



# BASIC Training Program



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Taking yours to the  
next level

# GV Basic Training Program

## Module 1 Fundamental of Financial Planning

Why this industry? Why GV? Market Potential, FLC, Basic Sales Cycle, Business Planning

## Module 2 Product Training

AIA / SLM, summary features & applications

## Module 3 Concept Selling

Healthcare, Family Income Protection, Savings

## Module 4 Online Submission

AIA / SLM

## Module 5 ACT System

Planning, P100, activities recording, sales kits

## Module 6 Handling Objection

No Trust, No Money, No Hurry, No Need

## Module 7 NB underwriting, Claim & Servicing

basic knowledge & handling



# GV BASIC Module 1

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2022



Ice breaking.....





1. Why?
2. Where?
3. Who?
4. What?
5. How?

# WHY?

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Why Change?

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Why Financial Services Industry?

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Why Great Vision?

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Why You?

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How do I start? What kind of support?





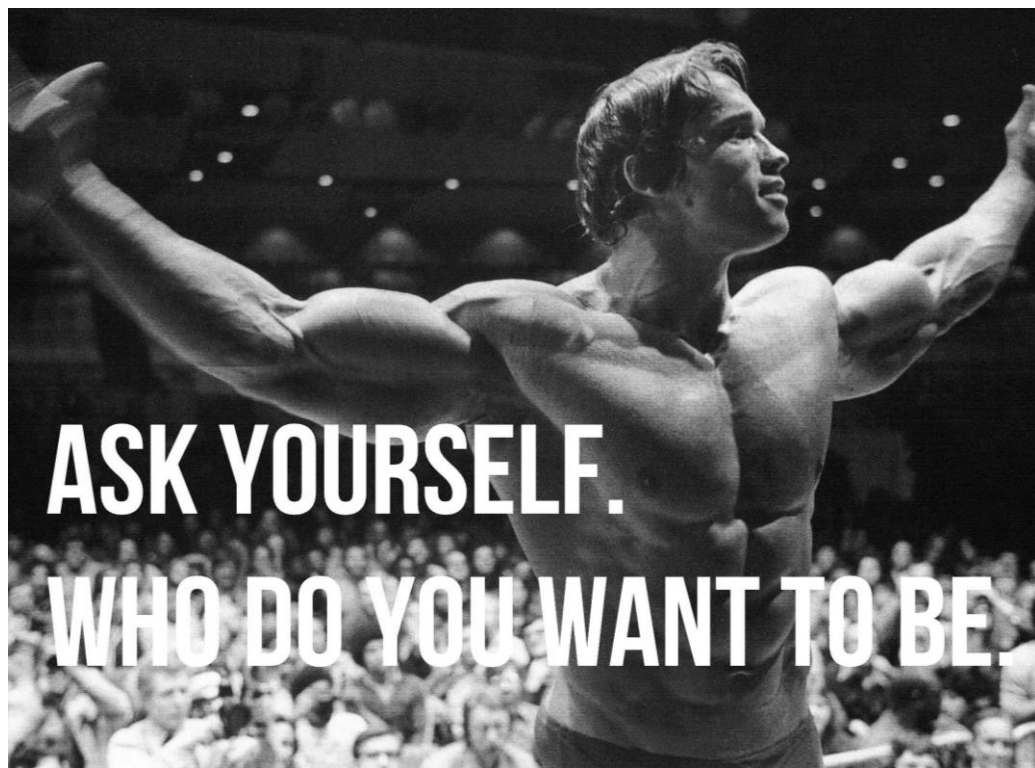
Hello!

why am i here?

- What am i **LOOKING** for?
- What is my ideal career expectation?

# What do you want to achieve in next 3 to 5 years? Who do you want to be?

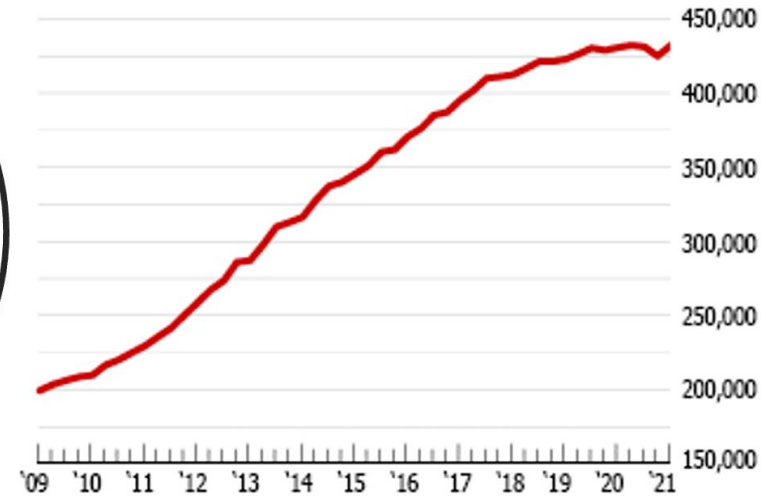
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**Growth in property value  
VS  
Growth in Graduate's Salary**

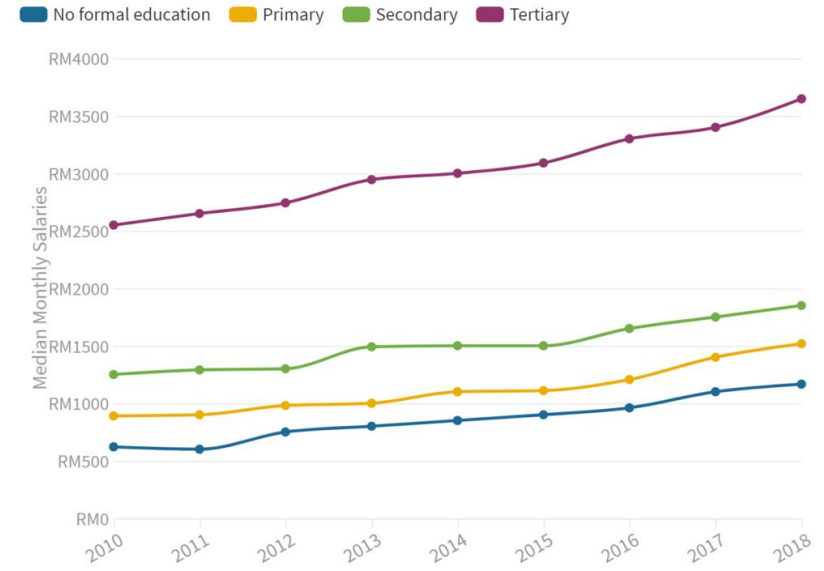
**Average House Prices (MYR)**



Source: Valuation & Property Services Department, Global Property Guide



**Median Monthly Salaries and Wages of Malaysians**



Source: [Department of Statistics Malaysia](#)

**Expected and average starting monthly salaries for fresh graduates**

Academic qualification	Expected salary (RM)	Actual salary (RM)
Diploma	1,879	1,704
Basic Degree	2,496	2,391
Degree with Honours	2,729	2,626
Master's Degree	3,417	3,285

Source: Malaysian Employers Federation Salary Survey for Executives 2019

©The Star Graphics

## Active

Employed  
You exchange your time and effort for an income. You don't work you do not get paid!

You work for money

E

## Passive

Money working for you

B

Big Business  
These people have people working hard for them to generate them an income!

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## Self Employed

You work for yourself but can you take a 6 week holiday and your business keeps on going without you?

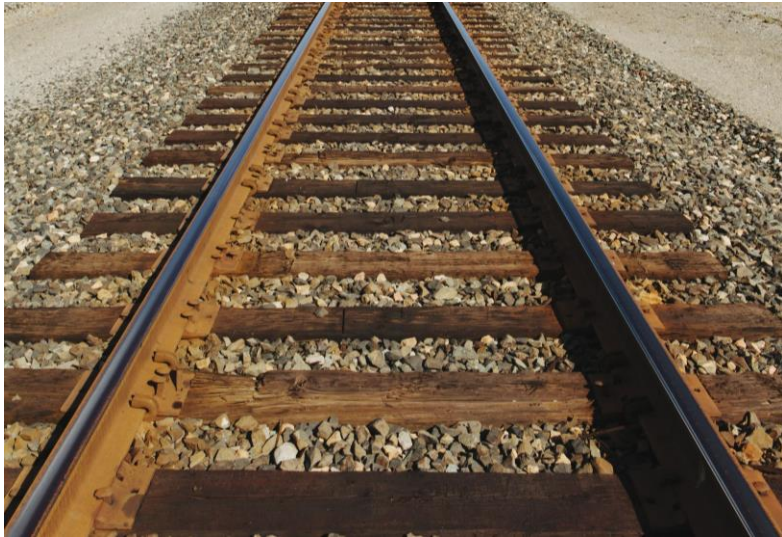
S

I

Investor  
They are the people that have money working hard for them. Play golf and live a good life!








Talking: Andy Tang

You are screen sharing Stop Share


**EVERY**body  
Con**CERN**.....



GREAT VISION

Talking: Andy Tang

You are screen sharing Stop Share



People are  
concern about  
money....

GREAT VISION

Financial industry – a proven  
all weather industry



Which  
industry  
shall I  
involve?

# Risks

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

*Estate Planning –  
Will & Trust*

**Client  
Needs**

# Loans

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

# Funds

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

## Market Good

1. Easy in **making decision** for any life coverage products
2. Have **money to invest** and although market good but still not dare to move to equity, Funds investment with steadily growth is a choice
3. People **tend to buy property** when market good because of buying power

# All Weather Industry!

Risks

Client Needs

Loans

Funds

## Market Bad

1. Concern about **what if unfortunate things happen**, thus review policy for necessity
2. Even FD also not the right approach, then they **look for something higher than FD** but not too risk. Funds investment is a choice
3. People **tend to refinance, remortgage** or loans restructuring when market bad because of cashflow, interest rate or consolidation

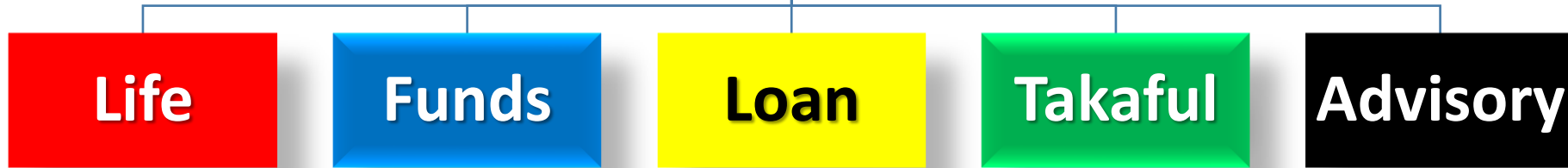


# Great Vision



Future Begins NOW.





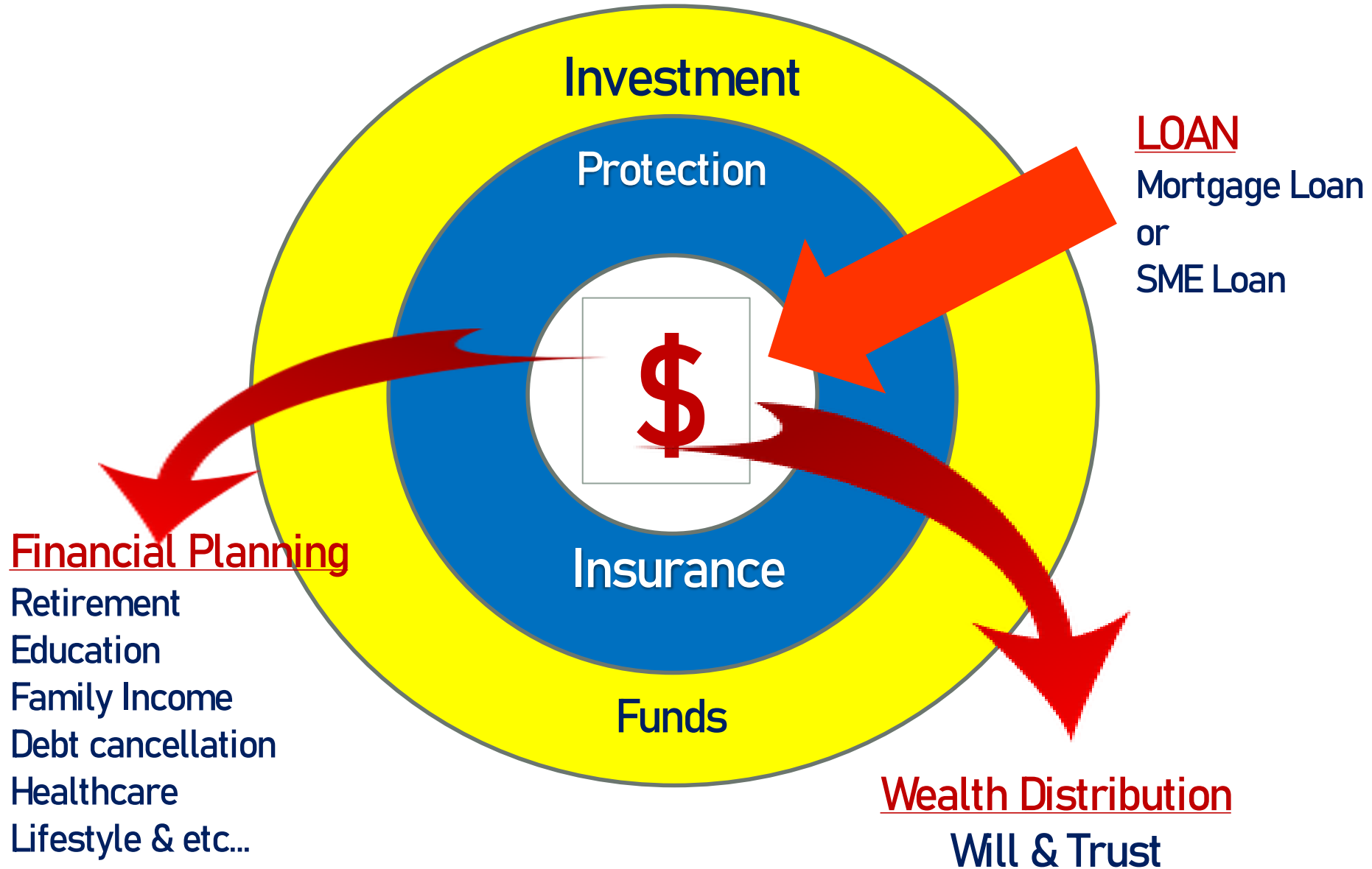
Our Unique Platform – ONE Stop Financial Services



