

For Working Executives And Business Owners

THE W.E.A.L.T.H SYSTEM FOR GENERATIONAL WEALTH

STEP-BY-STEP
GUIDE TO
GENERATIONAL
WEALTH

THE LITTLE-KNOWN SECRETS TO CREATING
WEALTH FOR RETIREMENT AND BEYOND

BY TEY GHEE KWAN

THE KEY TO CREATING GENERATIONAL WEALTH



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Dedication

This book is a heartfelt tribute to my cherished family and friends, whose unwavering encouragement fueled my pursuit of passion and shaped my very identity.

To my treasured clients, your unwavering trust and steadfast support have illuminated our shared financial journey throughout the years. This book stands as a tribute to our collaboration and shared success.

Contents

- 1 Why This Book Is Important
- 2 Why Building Wealth for Retirement and Beyond is Important?
- 3 How This Book Can Help You
- 4 Step 1: **W**ealth Building For Retirement and Beyond
- 5 Step 2: **E**valuating Potential Financial Risks And Protection
- 6 Step 3: **A**ssessing Your Current Assets, Liabilities, Income & Expenses
- 7 Step 4: **L**atest Effective Strategies To Build And Grow Your Wealth
- 8 Step 5: **T**racking and Reviewing Yearly Progress
- 9 Handling Generational Wealth**
- 10 Rave Reviews
- 11 Conclusion
- 12 Next Steps
- 13 About The Author





Introduction

Why This Book Is Important?

Introduction

Why this book is important?

Wealth Building For Retirement and Beyond

To build wealth for retirement and beyond it is important to build a nest egg, which is a financial term for a large amount of money intended for a specific purpose. That money can be in cash, savings, or investments.

Traditionally, the term nest egg is used when discussing retirement planning. Here are other reasons why building a nest egg might come in handy.

Having a nest egg of retirement funds to fall back on in times of need is an essential safety net for every family or financially conscious individual. Unfortunately, many people are just getting by from one pay check to the next without any significant savings. Or, maybe you've already started saving but still haven't amassed an amount of money that most would call a retirement "nest egg."



Why this book is important?

What Is a Good Financial Nest Egg?

Everyone wants a solid number to shoot for. A million dollars is the ideal nest egg for retirement! It would be easy if there were one set number that worked for everyone, but that's not reality. A good nest egg isn't a specific number. It's the number that works for your individual situation.

Take a look at your financial goals. Do the math and determine how much money you really need, not just for those goals but also your retirement needs, your legacy, charity, and anything else. Also, keep in mind that if you are investing, your money will grow over time. Determine how much your money will grow by the time you need it. You may find out that you need far less than you initially thought.

Once you do all these things, you'll have a good idea of your financial nest egg number.



Why this book is important?

For many people, retirement is regarded as a life event that's too far away to start planning for. But this mindset hinders the goal of being able to retire.

Those who do not act early on planning for retirement say it requires too much discipline and sacrifice. Or that it is still early. Some point to their CPF savings to provide for their retirement needs.

Those who do, however, may be saving too little, or know too little about how to go about accumulating and preserving their wealth. Many people are uncertain of achieving a comfortable retirement because of these common doubts:

How much would be enough?

What happens if I outlive my savings?

With inflation, will the retirement funds I have amassed be enough for the lifestyle I want?



