

# Investment Planning for Yourself

Stocks Mutual Funds Bonds



*Take Control of Your Finances  
...Independently*

# Investment Planning for Yourself

**One of the ways to achieve our financial goals is to Invest. With low interest rates and rising inflation rate, we are left with no other choice.**

But many of us have our fears about investing and withhold engaging in investment activities.

For those of us with bigger risk appetites, do we dare to invest for higher returns? Do we know our own risk appetite? Do we fully understand the investment process, strategies, environment?

**How much should you be investing? What should you be investing in?**

To find out, join us for this workshop. Work on practice cases and Understand the Key to Successful Investing.

“I found the Investment Planning For Yourself Workshop excellent! I wish my brain was big enough to absorb everything at full speed!

Wanted to share that anyone in life especially those just starting out in their careers must make time to attend this course! Why?

Because very often we take in faith that our salaries will be commensurate with age and therefore we will be able to retire comfortably. Not so. You'll learn how money gets eroded so quickly year after year, how there is always a trade-off between savings, expenses and willingness to take risk just to reach your lifestyle goals. It's important to sit down, be 'adult' about it and calculate it out. Personally, after attending this course, I wished our education system included it as a compulsory class because it is so applicable to everyone's life. S\$300 may be tough to let go but the value of that knowledge and being able to put it to practice in your life will be worth probably tenfold more. Aim for your long-term goals.

**- Shih Yuan, Banking Industry (Participant)**

# PROGRAMME HIGHLIGHTS

<b>Understanding Financial Mathematics</b>	<ul style="list-style-type: none"><li>• Time value of money</li><li>• Using the value of money to calculate your financial needs</li><li>• Practice cases</li></ul>
<b>Understanding the Key To Successful Investing</b>	<ul style="list-style-type: none"><li>• Lessons from the Past 100 years</li><li>• The Investment Process</li><li>• Designing a suitable asset allocation for yourself</li></ul>
<b>Understanding How to Execute Your Asset Allocation Strategy</b>	<ul style="list-style-type: none"><li>• Understanding basic asset classes</li><li>• Understanding Unit Trusts and Exchange Traded Funds (ETFs)</li><li>• Choosing between Active and Passive Investing</li><li>• Lump Sum vs Regular Investing</li></ul>
<b>Monitoring your Investment Portfolio</b>	<ul style="list-style-type: none"><li>• Rebalancing</li><li>• Choosing an Advisor</li><li>• Platforms</li></ul>

**Duration:** One day      **Time:** 9am - 5pm

**Course Fee:** S\$300 (subject to prevailing GST)

*Early Bird Discount:* contact us for latest promotion

*Client Preferential Rate:* **S\$190 (subject to prevailing GST)**

**Venue:** PCFE@Teo Hong  
23B Teo Hong Road, Level 3  
(subject to change)

For more enquiries, please contact Ting Lyn at **Tel:** (65) 6309 2488 or (65) 6309 2483 or **E-mail:** [sales@providend-cfe.com](mailto:sales@providend-cfe.com)

## ABOUT THE SPEAKER



### CHRISTOPHER TAN

Christopher Tan is the Chief Executive Officer (CEO) and co-founder of Providend, a fee-only Independent Financial Advisory firm and is currently the master facilitator at Providend Centre of Financial Education. He is a Certified Financial Planner (CFP) and a member of the Financial Planning Association of Singapore (FPAS). Prior to setting up Providend, Christopher was the Managing Partner of a fee-based financial planning firm. With more than a decade of experience in wealth management, Christopher is often quoted in the media such as The Business Times, The Edge, The Straits Times, Channel NewsAsia, etc, for his expert opinion in financial matters. He is also one of the authors for the Singapore Master Financial Planning Guide published by CCH Asia Pte Ltd as well as Estate Planning Made Easy.

Due to his expertise, Christopher has been asked to speak to more than 100 entities, educating them on wealth management issues. He is also recognized in the Asia Pacific region for his proficient knowledge and capability and thus is highly sought after to train professionals in countries such as Mauritius, Indonesia and China. In early 2005, Christopher was awarded the First Prize for the Best Financial Advisor of the Year by Asia Financial Planning Journal. He was also a nominee of the Spirit of Enterprise award in 2006. Recently in 2009, Christopher received the Most Promising Entrepreneurship Awards 2009, Singapore. Christopher received his Bachelor of Financial Services degree with honours from the national University of Ireland. He also holds a Master of Business Administration from University of Warwick.

## ABOUT PCFE

Providend Centre of Financial Education (PCFE) brings empowering financial knowledge to people at all life stages and from all walks of life. We specialize in topics ranging from money management, risk management, accumulation for retirement goals, to wealth preservation and business succession. To meet specific needs, topics are also customized to address the current pertinent issues or concerns of our clients.

At PCFE, our trainers are not only professionally qualified but are practitioners in their fields. Being at the forefront of research, they are often quoted in the media for their expert opinions. High standards are ensured and we work to exceed expectations. To demonstrate our commitment in delivering quality education, our clients remunerate us at a lowered rate should performance be below expectations or is only as good as other service providers.

Our founders, who came from humble beginnings, saw the need to provide honest, independent and competent advice to everyone – people at all life stages and from all walks of life. The vision was to empower individuals with right and practical financial knowledge so that they are motivated to take action towards their financial well-being. After all, money may not be the most important aspect of life, but it is a reality and the lack of it can create problems.

PCFE was birthed in partnership with Providend to fulfill this vision.

**Providend Centre of Financial Education Pte Ltd**

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