

Life Insurance and Financial Planning Programme Guide

Your Path to Advisory Excellence
and Client Impact



Qualifications That Open Doors. Standards That Help You Thrive.

The financial services industry is evolving, and clients today expect more from their advisers than ever before. Beyond technical know-how, they seek trusted professionals who can provide clarity, confidence, and holistic guidance through life's uncertainties.

At the Singapore College of Insurance (SCI), our financial planning qualifications are designed to help advisers do just that. Each qualification equips you with the knowledge, credibility, and future-ready skills to strengthen client trust and deliver advice that truly makes a difference.

With SCI, you gain more than a qualification — you gain the confidence to serve with purpose, the expertise to meet complex client needs, and the recognition to stand out in a competitive industry.

01 Credentials that Inspire Confidence
Qualifications that strengthen your credibility and client trust.

02 Future-Ready Expertise
Skills to stay relevant and guide clients through change.

03 Impact from Day One
Practical knowledge you can apply immediately to serve clients better.

04 Clear Pathways to Growth
Structured routes that build leadership and deepen trust with clients.

05 Internationally Respected, Locally Relevant
Qualifications respected across the industry, tailored to Singapore's market needs.

In the crowd,
be the **TRUSTED** difference.



Programme List

Professional Certifications

- (MC) Certified Private Wealth Specialist*
- Certificate in Financial Needs Analysis and Plan Construction (Cert FPC)#

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Professional Qualifications

- Chartered Financial Consultant®/Singapore (ChFC®/S) – Executive Track
- Chartered Financial Consultant®/Singapore (ChFC®/S)
- Diploma in Personal Financial Planning (DPFP)#
- Chartered Life Underwriter®/Singapore (CLU®/S)#
- Diploma in Life Insurance (DLI)

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Training Programmes: Short Courses

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Customised Training Solutions

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*This is a stackable certificate course. The prefix MC denotes 'modular certificate.'

Notes:

- (1) The IBF Standards Training Scheme (IBF-STS) funding is applicable for all professional certifications and qualifications except for CLU/S and DLI. Only selected modules of CLU/S and DLI are eligible for the IBF-STS funding.
 - Singaporeans aged 40 and above are eligible for 70% funding.
 - Singaporeans aged below 40 and Permanent Residents are eligible for 50% funding.

Subject to IBF's funding eligibility criteria.

- (2) Union Training Assistance Programme (UTAP) funding support is available for selected modules for eligible NTUC members.

Certified Private Wealth Specialist

Programme Highlights

- Specialisation in HNW Advisory**
Tailored for those advising high-net-worth individuals and families on complex wealth issues.
- Industry Endorsement**
Recognised by private banks, wealth management firms, and multi-family offices.
- Practical, Case-Based Learning**
Fully case-study-driven curriculum with real-world scenarios and interactive teaching.
- Cross-Disciplinary Knowledge**
Integrates estate planning, investment structuring, family office management, and legacy planning.
- Client Trust Builder**
Build long-term relationships with sophisticated clients through demonstrated expertise.



Master the Complexities of Private Wealth Management.

Hear from Professionals Who Have Invested In Themselves



As an estate planner focused on business and family succession, this programme helped deepen my understanding of the planning process, especially where it intersects with insurance. It reinforced that true success in our field isn't about product sales or commissions, but about the value we deliver to clients. If you're an estate planner who doesn't want to leave value on the table, this is a course you shouldn't miss.

Soo Hwee Pei (Amelie)
Senior Financial Consultant

Completer of Advanced Estate Planning Strategies for High-Net-Worth-Individuals (HNWI) and Business Owners

Having previously attended the course on advising HNW business owners, I enrolled in this programme to build on that foundation - and it delivered. It was far more in-depth and practical than others I've attended, packed with real-world examples and strategies. It gave me a stronger edge when engaging clients, offering perspectives they may not hear elsewhere. Every insurance or financial adviser should be equipped with the insights shared here.

Lim Sey Yong Joseph
Director, Advisory

Completer of Trust Advisory, Family Office and Insurance Planning

With 25 years in the industry, I work closely with HNW individuals and business owners whose needs go far beyond basic insurance. This course expanded my ability to design bespoke solutions that integrate business, estate, and legacy planning. The case studies, expert insights, and practical takeaways inspired innovative ways to address real-life financial challenges. In today's fast-moving financial landscape, staying ahead is not optional - it's essential.