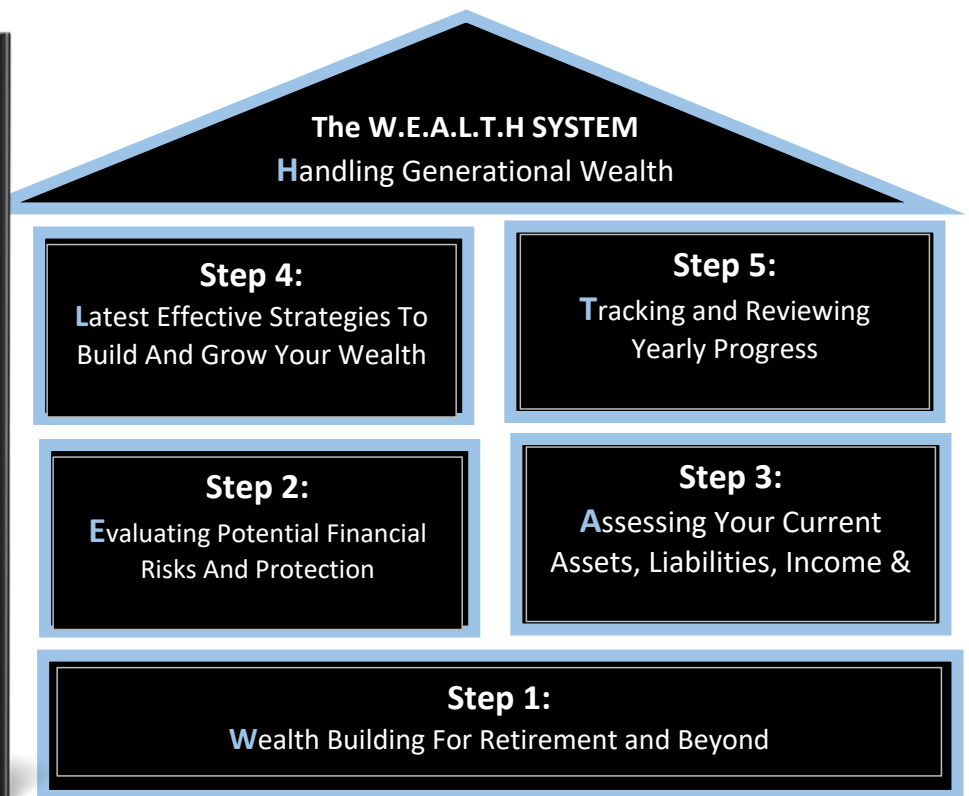
A close-up photograph of two hands, one from the top right and one from the bottom left, reaching towards each other. The hands are positioned as if about to clasp or hold something. The background is a soft, warm, golden-yellow color with a bokeh effect, suggesting a bright light source like the sun. The overall mood is hopeful and supportive.

How This Book Can Help You

How This Book Can Help You

This book shows you The W.E.A.L.T.H System - comprehensive 5-steps to build, protect, live and leave a legacy of your generational wealth.

The W.E.A.L.T.H System® For Building Generational Wealth





STEP 1

Wealth Building For Retirement and Beyond

Wealth Building For Retirement and Beyond

Reasons to Build a Nest Egg

1. Retirement

Retirement is the number one reason for building a nest egg. Usually, it's the only thing people talk about when discussing nest eggs. That's because of how vitally important it is. Life comes at you faster than you would expect. You'll reach retirement age before you know it.

Don't you want to be able to enjoy your golden years? Start building your nest egg now, and you'll be ready to sail off into the sunset of life without worrying about working. That should be reason enough to start building a nest egg. But if it's not, the second reason should be sure to inspire you.



Wealth Building For Retirement and Beyond

2. Forced Retirement

You never know what life will throw at you. You might be planning to work until you die. Unfortunately, today that seems like the only option for many people. But they don't consider the fact that they might not die but still might be unable to work.

Nearly half of retirees say they retired early than they expected to. Many retire due to failing health -they are physically and mentally unable to continue doing the job. Others are laid off, outsourced, downsized, or otherwise let go from their positions and unable to find work elsewhere. A company can go out of business three years before you were planning to retire, leaving you high and dry.

The reality is that we can't know what is going to happen. Our jobs may seem completely secure until a global pandemic hits or a juicy offer hits the CEO's desk. Having a nest egg will help you prepare for any eventuality, even if you have no plans to retire.



Wealth Building For Retirement and Beyond

3. Family Care

Another reason people leave the workforce early is to take care of ailing family members. With hospice care and long-term care being so outrageously expensive, many opt to care for aging parents or spouses at home. However, they may need full-time, round-the-clock care, which often leads to someone having to quit their job.

Having a hefty nest egg can help with this decision. Knowing that your own retirement will be secured if you exit the workforce early (or take a break from working) to care for family members that need it can be the push you need to take that plunge.



Wealth Building For Retirement and Beyond

4. Education

College is expensive. If you have kids, you might want to help them cover this difficult expense. If you don't already have a financial nest egg, you might want to rethink this. Although student loans can be suffocating, they are still available. There are no retirement loan options.

However, if you have a large enough nest egg, you might want to consider helping your kids with the cost of college. You may even want to go back to school yourself!



Wealth Building For Retirement and Beyond

5. Emergencies

Expect the unexpected. You never know when something might happen that will cost a bundle to fix. The AC might go out. A car might break down. Someone in the family might get sick or injured.

Many of these types of emergencies call for an emergency fund. An emergency fund can be part of your nest egg. Sure, it's in a separate account, and you'll only want to use it when you need it, but it still counts as an important part of a nest egg. An emergency fund is a large amount of money, saved in a separate account, earmarked for a specific purpose (even if you're not entirely sure what the purpose will end up being).



Wealth Building For Retirement and Beyond

6. Options

Your job sucks, but you're stuck. You can't quit unless you have a big enough nest egg. Having enough savings to quit a toxic work environment without a backup plan can be an important reason to build a nest egg.

