

Retire with Confidence Workshop

A 2-day in-person workshop to give you greater clarity and confidence for retirement.



With retirement on the horizon, the choices you make today can lay the foundation for greater freedom and flexibility during retirement.

This highly interactive workshop combines expert guidance and hands-on use of MoneyOwl's proprietary OwlRetirement Planner to help you retire with confidence.

Using MoneyOwl's Retirement framework of Sufficiency, Safety and Flexibility, you'll be able to assess how well your plan can support your retirement needs.

You'll also learn how CPF LIFE provides lifelong income, and how your insurance needs evolve to protect your health and retirement savings.

Why This Workshop

A confident retirement starts with understanding where you stand today - whatever stage of retirement you're at. Through guided activities and practical tools, you'll build a personalised retirement plan that you can continue refining long after the workshop.



1. Use MoneyOwl's proprietary OwlRetirement Planner to assess your retirement outlook and identify potential income gaps.



2. Complete guided exercises to apply key retirement planning concepts to your own financial situation.



3. Work through real-life case studies based on common retirement planning challenges faced by Singaporeans.



4. Participate in interactive discussions where you can learn from different retirement journeys and perspectives.



5. Receive MoneyOwl's Retirement e-book as a practical reference, allowing you to revisit key concepts, checklists, and planning strategies long after the workshop.

Workshop Curriculum

7 modules across 2 days, combining expert guidance, hands-on exercises, practical tools, and real-life case studies to help you assess your retirement readiness and take the next steps with confidence.



By the End of This Workshop, You'll Have

- A personalised retirement income projection.
- An estimate of whether your retirement savings are likely to last.
- A clearer understanding of your CPF LIFE options.
- A practical action plan to strengthen your retirement.
- Greater confidence in your healthcare and estate planning decisions.

DAY 1



ASSESS YOUR READINESS

Are You Ready for Retirement?

Understand where you stand today and the key considerations that can shape your retirement, from longevity and inflation to healthcare costs and sequence-of-returns risk.

What you'll learn:

- The emotional transition into retirement
- Three essentials for a financially secure retirement
- Key risks that could affect your retirement
- How much you may need for retirement



SECURING LIFETIME INCOME

CPF LIFE: Your Retirement Income Foundation

Understand how CPF LIFE provides lifelong income and how to make informed decisions around your CPF savings.

What you'll learn:

- How CPF LIFE works and mitigates longevity risk
- How to choose a CPF LIFE plan that suits your needs
- Ways to grow your CPF savings
- How CPF OA can support your retirement strategy

Workshop Curriculum

DAY 1



DIVERSIFY YOUR RETIREMENT INCOME

Other Forms of Retirement Income

Explore whether dividend stocks, ILPs, and high dividend-paying funds have a place in your portfolio, as well as home monetisation and drawdown strategies.

What you'll learn:

- Income sources beyond CPF LIFE
- How different options compare on income stability, risk, liquidity, inflation protection and flexibility



TEST YOUR PLAN

Will your retirement savings last as long as you do?

Using MoneyOwl's OwlRetirement Planner, assess whether your current plan can provide enough income throughout retirement and identify potential gaps.

What you'll learn:

- Your expected retirement income based on your financial situation.
- How long your savings are projected to last.
- Potential income shortfalls.
- Practical actions to strengthen your retirement plan.

Workshop Curriculum

DAY 2



MANAGE HEALTHCARE COSTS

Healthcare Insurance Planning: Protecting Your Retirement Years

Healthcare is one of retirement's largest and most unpredictable costs. Learn how to assess your coverage and make cost-effective decisions as you enter retirement.

What you'll learn:

- The role of insurance in managing healthcare costs during retirement
- How MediShield Life and Integrated Shield Plans work together to protect you
- Long-term care options, including CareShield Life and ElderShield
- How to balance insurance coverage needs with affordability



ENSURE YOUR WISHES ARE HONOURED

Legacy Planning - Distributing Your Estate

Learn how proper legacy planning can ensure your wishes are carried out and your loved ones are provided for, within Singapore's estate distribution framework.

What you'll learn:

- How your estate is distributed upon death, including the role of wills and nominations.
- The risks of intestacy and how proper planning helps ensure your assets are distributed according to your intentions.



STAY IN CONTROL

Legacy Planning - Planning for Future Decision-Making

Legacy planning isn't only about assets - it's also about ensuring your personal, financial and healthcare wishes are respected if you're ever unable to decide for yourself.

What you'll learn:

- How to prepare for situations where you lose the mental capacity to make decisions for yourself.
- The role of Lasting Power of Attorney (LPA) and Advance Care Planning (ACP).

Course Fees

\$950 per person*

Corporate groups - Write to us for group rates and invoicing

Final session details will be shared prior to confirmation. No commitment is required at this stage.

* Fees stated are inclusive of prevailing GST.

Reserve Your Seat!

Your financial future starts with one decision. Register your interest and we'll be in touch with workshop dates, venue details, and everything you need to know before the day.

Email: partnerships@moneyowl.com.sg

Who Is This Workshop For?

Whether retirement is 15 years away or coming up soon, this workshop is designed for every Singaporean who wants to make more informed decisions about their retirement regardless of income or background.

Leave with a personalised plan and greater clarity on whether your money can support the retirement you envision.

Pre-Retirees (50s-60s)

For those approaching retirement who want to make the most of their CPF, assess their retirement income needs, review their insurance coverage and get their estate plans in order.

Working Adults Planning Ahead (40s)

For those who want to start planning early. The decisions made in one's 40s around CPF, insurance and savings have more time to compound, making it an important window to shape retirement outcomes.