

On-going Skills Training Program (OSTP)



Financial **Principle**

*Personal **Cash Flow** Management*

Risks

**Client
Needs**

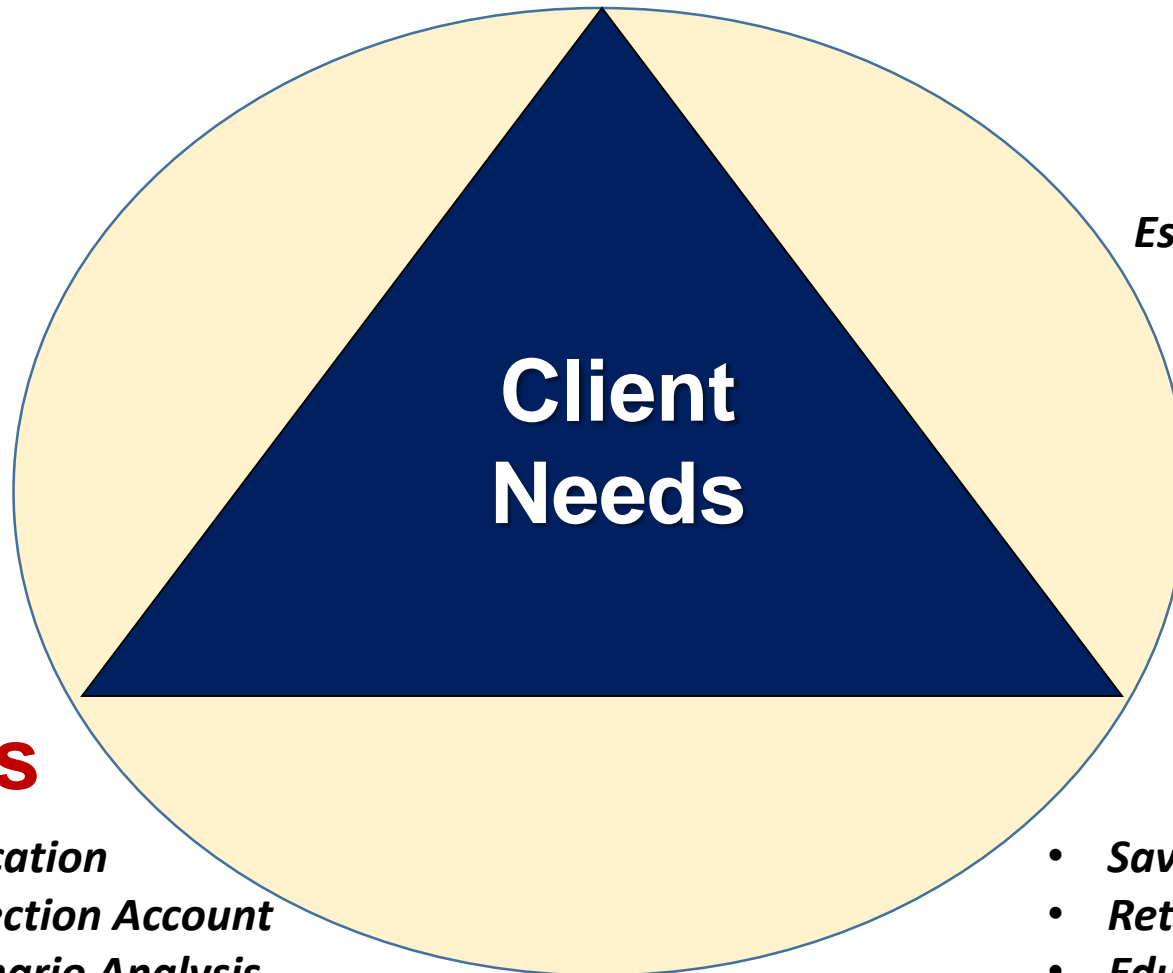
Loans

Funds



Risks

- *Healthcare planning*
- *Family Income*
- *Debt cancellation*



Client Needs

*Estate Planning –
Will & Trust*

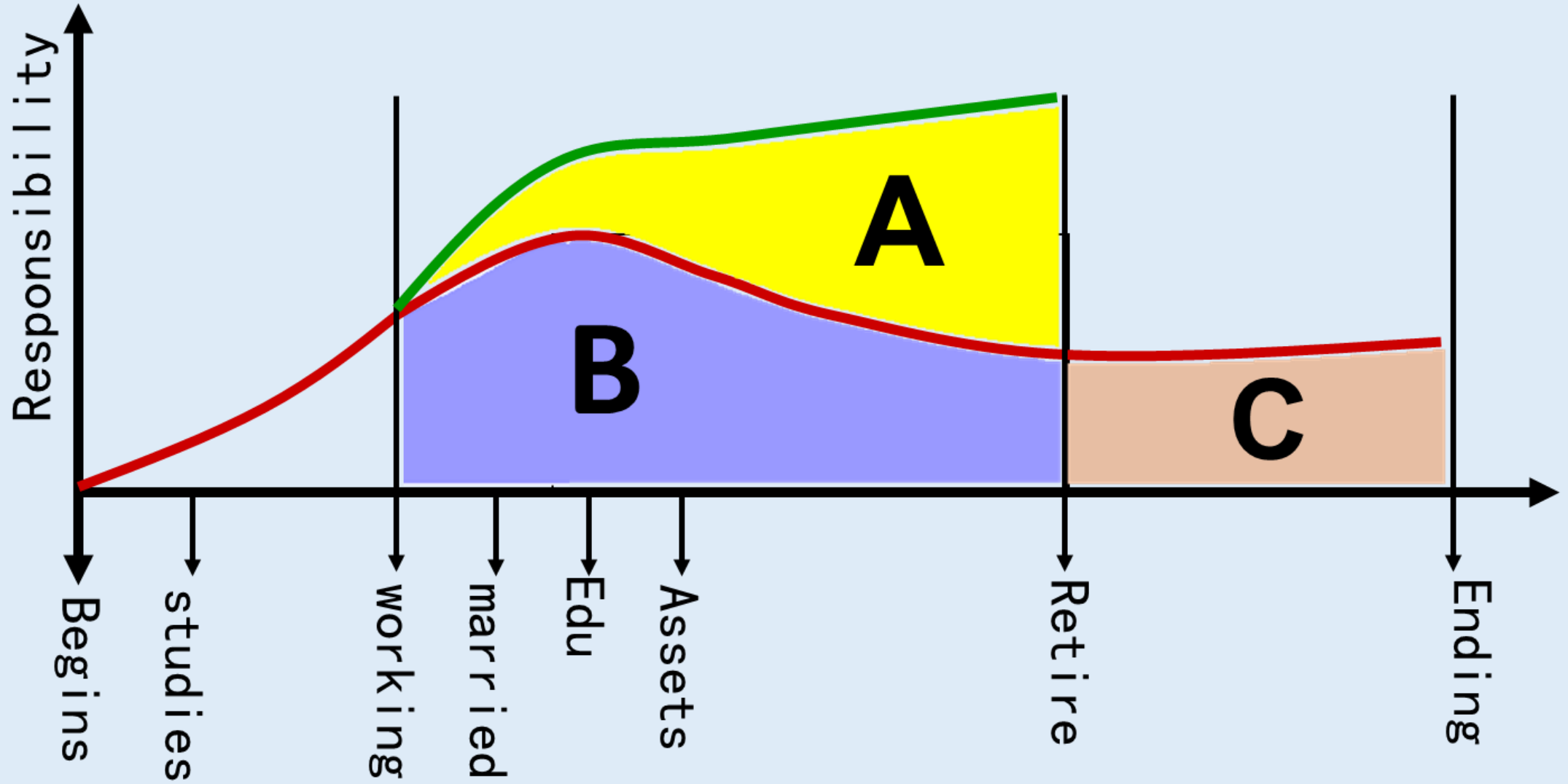
Loans

- *Loan application*
- *Asset Protection Account*
- *Actual Scenario Analysis*

Funds

- *Savings - Lifestyle*
- *Retirement Needs*
- *Education Needs*

Financial Needs Life Cycle



Monthly

Profit & Loss

INCOME	EXPENSES
SALARY	Food
	Accommodation
	Clothing
	Transportation
	Savings / Others
A	B

A - B = +ve

Balanced Sheet

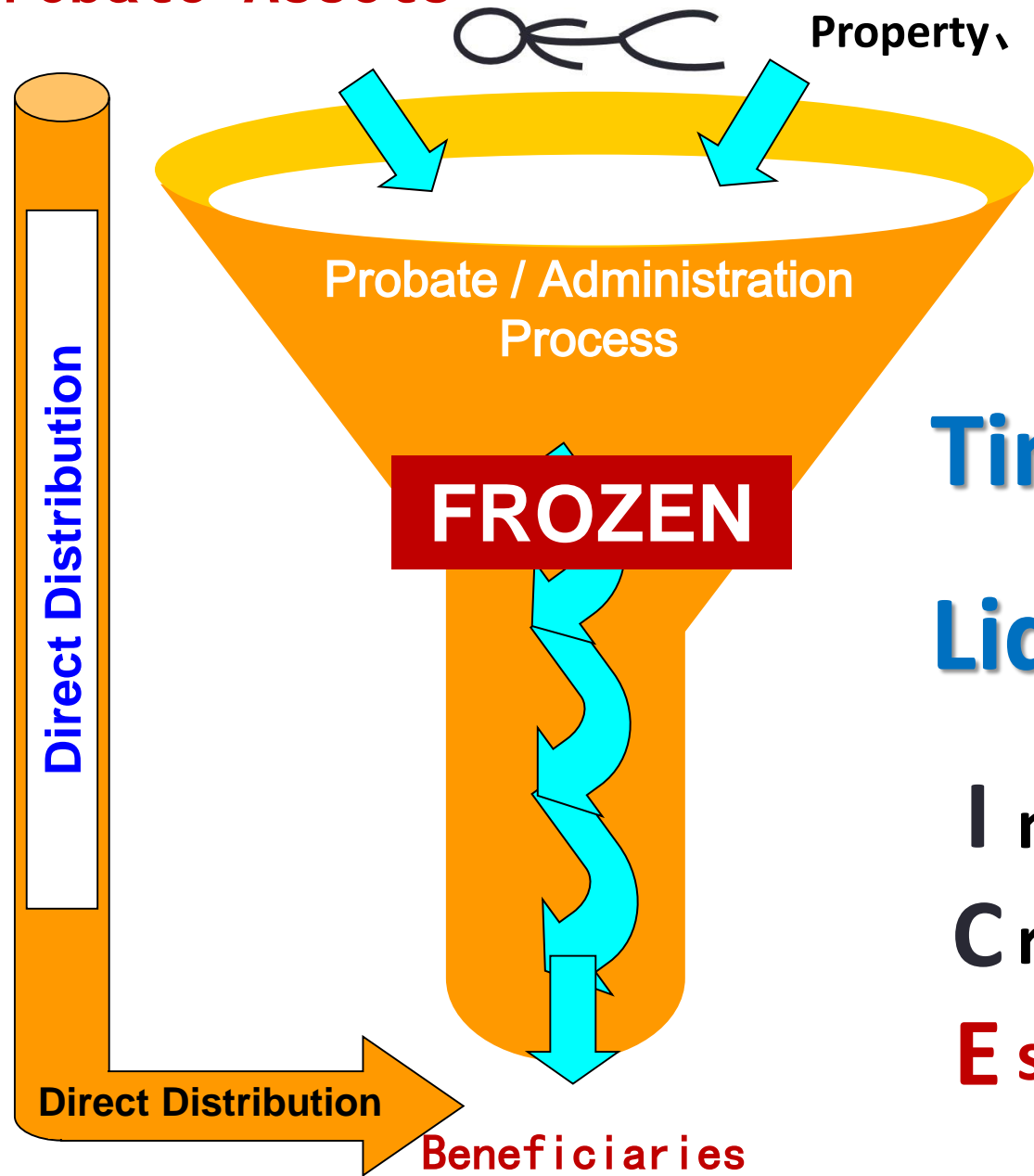
ASSETS	LIABILITIES
Bank / FD	Housing Loan
Unit Trust	Car Loan
Shares	Personal Loan
Properties/Car	Credit Cards
Others	Tax / Others
X	Y

Make "Y" = Sum Assured

To Protect "X" = Wealth Preservation

Probate Assets

Eg: FD, Bank Accounts, Property, Shares, UT & etc



Time?

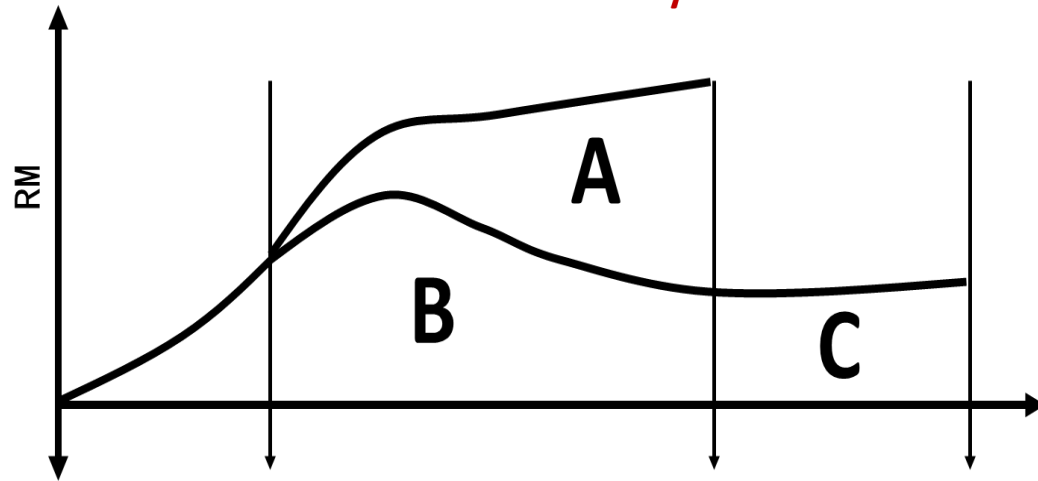
Liquidity?

Income Tax

Creditors

Estate Duty?