Ong Wei Peng (Claudia)
Executive Personal Wealth Manager

Completer of Advising High-Net-Worth (HNW) Business Owners and Insurance Planning

I'm always looking to grow, and this course challenged me to rethink how I approach wills and insurance planning. It sharpened my thinking, improved how I ask questions, and strengthened the quality of my work. More than just skills, it empowered me to deliver deeper value to my clients. I believe this kind of training is what will elevate our profession for future generations.

Sam Siew Yin (Hazel)
Senior Financial Planner

Completer of Practical Techniques for Wills and Insurance Planning



Note: Testimonials featured here were provided in 2025.



Build the Foundations of Client-Centric Planning.

Certificate in Financial Needs Analysis and Plan Construction (Cert FPC)

Programme Highlights

■ **Client-Centric Focus**

Specialises in equipping you to conduct detailed financial needs analysis, a cornerstone of quality advisory.

■ **Plan Construction Expertise**

Develop proficiency in building and presenting personalised financial plans, meeting both regulatory and ethical standards.

■ **Applicable Skills**

Directly relevant for roles in financial advisory, insurance consultancy, and client onboarding.

Chartered Financial Consultant® / Singapore (ChFC® /S) – Executive Track

Programme Highlights

■ **Accelerated, High-Impact Learning**

Condensed curriculum designed for experienced agency leaders—complete in just 7 days.

■ **Immediate Application**

Apply your learning to develop comprehensive financial plans and drive agency growth.

■ **Professional Recognition**

Gain industry-wide recognition for your expertise and leadership in financial planning.

■ **Peer Networking**

Join a cohort of accomplished leaders and expand your professional influence.



Advance Your Credentials. Inspire Your Team. Lead with Confidence.

Chartered Financial Consultant®/Singapore (ChFC®/S)

Programme Highlights

- Prestigious Professional Designation**
 Internationally respected title demonstrating advanced expertise and ethical commitment in financial planning.
- Advanced Competency Development**
 Dive into complex client scenarios, high-net-worth strategies, and integrated planning approaches.
- Market Differentiator**
 Enhance your personal brand and competitiveness, especially among senior advisers and wealth consultants.
- International Relevance with Local Adaptation**
 International best practices combined with Singapore-specific regulatory and market knowledge.

59% of client-facing field leaders are more likely to hold a ChFC®/S designation

51% of ChFC®/S designation holders earn more on average than those without the designation

50,000+ professionals have earned the well-recognised, well-regarded ChFC®/S designation

3,000+ practitioners have ChFC®/S designation in Singapore

Source: The American College of Financial Services



**The Credential
Clients Trust.
The Standard
Professionals
Aspire To.**

From Learning to Leading Voices of Industry Professionals

“The ChFC®/S certification gives practitioners insight into all areas of personal financial planning through 9 different modules. The financial industry is constantly evolving, and we are required to complete ongoing education to stay current with industry trends and regulations. This adaptability ensures that they can provide up-to-date advice. Personally, the ChFC®/S designation is important because it signifies expertise, credibility, and a commitment to ethical financial planning, ultimately benefiting clients by helping them navigate complex financial decisions. Clients often seek advisers with recognised qualifications, and ChFC®/S is one such respected designation.”

Samantha Tai, ChFC®/S
Great Eastern Financial Advisers
Private Limited

“The role of an adviser is important; we help protect individual, families and businesses against certain risks and ensure that the fruits of their labour are managed properly and distributed according to their wishes. I believe that it is our responsibility to constantly upgrade ourselves to have the necessary knowledge to perform this role well.”

Tan Hai Lih, ChFC®/S
AIA Singapore Private Limited

“Advisers who want to have career progression and become a subject matter expert in financial advisory should take this course. ChFC®/S empowers graduates through the rigorous and comprehensive curriculum which are updated and relevant to today’s financial planning landscape. Being a ChFC®/S holder is respectable and is a tangible result of your commitment to professional financial planning.”

Koh Poo Kwee, ChFC®/S
Ascendance Wealth Management (AWM)
under AIA Financial Advisers Pte Ltd

“What we are taught at the beginning of our career in this industry allowed us to learn the foundation of financial planning and provide us with a kickstart in our career. Like all other professionals, we cannot just stop there! Upgrading is necessary and the growth that ChFC®/S can bring is akin to transforming from a novice into a specialist! Therefore, if you are serious in doing better for your clients, and staying long in this industry, do your ChFC®/S.”