Having fall back money gives you options. You can quit a job to work on your passions for a year. Or you can spend time searching for the right opportunity, rather than just taking whatever comes up first. These options can be invaluable to building the life that you want, and building a nest egg will help give them to you.



Wealth Building For Retirement and Beyond

7. Large Purchases

Do you want to buy a new home? Or a car? Or make any other large purchases? A nest egg can help you with the down payment for these things (or even help you pay them in full if you want to avoid taking on more debt!).

Nest eggs aren't just for retirement. You can start building your nest egg without really knowing what you want to use it for, and it might come in handy when it's time to make one of these big purchases.



Wealth Building For Retirement and Beyond

8. Security

One of the most important reasons for building a nest egg, in my opinion, is financial security. The truth is, you don't know what is going to happen. You don't know if the economy will crash, or if you'll get laid off, or what the future holds.

Building a nest egg can help you mitigate any financial disaster. Having a bundle of money, you can fall back on if something awful happens can be the difference between thriving and surviving. Set yourself up for success by making sure you're going to be fine if you fail.



Wealth Building For Retirement and Beyond

9. Legacy

Many people have a goal of giving their children a better life than they had. Building a nest egg can help with that. A nest egg can act as a legacy. Building it can also be a method of building generational wealth - whether you give your nest egg to your children in the form of inheritance when you pass on or use it to help them get started with their own lives.

Building a nest egg for yourself is an important first step towards building generational wealth and securing your own legacy. To ensure that your money is going where you want it to go, make sure that you've looked into your estate plan.



**Generational Wealth:
The Reason for
Financial Independence**

Wealth Building For Retirement and Beyond

10. Helping Others

A final great reason to build a nest egg is so that you can give back. Many people leave large portions of their estates to charity or create a scholarship fund with it. You can use any portion of it that you don't need for yourself or your family to support causes you believe in.

This is an extremely admirable reason to build a nest egg. Some do it so they can bequeath a portion of their estate to a charity when they pass on, and others do it so they can quit their high-paying job to volunteer for a cause they believe in. Some also choose to give a portion to charity every year to see the good that their gifts are doing.

It's amazing to be able to make a difference in the world. Building a nest egg that's larger than you actually need is a great way to give back.



Design Your Wealth Building For Retirement and Beyond

A Journey of a Thousand Miles Begins with a Single Step

A nest egg of a thousand dollars begins with a single dollar. It's the same thing. Start small. Start with whatever you can afford to save, even if it's just a dollar or two. Once you cut back, you can start budgeting extra money to help build your nest egg.

Another option is to increase your income, which you can do through trying to get another job or through side hustles. Although you can do your best to save money, the best way to get a lot more money is to increase your income, so if budgeting is a challenge, this might be your best route.

Now that you've got extra money, it's time to put it to good use building your nest egg. Start with an emergency savings account so that you're not tempted to go into debt or withdraw from your investments should an emergency arise. Once you have at least six to twelve month's worth of living expenses in your emergency fund, it's time to start investing.





EVALUATE

 **STEP**

2

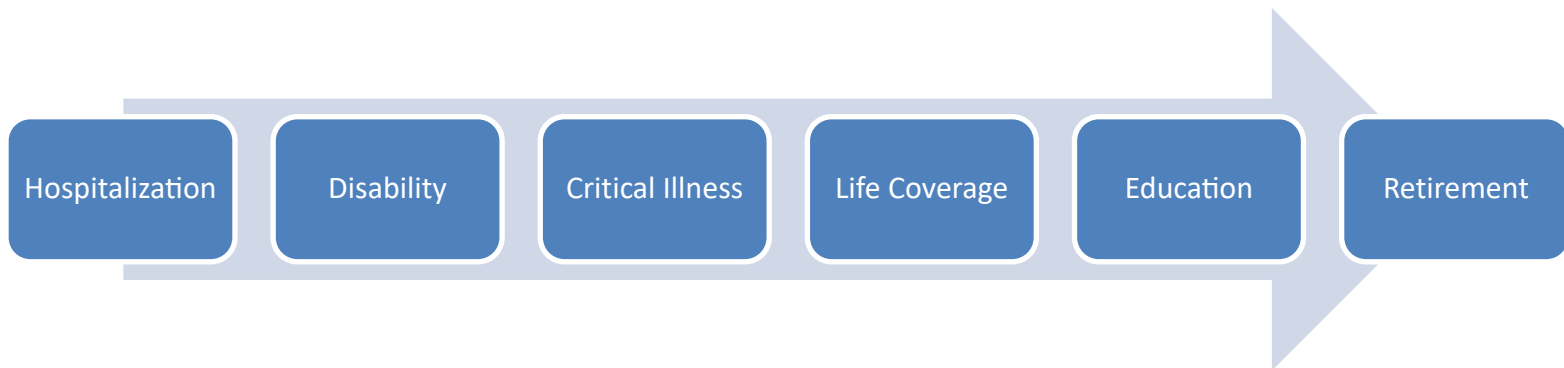
Evaluating Potential Financial Risks And Protection

Evaluating Potential Financial Risks And Protection

At this step, it is critical to evaluate your financial risks and take stock of your current protection coverage, whether it is hospitalization, disability, or critical illness. Evaluate any educational fund requirements for your children if required.