Financial Needs Life Cycle



Monthly

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INCOME	EXPENSES
SALARY	Food
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Balanced Sheet

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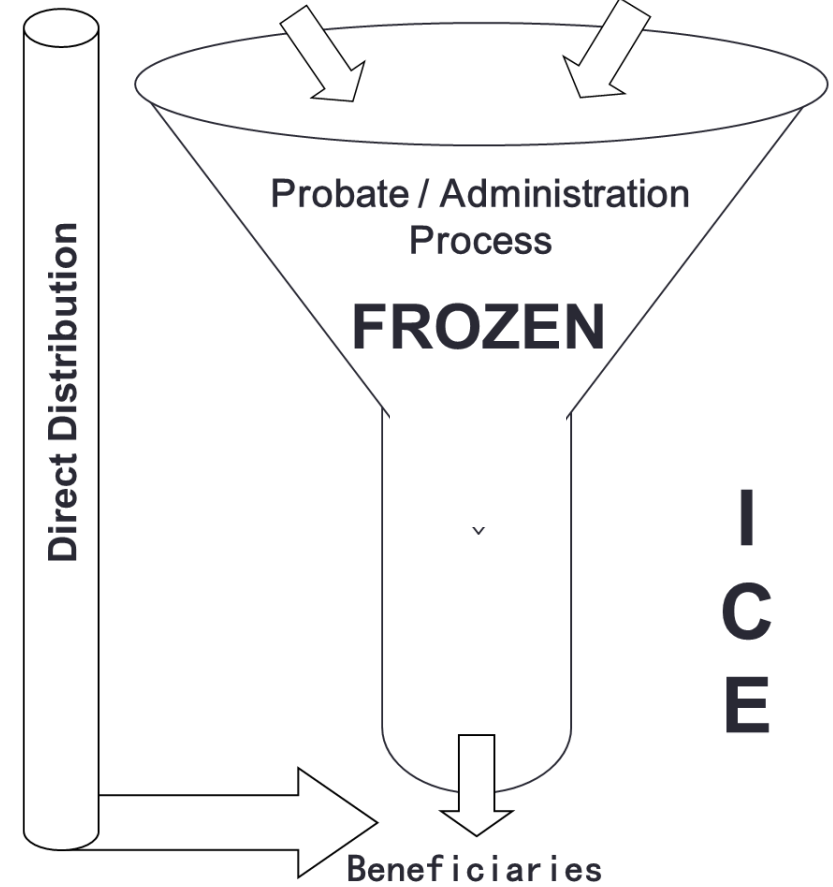
Make "Y" = Sum Assured

To Protect "X" = Wealth Preservation

Upon Demised



FD, Bank Accounts, Property, Shares, UT & etc



Wealth Liquidity

Financial **Principle**

*Sales **Cycle***

The Basic Sales Cycle

Prospecting

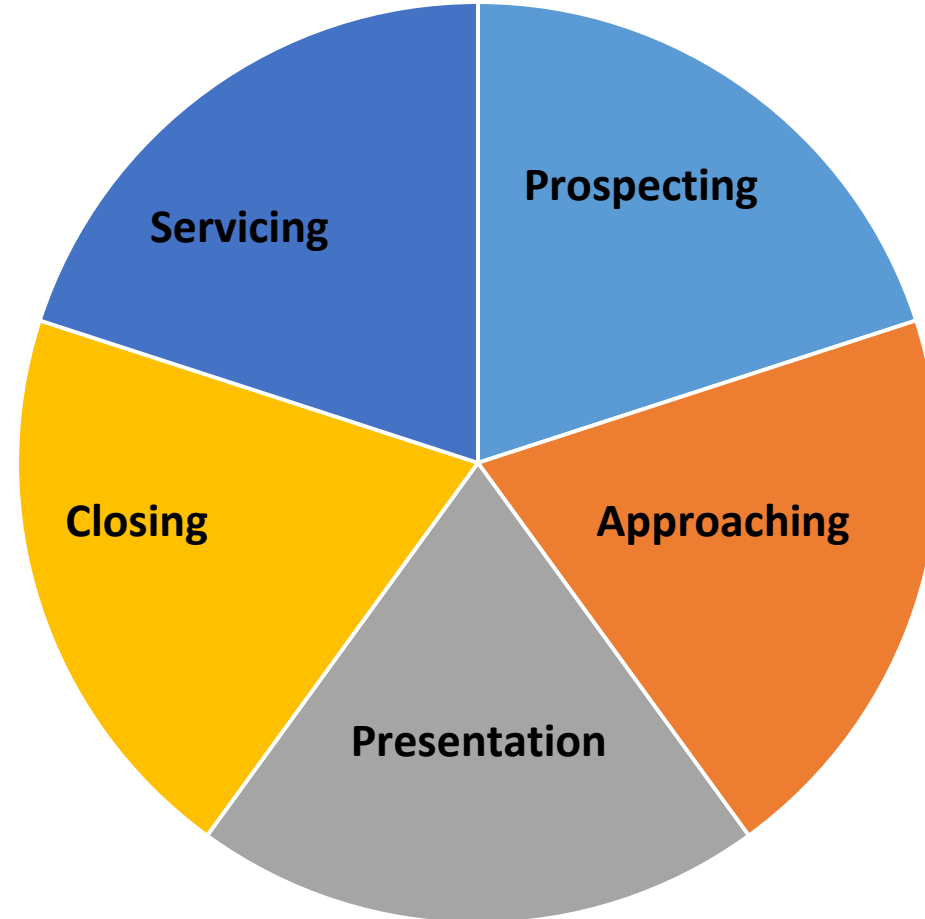
Approaching

Presentation

Closing

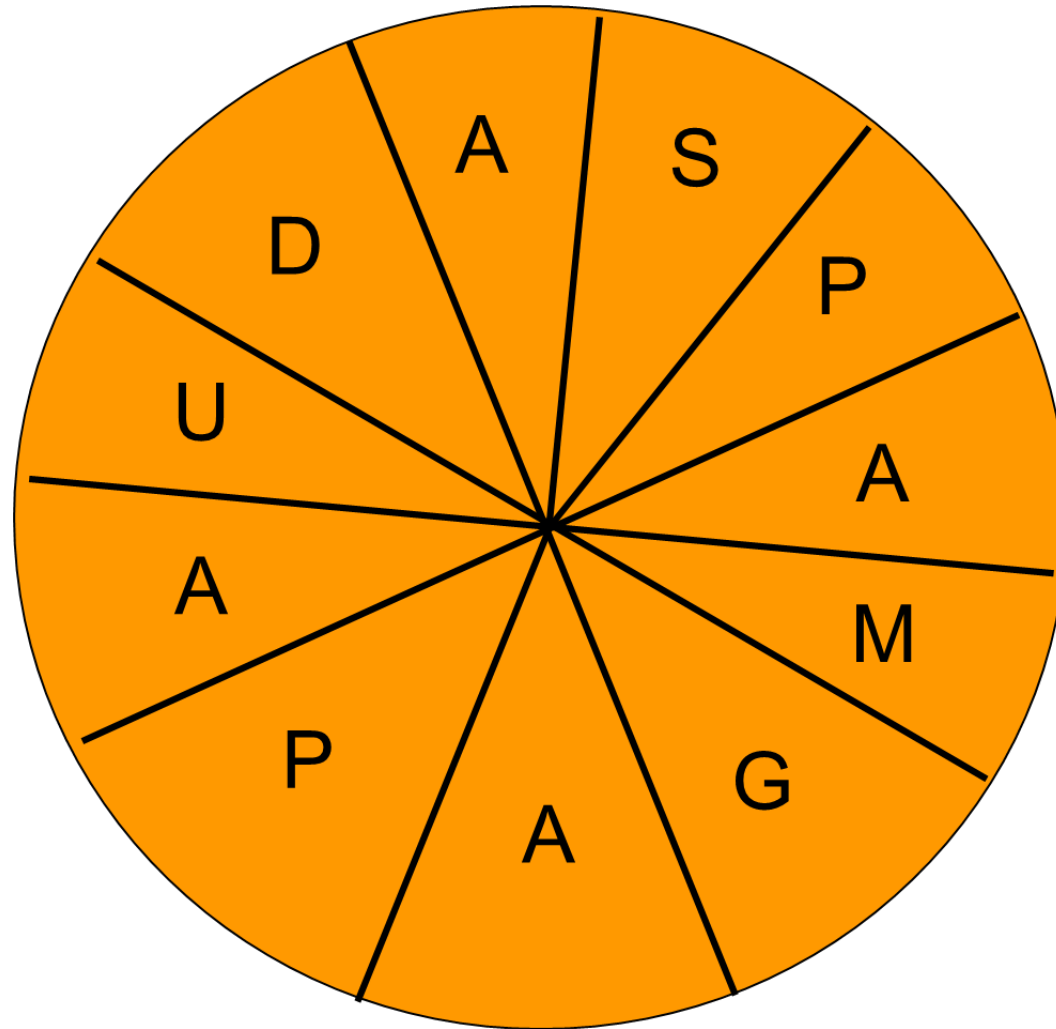
Servicing

Basic Sales Cycle



The Sales Cycle - SPAMGAPAUDA

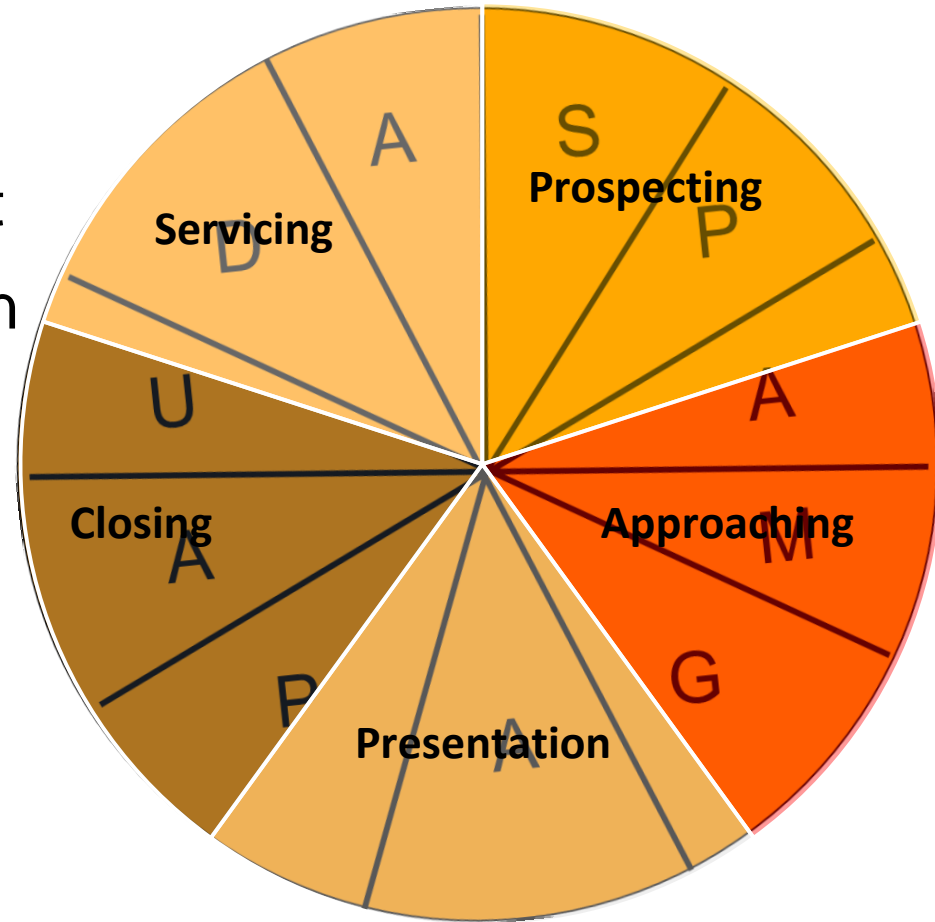
- **S** election
- **P** re-Approach
- **A** pproaching
- **M** eeting the Prospect
- **G** athering Information
- **A** nalyse the case
- **P** resentation
- **A** sk For a sale
- **U** nderwrite the case
- **D** elivery
- **A** sk for referral



The Sales Cycle

Basic Sales Cycle

- **S** election
- **P** re-Approach
- **A** pproaching
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Prospecting
Approaching
Presentation
Closing
Servicing





CLOSING

10%

PRESENTATION

20%

GATHERING INFORMATION

30%

BUILDING TRUST

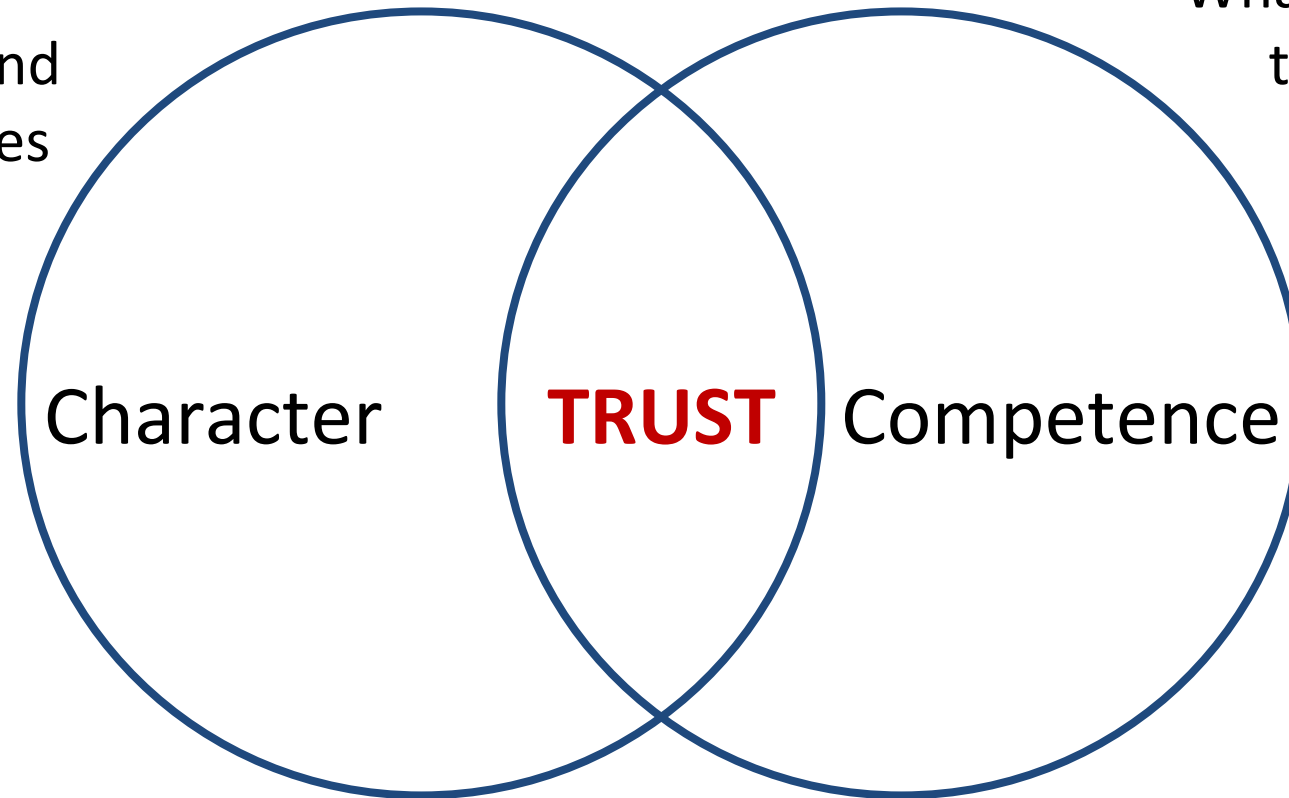
40%

Basic Approaching Skill

Developing Trust

Essentials of trust

What a person is –
personal maturity and
integrity to principles



What a person can do –
talents, skills and
capabilities



Approaching

- Self Introduction - Positioning
- Telephone Script
- Face to Face approach

Approach

Telephone approach

Category : Prospecting



- Greetings
- Introduction – self intro
- Content – to fix appointment
- Closing – reconfirm the date & venue

Telephone Script – Personal approach

Good morning, Mr. Tan, I am _____, from Great Vision.

We specialize in providing personal & business financial planning.

I would like to meet up with you to share about our unique integrated financial services that may be beneficial to you and your friends.

I'll be meeting some of my clients around your area for the next couple of weeks. Would it be alright if I were to drop by your office to see you?

OK, thank you Mr. Tan. See u then.

Telephone Script – Personal approach

Good morning, Mr. Tan, I am _____, from Great Vision.

We provide both personal and family financial planning services with special emphasis in the areas of wealth accumulation and wealth protection.

It's our pleasure to be able to meet up with you to share some of the success stories that we had done for most of the dedicated people just like yourself.

I'll be servicing some of my clients around your area for the next couple of weeks, shall we make an appointment to meet at your office?

OK, thank you Mr. Tan. See u then.

Script for Making Appointment

*Mr. A, I will be serving my clients **somewhere around your place for the next couple of weeks.** If time is available, shall I see you once my **appointment is over?** Do you prefer to meet in the **morning or afternoon?***

*That 's good. Shall we **tentatively fix** on Wednesday, 2:30pm at*



Approaching Script

By the way, Do you have a habit of savings ?

If Yes

That's good. I have something to share with you. Perhaps it may able to strengthen your existing program.

If No

That's never too late. I have something to share with you. Perhaps it may help you and your friends in the future.

Next Step...

Option 1

Mr. A, in order to give you a full picture about your situation, let me diagnose and get back to you next week?