# Personal and Family Financial Planning



# Personal Financial Planning



*Disclaimer: This Slide is Strictly for Internal Use Only*



Asset Management



# Financial Service Platform



# GV – Financial Associates

Mortgage Loan

Clients

Healthcare Planning

Retirement Planning

## Financial Needs

Education Planning

Family Income Protection

Debt Cancellation



# Great Vision – Competitive Edge (USPR)



**The ONLY & Extra Ordinary Treatment**

*Maybank Loan Outsource / AVA academy  
Makes a difference in positioning*



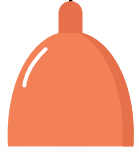
Asset Management



**Unique Advantages  
独特的优势**



# Great Vision – Competitive Edge (USPR)



## Flexible Entry Approach

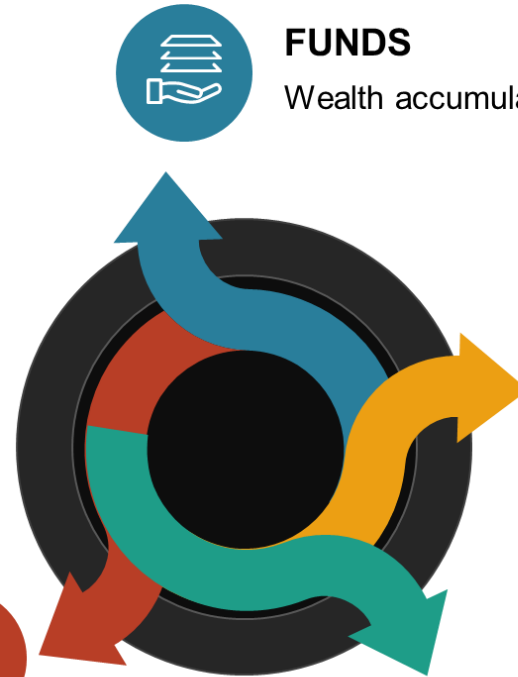
*You may start with Life or Loan or Funds approach*

20

Superior Offer  
与众不同的服务



**LIFE**  
Need based approach



**FUNDS**  
Wealth accumulation



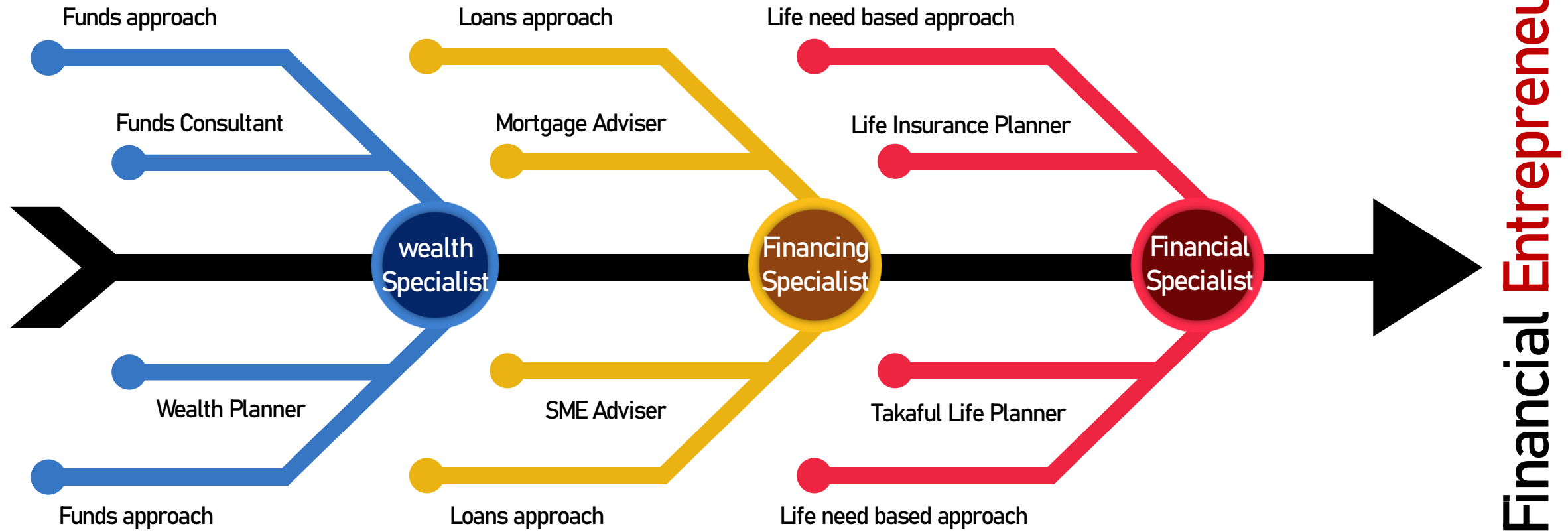
**LOANS**  
Mortgage & SME Financing



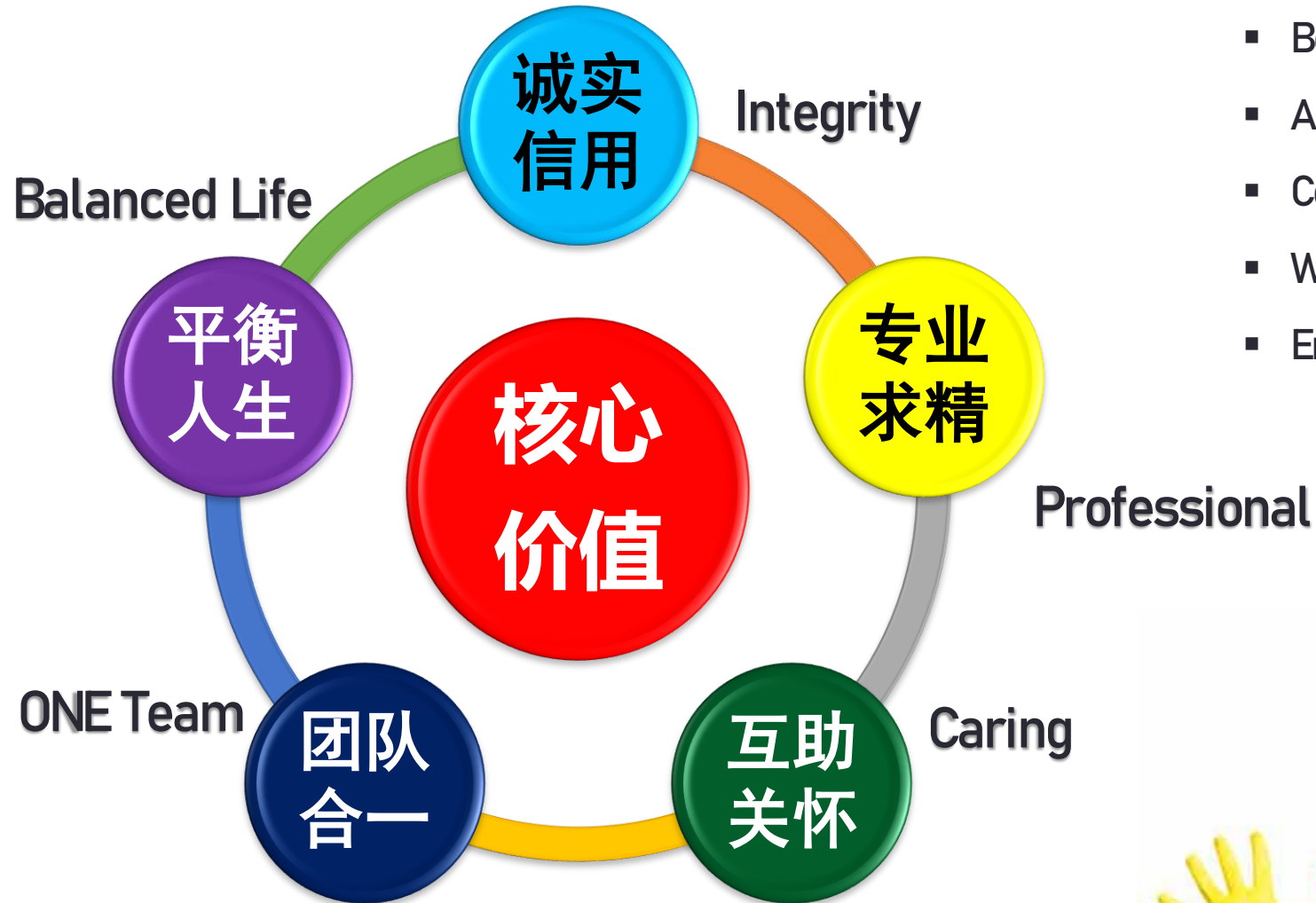
**TAKAFUL**  
Need based approach

# From Specialist to Financial Entrepreneur

Who do you want to be?



# OUR CORE VALUE 核心价值



- Be **Integrity** at all times
- Always deliver our **Professional** services
- Concern on how much we **Care**
- Work as **ONE Team**
- Enjoy with **Balanced Lifestyle**



**WHAT?**

# What's in it for me?

- Multiple source of income
- Active income
- Recurring income
- Passive income creation
- Foreign trip incentive
- Speedy promotion
- ONE stop financial services
- Long term career opportunity
- Personal growth
- Quality time management
- Cross selling opportunity
- Client stickiness
- Nationwide expansion
- Team building opportunity
- Asset creation opportunity
- Sunrise & All weather industry

**Our model :**

# **Great Vision Business Model**



***UNIQUE***  
**PROMOTION STRUCTURE**  

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**& COMPENSATION SCHEME**





Great Vision Business Model

# Promotion Structure & Requirement

Promotion	FYP	Manpower	Duration
Business Associate (BA) to Asst. Sales Manager (ASM)	50,000 Personal Sales		No Time Limit



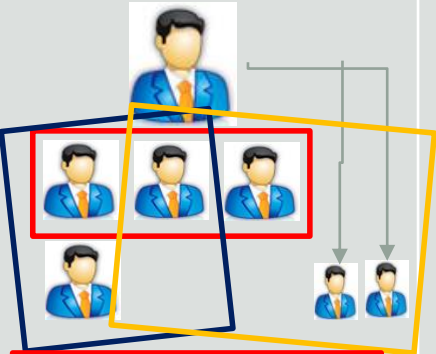
*Note: Personal Sales PR1 with 85%*

# Promotion Structure & Requirement

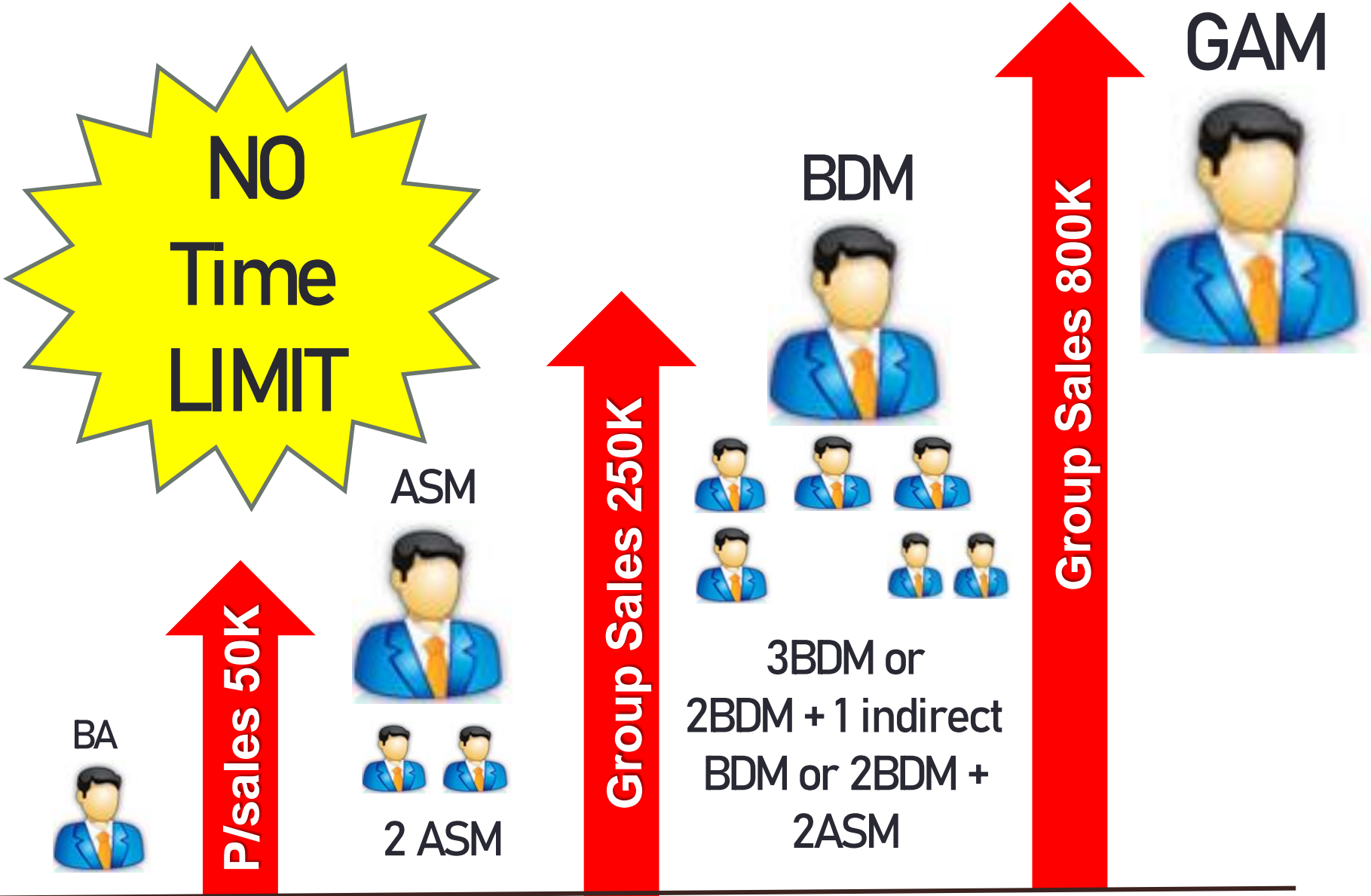
Promotion	FYP	Manpower	Duration
Business Associate (BA) to Asst. Sales Manager (ASM)	50,000 Personal Sales		No Time Limit
Asst. Sales Manager (ASM) to Business Development Manager (BDM)	50,000 Personal Sales & 250,000 Group Sales	   2 Direct ASM	No Time Limit