Align your existing insurance plans against your goals for each category and evaluate the financial risk exposure. This is a critical step that most people miss out on and end up losing all their savings, emergency funds and investments because of the unforeseen events happening in their lives.

If the exposed financial risks are taken care of to a sufficient extent, then you can live your life more peacefully, joyously and even retire comfortably, if you have a retirement plan in place.





STEP

3

Assessing Your Current Assets, Liabilities, Income And Expenses

Assessing Your Current Assets, Liabilities, Income And Expenses

This is probably the most important step.

Look at all your assets, liabilities, income, expenses and find out if you have a positive cash flow.

In Singapore, the CPF Lifelong Income For the Elderly (LIFE) acts as an annuity plan providing Citizens and Permanent Residents (PRs) a monthly payout in their retirement. The exact amount depends on your Retirement Account (RA) balances. [refer to <https://www.cpf.gov.sg/member> for more details]

If you're planning for an early retirement, you will not be able to rely on it from the outset as it only begins paying out once you turn 65. You also have to note that while everyone is still working and contributing to their CPF Special Account (SA) and Retirement Account to grow this sum, you will not be doing so.



Assessing Your Current Assets, Liabilities, Income And Expenses

After turning 65, you can opt to go with the Basic Plan (providing between \$1,450 and \$1,550) or the Standard Plan (providing \$1,570) . From 2018, there is a third plan – Escalating Plan – that will provide an increasing monthly payout. [refer to <https://www.cpf.gov.sg/member/retirement-income> for more details]

Since CPF LIFE is not on the cards until you turn 65, you may need to cater for other sources of cashflow to support yourself in retirement. One of Singaporeans' favourite investment is properties, which generate a passive monthly rental income while enabling investors to also realize capital gains when the market performs well. You may consider diversifying part of your investments in properties but be mindful of the risks associated with it.

Younger investors are increasingly turning to stock investments. Companies and Real Estate Investment Trusts (REITs) that provide regular dividends that can also supplement your retirement income.



Assessing Your Current Assets, Liabilities, Income And Expenses

However, during economic downturns, these two asset classes may be affected by market forces. This could strip you of passive income or force you to realize a loss in asset value. You need to be ready for these scenarios as an early retirement will likely mean facing the economic downturns, if any.

Another way you can add an income stream in your retirement is by purchasing a retirement financial product, which provides a regular stream of guaranteed monthly income from ages 55, 60 or 65 for a period of 15, 20, 25 years or more with the potential to receive non-guaranteed dividends.





 **STEP**

4

Latest Effective Strategies To Build And Grow Your Wealth

Latest Effective Strategies To Build And Grow Your Wealth

It is quite easy to grow your money, some people just don't know how. These steps can also be applied to growing your business as well.



1. Create legitimate multiple sources of income

Create two or more sources of income and expect something tangible monthly or annually. Put all necessary security in place as you can't be everywhere at the same time and effortlessly get more income than you would have with just one source of income.

Latest Effective Strategies To Build And Grow Your Wealth

2. Save at least 10 per cent of your income

Make it a strict habit to save at least 10-20 percent of your income. You can set your income on automatic transfer to a separate bank savings account and within a year you'll discover that you have so much in the account to do whatever you like. But for the purpose of this topic, reinvest your saved 10-20 percent income so as to further grow your money.

3. Invest a portion of your income

As instructed above, don't be blown away by how much income you were able to make, focus on how much more you have the right to make. There is no such thing as being too rich. Build another source of income while you can, and you will never be afraid of bills. As your income comes, invest. Broaden your horizon with multiple sources of income, and you set your money on auto-growth. Be patient to see it grow. If what you have in your hands is not good to be called a harvest then it's a seed, sow it!



Latest Effective Strategies To Build And Grow Your Wealth

It might be tempting to dump half of your nest egg into a get-rich-quick scheme, but the better move is to invest in reliable long-term investments. Here's a shortlist of the best long-term investments for securing and growing your wealth:

Unit Trust (Equity funds, Fixed Income funds, Dividend funds etc.)

