Our 'Today, Tomorrow and Forever' approach

SC Wealth Select helps you grow, manage and protect your wealth with the vision of 'Today, Tomorrow and Forever' for yourself, your family and beyond

Your wealth needs are bound to change as you go through life. Our 'Today, Tomorrow and Forever' approach helps support your wealth needs by distinguishing the assets intended to be used in the near term from the assets that are to be used over the decades.

TODAY

is about the now and your near term needs

It is about ensuring you have the means to meet your near term needs and lifestyle. Ensures stable cash flow by matching current assets and resources with expenditure.

TOMORROW

is about your future and ensuring your wealth meets your longer term needs and aspirations

Having a clear view of your future wealth needs and how you will grow your wealth to meet these over your lifetime.

FOREVER

is your legacy for the generations to come; to help improve the lives of family members, and others

Focuses on what you want to leave for others. It takes a longer term view towards planning your wealth for generations to come.

Our SC Wealth Select advisors partner with you throughout your wealth journey. We work with you to ensure you have a well-diversified, long-term Foundation portfolio. We add Opportunistic ideas to capture short term opportunities as well as include sufficient protection to address you and your family's objectives.

Planning for Today
requires ensuring liquidity and income flows take the center stage.

Securing Tomorrow
entails a well-diversified investment and protection portfolio with a focus on growth, while ensuring inflation is accounted for and risks are mitigated.

Building for Forever
involves greater focus on long term returns given the time horizon of the portfolio can be measured in decades, and might also include business interests, real estate, collectibles, or charitable funds.

‘Today, Tomorrow and Forever’ planning is unique to you and your family, taking into account your situation, background and requirements.

Consider how ‘Today, Tomorrow, Forever’ may be a useful planning approach in the following situations.

Single income family with 2 young children in primary school

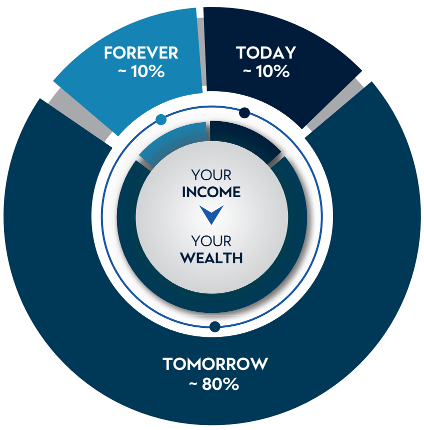
Investor situation: I am employed at a multi national software company in a senior management role. I’m the sole earner in the family. My wife is currently taking a sabbatical from work to take care of our two young children who are in primary school.

Investments: Ad hoc and scattered without a clear set of investment goals.

Current goals: (i) Work towards securing my young children’s future education (il) build a nest egg for our comfortable retirement.

Today-Tomorrow-Forever distribution: Given our current expenditures are met by my income, the size of our **Today** allocation is likely to be small (~10%). Most of the surplus (~80%) is allocated towards our **Tomorrow** allocation, leaving the rest of the money towards the **Forever** allocation.

Distribution across allocations



	Primary financial needs	Investment solutions
Today	• Emergency funds	Cash equivalents, Fixed income instruments, high dividend yielding equities or distribution paying mutual funds (focus on highly liquid investments)
Tomorrow	• Children’s education • Retirement nest egg	Multi asset growth portfolios, equities, regular savings plans, life insurance cover and pensions
Forever	• Creating wealth for next generation	High growth portfolio, trust

Business owner co-founded company with spouse and has 2 grown-up children

Investor Situation: I'm in my 60s running a successful business which I co-founded with my husband. I have two grown-up children. My husband and daughter help run the business while my son is independent and self-sufficient. I draw a small salary instead preferring to reinvest most of the profits back into the business.

Investments: We own investment properties for our retirement. We rely on income generated by current investments to supplement our day to day living expenses.

Current goals: (i) Transfer our wealth to our children as well as (ii) support philanthropic interests.

Today-Tomorrow-Forever distribution: Given my need to supplement my income from my salary, the size of my **Today** allocation is likely to be more substantial (~40%). Part of the surplus (~30%) is allocated towards my **Tomorrow** allocation, leaving the rest in my **Forever** allocation (~30%).

Distribution across allocations	Primary financial needs	Investment solutions
Today	• Salary to supplement my day to day living expenses	Cash equivalents, Fixed income instruments, high dividend yielding equities, distribution paying mutual funds, Structured products, borrowing facilities
Tomorrow	• Growing my wealth for retirement	Multi-asset growth portfolio, life insurance cover, property insurance cover
Forever	• Creating wealth for next generation and philanthropy • Transfer of business interests	High growth portfolio, trusts, wills to transfer business interests

4 additional considerations if you are a business owner

Excessive concentration

Many entrepreneurs take as little income as possible, keeping as much money as they can in their business. If you are predominantly invested in your business, your portfolio is concentrated. You should consider diversifying to manage and reduce risk.

Managing lumpy cashflows

Businesses may not have stable and regular cash flows, forcing you to account for lean periods by holding excess liquidity. As you may not be able to contribute to a savings plan regularly, revisiting your financial goals regularly is important.

Future of the business

It's critical to plan for what happens to your business after you leave from an ownership perspective and an operational perspective. Having a detailed succession plan is important to ensure a smooth transition.

Key-person risk

Many privately owned companies depend on the founder. Ensuring that your business can continue to operate if you are unexpectedly unable to contribute is an important risk-mitigant to have in place.

To read our white paper 'The Purpose of Wealth – Today, Tomorrow, Forever' Click here

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