*Note: Personal Sales PR1 with 85%*

# Promotion Structure & Requirement

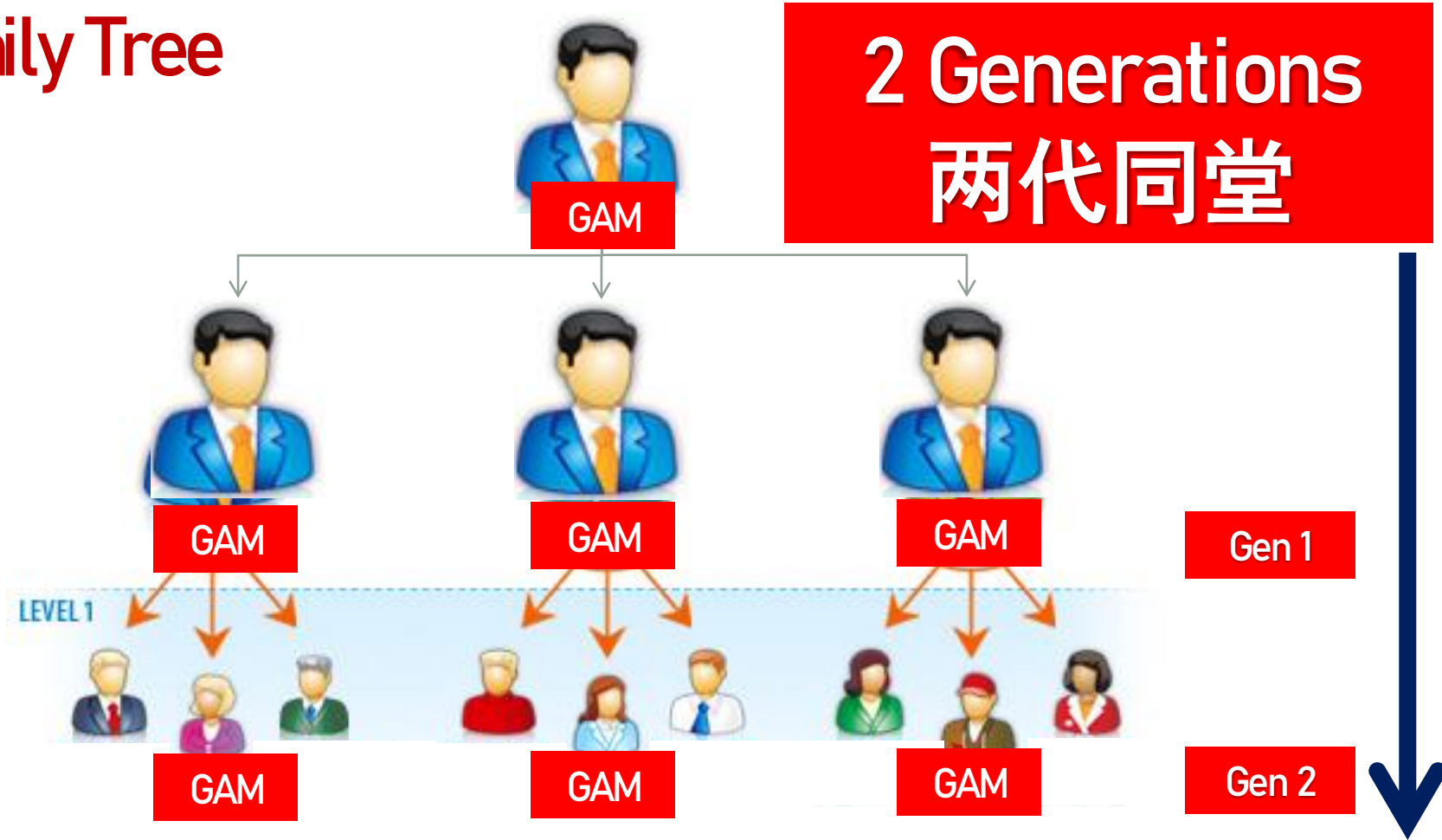
Promotion	FYP	Manpower	Duration
Business Associate (BA) to Asst. Sales Manager (ASM)	50,000 Personal Sales		No Time Limit
Asst. Sales Manager (ASM) to Business Development Manager (BDM)	50,000 Personal Sales & 250,000 Group Sales	 2 Direct ASM	No Time Limit (every end of June or end of Dec)
Business Development Manager (BDM) to Group Agency Manager (GAM)	800,000 Group Sales <i>Note: Group PR1 with 85%</i>	 3 Direct BDM or 2 Direct BDM & 1 Indirect BDM or 2 Direct BDM & 2 Direct ASM	No Time Limit (every end of Dec)

# Promotion Structure & Requirement



Note: PR1 with 85%

# Family Tree



Enjoy 2 Generations  
Spin-Off Benefits



# Market Potential

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## Individual

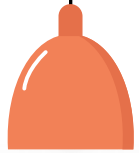
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## Family

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## Business

# Great Vision – Competitive Edge (USPR)



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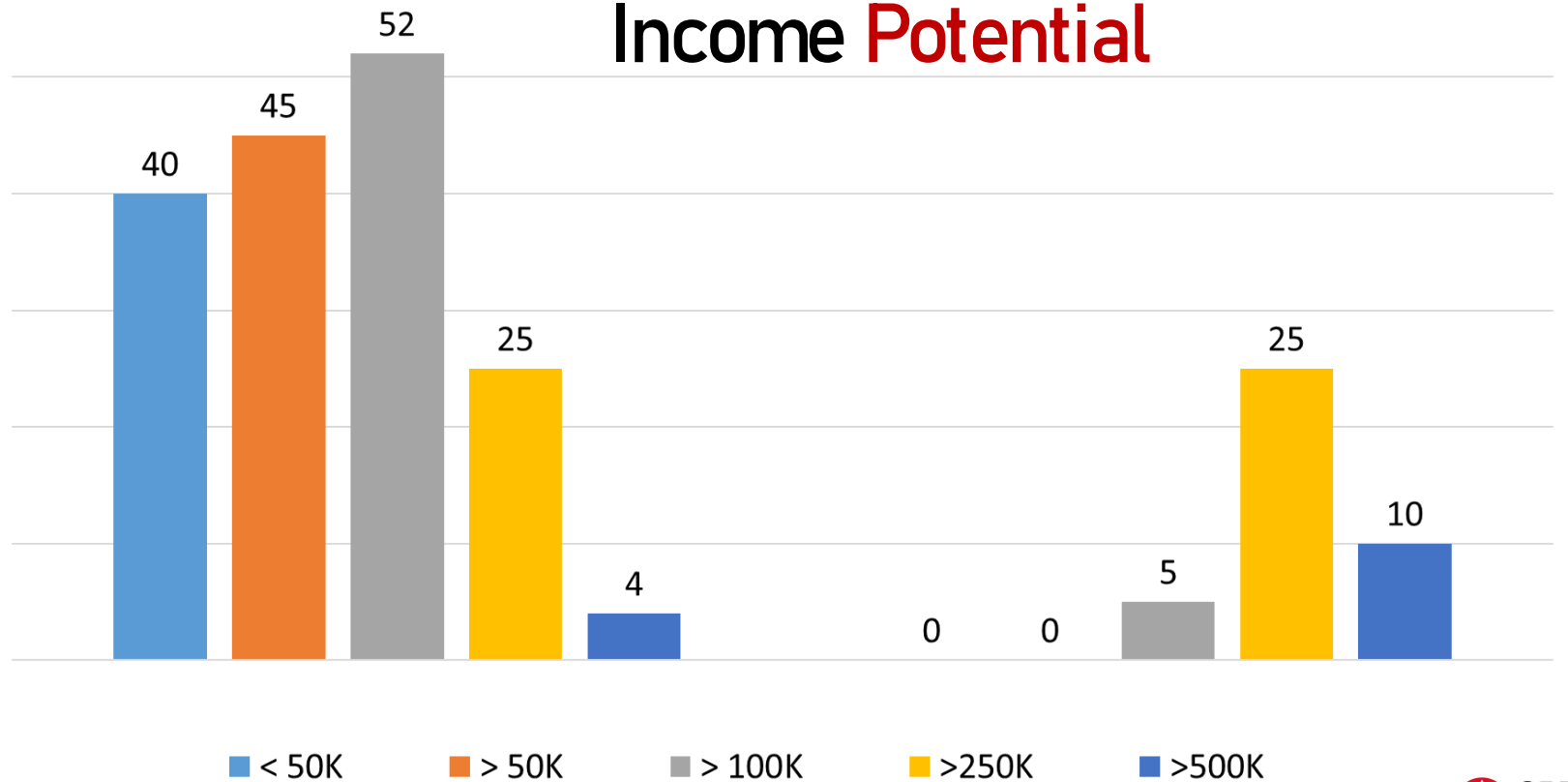


## Multiple source of Income

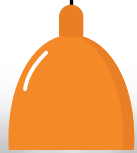
*Commission, fees, overriding, incentives, bonus come from various services offered to clients*

Superior Offer  
与众不同的服务

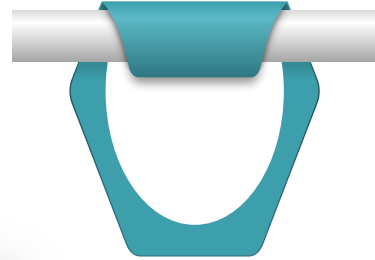
## Income Potential



# Great Vision – Competitive Edge (USPR)



**Powerful Promise**  
**坚定不移的承诺**



## Passive Income Model

*Create passive income via recurring & perpetual stream of commission*

Financial Solution	Active Income	Recurring Income	Passive Income
Life Insurance	<ul style="list-style-type: none"> <li>Standard Commission</li> </ul>	<ul style="list-style-type: none"> <li>Renewal Standard Commission</li> <li>Overriding Commission on Group New Business</li> <li>Overriding Commission on Group Renewal Business</li> </ul>	<ul style="list-style-type: none"> <li>Spin off benefit on new business</li> <li>Spin off benefit on renewal business</li> </ul>
Funds Investment	<ul style="list-style-type: none"> <li>Standard Commission on front end load</li> </ul>	<ul style="list-style-type: none"> <li>Standard Commission on On-going investment</li> <li>Standard Commission on On-going EPF investment</li> <li>Overriding Commission on Group Sales</li> </ul>	<ul style="list-style-type: none"> <li>Trailer Commission on personal sales</li> <li>Trailer Commission Group Sales</li> </ul>
Loans – Mortgage or SME	<ul style="list-style-type: none"> <li>Loan commission</li> <li>Legal Fee sharing</li> <li>Fee based commission sharing</li> </ul>	<ul style="list-style-type: none"> <li>Overriding Commission on group loan business</li> <li>Overriding on group Legal Fee sharing</li> <li>Overriding on Fee based commission sharing</li> </ul>	



# Types of Income – Multiple source of Income

Life Comm

Year	1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>	5 <sup>th</sup>	6 <sup>th</sup>
BA	16	12	13	14	13.5	13.5
Variance	7	8	1			
BDM	5	7	4	4		
Variance	2	2	0			
GAM	3	3	2	2		
Variance	2	2	0			
Gen-1	2	2	1	1		
Gen-2	1	1	1	1		
BDF	0	1	1	1	1	1
GV	2	2	2	2	0.5	0.5
<b>Total</b>	<b>40</b>	<b>40</b>	<b>25</b>	<b>25</b>	<b>15</b>	<b>15</b>

Loan Comm

PRODUCTS	SME	MORTGAGE	AIA MORTGAGE	LEGAL FEE	SME FEE	FSR/LISF FEE
PLANNER	0.10%	0.10%	0.15%	80%	50%	50%
MANAGER DIRECTOR	0.02%	0.02%	0.02%	BDM3% GAM 2%	BDM2% GAM1%	BDM2% GAM 1%
TOTAL	0.12%	0.12%	0.17%	85%	53%	53%

\*LOAN COMMISSION IS PAYABLE BASED ON LOAN EXECUTION.  
\*FEE BASED IS PAYABLE BASED ON ACTUAL FEE COLLECTED.

## UPFRONT DIRECT COMMISSION

Funds Comm

Rank/ S.C	Factor	5.50%	3.00%	2.50%	2.00%	1.00%
WA	55%	2.87%	1.60%	1.34%	1.08%	0.54%
WM	10%	0.52%	0.29%	0.24%	0.20%	0.10%
GM	8%	0.42%	0.23%	0.20%	0.16%	0.08%
SGM	5%	0.26%	0.15%	0.12%	0.10%	0.05%

How much is my commission if client invested RM 100k?

IF CLIENT INVEST RM :		100,000				
WA		2,867	1,602	1,341	1,078	545
WM		521	291	244	196	99
GM		417	233	195	157	79
SGM		261	146	122	98	50

## ANNUAL TRAILER COMMISSION

Rank/ S.C	Factor	0.50%	1.00%	1.50%	1.80%
WA	18%	0.090%	0.180%	0.27%	0.32%
WM	3%	0.015%	0.030%	0.05%	0.05%
GM	5%	0.025%	0.050%	0.08%	0.09%
SGM	3%	0.015%	0.030%	0.05%	0.05%

How much is my trailer commission if my AUM is RM 10 mil?