Jasper Seah, ChFC®/S
Prudential Assurance Company
Singapore

Note: Testimonials featured here were provided in 2023.



**Deepen Knowledge.
Smarter Planning.
Better Outcomes.**

Diploma in Personal Financial Planning (DPFP)

Programme Highlights

- **Comprehensive Knowledge Base**
Covers investments, retirement, tax, estate planning, and more for a well-rounded advisory skillset.
- **Credential for Career Mobility**
Recognised by employers as a benchmark for professional credibility and promotion readiness.
- **Pathway to Certification**
Serves as a bridge to advanced professional designations such as the Chartered Financial Consultant®/Singapore (ChFC®/S).

Chartered Life Underwriter®/Singapore (CLU®/S)

Programme Highlights

- **Prestige & Recognition**
Attain one of the industry's most respected designations, recognised for excellence in insurance and financial planning.
- **International Standards, Local Context**
Benefit from internationally recognised content tailored to Singapore's regulatory and market environment.
- **Strategic Expertise**
Master advanced estate planning, business succession, and retirement strategies to serve complex client needs.
- **Client-Centric Excellence**
Build unmatched advisory credibility and trust, especially among affluent and high-net-worth clients.
- **Career Differentiator**
Stand out for leadership, compliance, and mentoring roles within your organisation and the broader industry.

88% of CLU®/S designees indicate an improved ability to meet client needs

87% of CLU® designees say their designation improves client conversations.

51% of advisers with a designation like the CLU®/S earn more than peers without one

650 practitioners have CLU®/S designation in Singapore

Source: The American College of Financial Services



**Empowering
You to Serve
with Expertise
and Integrity.**

Diploma in Life Insurance (DLI)

Programme Highlights

- Comprehensive Curriculum**
Integrates advanced life insurance principles, financial planning, risk management, and customer service to prepare you for complex roles.
- Bridges to Higher Certification**
Establish a strong foundation for pursuing the prestigious Chartered Life Underwriter®/Singapore (CLU®/S) designation.
- Professional Advancement**
Recognised qualification that propels your growth into managerial or advisory positions within the industry.
- Holistic Perspective**
Encourages the integration of insurance knowledge with broader financial and client advisory skills for well-rounded expertise.



Equip Yourself to Guide, Advice and Serve with Confidence.

Training Programmes: Short Courses

Programme Highlights

■ Locally Relevant, Practice-ready Guidance

Clear takeaways on how local laws, regulation, tax and market practice affect advice—from real estate and philanthropy to divorce and special-needs planning—so you can act confidently with clients the same week.

■ Case-Led Learning with Cross-Border Nuances

Real scenarios (drawn from actual legal cases) illustrate asset distribution, financing, nuptial agreements, foreign-owner issues, and governance—plus what changes when assets or families span multiple jurisdictions.

■ Actionable Adviser Toolkits

Reusable checklists, suitability prompts, client-ready explainer scripts, and decision trees to standardise recommendations, reduce preparation time, and improve client understanding and documentation quality.

■ Risk, Ethics & Dispute-Avoidance Focus

Emphasis on compliance, red-flag spotting, proper records, and client-first options (e.g., mediation) to minimise mis-selling, complaints, and costly family conflicts.