Stocks

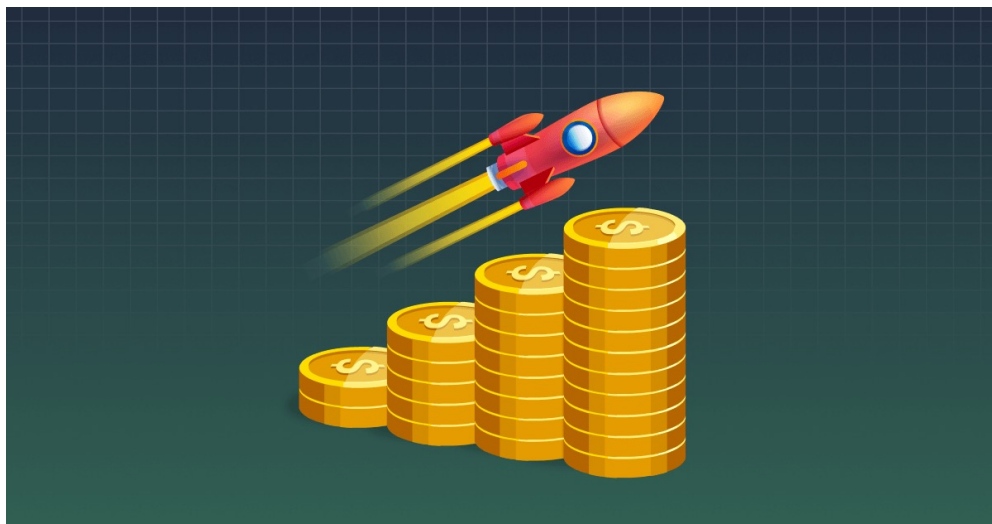
Bonds

ETFs

Insurance Endowment

Annuity Products

By spreading your nest egg into a few of the investment types above, you can ensure that your savings are appreciating in value over the years.



Latest Effective Strategies To Build And Grow Your Wealth

Harness the Power of Compound Growth

When it comes to your investments, don't underestimate the power of time. The earlier you start investing, the longer your money has to grow. That's right, we're talking about compound growth!

Consider Jen and Amber. They both know the importance of saving for retirement, but they take two different paths to get there.

Jen gets a jump on her retirement fund as soon as she gets her first job. She starts investing \$3,000 a year toward retirement at age 24. On her 35th birthday, she decides she's saved enough and doesn't put another penny toward retirement from then on. She has invested \$33,000 of her own cash over the course of 11 years.

Amber waits until she's more established to start saving for retirement. By the time she's 35, she has bought her first home and finally feels ready to focus on the future. She invests \$3,000 a year and keeps up that pace until she turns 65. Thirty years of investing brings Amber's out-of-pocket total to \$90,000.

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Latest Effective Strategies To Build And Grow Your Wealth

After the retirement party, Jen and Amber compare their nest eggs. Let's assume both of their investment accounts grew at the historical average return rate of say 9% per annum over the life of the investment. Who do you think comes out on top? The results may surprise you.

Age	Jen Invests		Amber Invests	
24	\$3,000	\$3,300	\$0	\$0
25	\$3,000	\$6,930	\$0	\$0
26	\$3,000	\$10,923	\$0	\$0
27	\$3,000	\$15,315	\$0	\$0
28	\$3,000	\$20,147	\$0	\$0
29	\$3,000	\$25,462	\$0	\$0
30	\$3,000	\$31,308	\$0	\$0
31	\$3,000	\$37,738	\$0	\$0
32	\$3,000	\$44,812	\$0	\$0
33	\$3,000	\$52,594	\$0	\$0
34	\$3,000	\$61,153	\$0	\$0
35	\$0	\$67,268	\$3,000	\$3,300
36	\$0	\$73,995	\$3,000	\$6,930
37	\$0	\$81,394	\$3,000	\$10,923
38	\$0	\$89,534	\$3,000	\$15,315
39	\$0	\$98,487	\$3,000	\$20,147
40	\$0	\$108,336	\$3,000	\$25,462
41	\$0	\$119,170	\$3,000	\$31,308
42	\$0	\$131,087	\$3,000	\$37,738
43	\$0	\$144,195	\$3,000	\$44,812
44	\$0	\$158,615	\$3,000	\$52,594

