www.karentang.sg

KAREN TANG

BETTER PLANNING THROUGH ACCURACY.

WEALTH PROTECTION | WEALTH ACCUMULATION
RETIREMENT PLANNING | ESTATE PLANNING

WHO IS KAREN

Karen worked as a Business Analyst and Change Management Consultant with a global bank for 9 years across Europe and Asia before joining the wealth management industry in Singapore in 2005.

Since then, Karen has been helping professionals and executives protect, build and preserve their wealth.

Because financial planning is a subject that affects the lives of entire families, Karen attained the gold standard qualification in this field - CERTIFIED FINANCIAL PLANNER™ - so that she can give greater value to her clients.

2019 marks Karen's 15th year in her financial planning career. With effective guidance and education, she has helped many to avoid mistakes that will have a detrimental effect on their finances in the long term.

Karen is a graduate from the University of Calgary in Alberta, Canada.

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KAREN'S CREDENTIALS

CERTIFIED FINANCIAL PLANNER™

Associate Estate Planning Practitioner, AEPP®

Associate Wealth Planner, AFP^{CM}

14 years of experience in financial advisory and coaching

Bachelor of Arts degree, majoring in communication, earned after a 3-year full-time course at the prestigious University of Calgary in Alberta, Canada.

Business Analyst and Change Management Consultant with a global bank for 9 years in 3 continents

WHO BENEFITS MOST FROM KAREN

She has been advising on the needs of women professionals between the age of 30 to 50. This includes bankers, doctors, teachers and real estate investors. Her clients love her for her communication skills, empathy and responsiveness.

WHY KAREN

WHY KAREN?

Karen puts the best interests of her clients first. Because financial planning is a subject that affects the lives of entire families, Karen attained the gold standard qualification in this field - CERTIFIED FINANCIAL PLANNER™ so that she can give greater value to her clients.

Karen's mission is to save people from making poor decisions that can cost them dearly in the future.

WHY KAREN DOES WHAT SHE DOES

Karen started on the path of financial planning because she was a victim of bad advice from a friend she trusted, even though she was herself an educated professional.

This fuelled her desire to be a guide that puts the best interests of her clients first.

This set of attributes makes her unique, special,even among financial advisors who are CFP® :

Strong professional ethics	Aptitude
Empathy	Knowledgeable
Commitment to follow through	Mathematically inclined

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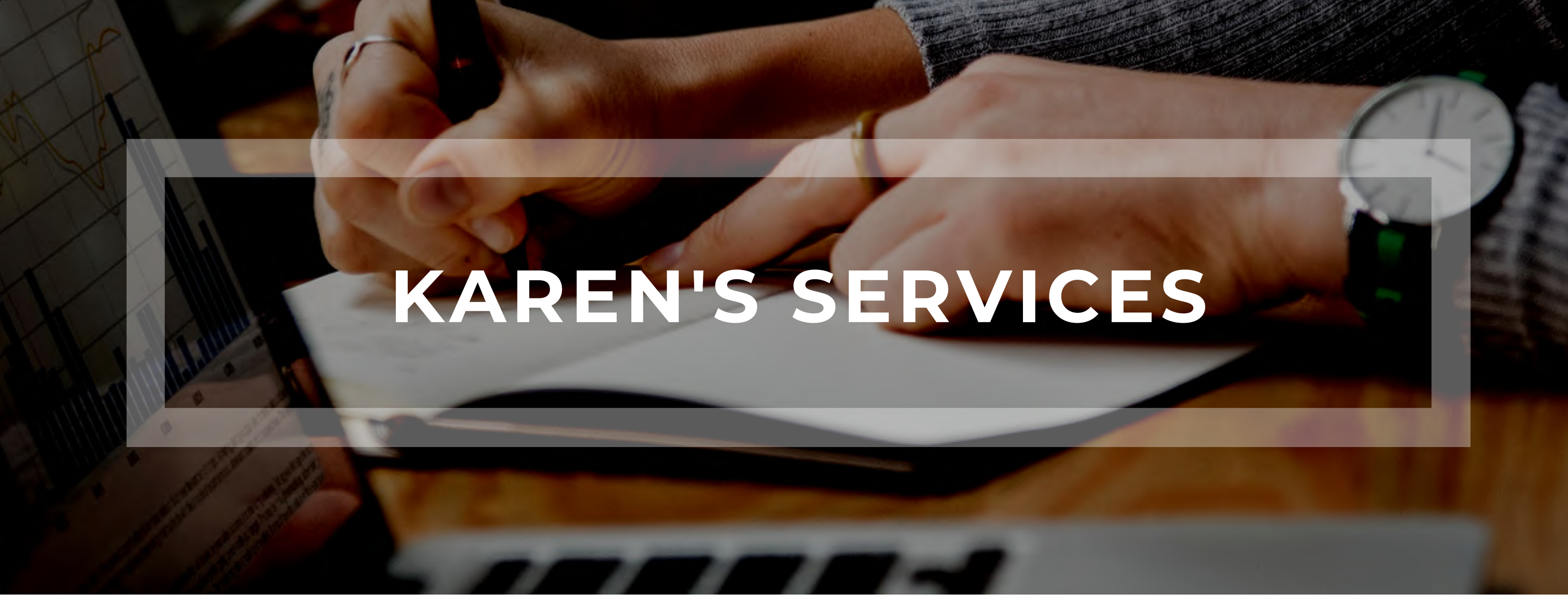