Newly Launched Courses

- A Comparison Of Careshield Life & Eldershield
- Marketing Life Insurance Products
- A Practical Understanding Of Wills, Lasting Power Of Attorney And Legacy Planning In Singapore
- Financial Planning Law For Financial Advisers
- Estate And Financial Planning For Families Who Have Persons With Special Needs
- The Legal And Financial Aspects Of Divorce (including Nuptial Agreements & International Divorces)
- Estate Planning For Asian Foreigners In Singapore
- Philanthropy: Why Give? How to Give? (A Blueprint For Impactful Giving)
- Real Estate Investment In Singapore From A Legal Perspective - For Financial Planning Advisers
- Prompt Smart: Responsible Generative AI For Sales Professionals In The Insurance Industry
- Insights and Roadmap for Financial Planners on IP Rider Changes
- Capital, Liquidity & Solvency Analysis on Personal Financial Statements
- Implications of Administration of Muslim Law Act (AMLA) 1966 on Financial and Estate Planning in Singapore
- Understanding Singapore as a preferred Wealth & Retirement Hub
- Mastering Investment-Linked Policies (ILPs): Suitability, Structuring & Best Practices
- Investment-Linked Policies (ILPs) Sales & Advisory Excellence: From Myth Busting to Client-Centric Solutions
- Ethics in Practice: Applying Professional Judgement in Advisory Work
- Practice Readiness for New Financial Adviser Representatives: Building Professional Presence
- Understanding Client Personas: Aligning Financial Adviser Representative Strengths with Client Needs
- Emotional Intelligence in Advisory Practice: Building Trust Beyond Technical Knowledge
- Storytelling for Financial Advisers: Making Advice Clear, Relevant, and Engaging
- Mental Incapacity Planning: Lasting Power of Attorney - Form 1, Form 2 and Professional Doneeship
- Planning for Persons with Special Needs
- Dealing with Divorce
- Charitable Giving

Contact us to discover our extensive portfolio of short courses.



Customised Training Solutions

Exclusive Learning for the Insurance Industry

At the Singapore College of Insurance (SCI), we understand that every organisation faces unique challenges and priorities. That's why our customised Corporate Training Solutions (CTS) are purpose-built to help organisations empower their employees with the knowledge, skills, and mindset to thrive in today's rapidly evolving insurance landscape.

Why Choose SCI's CTS?

Tailored to Your Workforce



We partner with your organisation to co-create programmes that directly support employee development and align with your strategic goals. From content design to delivery format, every detail is customised for maximum relevance, engagement, and impact.

Grounded in Insurance Expertise



With decades of experience at the heart of the insurance industry, SCI ensures that every programme is anchored in practical, real-world applications and addresses the challenges employees encounter on the job.

Enriched by Global Insights



Through our international network of practitioners and thought leaders, your employees gain exposure to the latest industry insights, best practices, and emerging trends shaping the future of insurance.

The SCI Advantage

By investing in SCI's Customised Corporate Training Solutions, organisations can:

1 Equip employees with future-ready skills

2 Build confidence to navigate industry changes and regulatory shifts

3 Strengthen technical expertise and professional judgement

4 Develop leadership, collaboration, and client-focused mindsets

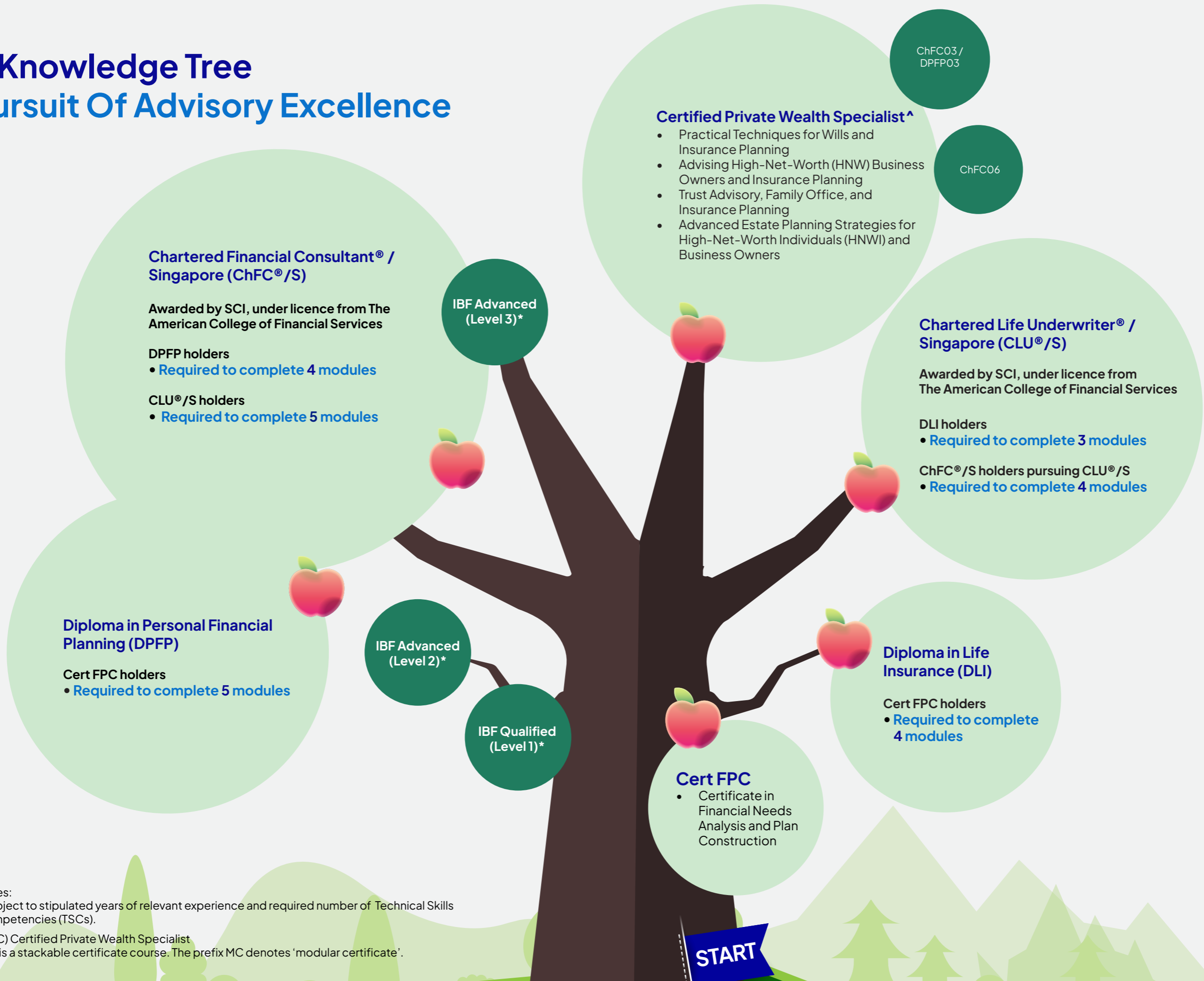


SCI Knowledge Tree

In Pursuit Of Advisory Excellence

Financial Planning

Life Insurance

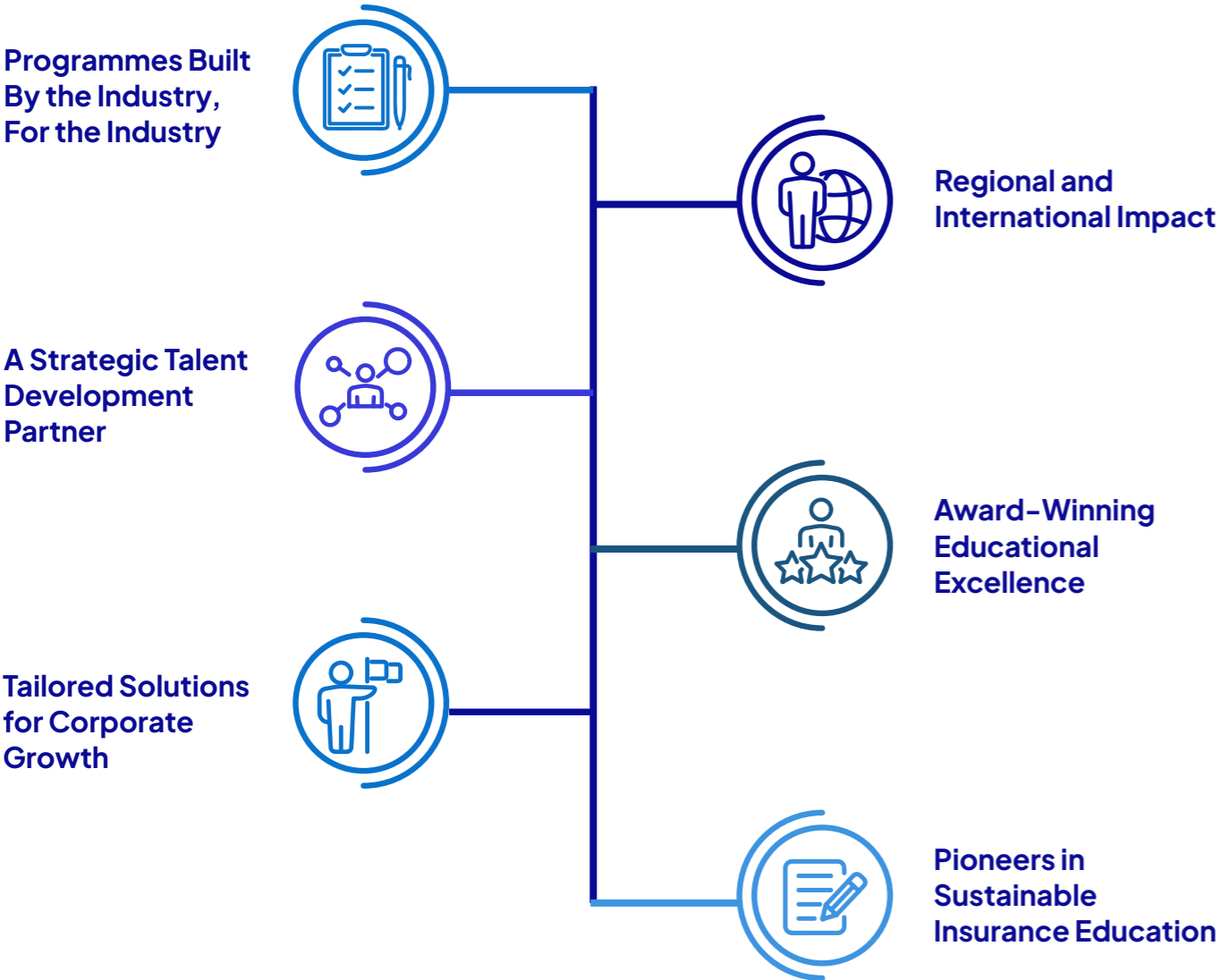


Notes:
 *Subject to stipulated years of relevant experience and required number of Technical Skills Competencies (TSCs).
 ^(MC) Certified Private Wealth Specialist
 This is a stackable certificate course. The prefix MC denotes 'modular certificate'.

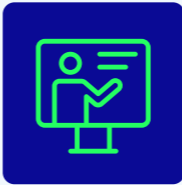
Experience the Difference When Partnering With Us

50 Years of Empowering Talent Across 50 Countries That Are Powering the Future of Insurance.

For over 50 years, SCI has been the trusted partner in shaping talent and building capabilities for the insurance industry. From leading-edge training and professional certifications to tailored talent development programmes, we help professionals stay ahead in a fast-changing world. Today, we proudly serve clients across the globe – nurturing a future-ready workforce for the industry's next chapter.