Age	Jen Invests		Amber Invests	
45	\$0	\$174,476	\$3,000	\$61,153
46	\$0	\$191,924	\$3,000	\$70,568
47	\$0	\$211,116	\$3,000	\$80,925
48	\$0	\$232,228	\$3,000	\$92,317
49	\$0	\$255,451	\$3,000	\$104,849
50	\$0	\$280,996	\$3,000	\$118,634
51	\$0	\$309,095	\$3,000	\$133,798
52	\$0	\$340,005	\$3,000	\$150,477
53	\$0	\$374,005	\$3,000	\$168,825
54	\$0	\$411,406	\$3,000	\$189,007
55	\$0	\$452,546	\$3,000	\$211,208
56	\$0	\$497,801	\$3,000	\$235,629
57	\$0	\$547,581	\$3,000	\$262,492
58	\$0	\$602,339	\$3,000	\$292,041
59	\$0	\$662,573	\$3,000	\$324,545
60	\$0	\$728,830	\$3,000	\$360,300
61	\$0	\$801,713	\$3,000	\$399,630
62	\$0	\$881,885	\$3,000	\$442,893
63	\$0	\$970,073	\$3,000	\$490,482
64	\$0	\$1,067,081	\$3,000	\$542,820
65	\$0	\$1,173,789	\$3,000	\$600,413

Disclaimer: This illustration is for educational and information purpose only

Latest Effective Strategies To Build And Grow Your Wealth

Crazy as it may seem, Amber shelled out nearly three times more money than Jen yet retired with only half the nest egg. How did Jen end up with nearly \$1.2 million, while Amber only has around \$600,000?

It all comes down to the power of compound growth.

Both Jen and Amber invested in large growth funds that earned the market average. But Jen gave her money more time to grow—and that made all the difference in the size of her nest egg.

With compound growth, time really does equal money.



Latest Effective Strategies To Build And Grow Your Wealth

4. Keep a good financial record

This is important to track and analyze all income and expenses so you will know if your cash flow is positive.

5. Spend your money on what you really need



It is true that there are lots of beauty to behold, buy and own. Before you are tempted to give all you have for a temporally pleasure or satisfaction, ask yourself a question or two; do I really need this? What benefit will it be to me? If you are in the habit of buying things you don't need at the moment, soon you will run out of funds for things you really need and then you may have no option but to sell at discount the things you own.

Latest Effective Strategies To Build And Grow Your Wealth

6. Live a debt free life

What you can't afford to pay at that moment is not yours. Shun the temptation and move on with your life. Focus on your journey to legitimate money making and someday you may own a factory that produces a variety of whatever it is you went crazy for.



7. Be careful or avoid giving out loans

If you are not sure of getting back your money with or without interest, then don't do it. You don't have to fight or sue anyone to get back your hard-earned money. Remember peace of mind and stability is a must for successful wealth building. What you can't deal with, avoid.

Latest Effective Strategies To Build And Grow Your Wealth

8. Don't spend more than you earn

I know you have so many questions right now. You are free to spend on your needs but remember you have to grow your money to a certain level first before you can spend on just anything out there. You should not weaken or close down completely any growing investment especially on things you don't really need. The idea here is, growing your income should be your major priority because only with this will you be able to afford almost anything in the world. If spending is more important than growing your money, soon you may have to borrow to maintain whatever it is you bought.



Latest Effective Strategies To Build And Grow Your Wealth

Growing generational wealth is a long-term financial journey that empowers working professionals and business owners to provide their descendants with a lasting financial advantage. One effective strategy for achieving this goal is through the smart utilization of insurance and trust structures.

1. Start with a Solid Financial Foundation: The first step towards creating generational wealth is to establish a strong financial foundation. This involves managing debt, building an emergency fund, and consistently saving a portion of your income.

2. Invest Wisely: Once your financial basics are in place, focus on investment strategies that have the potential to generate substantial returns over time. Diversify your investments across various asset classes such as stocks, bonds, real estate, Unit trusts, ETF's and alternative investments like private equity or venture capital.



Latest Effective Strategies To Build And Grow Your Wealth

3. Utilize Life Insurance: Life insurance is a powerful tool for generational wealth creation. A well-structured life insurance policy provides a death benefit that can serve as an immediate estate when you pass away. This benefit is typically tax-free and can provide your beneficiaries with a significant financial cushion.

4. Establish a Trust: To maximize the benefits of the insurance payout, consider creating a trust. A trust is a legal entity that can hold and manage assets on behalf of your beneficiaries. By placing the insurance proceeds and other assets you have into a trust, you can ensure that they are managed and distributed according to your wishes.

5. Conditional Payouts: To protect the financial well-being of your beneficiaries, you can set conditions for the distribution of funds from the trust. For example, you may stipulate that beneficiaries receive regular payouts for basic living expenses while they are minors or attending college. You can also structure these payouts as loans, which need to be paid back into the trust with interest. This approach instills financial responsibility in your heirs while preserving the principal for future generations.



