

FPAM COURSE OUTLINE

(A SIDC CPE-approved course)



Title: New Retirement Realities
Date: 15 July 2017 / Saturday [Full day]
Venue: Ponderosa Golf and Country Club, Taman Ponderosa, Johor Bahru, Johor
CPE/CE/CPD: 10 CPE Points / 10 CE Points / 8 CPD Points
Instructor/s: Mr. Rajen Devadason

Learning Outcome

Participants will be able to:

1. Identify the World Bank's 5-Pillar Retirement Model and outline the roles played by EPF and the relatively new PRS option.
2. Explain why the usual advice of saving 10% of income is insufficient to meet the retirement funding needs of most adults.
3. Identify the options facing working adults who will eventually enter retirements marked by lack, balance or abundance.
4. Explain the evolutionary development of money and the need for professionals to be vigilant against attempts at Money Laundering.
5. Identify trends affecting 21st century retirees such as the desire to stay gainfully employed by creating a new career arc, and to be willing and able to pay top dollar for extreme activities that are physically challenging and wealth consuming, which within two decades will include space tourism!
6. Explain the key differences between capital preservation and capital liquidation retirement funding models.

Time	Function/Paper Title
8:30 - 9:00 am	Registration
9:00 - 10:30 am	EPF, PRS and the World Bank's 5 Pillars The 1994 World Bank report entitled <i>Averting the Old Age Crisis – Policies to Protect the Old and Promote Growth</i> puts forward a 5-Pillar Model for funding retirement. Participants will review the five pillars and correctly position Malaysia's highly successful EPF and the nascent PRS initiative within that model.
10:30 - 10:50 am	Coffee break

10:50 - 12:50 pm	<p>Lack, Balance, Abundance</p> <p>Choices made about money will have repercussions in retirement. Without clear teaching, the majority of people will live lives of scarcity because of insufficient retirement savings. But a higher quality of life can be attained through either a targeted capital liquidation or capital preservation approach. Participants will identify the evolutionary development of money and grow sensitive to suspicious behaviour on the part of individuals who might be involved in money laundering activities.</p>
12:50 - 2:00 pm	<p>Lunch break</p>
2:00 - 3:30 pm	<p>Paying for a Ride on the Wild Side</p> <p>Increased longevity and improved health will result in those in their 70s actively securing jobs to pay for activities like scuba diving, mountain climbing, marathoning and even off world jaunts with space tourism companies like Virgin Galactic, Blue Origin and Space X. Geriatrics will reshape the work environment by staying active and economically viable by working into their 80s. Participants will appreciate the 4% Rule of Retirement Drawdowns for portfolios earmarked for long-lived retirees.</p>
3:30 - 3:50 pm	<p>Coffee break</p>
3:50 - 5:20 pm	<p>Building Wealth and Spending It All</p> <p>Participants will appreciate the choice of elderly clients to enhance their own quality of life by increasing the drawdown rate of their retirement portfolios to 4.5% and 5% per year. The trade-off will be the loss of wealth to bequeath to heirs. As mankind greys throughout the 21st century because of lengthening lifespans and falling birth rates, the opportunities for retirement funding portfolios to benefit from the anticipated strong growth in companies meeting geriatric needs will rise.</p>

Profile of Mr. Rajen Devadason

Rajen Devadason is a Malaysian Securities Commission-licensed financial planner with MAAKL Mutual Bhd. Ironically, his passionate interest in financial planning grew out of horrifying mistakes he himself made while living, studying and working in England during much of the 1980s! (Rajen graduated in 1988 with a B.Sc. (Honours) degree in Physics and Computing from King's College, University of London.)

Between 1990 and 1994, Rajen was a journalist with *Malaysian Business* magazine, where he won both local and international awards for incisive business journalism. As the Malaysian winner of the Citibank Pan-Asia Business Journalism Award, he joined an elite team of other national winners from countries across Asia and Latin America for an extended 1994 seminar series in New York's Columbia University, with working trips to the World Bank, the New York Federal Reserve Bank and the White House.

After leaving *Malaysian Business* magazine in mid 1994 – for 200% more money, but sadly 90% less satisfaction! – Rajen joined Standard Chartered Securities as an equities analyst. He left there in late 1995 for *Smart Investor* magazine, initially as its features editor in Singapore and then as the first editor of its fledgling Malaysian edition in 1996.

Rajen wrote his first book, *Your A-Z Guide to the Stock Market*, in 1997. He then co-authored *Financial Freedom – Your Guide to Lifetime Financial Planning* with Edmond Cheah, Wong Boon Choy and Alex Sito, who were then all with KL MUTUAL Bhd (now known as Public Mutual Bhd), in 1998. That book and its

2000 sequel *Financial Freedom 2 – Through Malaysian Equities and Unit Trusts* have raised more than RM800,000 for numerous Malaysian charities.

