to cater to the different needs of the corporations. This module is recommended as follows:

Module 1 – CPF & You: Investment Planning
Title: Doubling Your Money using the Financial Secret, Rule of 72

Learn how to be more investment-savvy and how to make your money work harder for you through this insightful seminar. Learn how to double your money in the shortest period, how to diversify your investments, how to provide financial security for your loved ones and secure their future. This module is designed to educate the seminar participants on Investment Plans. It will be informative on the available investment plans that our Financial Advisors (FA) can offer with the support of our large network of companies, fund houses and professionals. The seminar seeks to help individuals learn more on wealth management and wealth creation while catering to personal investment objectives.

Seminar Objectives

This seminar serves to educate the audience on wealth management, wealth preservation and wealth creation, helping individuals to achieve financial goals based on our vast experience and knowledge. This is alot in due consideration that individuals have different goal and objectives.

1. CPF Changes
2. Rule of 72
3. Doubling Your Money using the Rule
4. Definite Way to improve Profits

We will be updating your staff on the current changes of the CPF that will take place from 1 Jan 2008 onwards

- Extra 1% Interest
- New Guaranteed Interest Rate
- Defer Draw-Down Age to Stretch Your Minimum Sum
- Deferment Bonus (D-Bonus)
  - To help members who are between 50 and 57 this year to cope with the later DDA
- Voluntary Deferment Bonus (V-Bonus)
  - To encourage members to voluntarily defer their draw down to age 65, a V-Bonus will be given for each year of deferment.