

INFORMATION ON MONEYSENSE NO-FRILLSTALKS

Thank you for your interest in MoneySENSE, a national financial education programme for Singapore. We take this opportunity to provide some information on how we can work with you to bring financial education talks to your constituents and/or members of your organization.

We will be happy to provide speakers for no frills, free-of-charge talks on money management, financial planning and retirement planning at your organization. The talks will be conducted by volunteers from financial industry associations who are MoneySENSE partners. MoneySENSE talks are strictly educational; and speakers are not allowed to promote or sell any financial product or service at the talks.

To get a talk going, we need at least 100 or more participants. MoneySENSE will source for the appropriate speakers for confirmed talks, provide master copy of seminar handouts to your organization and provide MoneySENSE guides for participants.

Your organization will need to coordinate the logistics for the talks [e.g. publicize the talk, provide the venue, set up audio-visual requirements such as laptop, projector for presentation and microphones, coordinate registration of participants, gather participants' feedback]. While the talk is provided free-of-charge, the organizer may, if it wishes, charge participants a nominal amount (e.g. \$3 to \$5) to defray the venue or refreshment costs.

We attach details of the talks below. Kindly review the list and let us know which talk is relevant to your organization. There is no limit on the number of talks each organization can hold. All we need is 4 - 6 weeks prior notice before holding a talk to enable us to source for a suitable speaker. Please email us at consumers@mas.gov.sg if you are interested in organizing these talks.

We look forward to working with you to bring financial education to more Singaporeans.

INFORMATION ON MONEYSENSE NO-FRILLSTALKS

TIER 1: BASIC MONEY MANAGEMENT

Programme	Description	Duration	Language	Group Size
<p>MoneySENSible Tips To Stretching Your Dollar</p> <p>Conducted by</p> <ul style="list-style-type: none"> - Association of Financial Advisers; - Financial Planning Association of Singapore; and - Insurance and Financial Practitioners Association of Singapore 	<p>With rising prices, you may be looking for ways to stretch your dollar. This talk aims to raise awareness amongst participants on what they can do to better manage their funds both in the short term as well as in the long term.</p> <p>The talk covers:</p> <ul style="list-style-type: none"> • Effects of inflation on your financial goals • Tips to manage your cashflow in the short term • Tips to stretch your dollar in the longer term for healthcare, housing and retirement, etc • Introduction to personal investing 	1.5 hours (including Q&A)	English or Mandarin	Min 100 pax

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TIER 2: FINANCIAL PLANNING

Programme	Description	Duration	Language	Group Size
<p>CPF LIFE (NEW!)</p> <p>Conducted by the Central Provident Fund (CPF) Board</p>	<p>CPF LIFE is a new scheme that will provide lifelong income for our elderly in their retirement. It is an improvement over the current Minimum Sum Scheme (MSS) where payouts only last about 20 years.</p> <p>The talk provide an overview of the CPF LIFE scheme and its features.</p> <p>The talk covers:</p> <ul style="list-style-type: none"> - What is CPF LIFE? - Who can join CPF LIFE? - How does CPF LIFE works? 	1.5 hours (including Q&A)	English or Mandarin	<p>Min 100 pax</p> <p>(NB: There is a deterrent fee of \$350 if the min number of attendees are not met.)</p>
<p>Buying Our First Home (NEW!)</p> <p>Conducted by the Central Provident Fund (CPF) Board</p>	<p>This talk helps first-time home buyers understand their affordability in buying their dream home.</p> <p>The talk covers:</p> <ul style="list-style-type: none"> • Our First Home Calculator • CPF Housing Grants • Means of financing a home • Choosing the right housing loan 	1.5 hours (including Q&A)	English	<p>Min 100 pax</p> <p>(NB: There is a deterrent fee of \$350 if the min number of attendees are not met.)</p>
<p>my cpf & me</p> <p>Conducted by the Central Provident Fund (CPF) Board</p>	<p>You've probably read and heard about the latest CPF changes. This talk provides tips on what you can do to benefit from these changes.</p> <p>The talk covers:</p> <ul style="list-style-type: none"> • About the latest CPF changes – e.g, extra 1% interest, 	1.5 hours (Including Q&A)	English or Mandarin	<p>Min 100 pax</p> <p>(NB: There is a deterrent fee of \$350 if the min</p>