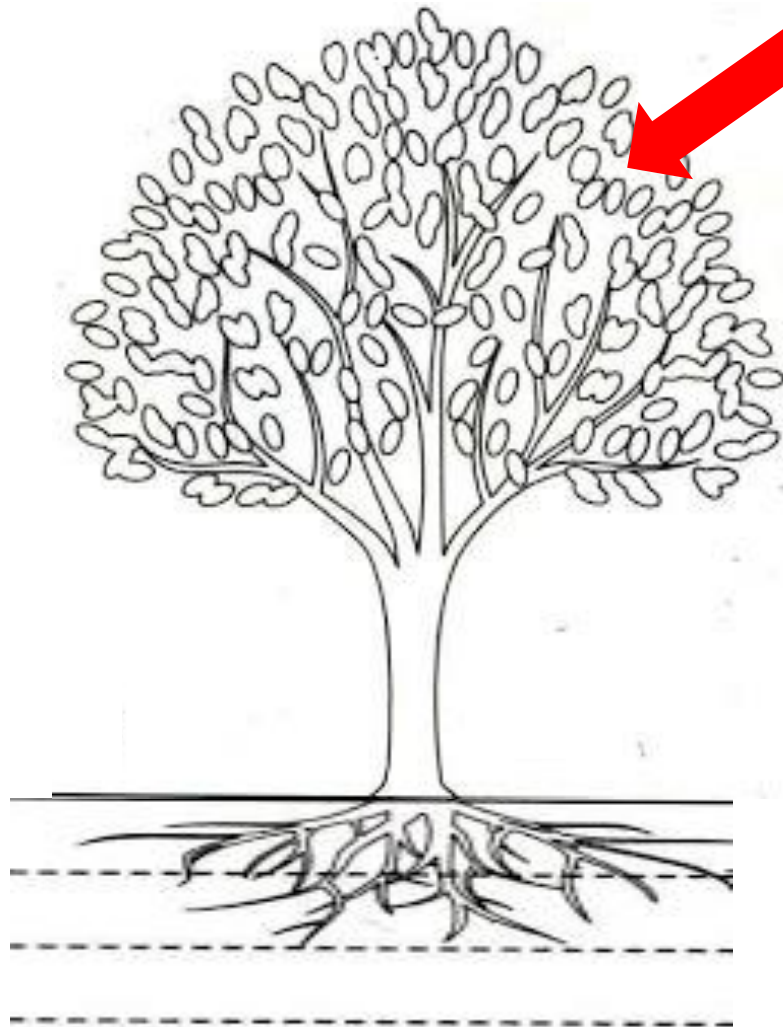
Option 2

Mr. A, may I have another 15 minutes and I will share with you the essential planning on wealth preservation.

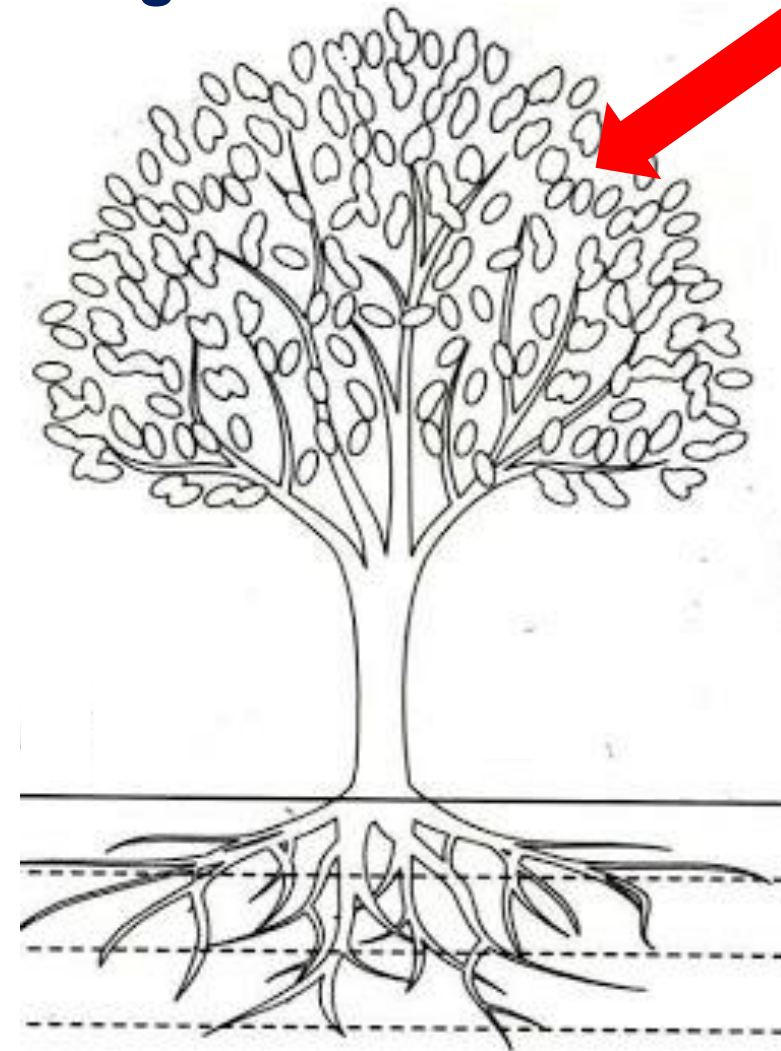
Financial **Principle**

*Client **Base***

Strong Wind or Tsunami



Close *easy* cases – Medical Plan or Funds (Product Selling)



***Need Based* cases – Family Income Protection, Retirement & Education Funds**

Customer vs Client (顾客) (客户)

The origin of the word **customer** has been from the word **'custom'** which means doing something that is specific to a particular society, place or time.

Whereas the word **'client'** has been derived from the Latin word 'cliens' which **'dependent'** or **'follower'**.



CLV – Client Lifetime Value
客户终身价值

Financial Wallet (钱包)

Individual Life's GOAL



Life

Bank

Funds

PRS

GI

EB

Advisory

**ONE Stop Financial Services
PLATFORM**

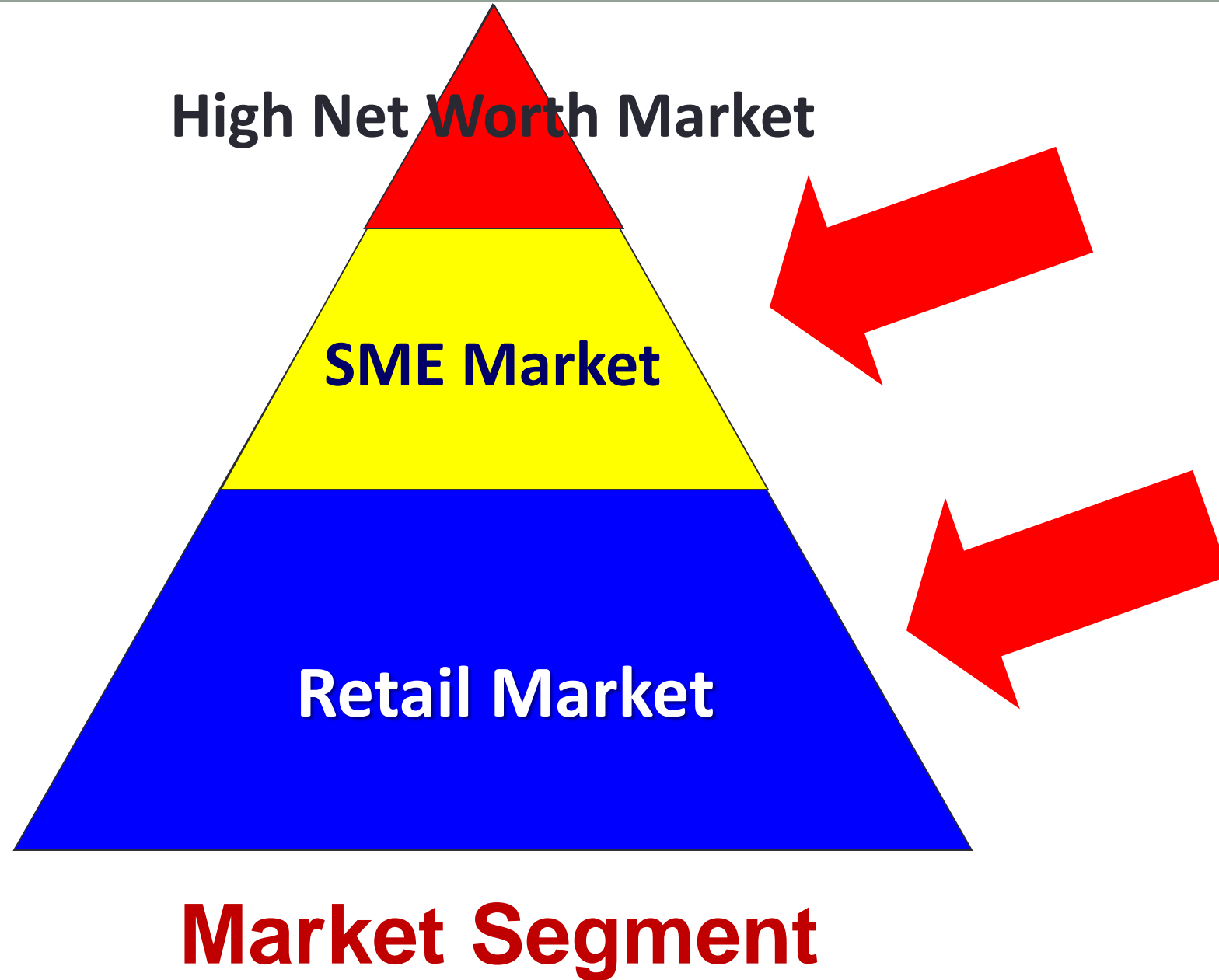
*Somehow or rather, the **prospect will seek for other consultants or advisers for the above Financial Solution.***

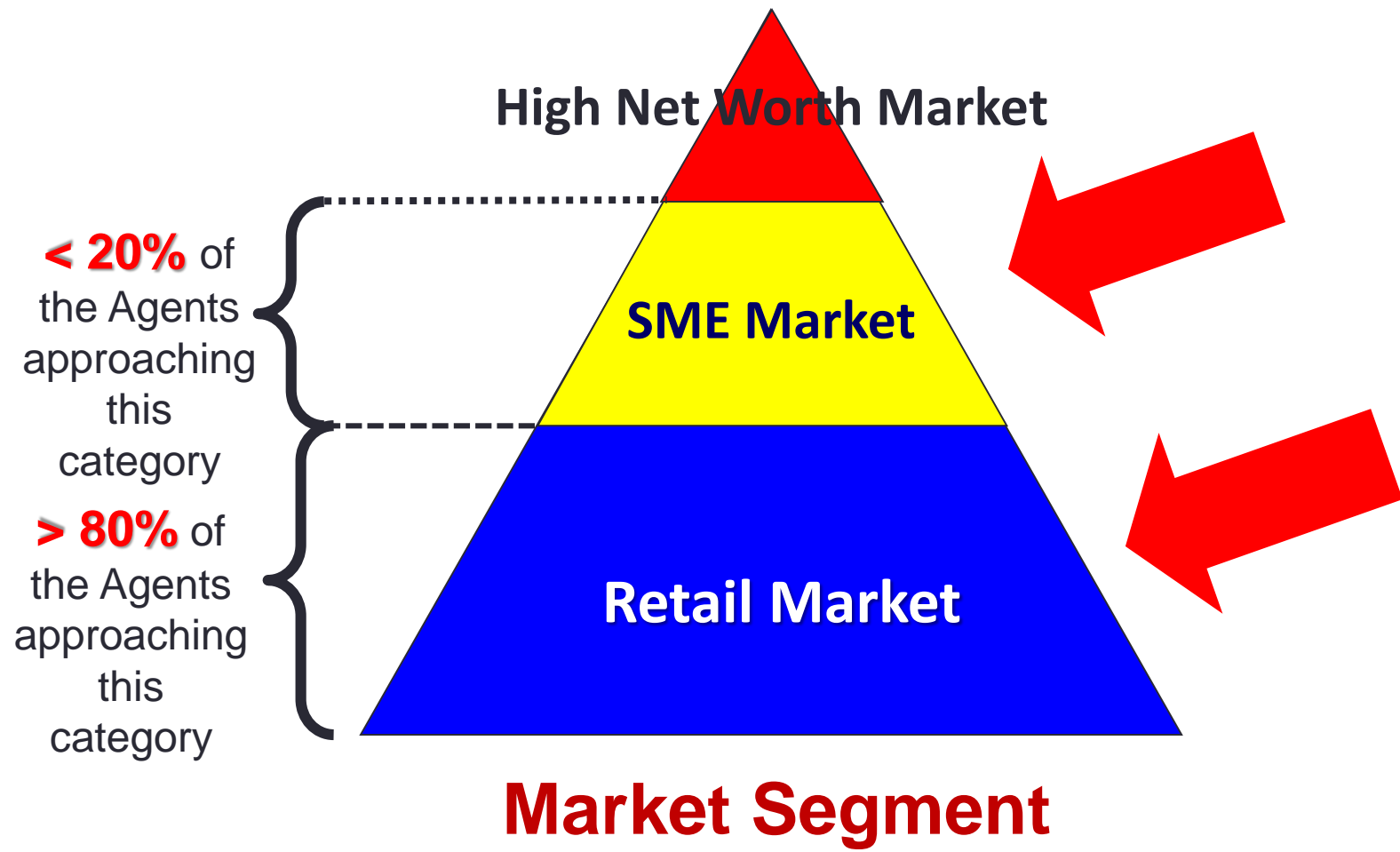
ONE Stop Financial Services Provider
*will able to deliver the **NEEDS to the Clients!***

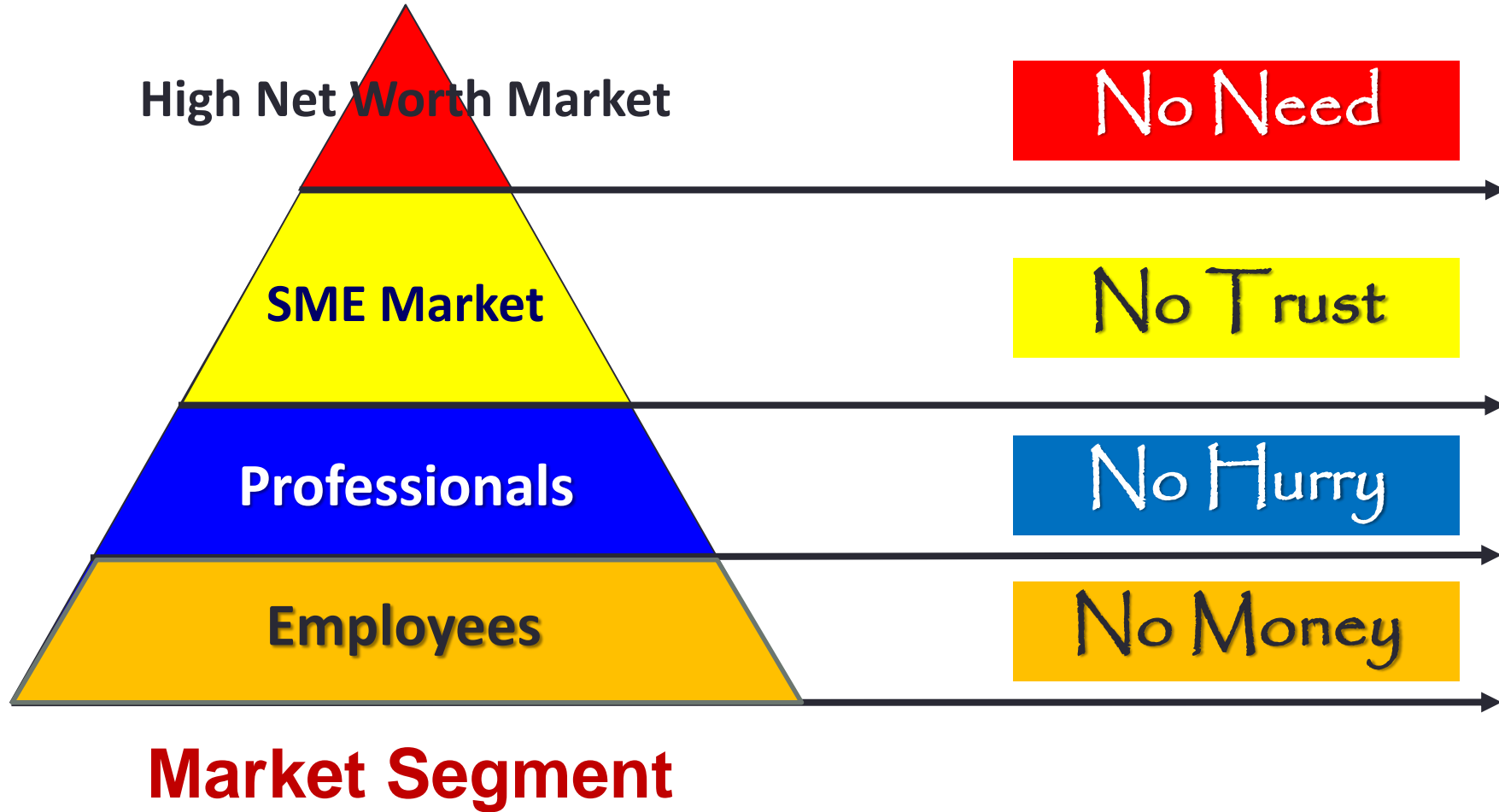
Client Expectation

- Value Creation
- Responsibility
- Professionalism
- Capability
- Competency
- Sincerity
- Customer Service
- etc









