CHAIRMAN'S MESSAGE

Mr Wee Tiong Howe
Chairman
IPP Financial Advertisers Pte Ltd

Welcome to the readership of IPP Capital Watch Magazine. As our valued client, we endeavour to make the content of Capital Watch magazine beneficial and relevant to your financial planning and application.

We hope to give you a better understanding of the ever widening range of financial products and services which are available in Singapore and globally. We will also provide current updates of financial and economic analysis, trends and outlook in the rapidly changing local and global economy. Our in-house experts and practitioners will also share valuable and important financial planning principles and applications with the purpose of helping our clients to achieve their financial goals and objectives for short term needs, medium term obligations and the ultimate goal of achieving financial security and freedom. Capital Watch magazine features an expert panel of professionals in investment/fund management; life, disability and health insurance; specialists from local and global financial institutions; and investment, insurance and financial planning professionals from IPP Financial Advisers.

Our ultimate concern is the interest and financial success of our thousands of individual clients and their families. Our motto is 'Lifetime Financial Success'. Achieving financial planning success remains a major challenge and priority for each individual and his family. We live in an integrated global economy with digital, electronic, internet and satellite communication and information moving at an increasing speed of change. There is a need to make timely and appropriate decisions in a more dynamic and complex global environment. Decisions and implementations of plans which are based on certain assumptions can suddenly become fragile or less optimal with new information and emerging trends. How do we cope with the rapidity of change and volatility? Our focus on financial planning is based on the timeless principles and foundations of wealth protection, accumulation, management and distribution. These are paramount areas in planning for success at the different stages of one's life cycle.

Financial Planning is the process, methodology and system of helping clients to achieve and fulfil their lifetime financial goals and objectives. It is efficient, time saving and founded on sound principles and rules which guide the person to navigate and plan for their financial future. Financial Planning makes a difference. It provides a framework and orders your world of managing your financial resources optimally and efficiently. Without financial planning, most people will fail to achieve lifetime financial success and security. IPP was founded to serve and help our clients to achieve their financial goals with efficient cost insurance; regular savings and investment products in a globally diversified portfolio; asset allocation and risk management; family inheritance and estate planning; business continuity and key owner insurance planning. We provide advice to give our clients peace of mind and security; own a home with minimum debt; secure comprehensive life and health insurance cover; save and invest in medium or long term savings plans; fund children's education; realise their retirement goals in achieving financial freedom and happiness. At IPPFA, we have a team of over three hundred professional advisers and specialists in Singapore who are dedicated and committed to serving their clients and families' lifetime financial needs and goals. Our relationship is built on trust and respect. We are committed to high service standards and excellence and to meeting the expectations of our clients. In the region, we have offices and business partners in Hong Kong and Malaysia with over one hundred professional advisers and staff serving the needs of our clients in their respective cities and the Asia Pacific region.

Our vision and mission is to be the leading financial advisory organisation in the Asia Pacific region serving the needs and meeting the expectations of our clients. We are your partners in 'lifetime financial success'.