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Programme	Description	Duration	Language	Group Size
	<p>CPF Life, topping up of CPF accounts.</p> <ul style="list-style-type: none"> • Tips to optimise your CPF savings • What you can do to secure your nest egg • Overview of CPF online resources and calculators available to you 			number of attendees are not met.)
<p>Your Money, My Money, Our Money</p> <p>Conducted by the Life Insurance Association of Singapore</p>	<p>When two persons decide to get married, it is important to discuss several issues before the knot is tied. One area that couples should discuss openly is money matters. This talk covers the following:</p> <ul style="list-style-type: none"> • When two becomes one – understanding each other’s money management habits • Money matters beyond the wedding day - the difference in managing your money • Family matters, money matters – when the little one comes along • Single income vs dual income – the implications • Wealth model • Cash flow management • A couple’s guide to stretching your dollar 	1.5 hours (Including Q&A)	English	Min 100 pax
<p>Baby Matters, Money Matters</p> <p>Conducted by:</p> <ul style="list-style-type: none"> - Association of Financial Advisers; - Financial Planning Association of Singapore; and - Insurance and Financial Practitioners Association of Singapore 	<p>Having a baby is a joyful experience. To ensure that your child and the rest of your family are taken care of financially, you need to start planning for the long term. This talk will help you consider some key critical money matters so that you can plan for the long term for your child, your family and yourself. The talk covers:</p> <ul style="list-style-type: none"> • the range of delivery packages • day to day expenses • planning your family’s finances beyond the baby stage 	1.5 hours (Including Q&A)	English	Min 100 pax

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<p>Making SENSE of mortgage loans</p> <p>Conducted by the Association of Banks</p>	<p>Buying a home is a major decision for many Singaporeans. This talk will provide you with a broad overview of:</p> <ul style="list-style-type: none"> • the different mortgage packages available • what are the factors to consider before committing to a mortgage for a property • using CPF for housing • refinancing of your property 	1.5 hours (including Q&A)	English or Mandarin	Min 100 pax
<p>Estate Planning</p> <p>Conducted by</p> <ul style="list-style-type: none"> - Association of Financial Advisers; - Financial Planning Association of Singapore; and - Insurance and Financial Practitioners Association of Singapore 	<p>This talk provides an introduction to what estate planning is all about.</p> <p>The talk covers:</p> <ul style="list-style-type: none"> • what happens to a person's estate if he passes on without a will • factors one should consider when drawing up a will 	1.5 hours (including Q&A)	English or Mandarin	Min 100 pax
<p>Planning for Your Family's Financial Future</p> <p>Conducted by</p> <ul style="list-style-type: none"> - Insurance and Financial Practitioners Association of Singapore; and - Life Insurance Association of Singapore 	<p>Planning for your family's financial well-being, from managing household expenses to providing for your children's education and your own retirement, can sometimes appear daunting. This talk explains the key concepts of financial planning and provides practical tips on you can do to get started.</p> <p>The talk covers:</p> <ul style="list-style-type: none"> • Overview of what financial planning is about • Planning a budget • Planning for your children's education • Life insurance – how much is enough? • Introduction to retirement planning and investing 	1 hour (including Q&A)	English or Mandarin	Min 100 pax

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Programme	Description	Duration	Language	Group Size
<p>Financial Planning For Families</p> <p>Conducted by</p> <ul style="list-style-type: none"> - Securities Investors Association (Singapore); and - Singapore College of Insurance 	<p>The talk is designed to provide information on basic financial planning and investment know-how to families so as to help them plan early and provide for their retirement needs.</p> <p>The talk covers:</p> <ul style="list-style-type: none"> • Financial planning for retirement • Building wealth through sound investment strategies 	1.5 hours (including Q&A)	English	Min 30 pax
<p>Understanding my retirement needs, how much is enough for my retirement?</p> <p>Conducted by</p> <ul style="list-style-type: none"> - Association of Financial Advisers; - Financial Planning Association of Singapore; and - Insurance and Financial Practitioners Association of Singapore 	<p>The talk aims to raise awareness amongst the participants on the importance of planning early for one's retirement.</p> <p>The talk covers:</p> <ul style="list-style-type: none"> • Basic steps in retirement planning • Calculating your retirement needs using the CPF Retirement Calculator • Different aspects of retirement planning, such as insurance planning, estate planning, investment planning etc • Options to generate income during your retirement years 	1.5 hours (including Q&A)	English or Mandarin	Min 100 pax
<p>How to Plan for your Retirement Income</p> <p>Conducted by Life Insurance Association of Singapore</p>	<p>The talk introduces the key factors and concepts to note when planning for financial security in one's retirement years</p> <p>The talk covers:</p> <ul style="list-style-type: none"> • Myths vs true facts about retirement income planning • What are some of the sources of income available? • Factors to consider when planning for retirement income • How will inflation affect me and what can I do about it? 	1 hour (including Q&A)	English or Mandarin	Min 100 pax

