# Practical Estate Planning for Sales Growth

This highly-rated (Level I) practical estate planning program adopts a holistic approach in the Art and Science of Estate Planning. A high value practical field-tested courseware that educates and equips you with the practical skills to plan your clients' needs; to ensure a surplus in their estate; create liquidity and ease in distribution upon their demise.

## Success Stories

- An attendee increase her regular premium case by another $20,000+ per year using ideas taught on Day one.
- A junior agency manager closed 2 regular premium cases ($12,000+ and $18,000+) immediately after the course.
- A financial planner increased a case size from $2,000 annual premium to nearly $35,000+ regular premium.
- An idea learned in class gave a financial services planner a $60,000+ premium case.

A high-value practical course with an estate planning kit which you can apply to your current practice immediately — to get ahead and stand out from the crowd!

marketing partner

ifpas
Insurance and Financial Practitioners Association of Singapore
Advancing professional excellence since 1978

training provider

Wealth College
Educate Equip Empower

## The Estate Planning Kit

A Starter Kit complete with a sales presentation cum sales scripts, work-sheets plus other deliverables. E.g. Estate Analysis and Planning (EstAP) worksheet, Document Management Exercise (DoME), Personal Asset & Document Inventory (PADI).

## Structure

- 3 fully days of lectures, role plays and case studies/discussions.
- Closed-book exams of 50 multiple-choice questions conducted separately.
- 18 CPD hours accreditation from LIA.

## Entry criteria

- Course applicants should ideally have more than 1 year of practical experience in the financial services industry and have passed mandatory licensing exams set by the MAS.

- Possess the Associate Financial Consultant (AFC) certification, or completed the ChFC® Module 1 (Financial Planning: Process and Environment) conducted by Singapore College of Insurance; or its equivalent as pre-requisites.

## Profile of trainer

**Bernard Lim** is a Certified Financial Planner (CFP®), Certified Financial Educator (CFEd®), Certified Professional Behavioral Analyst (CPBA) and Accredited Financial Counsellor™ (by IFPAS). He is the founder of Wealth College, a division of Wealth Hub Pte Ltd established in 2007.

He is the author and developer of the highly-rated estate planning courseware cum starter-kit; and the critically-acclaimed financial education program — Living in Financial Excellence (L.i.F.E.™) courseware. Over the past 10 years, he has trained thousands of practitioners in the financial services and social services sector as well as the publics on financial wellness. He consistently receives close to perfect scores for his training content and delivery.

A much sought-after speaker and trainer, Bernard regularly conducts trainings for civil service sector (para-counsellors of the Singapore Police Force, staff of National Institute of Education and National Healthcare Group); private organisations (leading banks and insurers); non-profit organisations (Credit Counselling Singapore) and professional counsellors from the social services sector. He is an adjunct trainer with the Singapore Management University's Financial Training Institute.

Bernard has been the driving force behind the launch of the financial services industry community service initiative — FinCARE™ (Financial Counselling, Aid & Resilience Education). Through this, his team has been training financial counsellors and educators to be volunteers and deploying them to serve in community projects. He is a financial services professional in practice and volunteers regularly as a financial counsellor.

This **course is approved** for listing on the **Financial Training Scheme (FTS)** Programme Directory**, at a 50% funding level** of programme fees subject to all eligibility criteria being met. Refer to www.ibf.org.sg for full details, or email: fts@ibf.org.sg.


## Course Contents (Level I)

**DAY 1 & 2 – Science of Estate Planning**

Overview of Estate Planning

- Estate Planning and the Wealth Planning Model™
- Estate Planning Funnel Presentation
- Concept of Domicile, Objectives in Estate Planning
- 3 D's of Estate Planning

Dollars (Financial)

- Identifying Short & Long Term estate needs
- Wealth Distribution as a function of Wealth Accumulation and Protection
- Life Insurance as a powerful estate planning instrument
- Case Studies using properly structured Life Insurance Planning

Disposition (Law)

- Application of Laws & Statutes in Estate Planning
- Estate Planning & Introduction to Business Contingency & Succession Planning
- Overview of the New Nomination of Beneficiaries Framework (Sect 49L & M)
- Practical Applications of Trusts in Wealth Planning

Duty (Tax)

- Understanding concept of Estate Duty and Inheritance Tax
- Death taxes in major countries around the world
- Exploring US as a major source of Estate Duty
- Case study on Estate Duty affecting non-citizens

**DAY 3– Art of Estate Planning**

Deliverables

- Estate Analysis & Planning (EstAP) worksheet
- Document Management Exercise (DoME)
- Personal Asset & Document Inventory (PADI)
- Identifying the market and opportunities
- Prospecting language and script for Estate Planning approach
- Identifying needs and solutions
- Case Studies with deliverables

## Testimonials

"This estate planning course has certainly given me a great start to great opportunities! I can't wait to get into the market to serve such a massive need!" Carol Kheng ChFC CFEd®

"The course is very practical-based and one can immediately launch into application of wealth distribution!" Edward Ong CFEd®

"This is one of the most beneficial training course relevant to my practice so far. The trainer is an excellent teacher and helps to internalize, professionalize & naturalize by repeating essential points & crystallize the concepts in a way that are easy to understand." Cilia Kho ChFC

**Read more testimonials and profile of Wealth College at www.wealthcollege.com.sg**

Find out how **IFPAS Education Roadmap** can further enhance your professional development with various **Certification**!

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