IF AUM RM :		10,000,000			
WA		9,000	18,000	27,000	32,400
WM		1,500	3,000	4,500	5,400
GM		2,500	5,000	7,500	9,000
SGM		1,500	3,000	4,500	5,400

# GV – Life Commission

Year	1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>	5 <sup>th</sup>	6 <sup>th</sup>
<b>BA</b>	16	12	13	14	13.5	13.5
Variance	<b>7</b>	<b>8</b>	<b>1</b>			
<b>BDM</b>	5	7	4	4		
Variance	<b>2</b>	<b>2</b>	<b>0</b>			
<b>GAM</b>	3	3	2	2		
Variance	<b>2</b>	<b>2</b>	<b>0</b>			
Gen-1	2	2	1	1		
Gen-2	1	1	1	1		
BDF	0	1	1	1	1	1
GV	2	2	2	2	0.5	0.5
<b>Total</b>	<b>40</b>	<b>40</b>	<b>25</b>	<b>25</b>	<b>15</b>	<b>15</b>

# Loan Fee & Commission

PRODUCTS	SME CIMB/MBB	MORTGAGE COMPLETED MBB/SCB/AB	MORTGAGE UNDER CON AB	AIA MORTGAGE	LEGAL FEE	SME 1% SME FEE	FSR/LIST PERSONAL LOAN /SBH
PLANNER	0.10%	0.10%	0.05%	0.30%	80%	50%	50%
BDM	0.02%	0.02%	0.01%	0.02%	3%	2%	2%
GAM	0.01%	0.01%	0.005%	0.01%	2%	1%	1%
TOTAL	0.13%	0.13%	0.065%	0.33%	85%	53%	53%

- \* LOAN COMMISSION IS PAYABLE BASED ON LOAN EXECUTION.
- \* FEE BASED IS PAYABLE BASED ON ACTUAL FEE COLLECTED.
- \* ALL MONTHLY COMMISSION PAYABLE ON 15<sup>TH</sup> EACH MONTH.
- \* ALL MONTHLY COMMISSION STATEMENT & PAYMENT VOUCHER WILL BE IN GOOGLE DRIVE.
- \* ALL SUBJECT TO CP58

# Funds Investment Commission

## UPFRONT DIRECT COMMISSION

Rank/ S.C	Factor	5.50%	3.00%	2.50%	2.00%	1.00%
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*How much is my trailer commission if my AUM is RM 10 mil?*

IF AUM RM :						10,000,000
WA		9,000	18,000	27,000	32,400	
WM		1,500	3,000	4,500	5,400	
GM		2,500	5,000	7,500	9,000	
SGM		1,500	3,000	4,500	5,400	

# GV Business Model Income Projection

Associate's Name:

Mr. GV

Dated:

16th August 2021

Note: Please key in those shaded with

## Personal Sales Production

Financial Services	1st	2nd	3rd	4th	5th
Mortgage Loan	2,000,000	3,000,000	4,000,000	5,000,000	6,000,000
SME Financing	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000
Life (FYP) from Loan	24,000.00	36,000.00	48,000.00	60,000.00	72,000.00
Life (FYP) from Need Based	30,000.00	50,000.00	70,000.00	100,000.00	150,000.00
Funds	1,000,000	1,500,000	2,000,000	3,000,000	4,000,000
APA or BAPA closing ratio	80%				

## Total Group Sales Production (Excluded Personal Sales)

Financial Services	1st	2nd	3rd	4th	5th
Mortgage Loan	-	5,000,000	8,000,000	12,000,000	15,000,000
SME Financing	-	3,000,000	5,000,000	7,000,000	9,000,000
Life (FYP) from Loan	-	64,000.00	104,000.00	152,000.00	192,000.00
Life (FYP) from Need Based	-	150,000.00	300,000.00	600,000.00	900,000.00
Funds	-	3,000,000	8,000,000	10,000,000	12,000,000
APA or BAPA closing ratio	80%				

## When are you being promoted?

Promotion to ASM / WM at Year	2
Promotion to BDM / GM at Year	3
Promotion to GAM / SGM at Year	4

## Parameters

Fund Sales Charge	3.0%
Funds Trailer	1.50%
Mortgage Loan Comm	0.10%
SME Fee charge	1.0%
How many % of SME Loan with Loan commission	20.0%
Associate Legal Fee	80%

## 5 Years Income Projection

Financial Services		1st	2nd	3rd	4th	5th	Total
Mortgage Loan		2,000	3,000	4,000	5,000	6,000	20,000
SME Financing		200	300	400	500	600	2,000
Life	1st	12,420	10,800	7,560	7,560	7,290	45,630
	2nd		19,780	17,200	12,040	12,040	61,060
	3rd			27,140	23,600	16,520	67,260
	4th				36,800	32,000	68,800
	5th					51,060	51,060
Legal Fee		12,064	18,096	24,128	30,160	36,192	120,640
Funds	1st	16,000	-	-	-	-	16,000
	2nd		24,000	-	-	-	24,000
	3rd			32,000	-	-	32,000
	4th				48,000	-	48,000
	5th					64,000	64,000
<b>Total Active &amp; Recurring Income</b>		<b>42,684</b>	<b>75,976</b>	<b>112,428</b>	<b>163,660</b>	<b>225,702</b>	<b>620,450</b>
<b>BDM Life &amp; Loan OR Commission</b>		-	-	42,241	118,777	204,845	365,862
<b>GAM Life &amp; Loan OR Commission</b>		-	-	-	48,131	114,463	162,594
<b>WA Trailer Comm</b>		2,700	6,750	12,150	20,250	31,050	72,900
<b>WM Funds OR &amp; Trailer Comm</b>		-	15,525	35,975	50,525	66,425	168,450
<b>GM Funds OR &amp; Trailer Comm</b>		-	-	34,625	51,275	70,175	156,075
<b>SGM Funds OR &amp; Trailer Comm</b>		-	-	-	32,325	44,025	76,350
<b>Total Passive Income</b>		<b>2,700</b>	<b>22,275</b>	<b>124,991</b>	<b>321,283</b>	<b>530,983</b>	<b>1,002,232</b>

Disclaimer: The above is a gross calculation on income projection based on the expected sales given. This copy is strictly for internal use only.

**Grand Total**

**45,384**

**98,251**

**237,419**

**484,943**

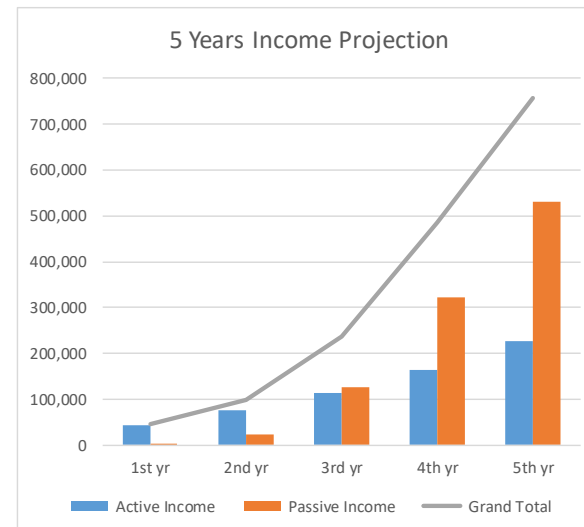
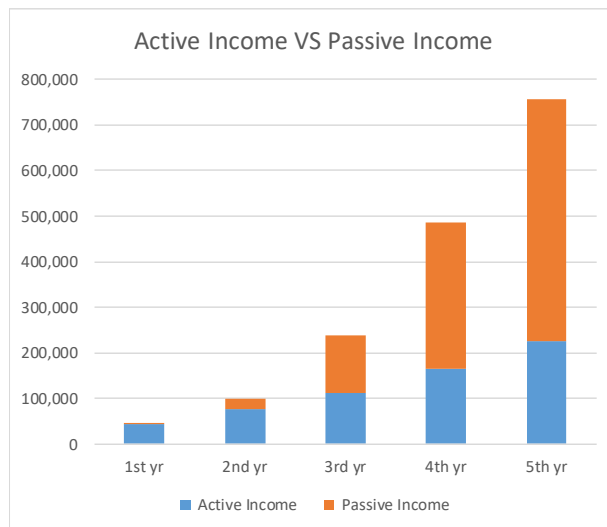
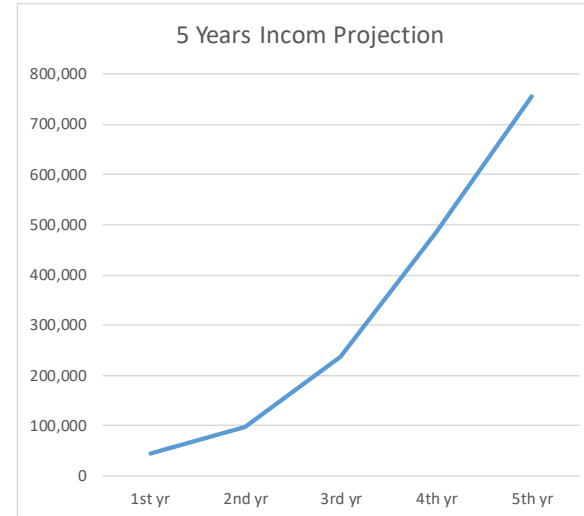
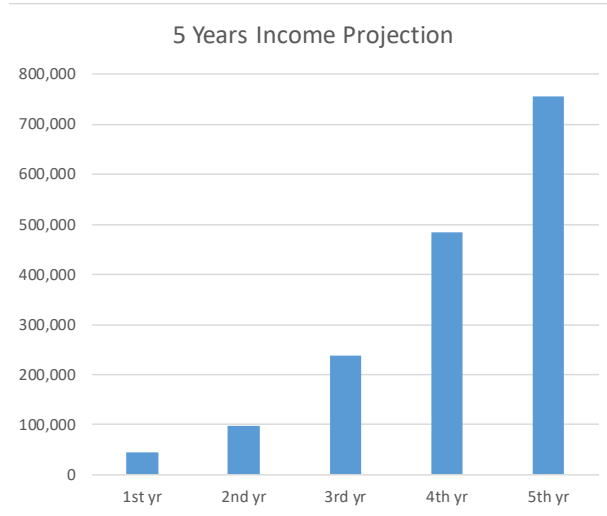
**756,685**

**1,622,682**



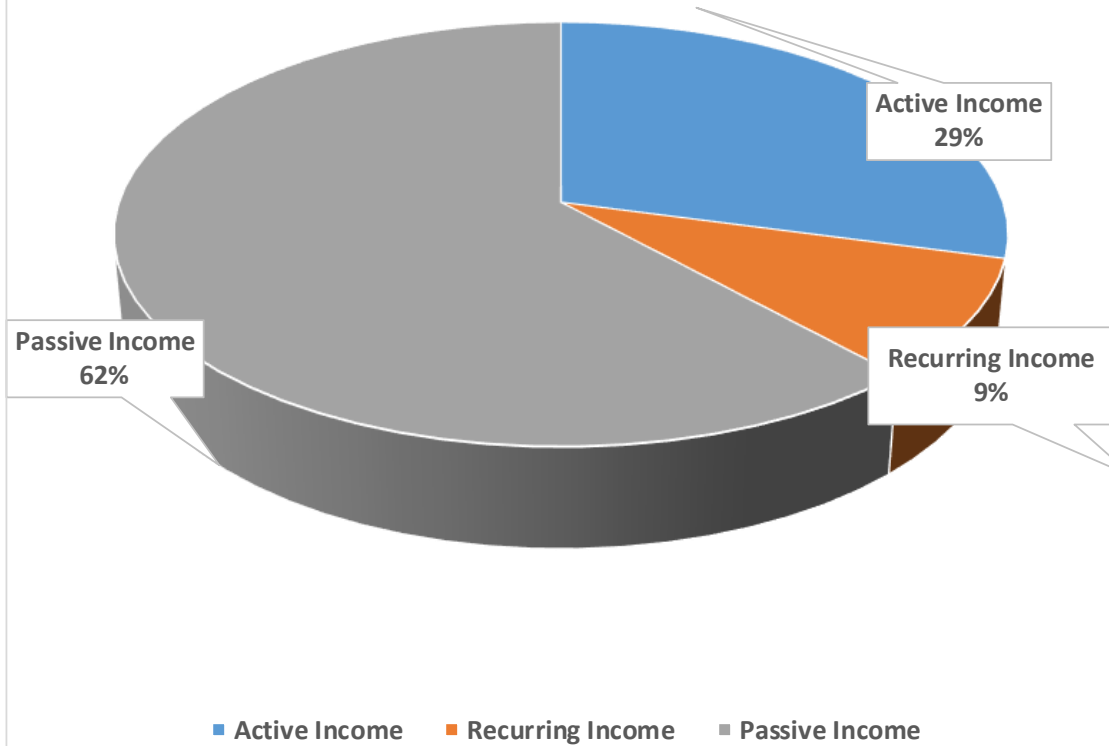
# GV Business Model - 5 Years Income Projection

Year	1st yr	2nd yr	3rd yr	4th yr	5th yr	Total 5 Years
Active Income	42,684	75,976	112,428	163,660	225,702	620,450
Passive Income	2,700	22,275	124,991	321,283	530,983	1,002,232
<b>Grand Total</b>	<b>45,384</b>	<b>98,251</b>	<b>237,419</b>	<b>484,943</b>	<b>756,685</b>	<b>1,622,682</b>

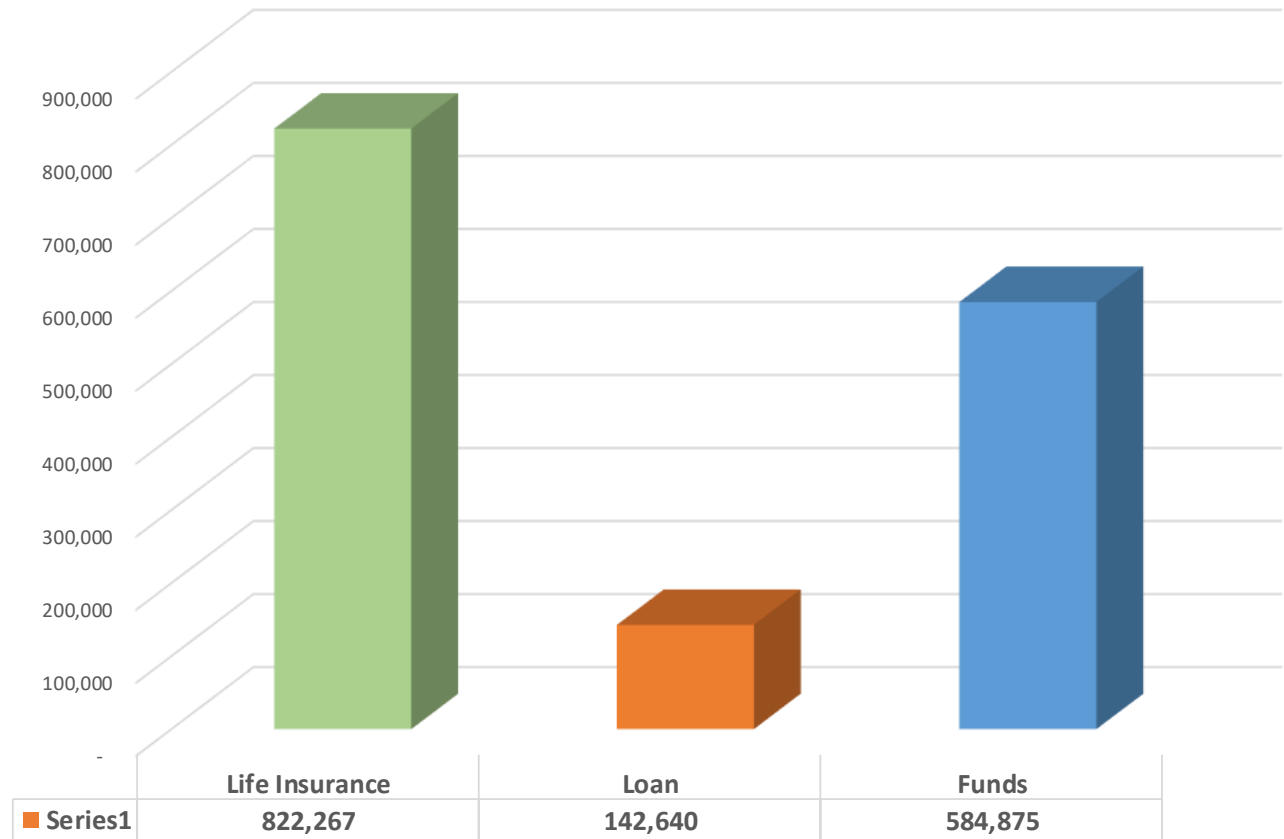


*Disclaimer: The above is a gross calculation on income projection based on the expected sales given. This copy is strictly for internal use only.*

### Total Income Portfolio Analysis



### Income Analysis from Respective Financial Services





# Every ONE has a Lifespan of 30,000 days

$$80 \text{ Years} \times 365 \text{ days} = 29,200 \text{ days}$$

Age	Balance days
20	21,900 days
30	18,250 days
45	12,775 days
60	7,300 days

Note: The above calculation is based on mortality age of 80

## Point to Ponder

I can earn RM400,000 a year

If you are earning RM3,000 a month which is RM36,000 a year, you need to work for at least **11 years**

If I work for the next 5 years, you have to **WORK for 55 years** in order to Match my Income

TIME IS  
PRECIOUS

What if I works for 10 Years





# ♥ KNOW yr-SELF



In order to be **better**.....



