PATRICK CHANG

Independent Advice.
Tailored Strategies.
Smart Solutions.
Genuine Choices.

Integrated Retirement Planning

Equitable Estate Consulting

Investment Portfolio Advisory

Financial security is an important aspect of every human's life.

Having a rock-solid recession-proof financial plan is one of the most important achievements anyone can have in their lives.

The on-top-of-the-world feeling and the ability to sleep like a baby at night knowing that:

- You are debt-free and on your way to financial freedom,
- You have a solid financial plan that guarantees your kids and spouse will be well taken care of when you pass on,
- You can retire early, travel the world and live the life of your dreams with unending passive flow of income in retirement,
- You will remain financially stable for the rest of your life even if you lose your source of income today.

While the above list is the perfect place to be, 95% of the people find it hard to meet that status because:

They don't have a solid financial plan that serves as a roadmap to get them a financially secured life and a future free of financial stress.

Which in turn cause them to:

- Experience constant sleepless nights and panic attack,
- Remain heavily in debt with no clear fast way to get out of it,
- Work way into old age dreading retirement because there's no clear plan for it,
- Live from paycheck to paycheck with no savings or adequate investment portfolio to serve as a nest egg,
- Get knocked off balance by unexpected life circumstances like job loss, divorce or critical illnesses.

If any of the above descriptions describe your current situation. If you don't feel safe and secure with your current financial trajectory, to be honest, it's not your fault.

In our fast-paced world with so much demand on our time, it can be hard to find the time to sit for hours or even days to plan your finances properly.

More so, mastering personal finance is a long and arduous journey. It requires months or even years of research and study to be able to make an informed decision and come up with the correct financial plan that will guarantee a future free of financial stress.

However, it doesn't have to be so.

There's a better way
Secret of the 5%

Why go through the troubles or jeopardize your financial future when you can simply leverage the **secret the top 5% use** to get their finances in order and create wealth that outlives them.

That is, leveraging on the years of experience of a tested and trusted Certified Financial Planning expert with a track record, working with you to help you:

Access your financial situation, understanding the kind of financial life you want right now and in the future and help you set up actionable plans to get you there.

Keep you accountable and help you plug the holes that are draining your money so you can have more savings, invest more and build a solid wall around your future, which nothing can get through – not even a recession or pandemic.

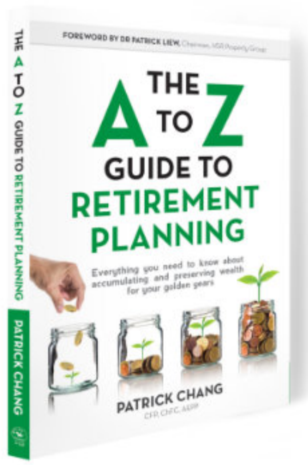
- Help you devise a plan to get you out of debt with no stress and put you on the track of financial stability and freedom,
- Analyze your personality and risk tolerance and help you come up with an investment plan that will guarantee you always get the best available ROI,
- Help you do the math on how much you need to live the life of your dreams in retirement, advise you on how much you need to be saving and a roadmap to hit that goal,
- Ensure your investments are adequately transferred and your wealth and properties are distributed according to the way you want it when you pass on.

These and more are what I help my clients achieve, be it an individual or a business.

Who am I?

I am Patrick Chang, IBFA, CFP®, ChFC®/S, AEPP®, BCom (Double Majors - Curtin University), MBA (University of Adelaide).

I have 13 years experience as a Financial Advisory Practitioner, and have helped numerous individuals to attain Financial Adequacy, Financial Independence and Financial Abundance.



M|A|P|P|ED®

Financial Literacy Roadmap

AFFLUENT®

THE WEALTH MANAGEMENT GAME

I own the trademark M|A|P|P|ED® system, which is a financial literacy framework, aimed at assisting individuals and businesses in drafting out a comprehensive financial plan, so that they themselves, their families & their businesses can have their future financially secured.

