Retirement Ready @ my cpf - Full-day English Seminar

Date: 1 Sep 2007, Saturday
Venue: Singapore Power Auditorium, Singapore Power Building, Somerset Road
Who Should Attend: Strongly recommended for working adults
Time: 9am – 5pm
Fees: $18 per person (includes two tea breaks & a goodie bag)

Sign up with **Macro Events Pte Ltd:**
Email: mycpf@macroevents.com
Contact: Jane @ 67431677 / 96669224

9.00am – 9.30am	Registration
9.30am – 10.30am	**Retirement With A Purpose** Speaker – J Para of The Insurance & Financial Practitioners Association of Singapore (IFPAS) & The Association of Financial Advisers of Singapore (AFA) ▪ Basic steps in retirement planning ▪ Typical life stages ▪ Usage and management of CPF money ▪ Risk management and insurance planning ▪ Gifts and estate planning ▪ Investment planning (asset conservation) ▪ Housing requirements ▪ Possible options during retirement
10.30am – 11.00am	Tea Break

11.00am – 12.00pm	**Managing My Cash Flow**
	Speaker - Andrew Ang of The Insurance & Financial Practitioners Association of Singapore (IFPAS)
	▪ Lifestyle cycle
	▪ Financial ratios
	  • Basic liquidity ratio
	  • Savings ratio
	  • Debt to asset ratio
	  • Debt servicing ratio
	  • Net investment assets to net worth ratio
	  • Solvency ratio
	▪ Saving goals
	▪ Housing issues
	▪ Time value of money
	▪ Basic money management concepts
	  • Expected Rate of Return
	  • Level of Risk
	  • Liquidity
	▪ Case study

12.00pm – 1.30pm	Lunch

1.30pm – 2.30pm	**Investing In My Future**
	Speaker – M Salim of the Association of Financial Advisers of Singapore (AFA)
	▪ Issues in investment planning
	▪ Key investment concepts
	  • Risk-return trade-off
	  • Diversification
	  • Asset allocation
	  • Dollar-cost averaging
	▪ Different types of risks
	▪ Different investment approaches
	▪ Common mistakes in investment strategies
	▪ Understanding common investment terms
	  • Sales charges
	  • Annual management fee
	  • Expense ratio
	  • Wrapped fee
	  • Distribution cost
	▪ Questions to ask yourself before investing
	▪ What to do after investing
	▪ Practical examples

2.30pm – 3.30pm	**Making Sure I'm Covered Right** Speaker - Major (NS) James Sim of The Financial Planning Association of Singapore (FPAS) ▪ Risk Management & Insurance Planning ▪ Our Typical Life Stages ▪ CPF Insurance Schemes ▪ Types Of Life Insurance ▪ Types Of Health Insurance ▪ Types Of Property Insurance ▪ Annuities ▪ Insurance Plans During Retirement
3.30pm – 4.00pm	Tea Break
4.00pm – 5.00pm	Q&A (Panel of 4 speakers)

Panel: J Para, Andrew Ang, M Salim, Maj (NS) James Sim