1<sup>st</sup> Thing First

Get to Know yourself

## 1. Character Assessment



*English*



*Bilingual*

## 2. Career Suitability Assessment



*English*



*Bilingual*

# Character & Career Suitability Test Result

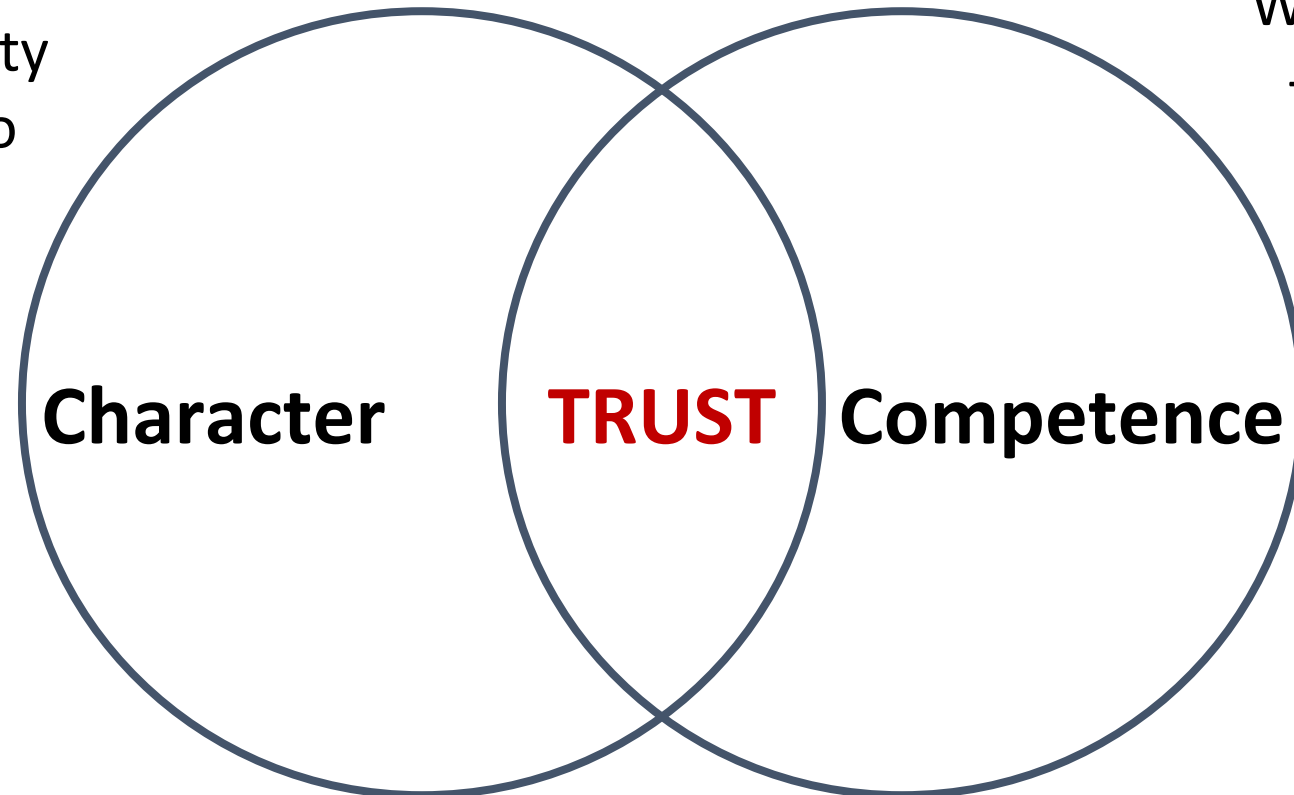


Results

# Developing Trust

## Essentials of trust

What a person is –  
personal maturity  
and integrity to  
principles



What a person can do  
– talents, skills and  
capabilities

# Client Expectation

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



**A**

**Attitude**

**B**

**Believe**

**C**

**Commitment**

**D**

**Desire**

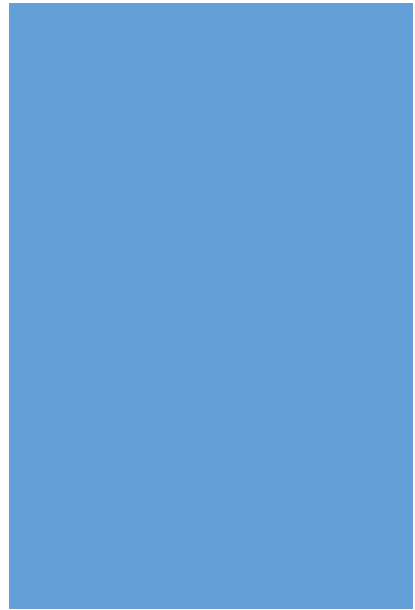
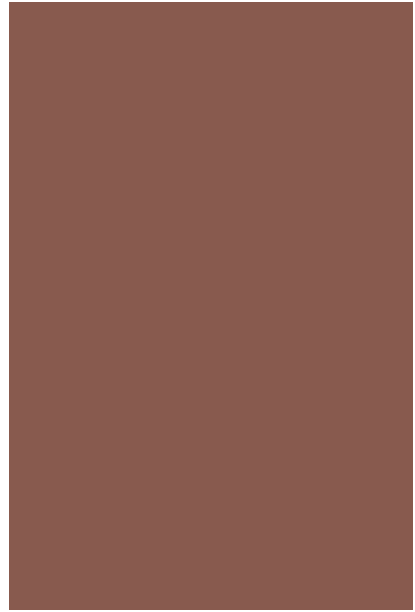
**E**

**Enthusiasm**



Strictly for internal use only.





# What kind of Support?



☺ SALES ☺ ADMIN ☺ TRAINING ☺ MARKETING ☺ KNOWLEDGE ☺ SKILLS ☺



**sup-PORT♣**

# OUR SUPPORT : Performance Development Program



## New Associate Training Program

### 1. Orientation Program

- Why change
- Why this industry
- Why GV
- Who am I
- Basic sales cycle
- Business sales planning

### 2. On-Boarding Program

- Product Knowledge
- Need Based Training (OSTP)
  - Healthcare Planning
  - Family Income Protection
  - Debt Cancellation

### 3. New Business Submission Procedure

### 4. Policy Servicing & Claim Procedure

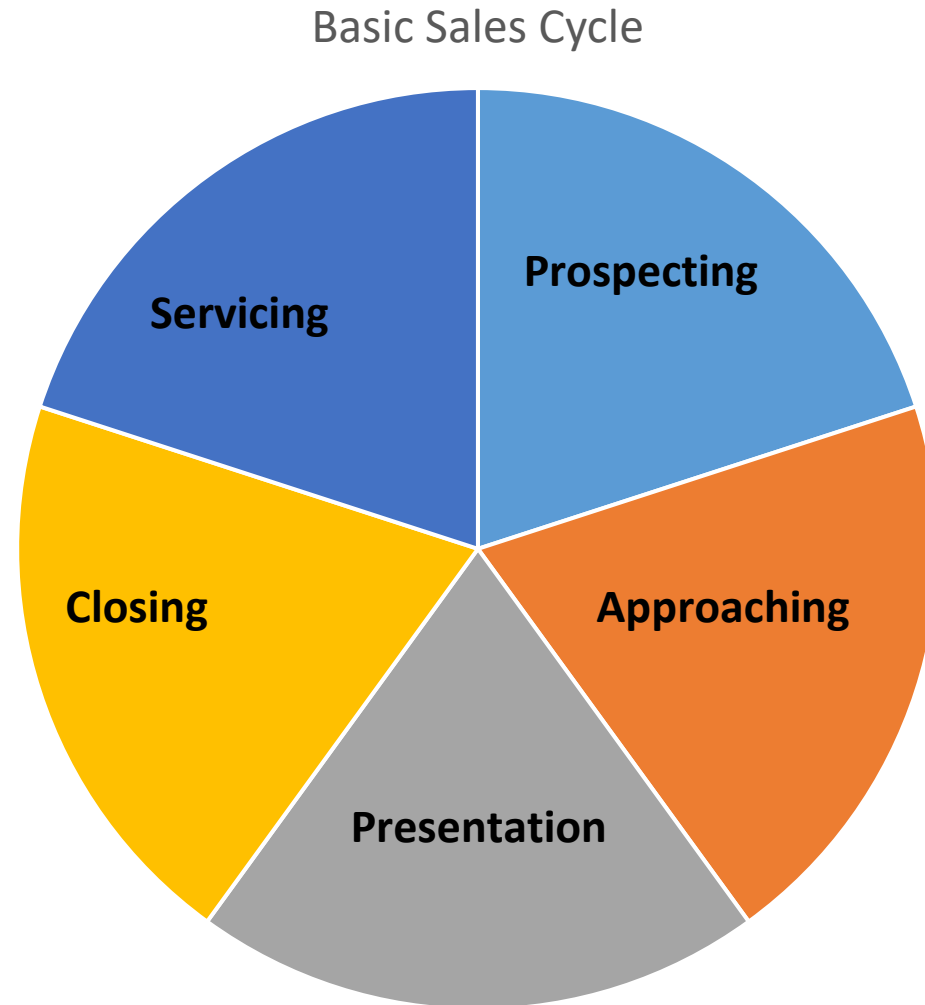
### 5. Activities Management (ACT) – SIT Plan

### 6. Case study & role play



# The Basic Sales Cycle

Prospecting  
Approaching  
Presentation  
Closing  
Servicing



# Self Introduction & How to introduce your company?

- Sketch your own script
- Role play



# 4 Basic Approaching Methods

- FHS – Financial Health Scan

## Financial Health Scan - Objectives

- B** Building Trust
- P** Prioritize The Needs
- S** Sales Opportunities
- I** Identify Existing Resources
- R** Referrals Asking

The image shows three overlapping forms for a Financial Health Scan (FHS) by Great Vision. The forms are in both English and Chinese.

- Form 1 (Left):** Contains personal information (Name, Age, Company, Designation, etc.), a list of 3 main areas of concern, and a Risk Management section with a table for Existing Coverage (Hospital & Surgical, Personal Life, Personal Accident).
- Form 2 (Middle):** Focuses on investment portfolio analysis, including a graph showing Return vs. Risk for Cash, Fixed Deposit, Endowment, Bond Fund, and Property. It also includes a 'Wealth Maximization - Quick Check' section.
- Form 3 (Right):** Titled 'MORTGAGE & SME FINANCING HEALTH SCAN (FHS)', it details existing financing schemes (Personal and Business) and asks about concerns and future financing needs.



## Financial Health Scan 理财分析表

Name 姓名 : \_\_\_\_\_ Age 年龄 : \_\_\_\_\_  
 Company 公司 : \_\_\_\_\_ Designation 职位 : \_\_\_\_\_  
 Email 电邮 : \_\_\_\_\_ Tel No 电话号码 : \_\_\_\_\_  
 Marital Status 婚姻状况 : Single 未婚 / Married 已婚 / Divorce 离婚 Dependents 孩子人数 : \_\_\_\_\_

1. 请选择3个您最关注的主要项目 Please Highlight 3 Most Concern Matters:-

- 透过适当的情蓄 / 投资工具来累积财富 Wealth Accumulation via Savings / Investment
- 在我住院、动手术或残疾期间, 能照顾我本身以及家人 Medical Coverage for me & my family
- 孩子们的离等教育费 Education Funds for my children
- 为舒适的退休生活累积充足的资金 Sufficient Funds for Comfortable Retirement
- 制定/运用一个计划以分配我的遗产予指定受益人 Estate Planning Solution for Wealth Distribution
- 在我逝世、终生残疾或病重时为家人提供财务保障 Financial Protection upon Death & Disability
- 房屋贷款重组/债务抵销 Debt Cancellation & Loan Restructuring

2. Risk Management: 风险管理

Existing Coverage 目前保障	Sum Insured 保额	Companies 公司	Remark 备注
Critical Illness 严重疾病			
Hospital & Surgical 住院与手术			
Personal Life 人寿保险			
Personal Accident 个人意外险			

Monthly Family Income Needs 所需之家庭收入(每月): RM \_\_\_\_\_

3. My Concern on Housing Loan : 我对房屋贷款的关注 :

- a. 目前的房屋贷款利率  Fixed Rate 固定利率  BLR Basis 基本贷款利率
- b. 我的房屋有购买贷款抵押保险  Yes 是  No 否
- Have you arranged Asset protection Account for your property?  
 If No, Why? \_\_\_\_\_

4. My current investment portfolio consists of:- 我目前的投资项目包括

- Fixed deposit 定期存款  Shares 股票  Properties 产业
  - Endowment 人寿保险  Unit Trust 信托单位  Others 其他 \_\_\_\_\_
- 您打算在未来的12个月内进行额外投资吗?  
 Which portfolio 哪项投资配置? \_\_\_\_\_

