

Financial Objectives. Practical Solutions.

Determine your goals and develop your plan. Today.

SAGE Second-Half seminars:

- Are delivered by industry practitioners in the financial services industry who typically have at least 10 years' experience.
- Have been designed with content and case studies from actual situations encountered.
- Were designed by SAGE, industry practitioners and academics to bring a comprehensive set of practical solutions to retirement for Singaporeans.

Did You Know:

- There are over 1m people in Singapore between the age 40 and 55.
- Singapore is the fastest ageing population in Asia.
- Our life expectancy is over 80 years from birth. This is even higher than in the US and many developed countries.
- Most people can't survive on their CPF savings alone in retirement.

SAGE Second-Half Seminars

Organized by:



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SAGE Second-Half Seminars

Organized by:



Managing Psycho-Social Aspects of Retirement

- Financial Objectives
- Practical Solutions



Delivered by
Experienced
Practitioners.



Not ready for an all-out move into retirement?

- Psycho-Social Issues
- Estate Planning
- CPF & Insurance
- Financial Considerations
- Volunteerism
- Community Service

Don't worry. You're not alone.

Many people look forward to retirement but for one reason or another are not ready for it.

Maybe they worry that there would be drastic and sudden lifestyle changes. Maybe it's the lack of savings that's holding them back. Maybe they haven't reached the government's full retirement age.

Whatever the reason, people can choose to phase into retirement in a planned manner instead of leaving things to chances.

Your Retirement Planning can start today

Join a SAGE Second-Half seminar today.

Let SAGE Second-Half seminars help you take charge of your most important financial decisions:

- What do I have and what do I need?
- Do I have enough insurance to cover medical expenses and protect my family?
- How should I manage and invest my money so that I have enough to retire comfortably?

- How can I create a will and estate plan that is fair to everyone and meets my wishes?



MANY HAVEN'T STARTED

Despite the importance of these financial decisions, nearly 80% of Singaporeans do not have a financial plan, and many of them are likely to face retirements in financial difficulty.

LET US SHOW YOU...

SAGE Second Half seminars will show you how to set realistic goals, put plans in place and monitor your progress – so that you can enjoy the retirement that you deserve:

- I will have enough money to do the things I want to do
- I will be able to spend time with my family and on my hobbies
- I will be able to travel and enjoy my time with my friends



...WITH OUR EXPERT GUIDES

SAGE Second Half will guide you with a simple handbook for you to chart your progress.

Your seminar will be facilitated by speakers who are not only experienced in having helped hundreds and thousands of other pre-retirees, but are mainly volunteers who believe that “A happy retirement is the birthright of every person.”



What You Will Learn:

- Understand psycho-emotional issues of retirement
- Financial Considerations in Retirement
 - Cash flow
 - Managing Assets
 - Managing Debt
 - Personal Risk Management Issues
 - Estate and Legacy
 - Stretching your CPF
 - Ensuring Sufficient Insurance
- How to clarify your life & financial goals
- Dealing with banks and financial advisers
- Pre-retirement preparation with family & employer.
- Volunteerism and Community Services