How We Contribute to the Growth of the Industry



>1,700,000

Industry Professionals and Individuals Served to Date



>500,000

Examinations Candidates Served



>225

Courses Conducted Each Year



Serving Professionals from

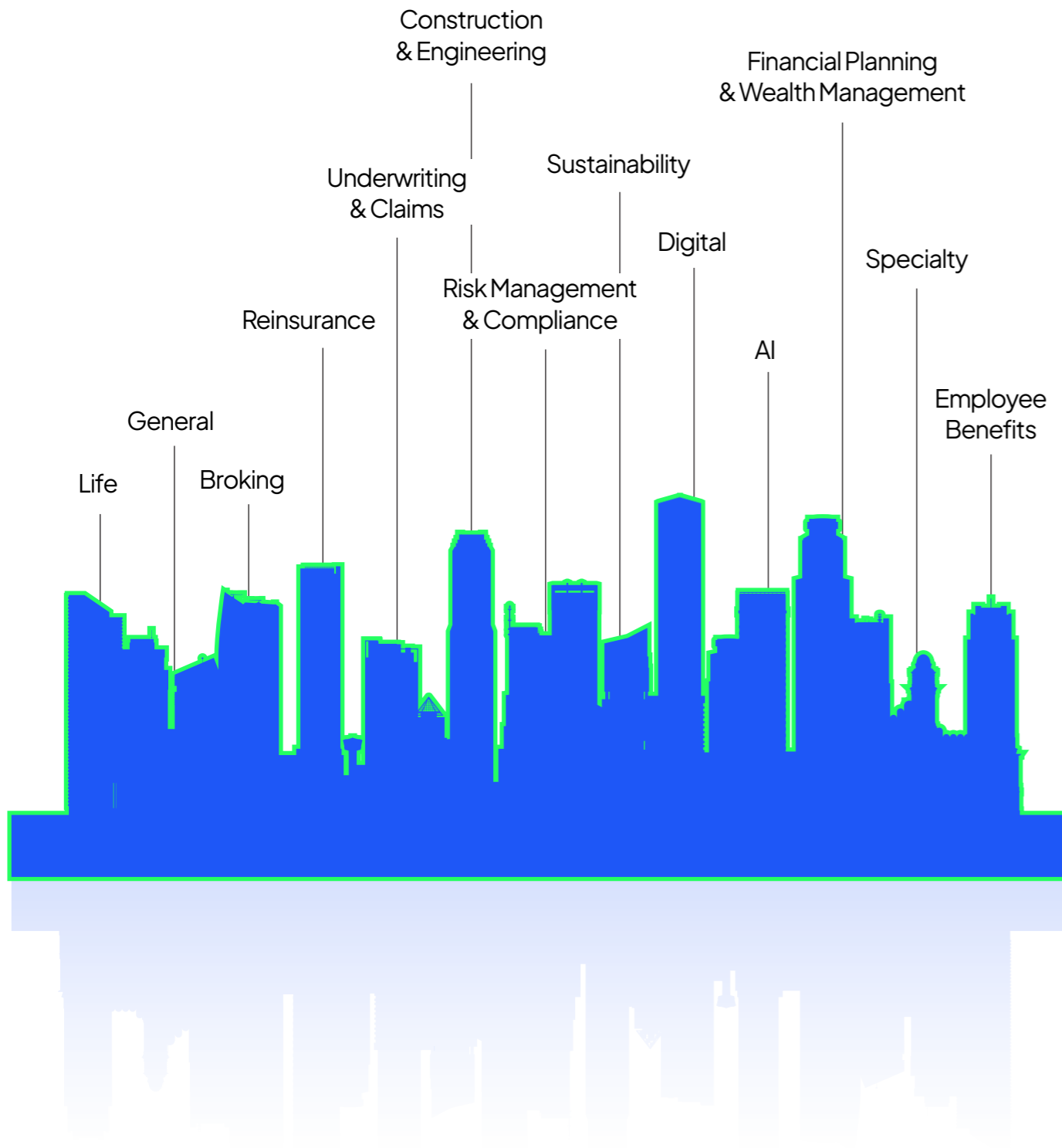
>50

Countries

Our Suite of Services

- Corporate Training Solutions
- ◆
- Examinations & Certifications
- Executive Education
- ◆
- Financial Planning Certifications & Qualifications
- General Insurance Qualifications
- ◆
- Life Insurance Qualifications
- Talent Development
- ◆
- Technical Training

We Help Strengthen Industry Capabilities



Powering the Talent Engine of the Insurance Industry

At SCI, we are committed to shaping the next generation of insurance leaders. Through forward-looking talent development initiatives, we cultivate a sustainable pipeline of skilled professionals—empowering organisations and energising the entire insurance ecosystem for long-term growth and resilience.

Entry Level Talent	Emerging Professionals	Mid-Career Growth	Leadership Development
<p>SCI's internship programmes for universities and polytechnics engage students early, bridging academic learning with real-world exposure. By fostering awareness of insurance as a dynamic career path, we equip future professionals with the skills and mindset to thrive.</p>	<p>Our flagship Insurance Management Associate Programme (IMAP) fast-tracks fresh graduates into fulfilling careers, equipping them with leadership capabilities and technical expertise through structured rotations and mentorship.</p>	<p>We offer Specialised Training and Professional Certifications to deepen the expertise of experienced professionals, ensuring they remain cutting-edge in their fields.</p>	<p>Our Executive Education and ASEAN-focused programmes like AYIM (ASEAN School for Young Insurance Managers) and SAIL (ASEAN School of Advanced Insurance Leadership) cultivate the strategic thinking and cross-cultural insights needed for effective leadership at regional and senior levels.</p>
<p>Insurance LaunchPad – Insuring The Future</p>			

(A New Entrant Onboarding Programme) Whether you're transitioning from another sector, restarting your career, or simply new to the world of insurance, the Insurance LaunchPad by the Singapore College of Insurance (SCI) is designed to help you make a confident and informed entry into one of Singapore's most stable and future-ready industries.

50 YEARS of

Nurturing Talent and Building Capabilities

Contact the Program Manager



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Scan to reach out to us

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Singapore College of Insurance

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