5. Personal Risk Profiling 个人风险容忍度 (风险概况):

- Conservative 保守  Moderate 适度  Aggressive 积极  Not Sure 不肯定

6. Recommendation : 我希望将这理财分析表服务推荐给以下的朋友 :

No	Name 姓名	Contact 联络	Remark 备注
1			
2			
3			

Associate : \_\_\_\_\_ Next Appointment Date : \_\_\_\_\_

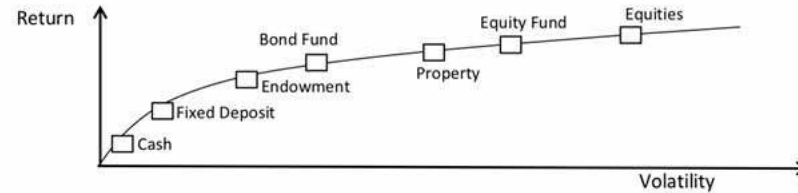
## Financial Health Scan

Name: \_\_\_\_\_ Age: \_\_\_\_\_ Contact: \_\_\_\_\_  
 Company: \_\_\_\_\_ Email: \_\_\_\_\_  
 Status:  Married  Single No of Dependants: \_\_\_\_\_

1) My 3 main areas of concern at this moment are :

- Funding education expenses for my children
- Accumulating for a comfortable retirement
- Invest & accumulating wealth through proper investments tools
- Taking care of myself & family, during any hospitalisation, surgical, illness or death
- Develop a plan to distribute my estate to intended beneficiaries
- Restructuring of mortgage loan/ debts cancellation
- Others : \_\_\_\_\_

2) My Current Investment Portfolio



3) Wealth Maximization - Quick Check

- i) EPF Investment (from Account 1)  RM \_\_\_\_\_
- ii) Tax Relief benefit's investment via PRS  RM \_\_\_\_\_
- iii) Discipline Monthly Set Aside & Invest  RM \_\_\_\_\_ per month

4) Risk Management

Existing Coverage	Sum Assured	Companies	Remark
Personal Life			
Critical Illness			
Hospital & Surgical			
Personal Accident			

Family Income Need (Monthly) : RM \_\_\_\_\_

5) Pay-It-Forward

I would like to extend this financial planning review services to my friends as follows :-

No	Name	Contact
1		
2		
3		

Associate: \_\_\_\_\_

## MORTGAGE & SME FINANCING HEALTH SCAN (FHS)

Name: \_\_\_\_\_ Age: \_\_\_\_\_ Date: \_\_\_\_\_

Occupation: \_\_\_\_\_ Contact: \_\_\_\_\_

Company: \_\_\_\_\_ Email: \_\_\_\_\_

### Current Situation

1. How is your existing financing scheme or Would like to plan for new financing application?

		Property 1	Property 2
Personal (Mortgage) :	Initial Loan Amount	_____	_____
	Loan Tenure	_____	_____
	Monthly Repayment	_____	_____
	Market Value	_____	_____
		SME Loan 1	SME Loan 2
Business (SME Loan) :	Initial Loan Amount	_____	_____
	Loan Tenure	_____	_____
	Monthly Repayment	_____	_____

2. What is your concern?

- Existing mortgage interest rate is too high
- Need some cash flow for my personal use
- Need to settle my outstanding loan or debt
- Need to extend my loan tenure to reduce monthly commitment
- Need additional financing for my business
- Want to have additional working capital for my business

### Action Plan

3. Would you like to do the following?

- Refinance my existing mortgage for loan consolidation
- Re-mortgage my existing property
- To cash out some money from my mortgage loan
- To apply another SME Loan if possible

4. To calculate the exact financing requirement, we need the following information....

How much is your monthly family commitment? RM \_\_\_\_\_

How much is your current income? RM \_\_\_\_\_

How much is your annual business revenue? RM \_\_\_\_\_ (if relevant)

How much is your annual business profit? RM \_\_\_\_\_ (if relevant)

5. Who do you care most and would like to extend these services & blessing to them?

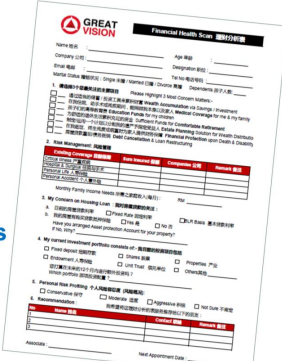
No	Name	Contact	Occupation	Relationship

# 4 Basic Approaching Methods

- FHS – Financial Health Scan
- Two Things in Life

*Financial Health Scan - Objectives*

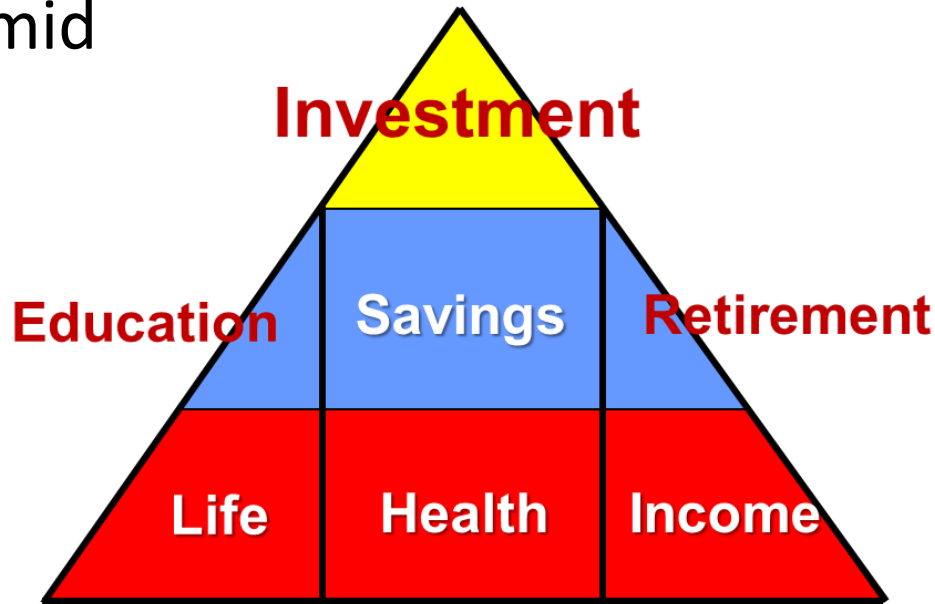
**B** Building Trust  
**P** Prioritize The Needs  
**S** Sales Opportunities  
**I** Identify Existing Resources  
**R** Referrals Asking



Something were to Happen	Nothing were to Happen
1. Hospital & Surgical	1. Retirement Planning
2. Critical Illness Coverage	2. Education Planning
3. Family Income Protection	3. Saving/Lifestyle Planning
4. Debt & Responsibility	4. Investment Planning
5. Will & Trust	5. Tax Planning

# 4 Basic Approaching Methods

- FHS – Financial Health Scan
- Two Things in Life
- Financial Pyramid



*Personal Financial Planning*

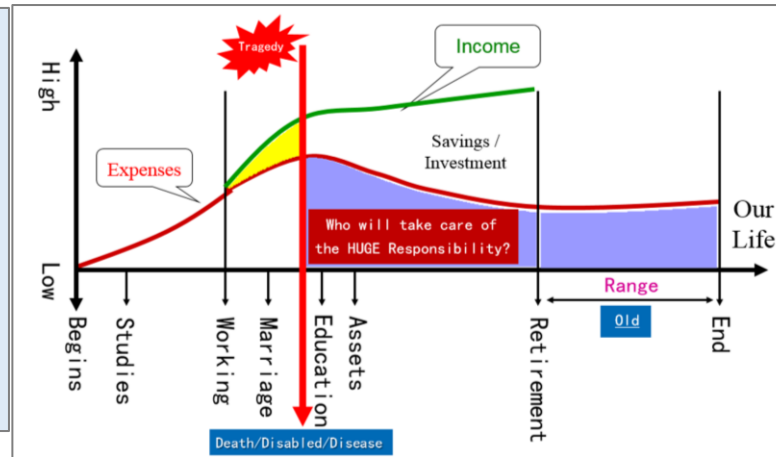
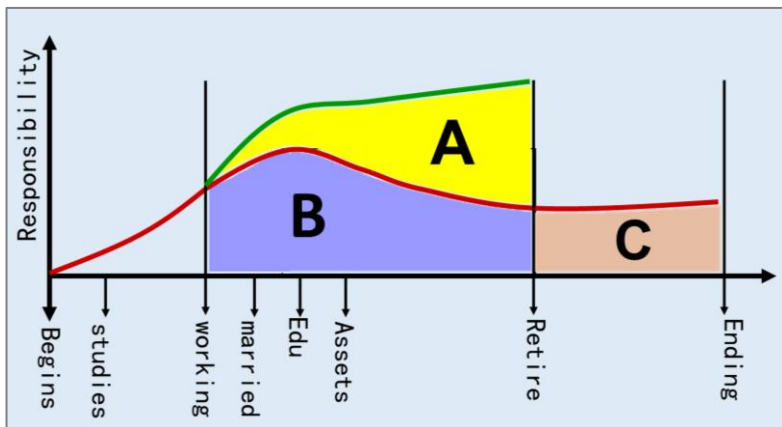
## Financial Health Scan - Objectives

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# 4 Basic Approaching Methods

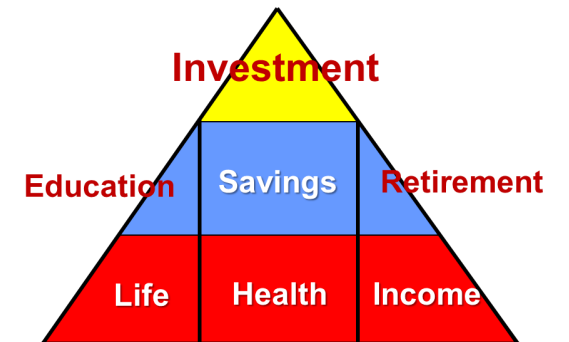
- FHS – Financial Health Scan
- Two Things in Life
- Financial Pyramid
- Financial Life Cycle (FLC)



## Financial Health Scan - Objectives

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- P** Prioritize The Needs
- S** Sales Opportunities
- I** Identify Existing Resources
- R** Referrals Asking

Something were to Happen	Nothing were to Happen
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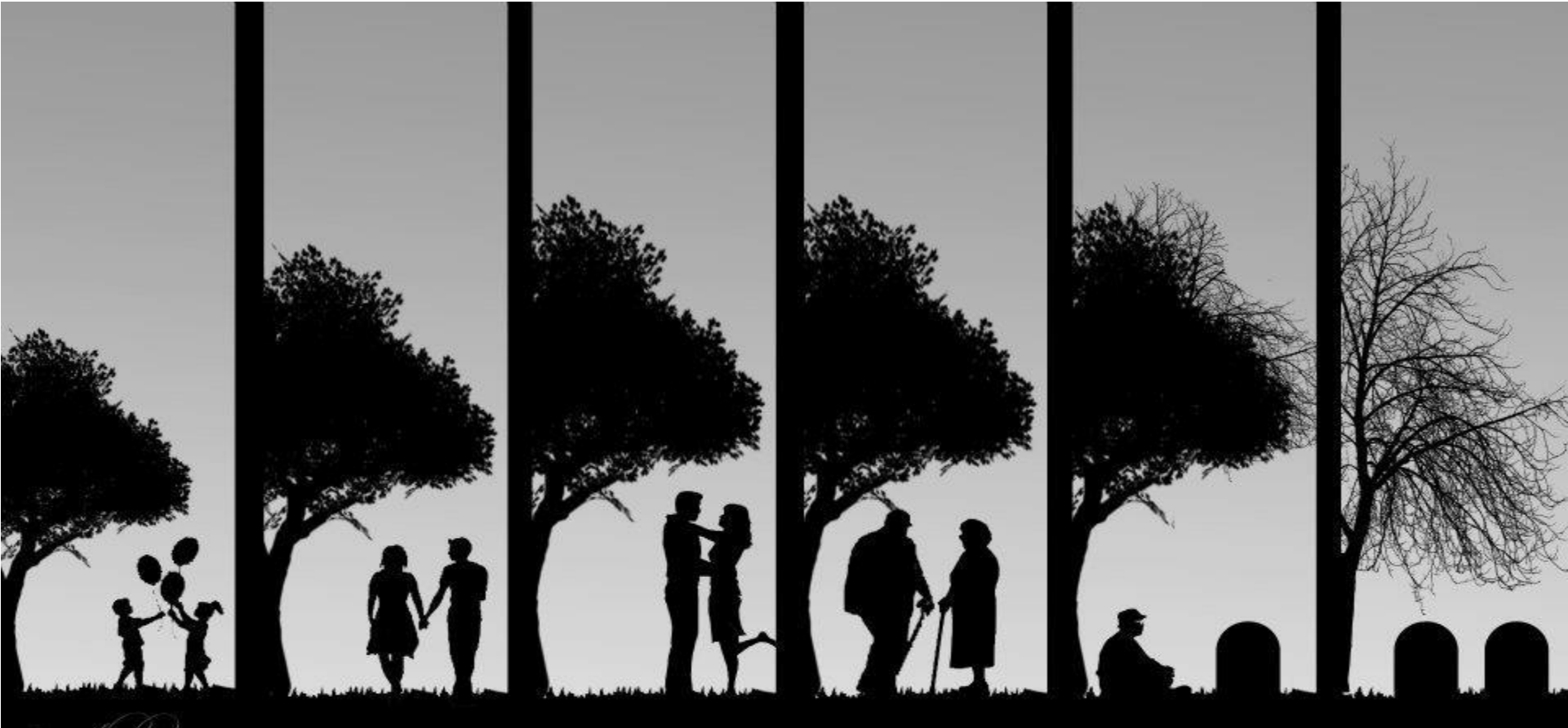