Risks

**Client
Needs**

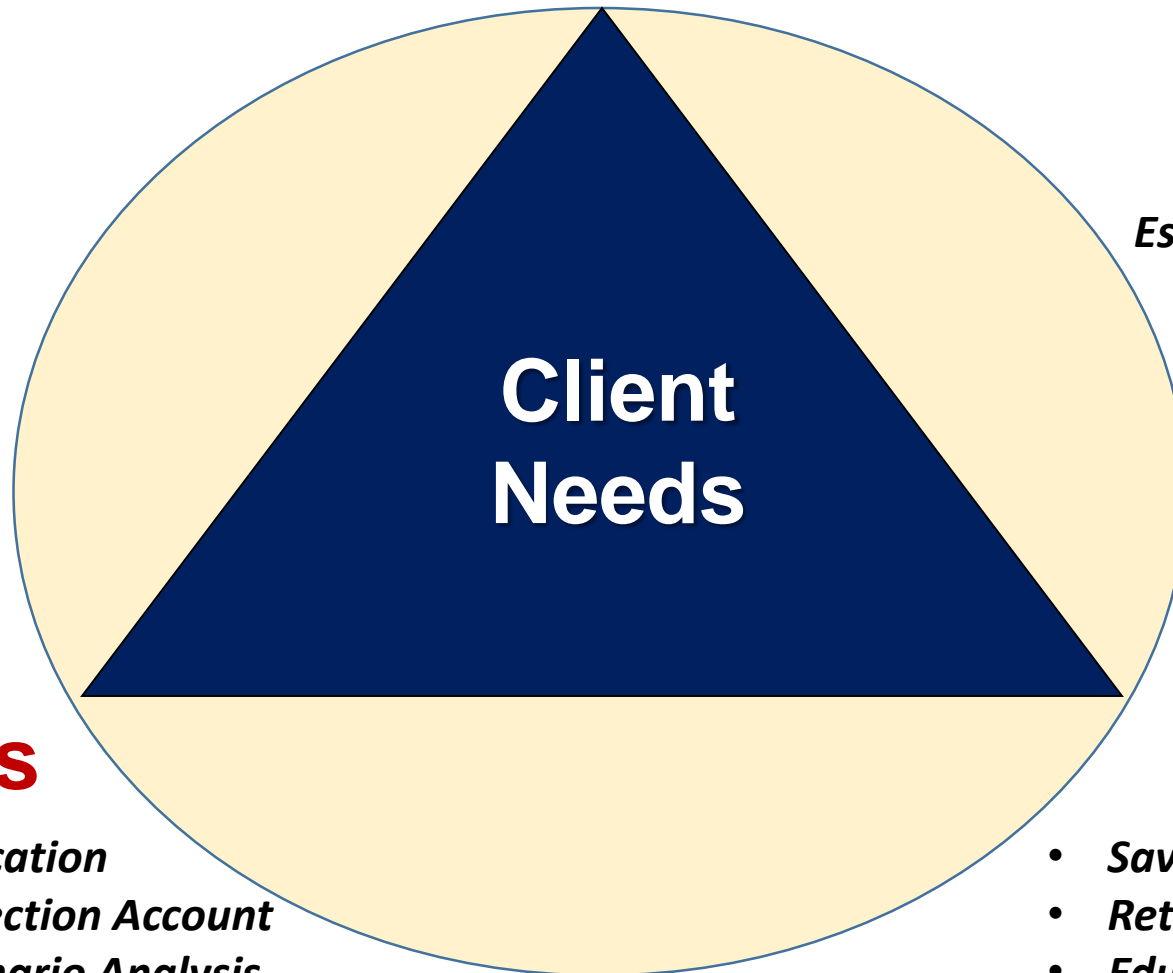
Loans

Funds



Risks

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Client Needs

*Estate Planning –
Will & Trust*

Loans

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Funds

- *Savings - Lifestyle*
- *Retirement Needs*
- *Education Needs*

Market Potential & Concerns



People



Money

Script for Obtaining **Referral**

- Mr. A, **how do you feel** with the entire concept that I had revealed to you?
- This is an **essential planning needed** for every individual particularly for those with high financial commitment families.
- Good things **should be shared** to our good friends. If you think that I have done a good job, I will be very much appreciated if you could refer some of your friends to me so that I am able to **extend this valuable message** to your surrounding friends.
- I will also **do the same presentation** for your friends and hopefully by doing so, more and more people will be **benefited on the proper way** of planning.
- Who are the 3 lucky people that able to **receive your blessing?**

Client Base Analysis

Average Client Base for Professionals

Doctor	Dentist	Lawyer	Financial Adviser
1000	600	750	500

Financial **Principle**

Buying Behavior - PDSD



"IF YOU BUY
THINGS YOU
DON'T NEED,
SOON YOU WILL
HAVE SELL THINGS
YOU NEED."

- WARREN BUFFETT

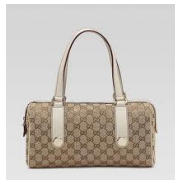


Wants

Things we don't really need but
would like to have.

NEEDS

Things we must have in order
to stay alive.





1. Why need to buy?

2. Must I buy now?

3. Can I buy it later?

4. Don't buy can or not?

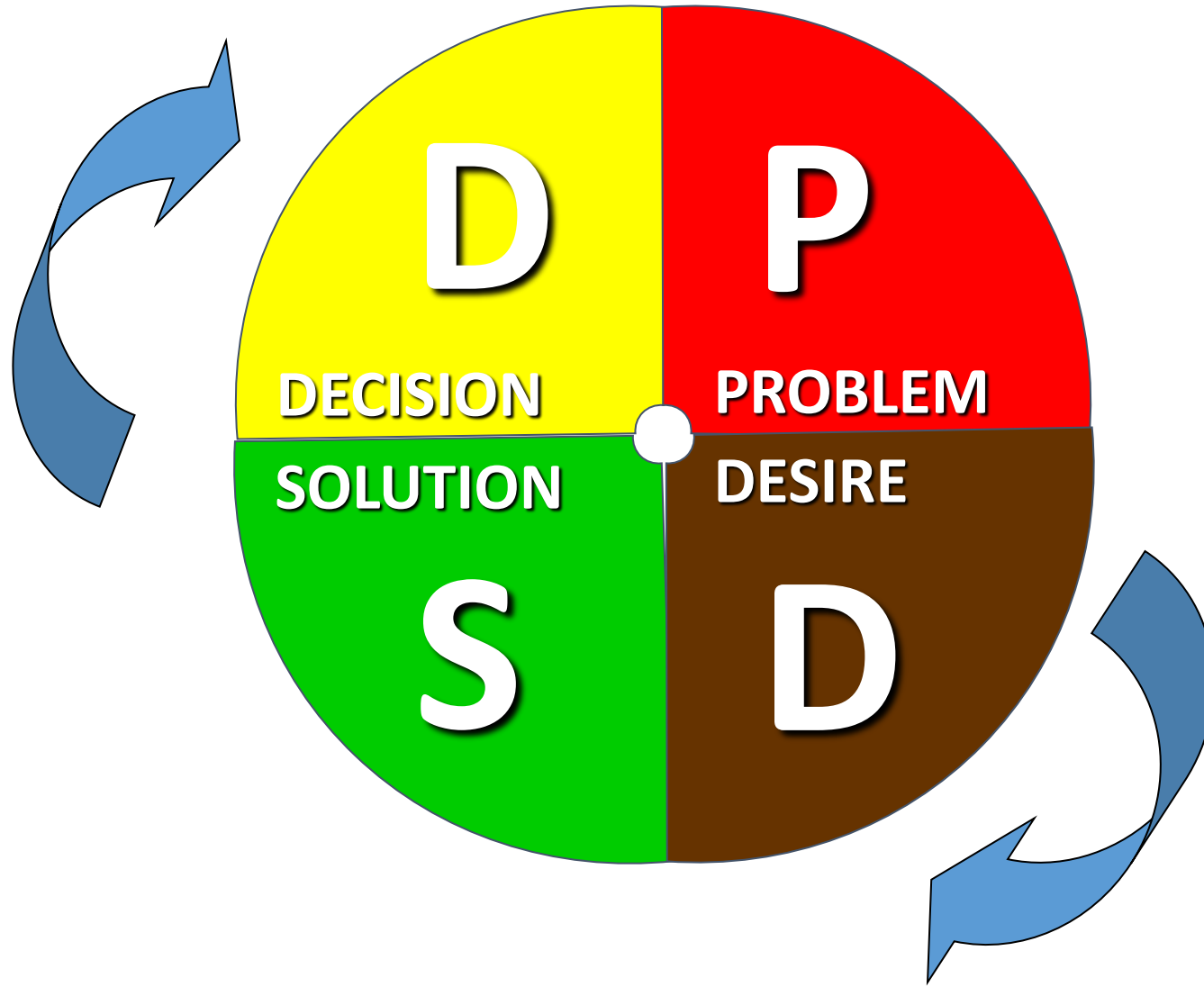
5. Don't buy will DIE?

The Buying Process

All buyers will go through the same process each time to arrive at the decision to buy. The process ...

- Recognize the problem
an unfulfilled need or want
- Desire a solution
a strong desire to solve this problem
- Decide on best solution
must be convinced that the solution proposed is the most appropriate one for solving the problem
- Make the purchase
buyer must be able and willing to give up something, some amount of money in order to solve this problem



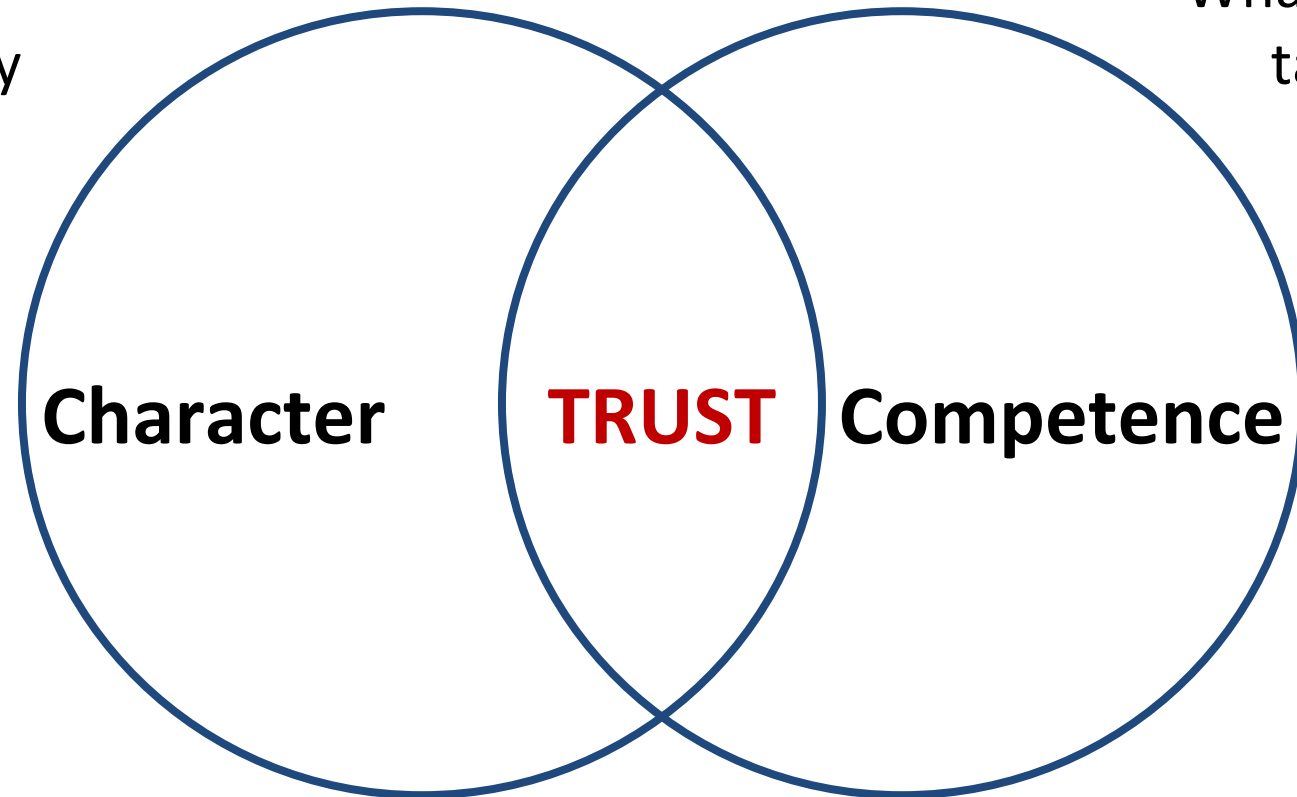


Buying Cycle

Developing Trust

Essentials of trust

What a person is –
personal maturity
and integrity to
principles



What a person can do –
talents, skills and
capabilities

Financial **Principle**

*Money Allocation – **LPS***

Save 1st B4 Spend

**DO NOT SAVE WHAT IS LEFT
AFTER SPENDING, BUT
SPEND WHAT IS LEFT
AFTER SAVING.**

WARREN BUFFETT



Save Before Spend 先储存后花费

SAVE FIRST AND SPEND LATER

Paying yourself first is the key success factor in WEALTH ACCUMULATION.



95%



5%



外汇交易?

高风险, 起伏不定, 许多不确定性, 需要紧密观察, 信心危机, 不能预测, 缺乏知识.....



购买金条?

需要更大的投资额, 收藏问题, 风险高, 要有保持力....



购买产业?

需要更大的投资额, 不动产, 难以套现, 稍微大的决定, 要有对的地点, 牵涉许多费用, 高承诺

.....



放在家里?

会贬值, 用掉, 被偷, 遗失等.....



应该存在哪里?



股票市场?

风险大, 没时间管理, 没有足够的知识和信心, 许多不确定性, 不可预测.....



存在银行账户?

储蓄率低, 不能超越或对冲通货膨胀率



定期户口?

定期利息低大约2%, 不值得, 不能超越或对冲通货膨胀



信托基金?

需要持续不断, 有纪律的储存, 它不强逼你储蓄, 结果很可能因此而无法达致所设定的目标.....



Forex?

Too high risk, fluctuate, uncertainty, need time to monitor, no confident, can't predict, no knowledge.....



Keep at home?

Will depreciate, use up, stolen, misplace.....



Bank savings account?

savings rate is too low, can't hedge for inflation.....



Gold bar?