Latest Effective Strategies To Build And Grow Your Wealth

Benefits of this Strategy:

- 1. Financial Security:** Creating generational wealth through insurance and trusts provides immediate financial security for your loved ones in the event of your passing. This ensures they have the means to cover expenses, debts, and even education costs.
- 2. Tax Efficiency:** Insurance proceeds are typically tax-free, and trusts can offer tax advantages. This means more of your wealth can be passed on to your heirs without the burden of excessive taxation.
- 3. Preservation of Wealth:** The trust structure helps protect your assets from potential mismanagement, creditors, or legal disputes, ensuring that your wealth is preserved for future generations.



Latest Effective Strategies To Build And Grow Your Wealth

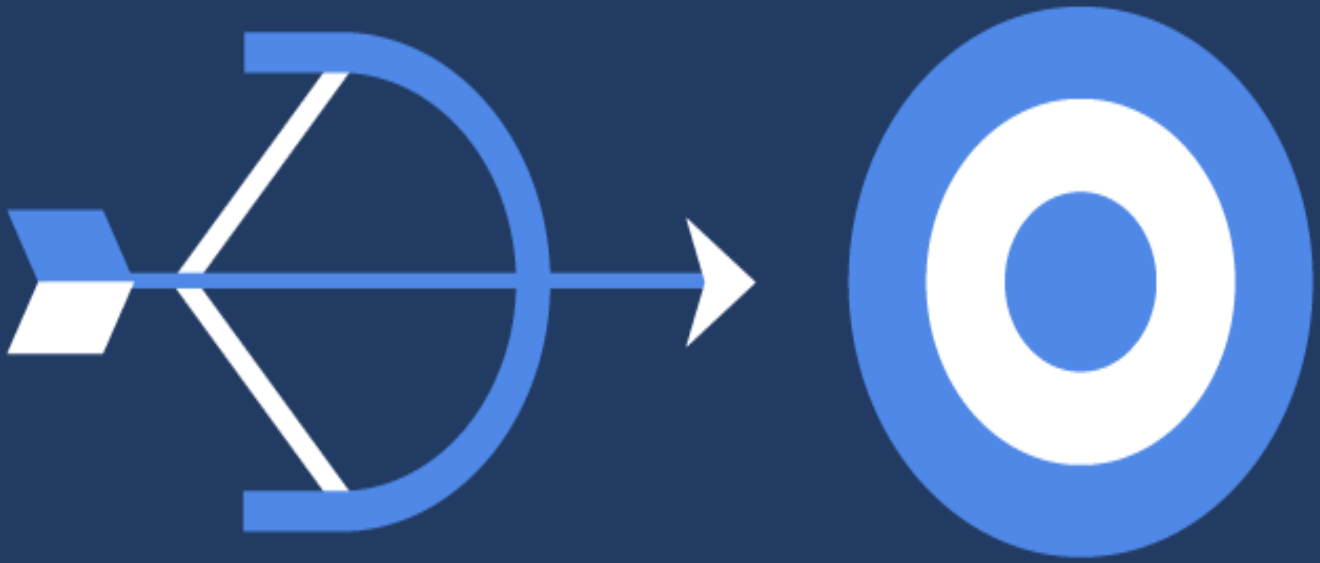
Benefits of this Strategy:

4. Financial Education: By structuring conditional payouts, you encourage responsible financial behaviour in your heirs. They can learn the importance of financial management while having the security of the trust.

5. Legacy Building: This strategy allows you to leave a lasting legacy for your children and grandchildren. It provides them with an unfair financial advantage, helping them achieve their own goals and potentially continuing the cycle of generational wealth.

In summary, creating generational wealth is not solely reserved for the affluent. Middle-income individuals can also achieve this by combining smart financial planning, prudent investments, and strategic use of insurance and trusts. The key is to start early, remain disciplined in your approach, and seek professional guidance to ensure that your wealth is efficiently passed down to benefit future generations.





Tracking And Reviewing Yearly Progress

Tracking And Reviewing Yearly Progress

Congratulations if you have made it to this step.

Once you have a plan and implemented the strategies required for your retirement, it is important to monitor the plan and review it yearly.

One of the dominating reasons why people fail to build generational wealth is because they fail to leverage on long term growth strategies, monitor their progress and take corrective actions where necessary.

As market conditions change, it is critical to review the plan and keep it current.

It is highly recommended to get an experienced advisor who can assist you and give you a customized plan and follow through each year and help you in your financial journey.





Handling Your Generational Wealth

Handling Your Generational Wealth

To handle generational wealth, it is important to do legacy planning.

Legacy planning is a strategic process of preparing for the transfer of assets, values, and intentions from one generation to the next. It goes beyond traditional estate planning by encompassing not only the distribution of financial assets but also the preservation of personal values, memories, and aspirations.

