

Risk and Wealth Planning for Companies and Business Owners

Introduction

As you grow your business and seek to make good profits, you are careful to ensure that nothing goes wrong. You also want to build a strong team of loyal managers and staff who will help you stay ahead.

How we help

As you concentrate on your business, we help you manage your risks and keep your team together through our wide range of services.

This includes:

1. Risk Management services
2. Directors & officers Liability
3. Employee benefit plans
4. Business continuity planning
5. Financial planning services
6. Corporate Investments and Pension services

Our team of directors, managers, independent advisers, brokers and planners are committed to help clients protect their business assets, staff and capital and grow their retained earnings.

We appreciate the opportunity to present to you our services and how they will greatly help you just as we have benefited many other corporations. A list will be provided.

We would also like to call on you to get better acquainted with your company and business needs in order to customize our services for you.





RISK MANAGEMENT SERVICE

Murphy wasn't the first person to observe that what can go wrong often goes wrong - he just put it across nicely.

What can go wrong is that certain hazards like fire, explosions and other fortuitous events can destroy your factory, offices, equipment and stocks and disrupt your operation causing a loss of assets and profits. Or through action or advice by your directors, officers and staff, your firm is faced with liability claims from your own workmen, the public, suppliers, clients or the authorities.

Almost all of these risks can be reduced and insured (i.e consequences transferred to the insurer) and you are protected from any untoward losses.

We have an experienced team of risk managers and insurance brokers to advise and to arrange a comprehensive risk management plan for you.

We are especially concerned about the potential liabilities faced by corporations and have identified how best to shield and protect them. One liability which has surfaced only recently is Directors and Officers Liability.

Directors & Officers Liability

Directors and Officers of a business or organization have the primary responsibility to represent the collective interest of shareholders and other corporate representatives in directing the business affairs of the corporation.

Any errors or omissions in corporate affairs may result in costly law suits both for the company and the individual director.

For example, a consumer can sue the company, its directors and the distributors, all arising from the same case. Under the Companies Act, a company cannot reimburse directors and officers for the cost of engaging legal representatives which presents the director with a problem.

We have worked with firms to protect the company and the directors from such liability claims.

Employee's Insurance Benefits

"People are your most important asset is wrong. People are not your most important asset. The right people are" – Jim Collins, "Good to Great"

As you compete to employ and retain the right people to be ahead, you want to ensure that your employees are well taken care of in terms of their medical needs, compensation for any premature death or disability, and when they retire.

We have a comprehensive but yet affordable package of medical plans, disability insurance and corporate pension plans for your consideration.



Business Continuity Plans

As you build your business you would want to ensure that the success factors are protected. One of the crucial success factors is your key people and you want them to do well and stay but also should they die or be disabled prematurely, the company is able to continue.

Likewise, you want to ensure that ownership of your business does not pose a problem. In the event of a major shareholder or partner dying, you want to ensure that there is continuity.

We have business continuity plans to ensure your business stays ahead and in the right hands.

Financial Planning Services

One major cause of employees' personal problems is financial. Our education system does not teach our students how to handle their finances and many, who have started working, got married and raised children, face financial pressures. Knowing better how to handle their finances would prevent or alleviate many of these problems.

We have a financial planning service which we offer FREE to employees of our corporate clients as an added service to help the employees perform better at work because of lesser financial stress

Corporate Investment and Pension Services

As you chalk up profits and build your retained earnings, you want to invest them to earn good returns commensurate with risk. We have investment and wealth managers to help you invest these funds.

As more companies seek to secure the long-term services of their valued staff, corporate pension schemes have become a popular supplement to the CPF. We can structure the right schemes for you and advise on the investment of these funds.