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<p>How to use Life Insurance for your Financial Protection, Savings and Investment</p> <p>Conducted by Life Insurance Association of Singapore</p>	<p>The talk introduces various life insurance products and how these products may be used to meet one's financial needs of protection, savings and investments. The talk covers:</p> <ul style="list-style-type: none"> • Introduction to various life insurance plans • How life insurance plays a part in your overall financial plan • Important questions to ask your adviser before you decide whether to take up a life insurance plan 	1 hour (including Q&A)	English or Mandarin	Min 100 pax
<p>Understanding Health Insurance</p> <p>Conducted by Life Insurance Association of Singapore</p>	<p>The talk provides information on what participants can do to provide for finance their healthcare needs.</p> <p>The talk covers:</p> <ul style="list-style-type: none"> • Overview of healthcare environment in Singapore • Financing healthcare in Singapore • Financing healthcare with private health insurance • What to look out for when buying private health insurance 	1 hour (including Q&As)	English or Mandarin	Min 100 pax
<p>What You Need to Know About Motor Insurance</p> <p>Conducted by General Insurance Association of Singapore</p>	<p>The talk provides an introduction to motor insurance and the different types of motor insurance products available to consumers. It also gives practical tips on what a consumer should look out for when buying a motor insurance policy, and what to do after a motor accident.</p> <p>The talk covers:</p> <ul style="list-style-type: none"> • Why do you need motor insurance? • Types of motor insurance policy • Features of motor insurance • What insurers will disclose to you before you buy a motor 	1.5 hours (including Q&A)	English	Min 100 pax

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	insurance <ul style="list-style-type: none"> • Factors insurers consider in setting motor insurance premiums • Motor Claims Framework – What to do after an accident? 			

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TIER 3: INVESTMENT KNOW-HOW

Programme	Description	Duration	Language	Group Size
<p>Introduction to Personal investing</p> <p>Conducted by Investment Management Association of Singapore</p>	<p>This talk is a general introduction to the basic concepts of personal investment.</p> <p>The talk covers:</p> <ul style="list-style-type: none"> - Risk-return trade-offs - Introduction to common strategies such as diversification and asset allocation - Overview of common asset classes such as cash, shares and bonds 	1.5 hours (including Q&A)	English	Min 100 pax
<p>Making SENSE of Common Investment Product</p> <p>Conducted by Investment Management Association of Singapore</p>	<p>This talk highlights the key features of common investment products.</p> <p>The talk covers:</p> <ul style="list-style-type: none"> - Introduction to stocks, bonds, unit trusts, exchange traded funds (ETFs), warrants and real estate investment trusts (REITS) - Key questions consumers should ask before making an investment 	1.5 hours (including Q&A)	English	Min 100 pax
<p>Making SENSE of Unit Trust</p> <p>Conducted by IMAS</p>	<p>This talk introduces the concept of unit trusts and factors consumers should consider before investing in them</p> <p>The talk covers:</p> <ul style="list-style-type: none"> - What is a unit trust? - Advantages and disadvantages of investing in unit trusts - Key questions consumers should ask before deciding whether to invest in a unit trust 	1.5 hours (including Q&A)	English	Min 100 pax

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Programme	Description	Duration	Language	Group Size
<p>Are You Making Effective Financial Decisions?</p> <p>Conducted by</p> <ul style="list-style-type: none"> - Association of Financial Advisers; - Financial Planning Association of Singapore; and - Insurance and Financial Practitioners Association of Singapore 	<p>The talk aims to raise awareness amongst the participants on the financial issues faced at different stages of their life.</p> <p>The talk covers:</p> <ul style="list-style-type: none"> - What is financial investment? - 4 steps to making effective financial decisions - Tips for consumers when dealing with a financial adviser representative 	1.5 hours (including Q&A)	English	Min 100 pax
<p>Guidance Tips for Seniors on Investing</p> <p>Conducted by</p> <ul style="list-style-type: none"> - Association of Financial Advisers; and 	<p>Personal investing can be complex, and all investments come with some element of risk. It is important for seniors to be aware of key areas they need to consider before they decide whether to invest their funds.</p> <p>The talk covers:</p> <ul style="list-style-type: none"> - Key areas seniors should consider before investing - Consumers' responsibilities and rights when investing - Tips on how to avoid common mistakes in investing 	1.5 hours (including Q&A)	English or Mandarin	Min 100 pax