Need higher portion of money, need to keep safely, not easy to handle....



Where shall I save?



Fixed Deposit?

FD rate is low at 2%, not worth & can't hedge the inflation.....



Buy property?

Need higher portion of money, not liquid, not easy to let go, huge decision, right location, incur many other fees, a huge commitment.....



STOCK MARKET

Share market?

Too risky, no time to monitor, lack of knowledge, uncertainties, no confident, can't predict

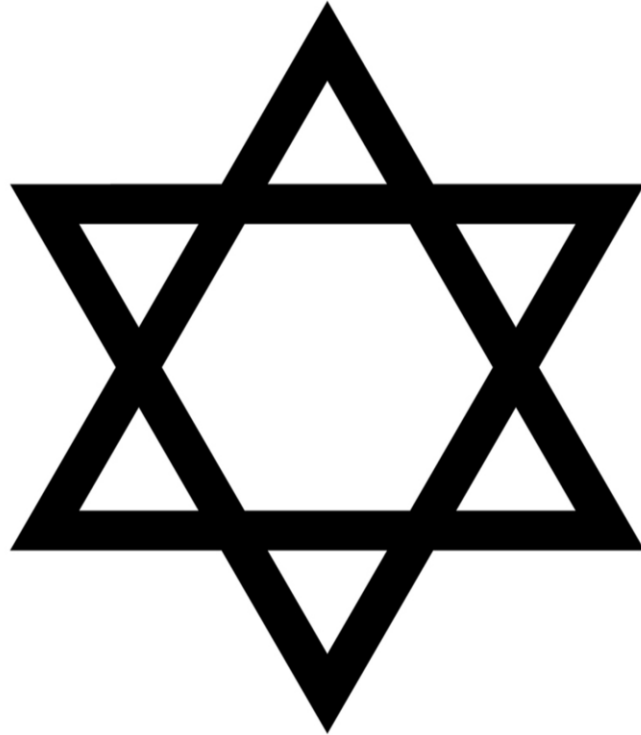


Unit Trust?

Must have a good discipline, it won't force you to save, ended up may not save as scheduled.....

为何需要储存？

要**赚**更多
是**辛苦赚来**的钱
不想亏钱
让它更**增值**
让**钱**赚钱
让它**复利**赚利息
超越与**对冲通货膨胀**率
自信心、**安全感**

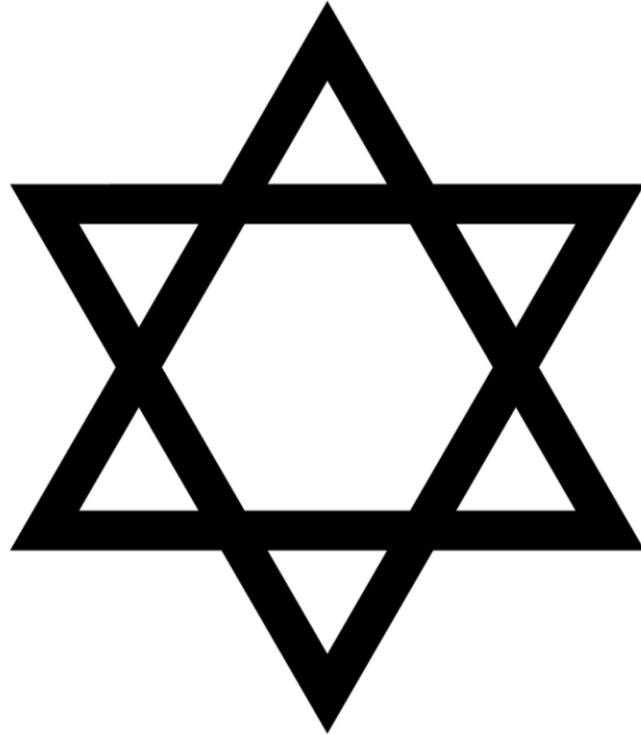


紧急**筹备金**
为了**未来**的退休金和教育金
安心、高枕无忧
确保**美好生活**
留给**下一代**
为了**爱的礼物**
为了**确定性**和信赖

我们都想要 **【安全】**

Why need to Save?

To **earn** better
Is a **hard earn money**
Not willing to **loose it**
Make it **worth more**
Money works for me
Let it **compounding**
Hedge for **inflation**
Self **confidence**



Sense of **security**
In case of **emergency use**
Future retire & education
For **peace** of mind
For a **guaranteed** lifestyle
For **legacy** in future
For someone - **gift of love**
Bcos of **Trust & Certainty**

We want **SECURITY**

钱财的分配



现金流动 — 流动性

*3 to 6 months
cash flow
Flexible / Liquid*



投资理财 — 盈利性

*% of Return /
Wealth Accumulation
Able to take a bit of risk*



安稳保证 — 安全性

*Lock-in
Secured Money
Guaranteed
Security / Serious Money*



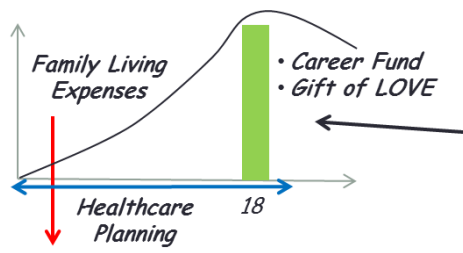
现金流动 - 流动性

投资理财 - 盈利性

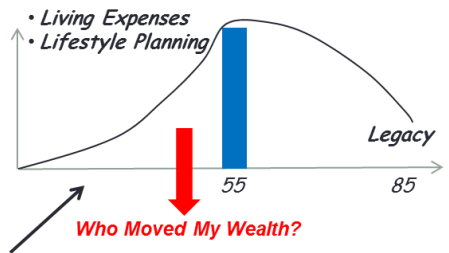
安稳保证 - 安全性

Cash Management

INCOME	EXPENSES
Active Income	Spending Habit
Passive Income	Priorities
Resources	Commitments
	Planning
	Surplus/Deficit



EDF



400A

$\times 3\% = A \times 12$
A = Monthly Living Expenses

Note: Youngest Child Age

Life Events

No	Event	Solution	Amount
1	Injury	M/Card	30-50K
2	Organ Trans.	CI	150-300K
3	Partial Dis.	CI	2-3 X AI
4	Loss Income	CI+Life	400A
5	Death	CI+Life	Lump sum

Human Value

Securing of Future Income;

5/10 Yrs Income

Asset Protector



钱财的分配 Money Allocation

Liquidity



现金流动 — 流动性

*3 to 6 months
cash flow
Flexible / Liquid*

Profitability



投资理财 — 盈利性

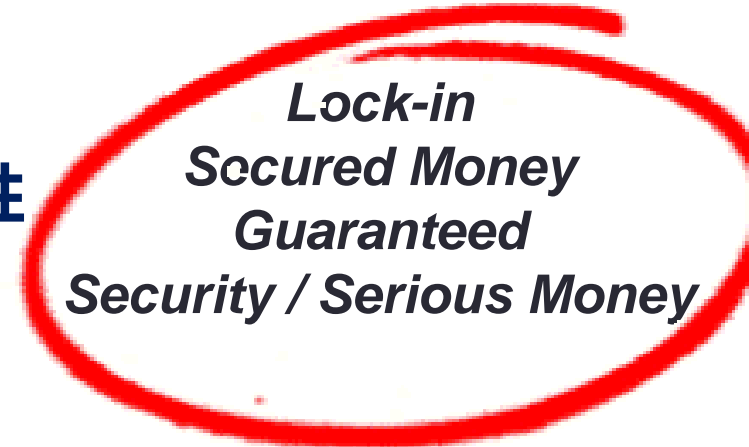
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Security



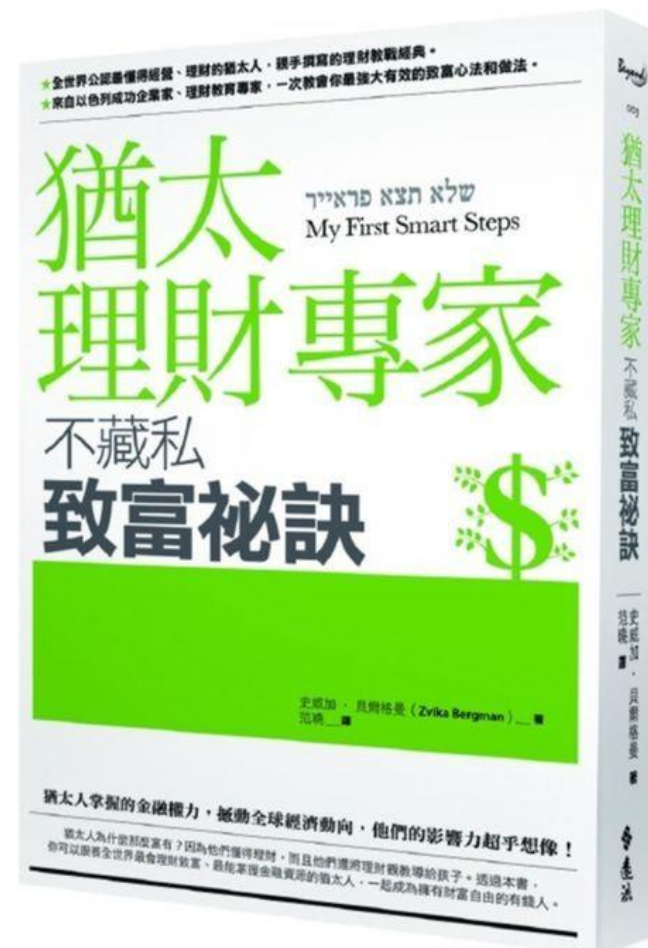
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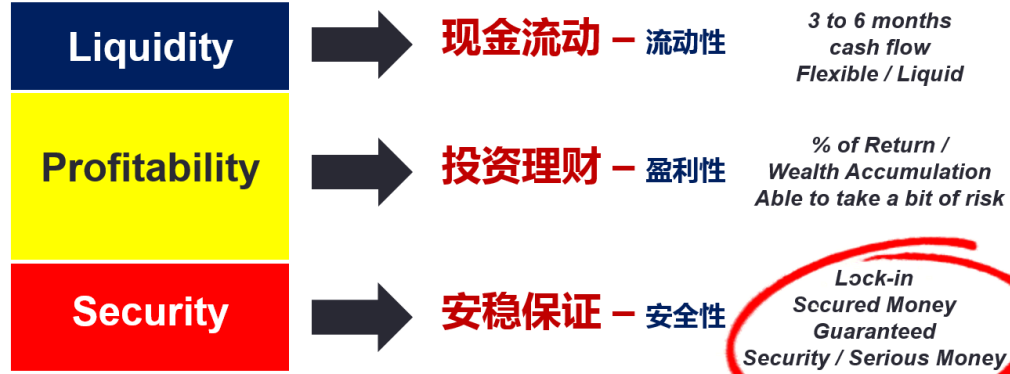


【犹太人】 理财的观念

BIS – Business 、 Investment、 Security Saving



钱财的分配 Money Allocation



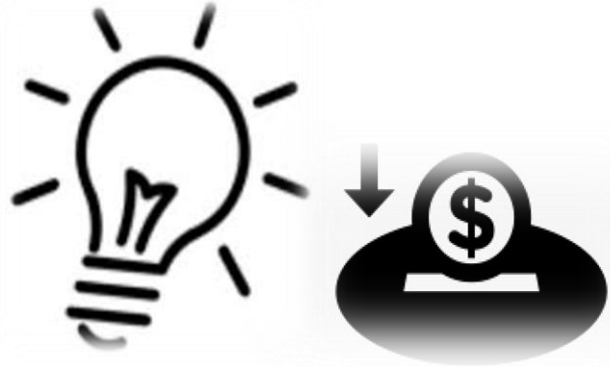
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While Living

1. **1. Serious Money** arrangement
2. Gift of LOVE
3. Retirement
4. Education
5. Forced Savings for Security

When not around

1. **1. Emergency Needs**
2. Family Income Protection
3. Healthcare Planning
4. Debt Cancellation
5. Legacy for Loved Ones



Smart Saving Program (SSP)

Sun Infinity-i / Sun Legacy-i

为什么 **保险** 方案是唯一**明智**的选择？

它是一份 **有效的遗产分配文件** – 为家人提供一份爱的礼物

保险是属于最 **流动性** 的财富，
可用来解决所有债务和为家人提供财务的需求。

它是属于与 **债权人隔离的财富**。

超越 遗嘱和遗产分配 **程序**。



它含有 **保障** 和 **投资** 的成份。

先建设后储蓄的概念 – **拥有保护网** 的储蓄。

高枕无忧 – 安全感。

因严重疾病而 **储蓄豁免** – 有保证的储蓄。

保险是 **无需认证的财富** – 可直接分配给家属。

Why **Insurance** Scheme is the **right** solution for **Security** Saving?

A **legal** distribution arrangement as **Gift of LOVE** to your loved ones

The most **liquidity** asset upon your death that able to **solve** all your outstanding debts and family financial needs.

Could be served as **Creditor Proof** asset.

Bypass Will documentation and estate administration **process**.



It consists of both **Protection** and **Investment** features.

Create and Save element – **shield** of protection while saving.

Peace of mind – sense of security.

Waiver of savings upon diagnosis of critical illness – assurance.

Insurance is a **non-probate asset** and will be distributed directly to the deceased family upon death of the insured.

