

BEING CLEAR

— THE —
CLARITY
PROGRAM





The Clarity Program

*be empowered to create a better future,
financially, for yourselves.*

Throughout the many years of our financial planning careers, we have managed to establish the type of relationships with our clients that went far beyond the products they were buying from us. We realized that what they really wanted and needed was financial clarity and confidence. This formed the basis of 'The Clarity Program', which systematically analyses the financial status of our clients, and create comprehensive solutions to value add to their portfolio. Through this unique process, we want all our clients to be clear of their current situation and be empowered to create a better future, financially, for themselves.

3500

HOURS

OF DISCUSSION WITH CLIENTS

Based on over 3500 hours of discussion with our clients over 10 years, it is evident that consumers today are faced with many problems in their financial portfolios. The increasing complexity consumers encounter on a daily basis, both in their work and personal lives, and a process continually accelerated by technology in the modern era, results in the formation of 2 major problems; Frustration and Confusion.

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MAJOR PROBLEMS

FRUSTRATION & CONFUSION

10

YEARS EXPERIENCE

OF CLIENTELE SERVICING

This problem is compounded by a highly commoditized Financial Services Industry where we see a constant high turnover rate in consultants, and a conflict of interest between the needs of commissioned-based Financial Advisors and that of the consumers. In an environment where a fee-based advisory process, which is the 'purest' form of financial advising, will take many more years to materialise, consumers will undoubtedly continue to be frustrated by changing advisors and unpleasant sales experiences.

Increasing market competition results in the introduction of increasingly better products, which at the same time, reduces the effectiveness, efficiency and relevance of existing products. This creates more confusion and compounds on the frustration within consumers. When products are recommended (perhaps by different Financial Advisors) and taken up along the way, redundancies, obsolescences and loopholes present themselves.

Many consumers are facing a common issue in the lack of having a trusted financial coach that can walk them through the various phases in their lives.

Many consumers ultimately remain unclear regarding the amount they are paying and the benefits they are actually getting from the products in their portfolio.

Another observation noted during our experiences with our clients is that many initial sales were unclear. The ambiguity involved during the initial sales amplifies the previous 2 problems of frustration and confusion, especially so when the consumer's needs change. Changing needs of consumers is inevitable as they age and progress through the different life stages. When priority changes, many will start to question and wonder why they continue to pay for their existing programs. This unavoidably creates a viscous cycle of Frustration-Confusion, resulting in a rapid downward spiral of the consumers' portfolio. Consumers now need a sense of direction and confidence, from trustworthy Financial Consultants who can provide relationships, a sense of capability and creative solutions in dealing with a rapidly changing environment.

5

SOLUTIONS

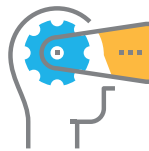
It is with these in mind that The Clarity Program was formulated. The program is all about you, the consumer, and how we can solve the 2 problems that you are facing. Through our Unique Process, we seek to give you clarity in your financial portfolio, which in turn provides more directions in other aspects of your life, both personally and professionally. Through our experienced and qualified consultants, you will be guided through our well thought-out and structured Unique Process, un-do the frustrations and confusions, and emerge with a sense of direction, renewed confidence and increased capability.



BIG PICTURE CLARITY
PORTFOLIO CLARITY
SAFETY NET CLARITY
LIFESTYLE CLARITY
CLARITY REVIEW

BIG PICTURE CLARITY





All of us have strengths that are unique to ourselves, yet often, we are so overwhelmed by the complexities in life that we feel unsure and lost.

Our first step begins with a discussion about the big picture, Your Big Picture. What are plans for, when one do not even know where he/she is heading towards? Do you sometimes feel a sense of excitement, and yet at the same time, a sense of fear when you think about your goals? All of us have strengths that are unique to ourselves, yet often, we are so overwhelmed by the complexities in life that we feel unsure and lost.

The Big Picture Clarity aims to build the foundation of the relationship with our clients, to transform their dangers and fears into positive motivating factors by identifying them and facing them head on. We help to crystallise the opportunities that you can seize, in order to move towards the future self that you envisage. Last but not least, we assist to identify the strengths that you can maximise to overcome your fears, and to capitalise on the opportunities that can drive you forward.



*With absolute clarity in your existing portfolio,
it forms a strong foundation from which you can work on,
to propel towards your goals.*

Can money buy happiness? This has always been a highly debatable question. While money does not equate to happiness, many things in life revolve around it. Hence, our second step in The Portfolio Clarity seeks to address the financial complexity that one faces in life. With a clear picture of the current situation, you can then determine

specifically what has been working for you, and what has not. With absolute clarity in your existing portfolio, it forms a strong foundation from which you can work on, to propel towards your goals. More importantly, this better understanding forms the basis of the thought process of how you can actually do it better, if you are given a chance to do it all over again.



**PORTFOLIO
CLARITY**



To ensure there are no obsolesces, redundancies or loopholes, so that you will not be found wanting in the event of unforeseen circumstances.

As we strive towards our goals in life, one key component that everyone will need is time. Time can be our strongest ally, but it can also be our greatest enemy. What if time is not on your side? Are you adequately prepared for unforeseen circumstances like incurring a huge medical bill, a major illness or the possibility that you may no longer be around? How will such events affect yourself, your family and people around you? During The Safety Net Clarity discussion, we want to address these issues to ensure there are no obsolesces, redundancies or loopholes that you are not aware about. We also want to make sure you have absolute clarity on the safety net that you need, based on a set of your assumptions, so that you will not be found wanting in the event of unforeseen circumstances.



**LIFESTYLE
CLARITY**



*Your expectations of your retirement lifestyle
will directly determine when you can possibly start.*

Retirement is inevitable. Some hope to retire as young as 40, while others may work for as long as they could. One thing, however, is clear: Your expectations of your retirement lifestyle will directly determine when you can possibly start. What is the lifestyle that you want to lead? More importantly, do you have a choice to do it earlier?

The possibility of early retirement is exciting, but without a clear forecast, would you have a peace of mind whilst enjoying it? How does your existing portfolio complement your future lifestyle? How does your CPF play a part? With all the various aspects coming together, The Lifestyle Clarity discussion seeks to give us a reasonable projection, to work together towards your lifestyle goal.



Akin to our health, which requires constant monitoring, or nursing when it deteriorates, your Clarity Program will need regular reviews or fine-tuning as you progress in life and as your personal situation changes. On an annual basis, the deliverables in The Clarity Program will be reviewed and updated. With a well-structured and properly documented Unique Process, you will be crystal clear about your objectives, and look to your future with greater focus and renewed confidence.

www.theclarityprogram.com

theclarityprogram@gmail.com