The

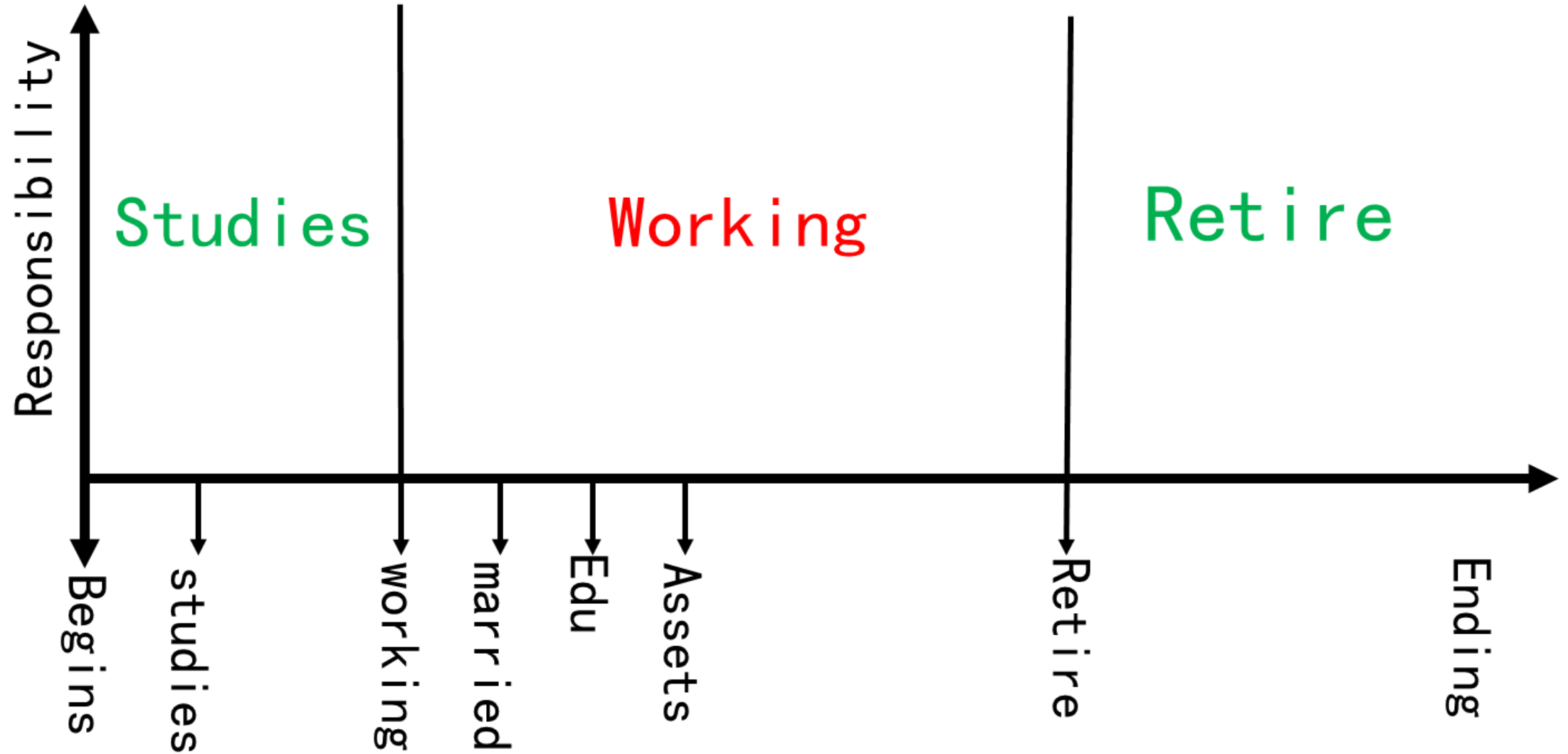
REAL

Life

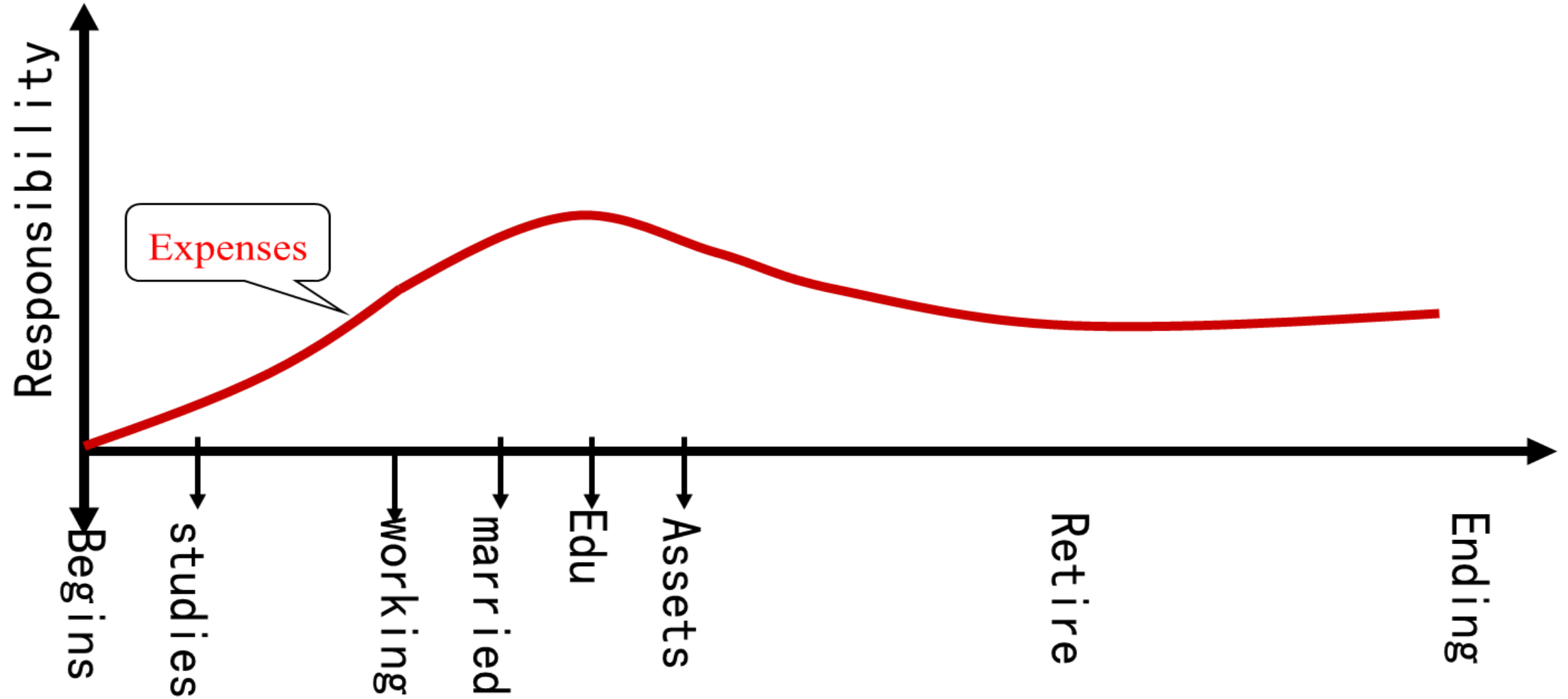
# Individual Life Cycle: right from Born till the end of our lives