I am also a certified trainer & have conducted talks, seminars and workshops on M|A|P|P|ED® & other relevant financial topics, at government agencies, social enterprises, as well as organization events. These corporations include SingTel, Ascendas-Singbridge, Singapore Prison services, Tampines Central CC, etc.

I was interviewed by highly reputable stations, including CNA938, MoneyFM893 and Capital958, 城市频道.

I have also written commentaries for renowned CNA website and did a Podcast for CNA Asia Business First, sharing my thoughts, opinions, and views on various financial matter.

I was featured in Empirics Asia, and is 1 of the 7 contributors to the 'Saving for 100: Funding Longevity in a time of uncertainty' whitepaper, an Economist Intelligence Unit Report.

I'm also the author of 'The A to Z Guide To Retirement Planning', where I used 26 letters of the alphabet to share 26 retirement-related issues, educating the readers on the importance of a holistic retirement plan.

I created 'Affluent®', the wealth management card game, with the single & simple purpose of providing financial education, improving financial literacy level, but does it in a more entertaining manner, which I termed – *Edutainment*.

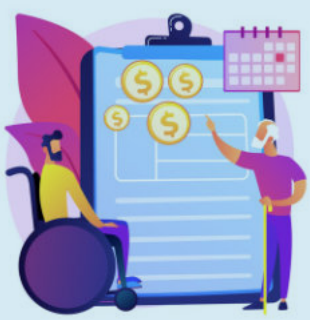
After playing the game, players will learn:

- The importance of wealth accumulation & preservation, so as to achieve their financial dreams, in a fun, interactive & risk-free environment, while simultaneously,
- Bringing their financial literacy to a higher level of appreciation & understanding.

For the past 12 years, I've helped many individuals and businesses, reach their financial goals and build an unshakable wall around their future.

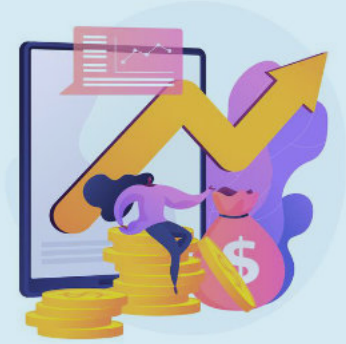
This was achieved by advising them and helping them come up with rock-solid financial and investment plans that fit their unique circumstances and concerns through the application of customized Financial Portfolio Analysis.

If You Need...



Retirement Planning

Estate (Wealth) Distribution & Legacy Consulting



Investment Portfolio Analysis & Wealth Accumulation

Which means
I Can Help You...

- Get an assurance that your wealth and property will be transferred to who you want when you want and how you want it, and also guarantee the continuity of your family's financial plan beyond your life,
- Establish a living trust, healthcare directive, will and financial power of attorney and help you draft documents for them,
- In keeping accountable and coach you to make the right day-to-day decisions that help you achieve your short and long-term goals,
- Save time, money, and the headaches by leveraging on my experience and sharing with you, solutions that helped dozens of my clients through similar circumstances as yours,
- Realize how much money you'll be able to live on in retirement and calculate how much you should be saving to achieve it,
- Brainstorm alternative side hustles to help you make more money based on your unique situation, trait and personality so you can pay off your debt, save more, and invest more, and retire early,
- Plan for early retirement and identify the best retirement distribution strategy,
- Review your current investment portfolio, consolidate and simplify it, provideyou with personal investment analysis, and help you diversify so you can make much more ROI,

And much, MUCH MORE.

Let's work together to help secure your financial future

If taking back control and having an unshakable comprehensive financial plan that guarantees:

- A life free of debt and financial worries,
- Early retirement with the financial security that lasts a lifetime,
- Your properties, investment and family are adequately taken care of when you pass on,

Is what you seek, then let's talk. Right now, I have some limited open slots to take on new clients.

For a complimentary and non-obligatory 30 minutes consultation,

CALL 9790 6380.

You can email me for the following:

- Interview me on your podcast/show or invite me to speak at your seminar,
- Order 'The A to Z Guide To Retirement Planning' book,
- Get my 'Affluent®', the wealth management card game,
- Register for my 'MAPPED®' or 'Affluent®' workshops

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