Financial **Principle**

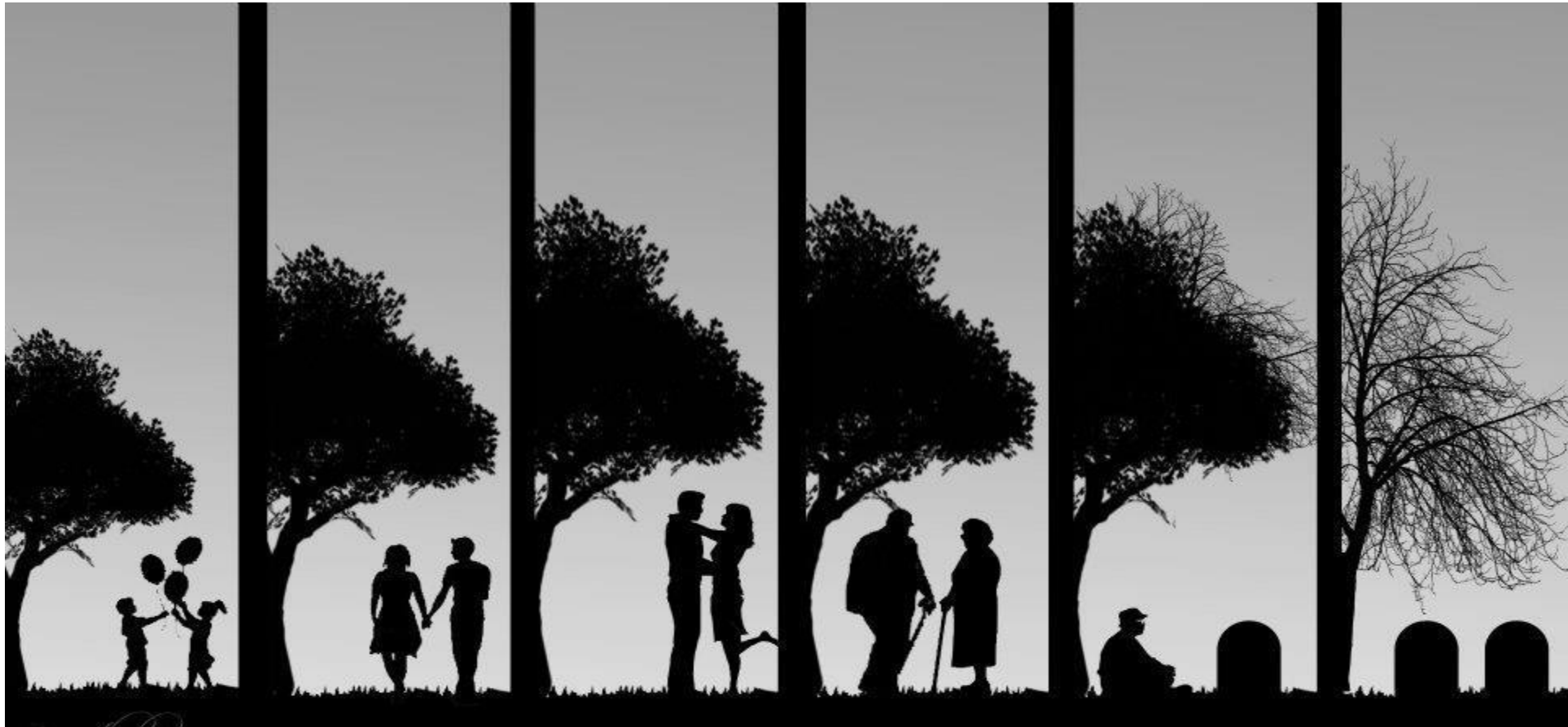
*Personal Financial Life **Cycle***

The

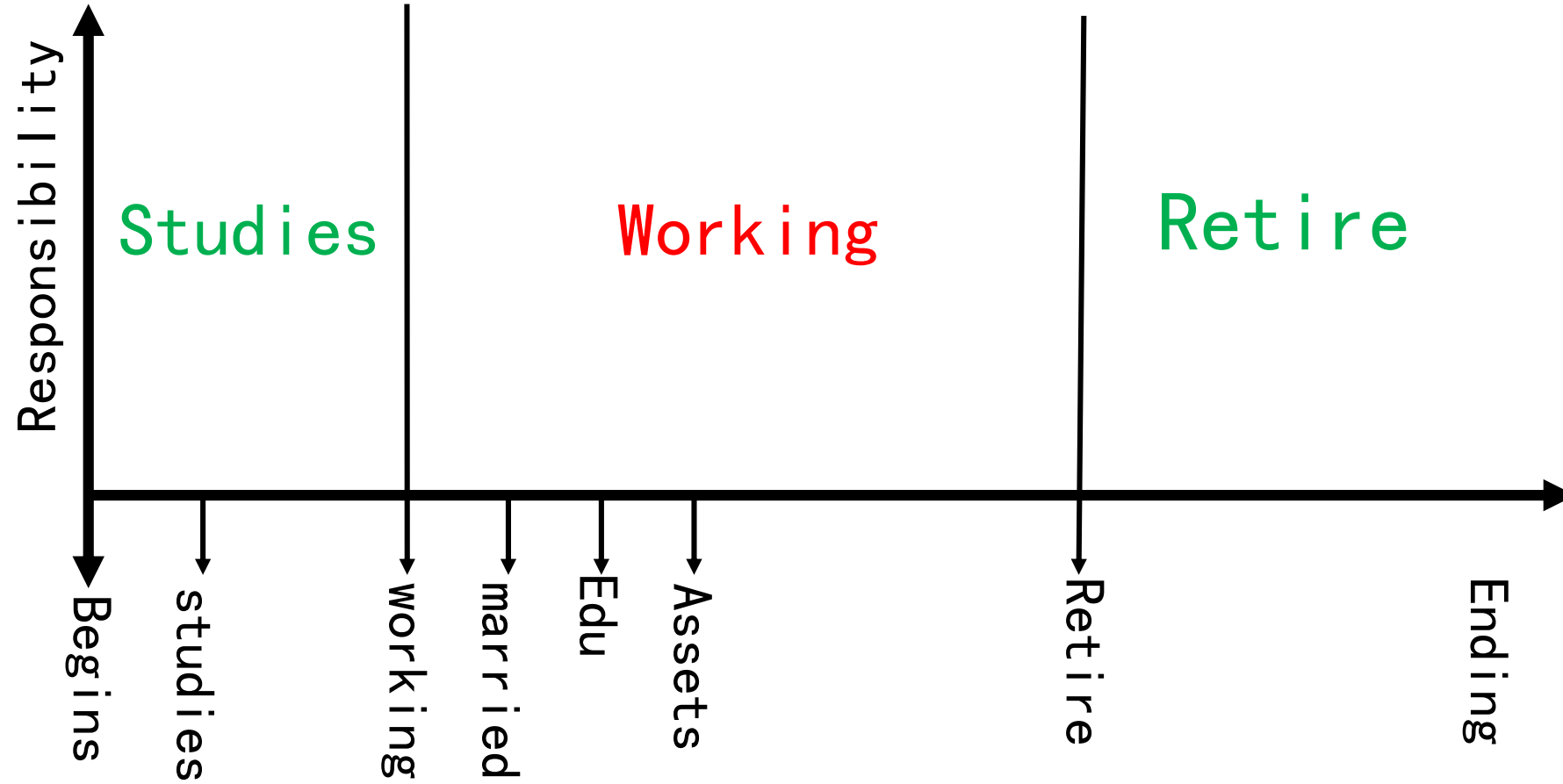
REAL

Life

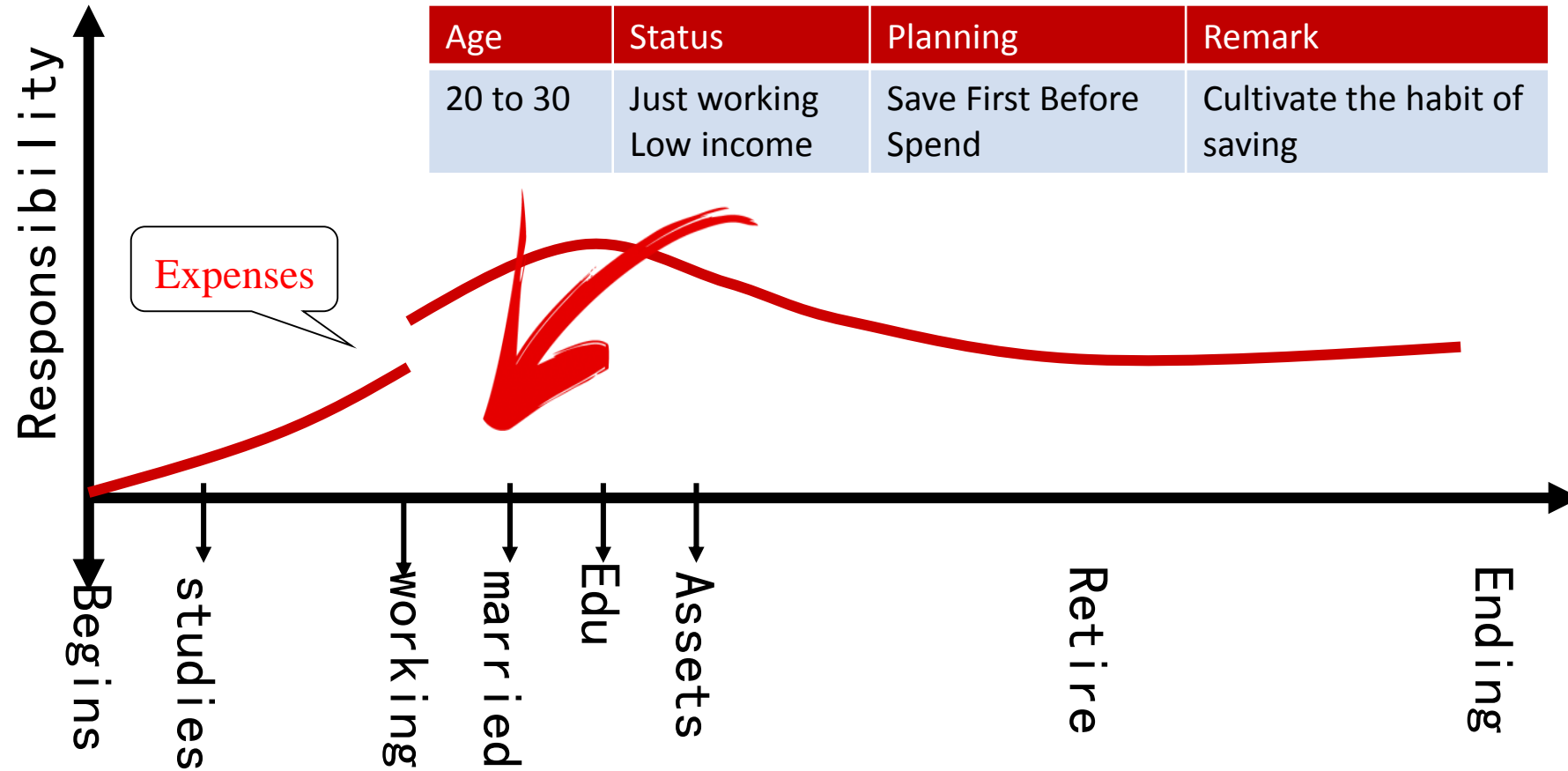
Individual Life Cycle: right from Born till the end of our lives