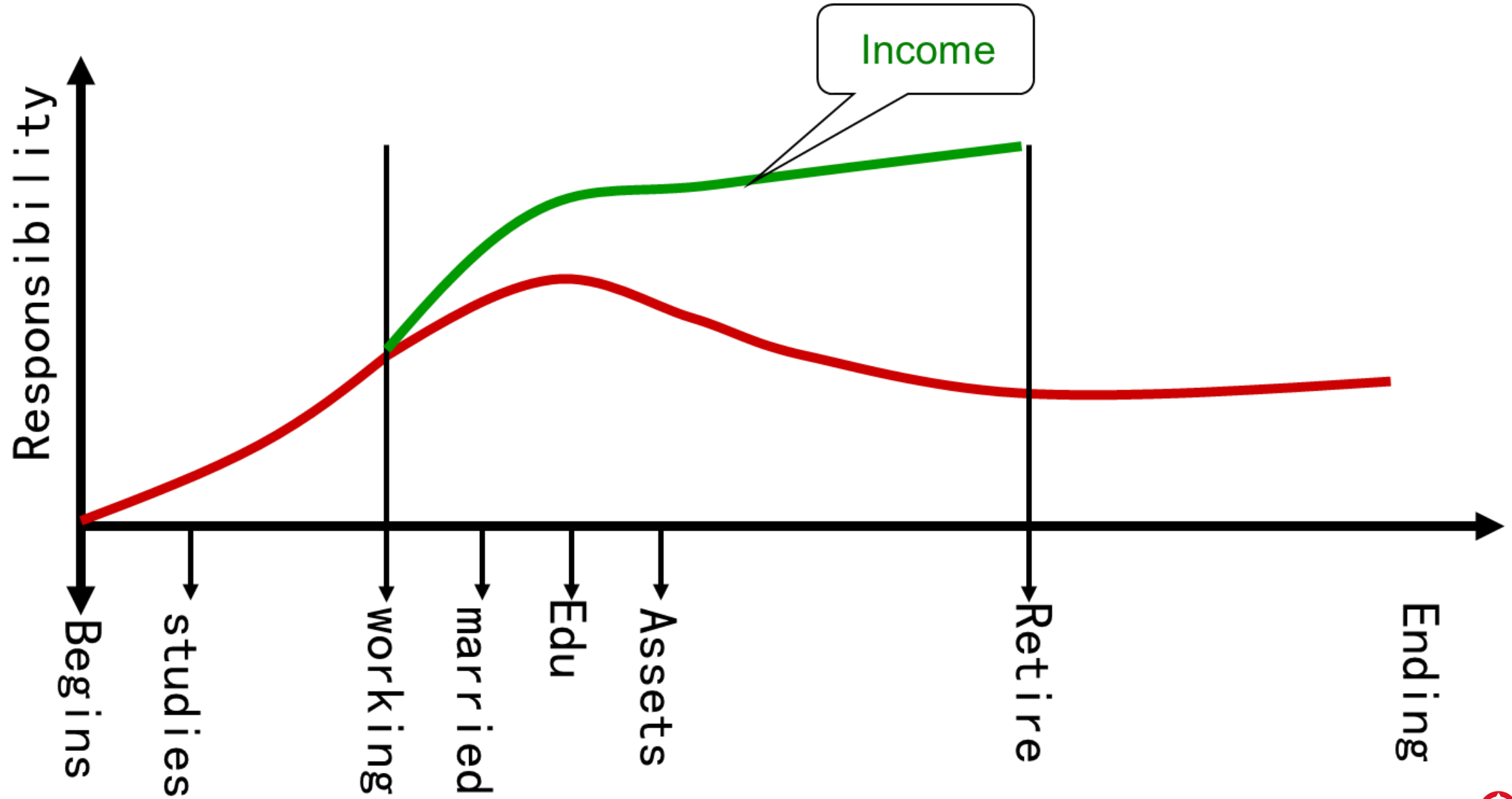
# Financial Needs Life Cycle



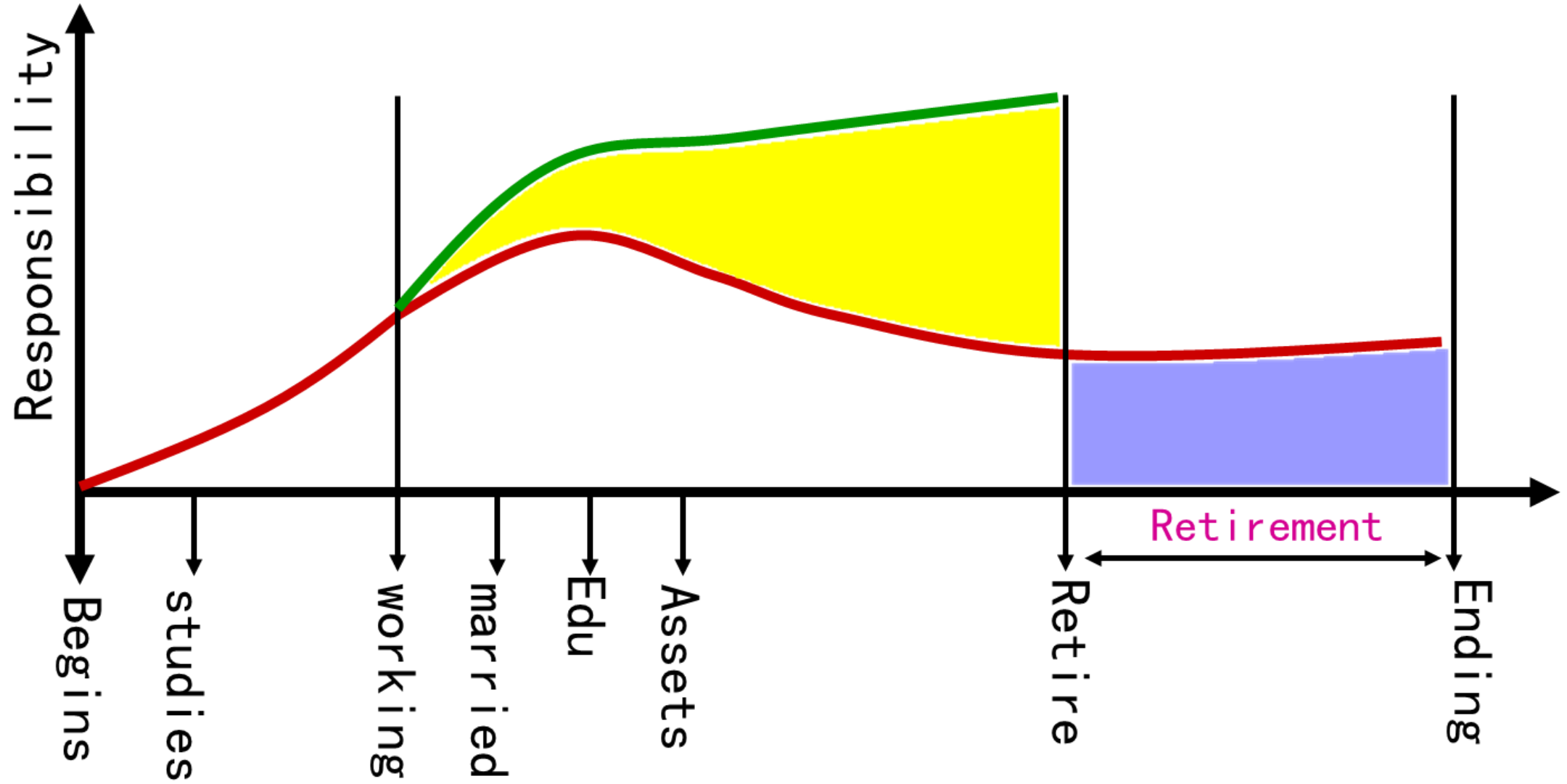
# Financial Needs Life Cycle



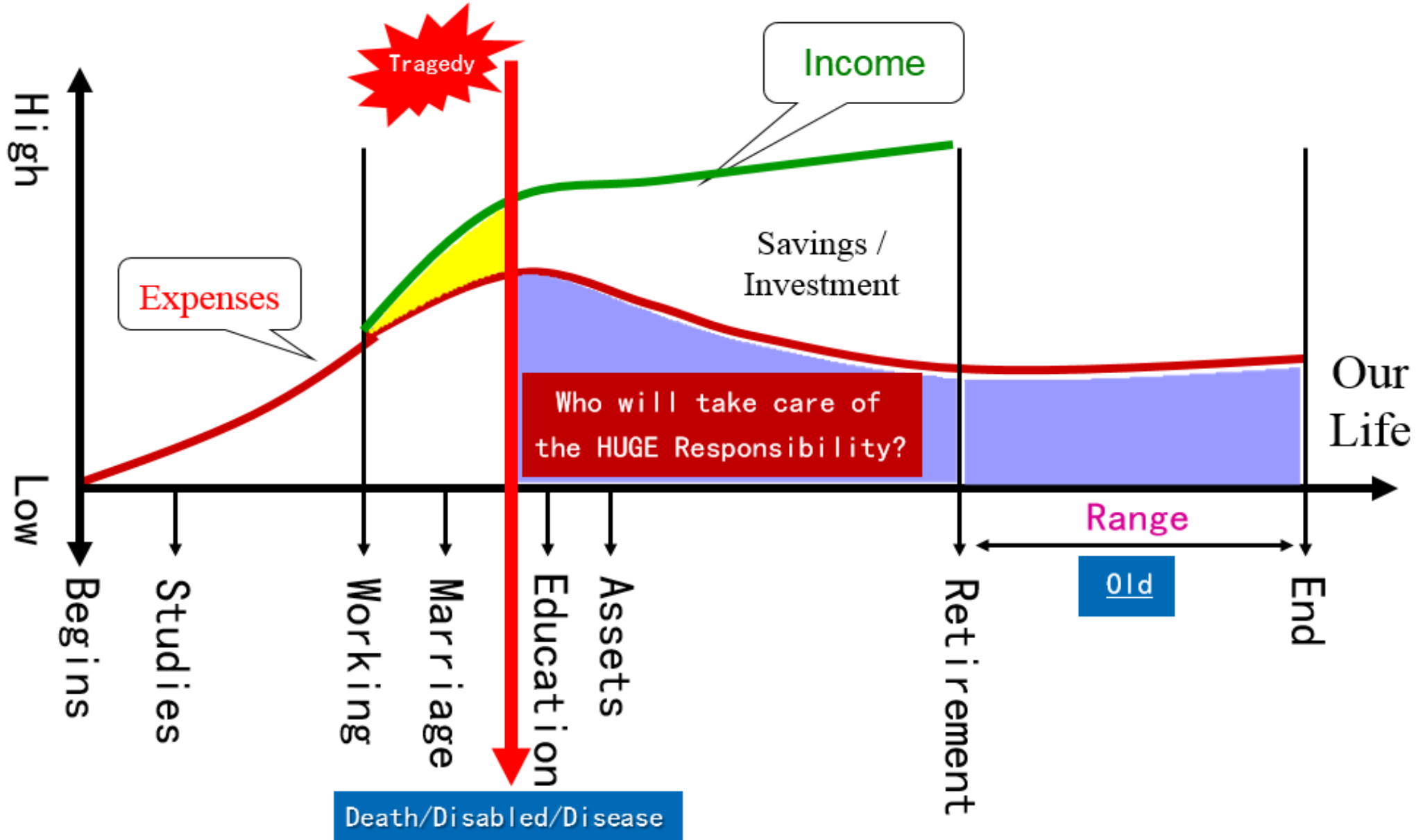
# Financial Needs Life Cycle



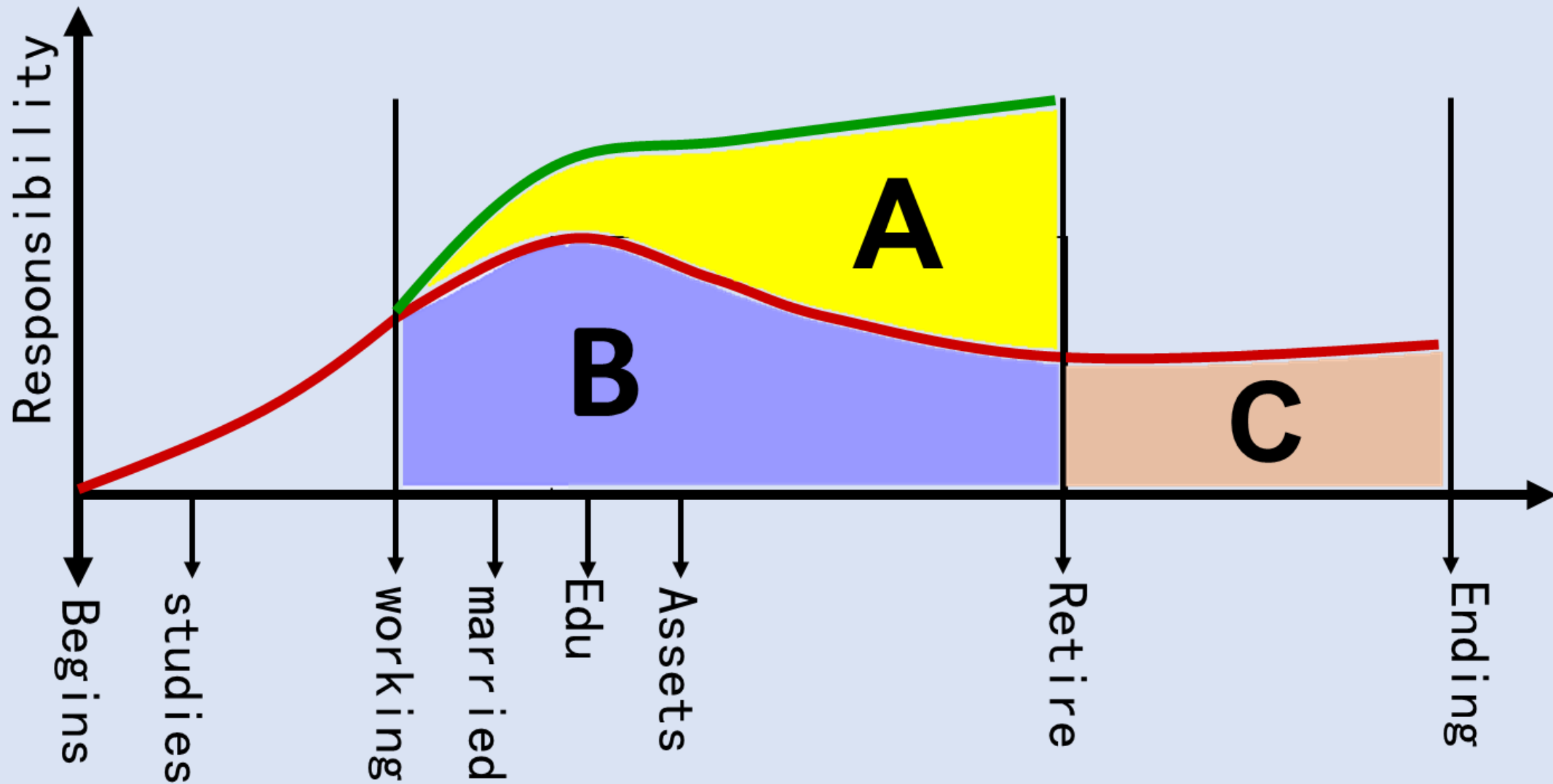
# Financial Needs Life Cycle



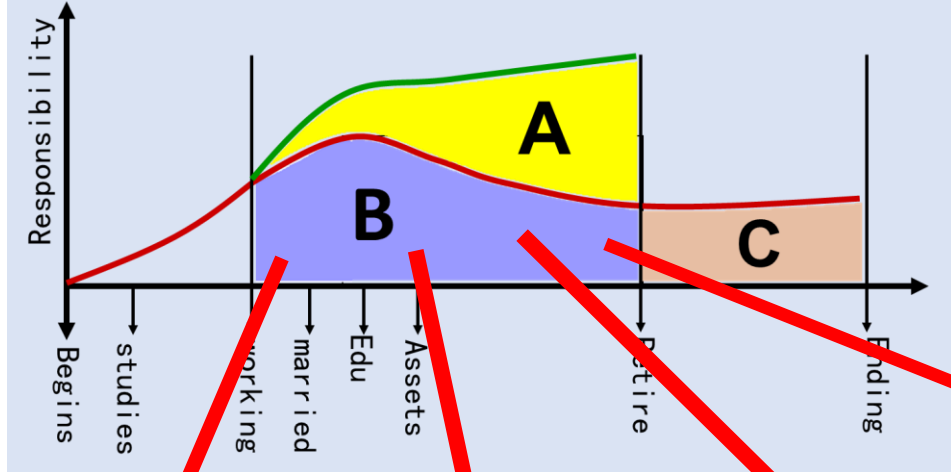
# Financial Needs Life Cycle



# Financial Needs Life Cycle



## Financial Needs Life Cycle



1. **M**aintenance of living expenses – 衣食住行
2. **M**edical Expenses – 医疗保障与规划
3. **E**ducation – 教育基金规划
4. **D**ebt – 偿还债务

# MMED

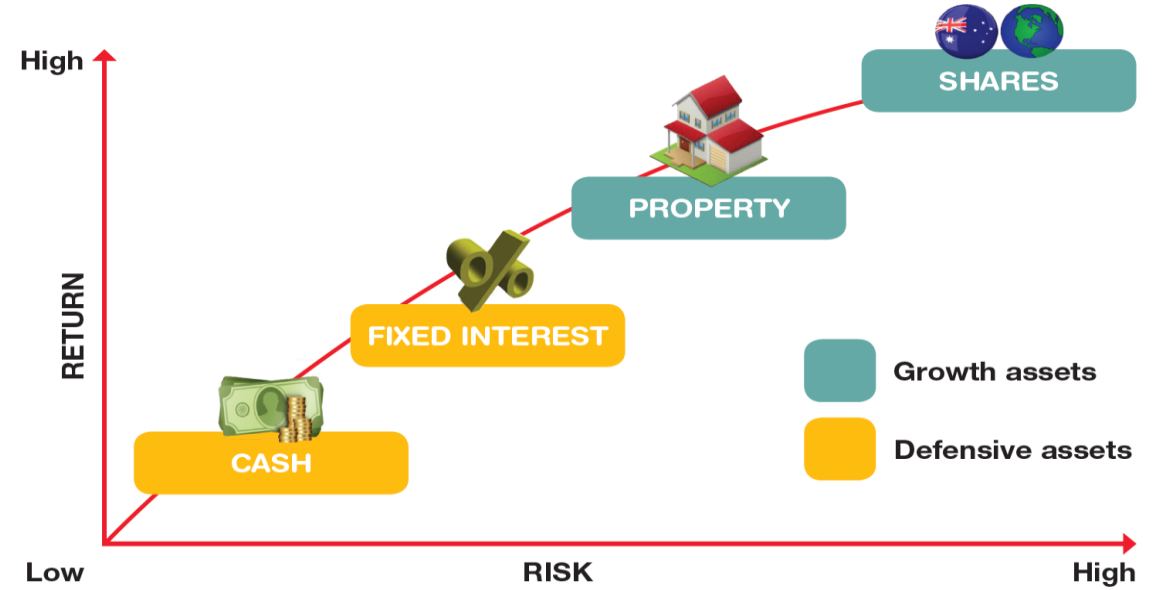
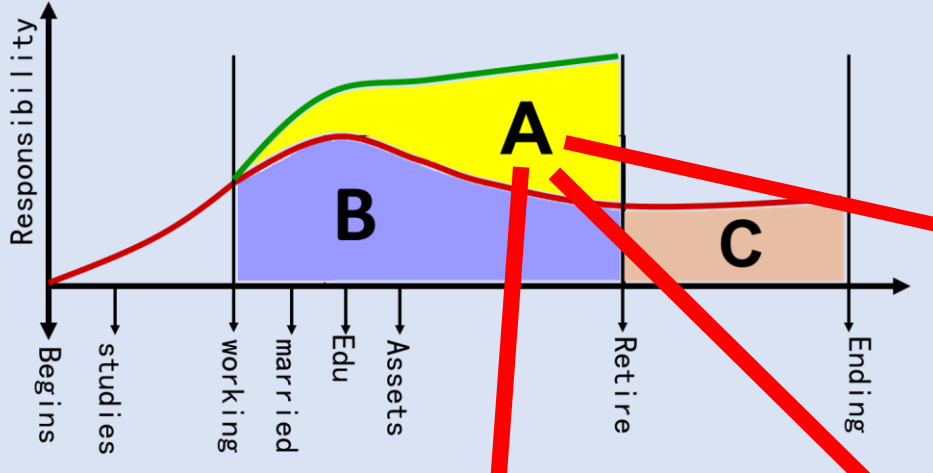
Monthly

### Profit & Loss

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



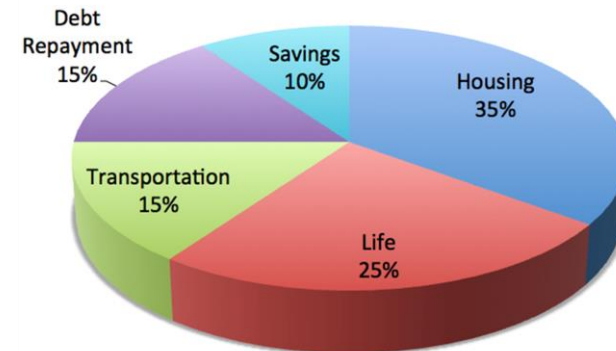
## Financial Needs Life Cycle



## 钱财的分配

<b>Liquidity</b>	➔	<b>现金流动 - 流动性</b>	3 to 6 months cash flow Flexible / Liquid
<b>Profitability</b>	➔	<b>投资理财 - 盈利性</b>	% of Return / Wealth Accumulation Able to take a bit of risk
<b>Security</b>	➔	<b>安稳保证 - 安全性</b>	Lock-in Secured Money Guaranteed Security / Serious Money

House is the **Biggest Investment** Portion of Individual





# I am a Mortgage Adviser

Who Am I ?



Effective Loan Solution



Risk Management



Review Existing  
Planning

I am a Investment Consultant  
I am a Financial Associate



Effective Financial Solution



Risk Management

Who Am I ?



Review Existing  
Planning

# Business Sales Planning

- Personal Financial Analysis
- Business Goal Setting
- Prospect Listing & Shortlisted prospects
- Approaching & Appointment making
- Role play & Case Study

## DEVELOP A SALES PLAN



# Point to Ponder & work out.....

1. What do I want to achieve in the next 3 to 5 years?
2. How to position and introduce myself?
3. Business Sales Planning



# Assignment

1. Touch up the entire Business Plan
2. Complete the Prospect Listing
3. Shortlisted prospect (weekly basis)
4. Work out the telephone or text scripts
5. To call 5 prospects daily & to make 3 appointments a week

Note: To arrange e-learning on Product Solution (Investment Linked, Limited pay Investment Linked & Savings Plan)



A close-up, dimly lit photograph of a hand holding a black pen, poised to write on a surface. In the background, a laptop keyboard is visible, slightly out of focus. The overall mood is professional and thoughtful. The text 'Thank You.' is overlaid in a clean, white, sans-serif font in the lower right quadrant of the image.

**Thank  
You.**