Legacy planning involves:

1. Financial Elements: This includes estate planning, wills, trusts, and tax strategies to ensure the smooth transfer of assets to beneficiaries while minimizing tax liabilities.

2. Intergenerational Communication: Legacy planning encourages open discussions among family members about financial values, goals, and wishes, fostering understanding and unity.



Handling Your Generational Wealth

- 3. Personal Legacy:** It involves passing on personal values, stories, and life lessons to leave a lasting impact on future generations.
- 4. Charitable Giving:** Legacy planning may involve philanthropic efforts, such as creating charitable foundations or endowments, to support causes that hold significance to you.
- 5. Business Succession:** For business owners, legacy planning includes preparing for a seamless transition of the business to heirs or successors.
- 6. Legal Documentation:** It involves drafting legal documents to ensure your wishes are legally binding and followed after your passing.

Legacy planning helps individuals ensure that their hard-earned wealth contributes positively to the lives of their beneficiaries and the causes they care about. It's a way to leave a meaningful mark on the world and create a lasting family or personal legacy.



Rave Reviews



Kavita Jhunjunwala

Digital Strategy Consultant for growth stage businesses, agencies and public enterprises with 23 years of global experience.

Patient, well informed and thorough. Would recommend GK to anyone looking for a smart financial advisor with clear understanding of both short term and long-term investments.



Kevin Wong

Director at Ella Cheong LLC

Ghee Kwan has been my trusted financial consultant for a number of years already, and he has been a great friend and advisor who puts the interests of his clients like me first when offering investment solutions tailored to individual preferences, needs and risk appetites. Ghee Kwan is very patient and understanding and knows how carried away with work and family his clients like me can be and helps us busy bees to try to make the most out of investments under his care and management. Kudos to Ghee Kwan for managing my modest unit trust investment well and always generating healthy positive returns based on his established experience and financial acumen..



Tony Teng

Business Development Manager

Ghee Kwan has been a very meticulous person and especially quick in the response of getting things done. I truly recommend him to people who would like a responsible consultant and a person that can both take care of your financial portfolio as well as your day-to-day investment.



Conclusion

Building your generational wealth is important for Living your legacy and leaving a legacy for your loved ones.

A comprehensive strategic plan includes factoring in how much your bequest will be at various stages of your life. This is less about safeguarding your retirement, and more about protecting your family's standard of living and financial backing.

"Shaping Your Tomorrow Starts Today: Your Vibrant Financial Journey And Beyond Awaits!"

The tapestry of your later years is woven by the threads of today's choices. Embrace the path to a retirement filled with comfort and joy by taking purposeful steps to build generational wealth now. Your vibrant and fulfilling future begins with the actions you embark upon today!"





**NEXT
STEPS**

Next Steps

Next Steps

Remember that only when you take action you get results.

You can use this guide to start building your retirement nest egg, grow and protect your wealth to build generational wealth.

If you want to know how to build your wealth, protect your wealth and retire comfortably, joyously and happily and do legacy planning, you can get in touch with me, and I can give you a complimentary customized plan with no-obligation.

It is your time now!



About The Author

I specialize in Creating Generational Wealth and help Working Professionals to retire earlier through an effective financial planning process.

I'm a CERTIFIED FINANCIAL PLANNER™ (CFP®) and I've also been teaching the CFP® course to financial consultants, to share with them the proper way to plan for their clients instead of simply engaging in sales talks. My students also include working professionals, homemakers and even retirees who wanted to learn how to plan for themselves.

More than 90% of the clients that my team and I serve are business owners and mid to senior level managers, who has benefited from our advice with regards to their retirement & legacy estate planning.

Our unique approach revolves around understanding our clients' financial goals and constructing financial blueprints for them, taking into account existing national schemes such as the CPF Life, Medishield Life & Careshield Life (Previously known as Eldershield).

It would be my privilege and honor to help you in your wealth building, wealth preservation and retirement journey.

Looking forward to talking to you soon.

Your Wealth Planning Expert,
Tey Ghee Kwan

Authorized Financial consultant
Zenith Wealth Group
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"Unleash Your Unyielding Drive: Forge Ahead to Build Your Dreams, Grow And Safeguard Your Wealth, and Embrace a Future of Joyful Abundance!"

Disclaimer

The information provided in this resource guide is general in nature and does not constitute financial advice and is for educational purpose only.

Before making any decision, we recommend you consult a professional financial consultant to take into account your particular investment objectives, financial situation and individual needs.

The author of this resource guide do not accept any liability for any error or omission in this guide or for any resulting loss or damage suffered by the recipient or any other person.

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