During the *Financial Freedom* writing hiatus of 1999, he co-wrote and edited the political bio *The Sabahan – The Life and Death of Tun Fuad Stephens*.

His fifth book *Liberty! From Debt-Slave to Money Master* was published by media and technology solutions group I-2 Media in 2002; its expanded second edition was released in 2004. Rajen's sixth to ninth books were digital products (ebooks), which are readily available at www.FreeCoolArticles.com

Rajen's 10th book was launched in June 2008. It is a physical book entitled *Choices*, which he co-wrote with four other health and wealth experts (including Edmond Cheah and Wong Boon Choy, now with MAAKL Mutual Bhd), with all net proceeds of this book going to charity.

Between 1998 and 2011, Rajen intermittently taught a compulsory course to new journalists at Malaysia's leading English daily, *The Star*. That 2-day workshop, *Basic Business Writing 101*, consistently included lively discussions on the mechanics of a stock ramp and a tie-in with The Greater Fool Theory, a concept explored in great depth in *Financial Freedom 2*.

A popular theme in his ongoing writing on financial planning for *Malaysian Business* and *Asian Beacon* magazines is the awesome power of compounding – to heed or hinder – the accomplishment of key financial goals.

As a professional speaker, Rajen's corporate clients for seminars and workshops have included, among others, The Association of Financial Advisers (Singapore), Bank Negara Malaysia's *Agensi Kaunseling Dan Pengurusan Kredit (AKPK)*, British American Tobacco, Citibank, Danaharta, Esso, Guthrie, the Federation of Investment Managers Malaysia (FIMM) previously the Federation of Malaysian Unit Trust Managers (FMUTM), the Financial Planning Association of Malaysia (FPAM), JobStreet.com, MAAKL Mutual, Manulife Singapore, Motorola, OAC, Public Mutual and The Star. His current menu of programmes (all of which are available in 90-minute, half-day, full-day and multi-day formats) include:

- **Building Your Financial Fortress – How To Stop Worrying About Your Money and Start Focusing on Your Life**
- **How Financial Professionals Can Build Deeper Client Relationships**
- **Key Financial Planning Lessons from Shakespeare, Dickens and *Star Wars*!**
- **How To Go From Debt-Slave to Money Master in Less Time than YOU Ever Imagined**
- **Goals to Gold! How to Set Professional Goals You Will Still Care About in 10 Years**
- **ABUNDANT LIFE: Time Management L-I-B-E-R-T-Y**
- **The 7-Step L-I-B-E-R-T-Y Blueprint (a personal finance programme)**

Rajen invites feedback and queries at rajen@RajenDevadason.com, with a cc. sent to rajendevadason@gmail.com

CE COURSE REGISTRATION FORM / INVOICE

Title of Course:	New Retirement Realities
Speaker:	Mr. Rajen Devadason
Date:	15 July 2017 / Saturday [full day]
Venue:	Ponderosa golf and Country Club No. 3, Jalan Ponderosa, Taman Ponderosa, 81100 Johor Bahru, Johor
Registration:	8.30 am – 9.00 am
Time:	9.00 am – 5.20 pm
Fees:	Early Bird Special; RM 212. (FPAM Member), RM 265. (Non-members) Payment by 1st July 2017. Normal – RM 265. (FPAM Member), RM 318. (Non-members) The fee includes 6% of GST, seminar materials, buffet lunch and
CE Points (FPAM): CPE Points (SIDC): CPD Points (FIMM):	Ten (10) Ten (10) Eight (8)
Instructions:	Please fill-up this form and fax to +603 7954 9400 or e-mail to aniza@fpam.org.my by 1st July 2017 for early bird discount.
Payment/Invoice:	By cheque: Payable to ‘Financial Planning Association of Malaysia’. Address: Unit 305, Block A, Phileo Damansara I, Jalan 16/11, off Jalan Damansara, 46350 Petaling Jaya, Selangor. By credit card: We will process and charge your credit card upon receipt of this form. This page serves as our official invoice. No further invoice will be issued.
Enquiries:	Send e-mail to aniza@fpam.org.my or call Cik Aniza at +603 7954 9500
Terms:	Registration is on a first-come-first-served basis. Confirmation is subject to payment before the course. Walk-in participant/s will be admitted on the basis of space availability. FPAM reserves the right to amend the program, speaker, date, venue, etc, without prior notice.

YES, PLEASE REGISTER ME!

Name:			
IC No.:		FPAM No. :	
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Contact Person:		Telephone:	

Mode of Payment

By cash, please bank into Alliance Bank A/C 1210 9001 0005 395 and email or fax in bank-in slip	
Cheque payable to Financial Planning Association of Malaysia.	
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<b style="color: red;">Early Bird Special – By 1st July 2017	

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