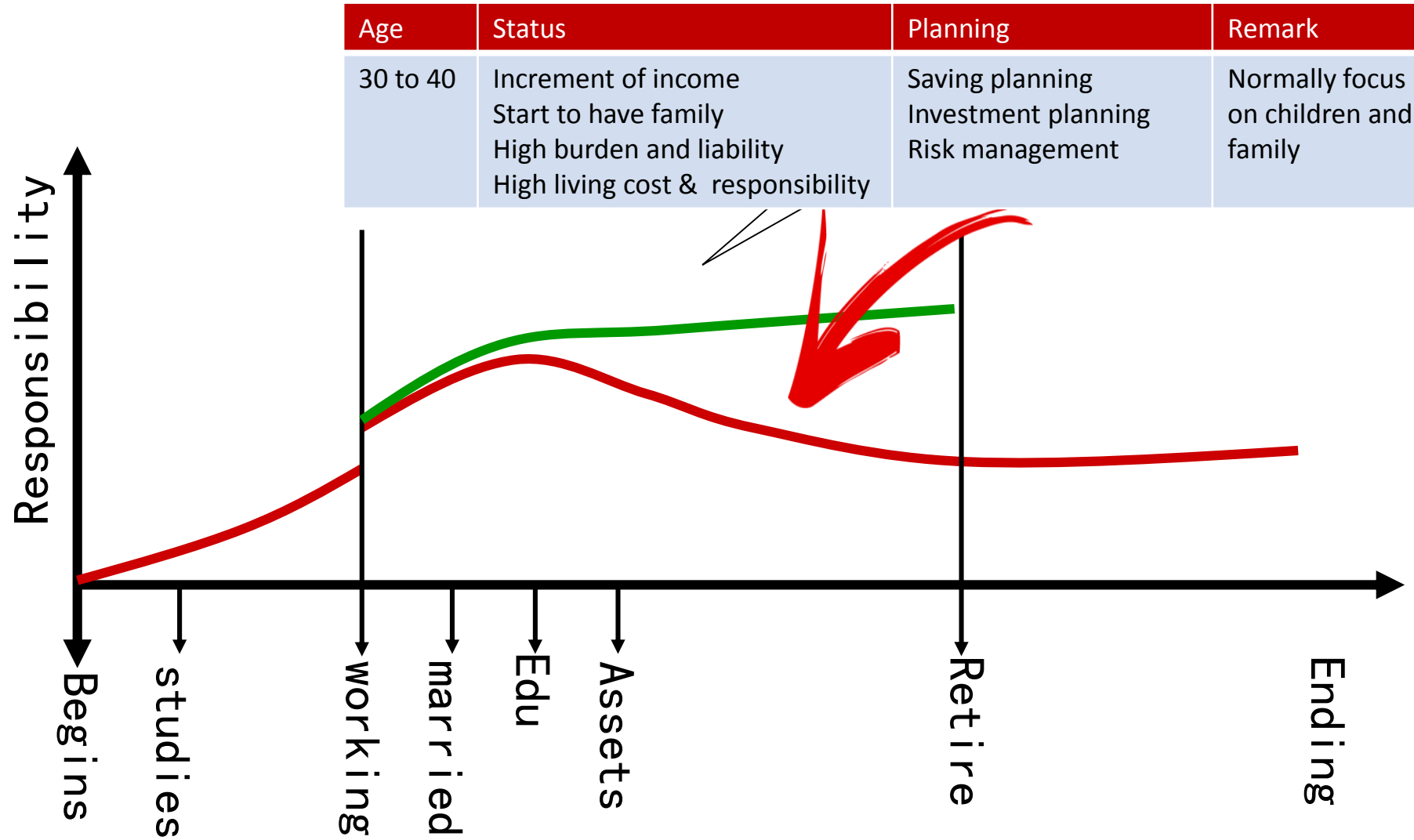
Financial Needs Life Cycle



Financial Needs Life Cycle

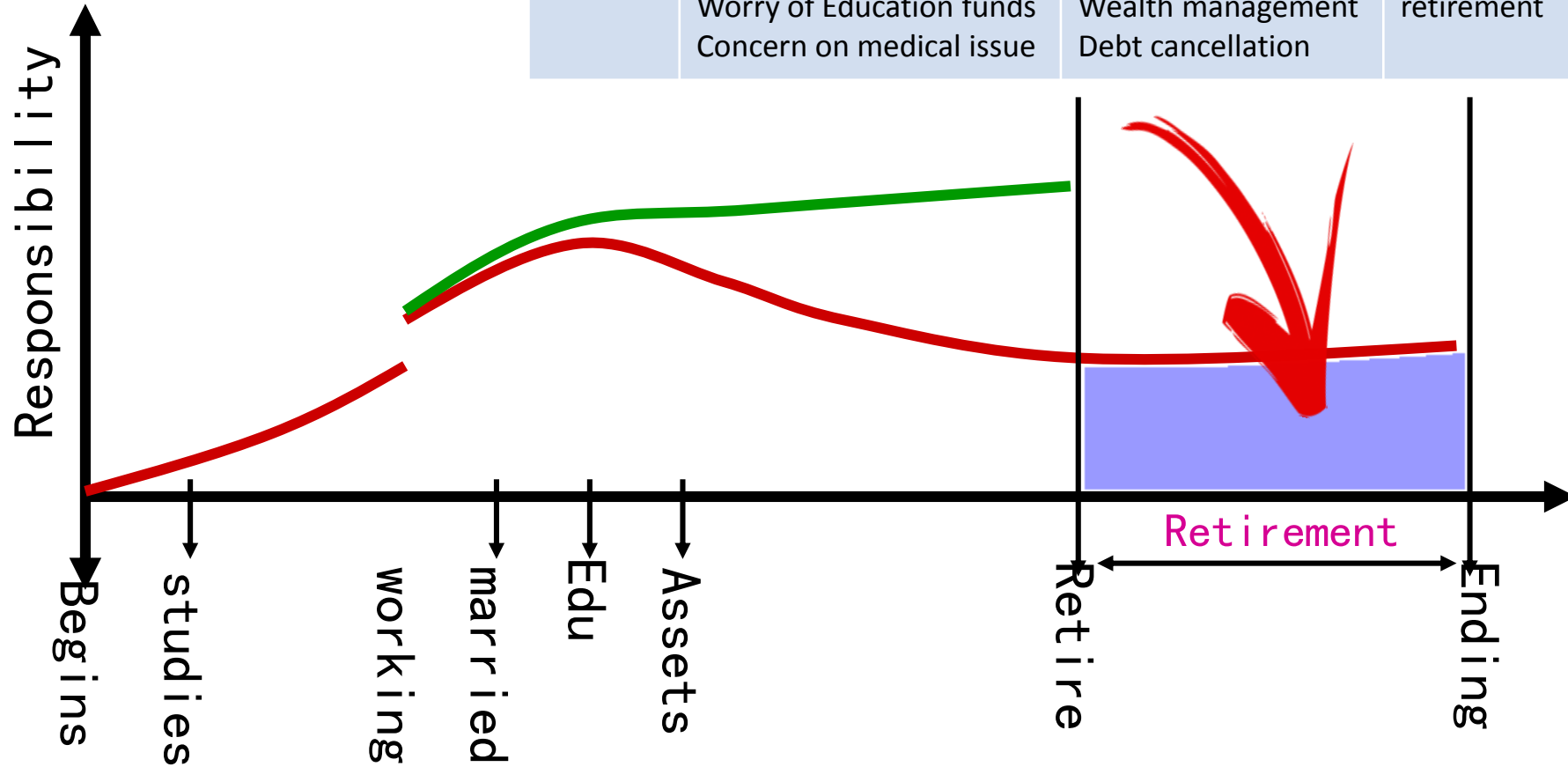


Financial Needs Life Cycle

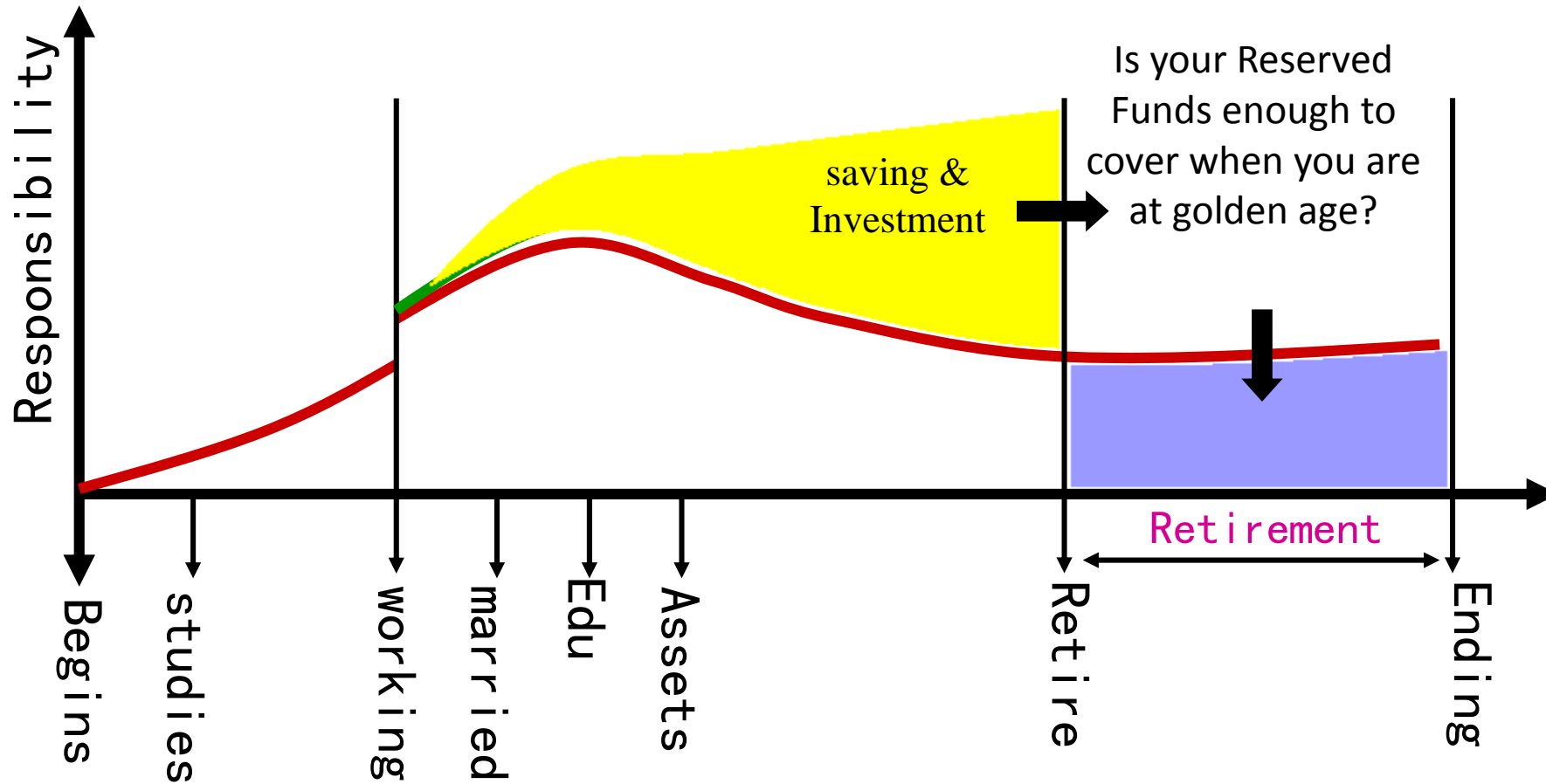


Financial Needs Life Cycle

Age	Status	Planning	Remark
40 to 50	Stable Income Worry of Education funds Concern on medical issue	Retirement planning Wealth management Debt cancellation	Needs on retirement



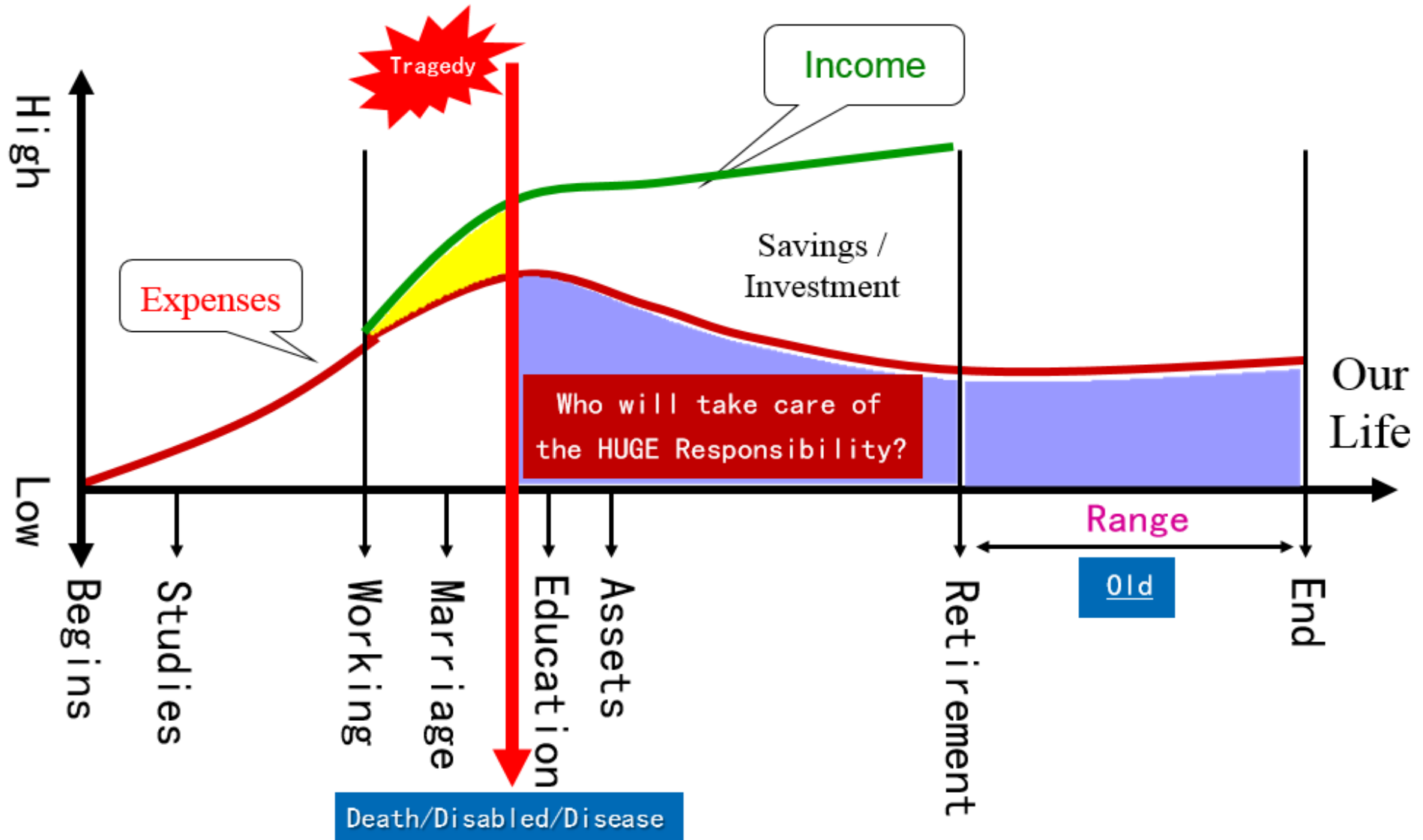
Financial Needs Life Cycle



What if things were to happen?



Financial Needs Life Cycle



Proper Planning is Needed!



Risks

- *Healthcare planning*
- *Family Income*
- *Debt cancellation*



Client Needs

Loans

- *Loan application*
- *Asset Protection Account*
- *Actual Scenario Analysis*

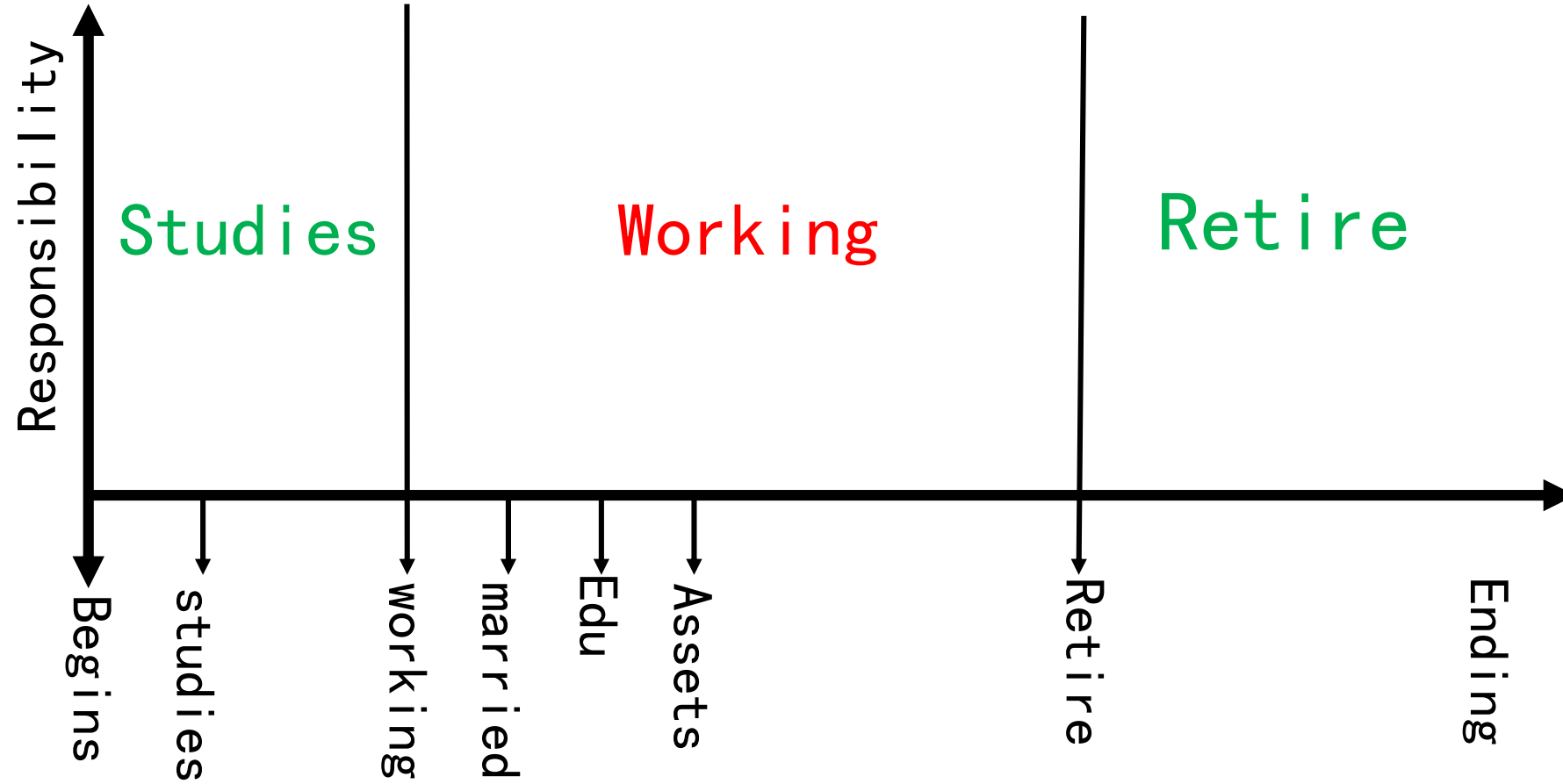
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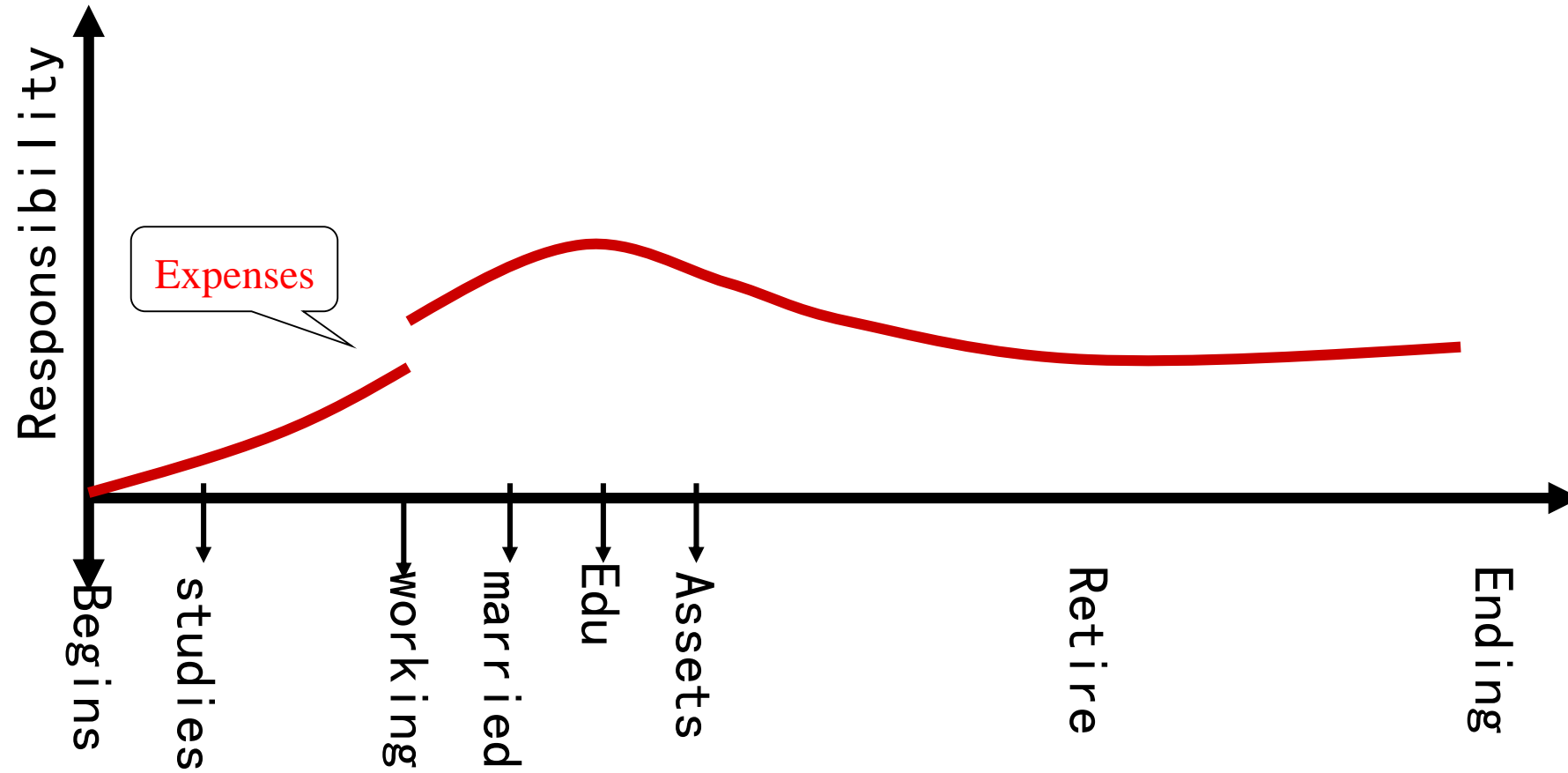