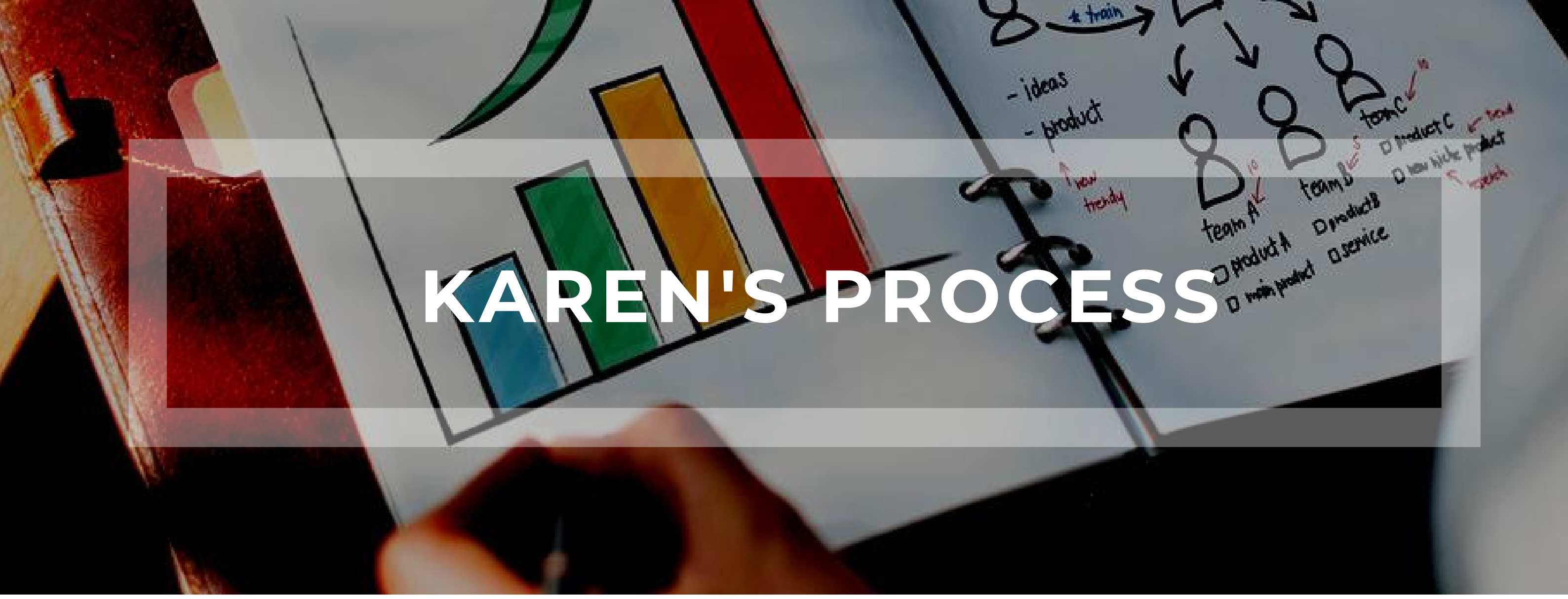
KAREN'S SERVICES

PERSONAL FINANCIAL ADVISORY

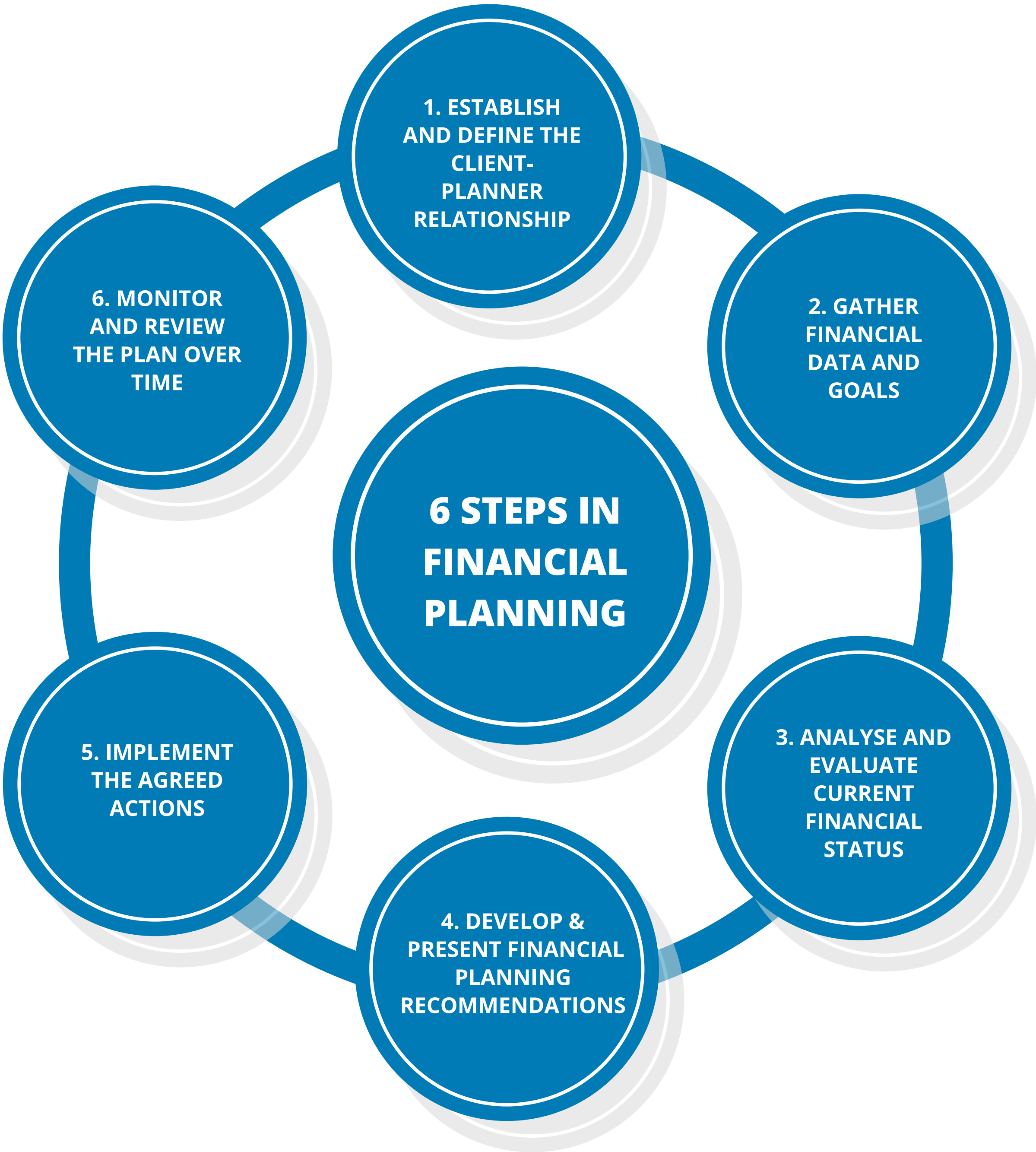
- Risk Management
- Investment Planning
- Retirement Planning
- Children's Tertiary Education Planning
- Estate Planning
- General Insurance Services