Money is NOT EVERYTHING
BUT
Everything is **MONEY**

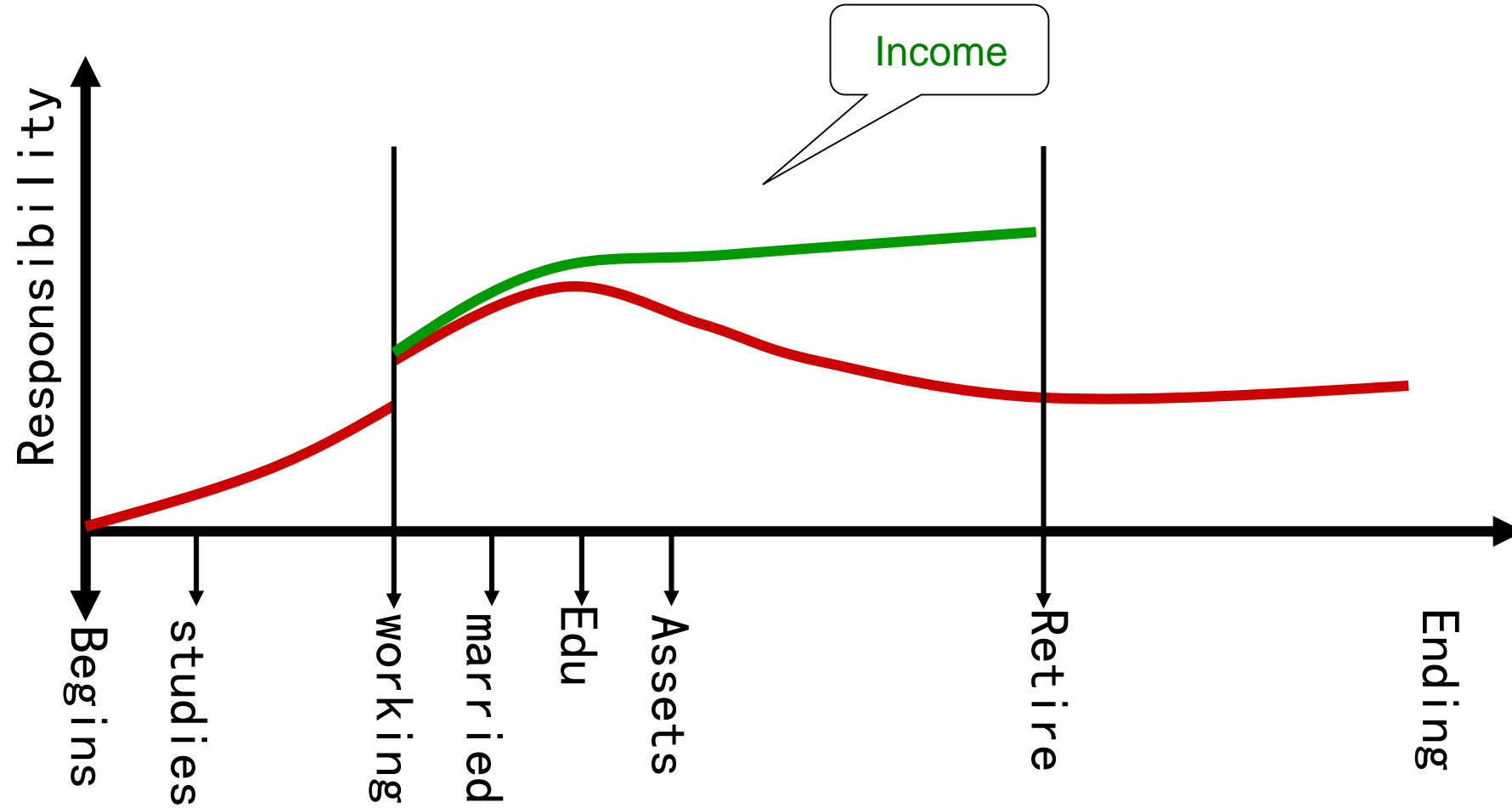
Financial Needs Life Cycle



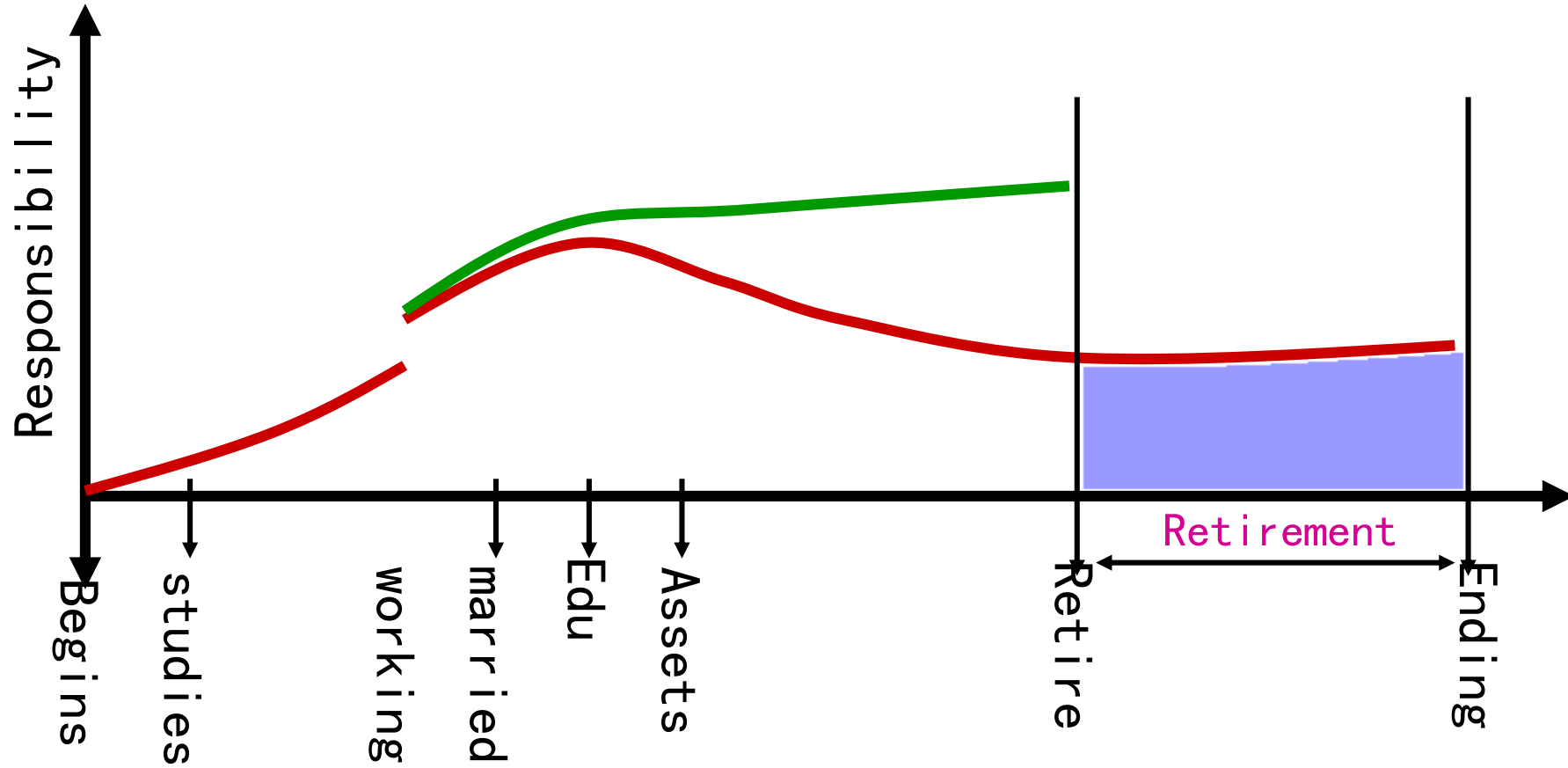
Financial Needs Life Cycle



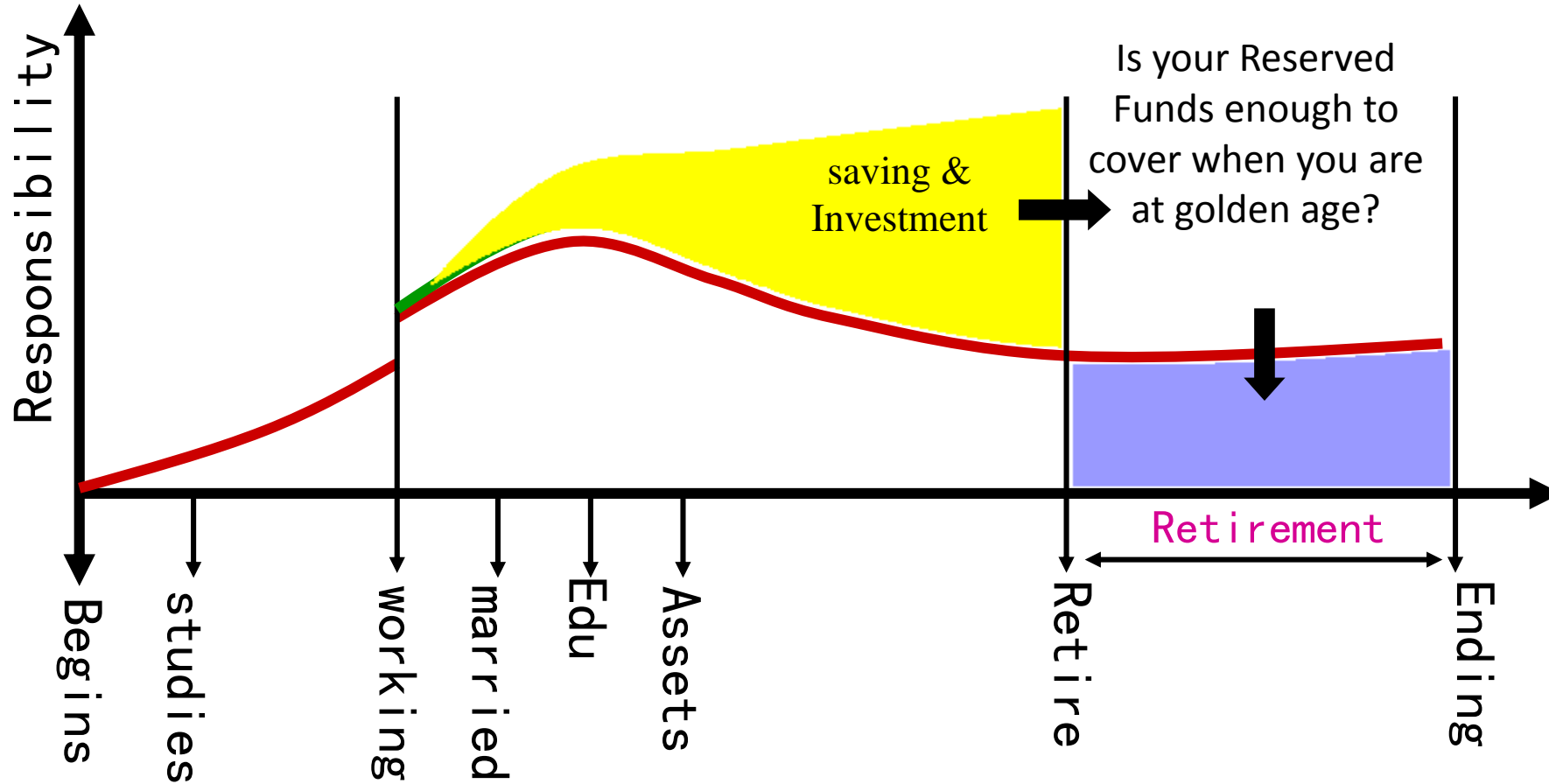
Financial Needs Life Cycle



Financial Needs Life Cycle



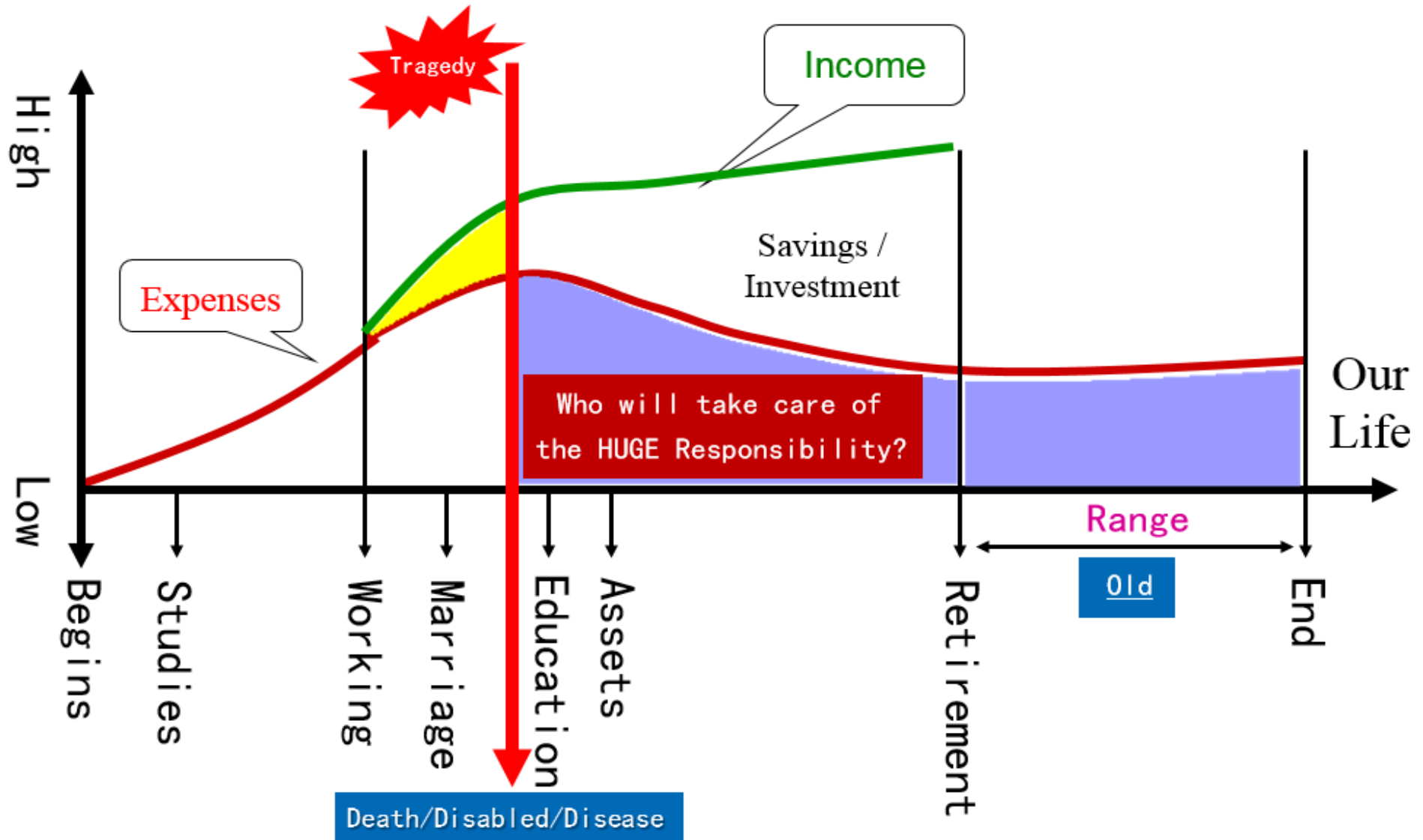
Financial Needs Life Cycle



What if things were to happen?



Financial Needs Life Cycle



Thank You