CORPORATE FINANCIAL ADVISORY

- Employee Benefits Scheme
- Key Man Insurance Planning



KAREN'S PROCESS



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ABOUT CFP®

About the CFP® Qualification - what does it take to become one?

- Requires hundreds of hours of study, sit for 6 exams
- Adherence to a code of ethics
- Demonstrate the highest standard of integrity
- Needs-based analysis, scenario planning and recommendations
- Placing client’s interests first

Questions you must ask when selecting your ideal financial coach

- How comfortable do I feel with this person?
- Is she knowledgeable?
- Does she understand me, does she have my best interests at heart?
- Can she recommend the most suitable solutions for my long-term goals?
- Is she CFP® certified?

WHAT KAREN'S CLIENTS SAY

Mr. and Mrs. Lim K.Y.
Educators

Karen is a sincere, caring and competent wealth planner. We have known her for 9 years now. Prior to meeting Karen, our financial planning was ad-hoc and messy, let alone having any visibility about our current financial health. Thanks to her, both of us now have full clarity of our financial action plan.

Karen stands out because the advice she provides is always organised, straight to the point and relevant to your needs. She makes complex concepts easy to understand. We appreciate the holistic and clear strategies she has created in our risk management and retirement planning. Recommendations are always supported by research and comparison.

We are so pleased & grateful to have Karen as our advisor. She is the only one we fully trust with our life planning choices.

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WHAT KAREN'S CLIENTS SAY

Mr. and Mrs. Teo W.L.
Management Consultant and his Homemaker Wife

We have known Karen for 7 years. She takes time to truly listen to her customer’s needs. With Karen, you are neither a ‘sales prospect’ nor do you feel pressured to ‘buy now’. Everything she says and does is ultimately in our best interest. You feel like you are talking with a trusted friend who is on your side.

Her expert knowledge in financial planning has guided us to make well-informed decisions. For example, when we saw a landed property that we really loved, we first wanted Karen’s opinion. She did the calculations, complex number crunching to the last cent for us to make sure that we could sustainably afford it. She also evaluated various scenarios that could adversely affect our cash flow and how these situations can be mitigated.

Through regular reviews, we are able to keep a close tab on our financial health and make adjustments whenever required. We are so glad to have Karen as our financial planner, and highly recommend her to all whom we care about.

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WHAT KAREN'S CLIENTS SAY

Ms. Patricia Yew
Executive Director, Investment Management

I approached Karen because I was concerned about my financial planning, specifically my insurance coverage. I had no idea how many dangerous gaps I had in my existing wealth protection, and how needlessly expensive they were. Then a close friend of mine fortunately suggested that I meet with Karen. She had earlier engaged Karen to evaluate her insurance portfolio.

In my interactions with Karen, she has been a thorough professional, and gave me advice that is relevant to my needs. The fact that she is not tied to any insurance company makes her very independent in selecting suitable plan options for me from across the market.

She is responsive and kept a close tab on the status progress of all my policy applications up till final approval. Her approach is gentle and she gave me time to fully ponder over all her recommendations.

I would highly recommend Karen if you are looking for smart wealth planning advice!

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GET IN TOUCH

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