



PLANNING FOR SUCCESSFUL WOMEN

Jaslyn Ng | 1x TOT | 4x COT | 6x MDRT

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WHAT'S JASLYN'S PROFILE

Single working mother with 2 kids

Career

- Re-started a new career with Prudential at age 33
- Global HR Director (SGD 250K) with 11 Years Experience
- Age NOT YOUNG but NOT OLD Too



JOURNEY FROM 2017 TO PRESENT



- Top Protection Rookie Award: No.2
- Top Sum Assured Award: No. 1
- Prudential President Club (Top 30)
- Premier Summit
- Achieved COT

2018

- Promoted to FSM
- Achieved COT
- Premier Gold
- Million Dollar Agency

2020

- Achieved TOT
- Multi-Million Dollar Agency
- Premier Platinum

2022

2017

- Cleared MDRT in my first year.
- Premier Silver
- Top Rookie FC Award: No. 6

2019

- Achieved 2 X MDRT (3% shortfall to COT)
- Premier Platinum
- Top Rookie Agency Management (No.2)
- Multi-Million Dollar Agency

2021

- Achieved COT
- Million Dollar Agency
- Top 3 SFSM for H1 2021

2023

- Elite Women of Year 2023
- Achieved MDRT
- Premier Silver till date

4 KEY INGREDIENTS

Achieving success by focusing on critical areas:

1. Family
2. Social
3. Career
4. Community



FAMILY

- Very important to get family support
- Set aside family time
 - Eg. weekends for Family & Kids, annual overseas trip



SOCIAL

Doing things you love that can help you to
destress

eg. Meeting friends, Exercise



CAREER

Work-life integration

- Compartmentalise time and draw slight boundaries
- 0 time wasted
- Give up own ME-time to achieve optimal balance
- All about trade-offs



COMMUNITY

Have a community of like-minded people who understand and support you

Right pillars of support:

- Team support
- Delegate based on competitive advantage



4 RISK FACTORS

THAT WOMEN FACE

1. Longevity risk
2. Relationship risk
3. Juggling many roles
4. Lack of confidence risk

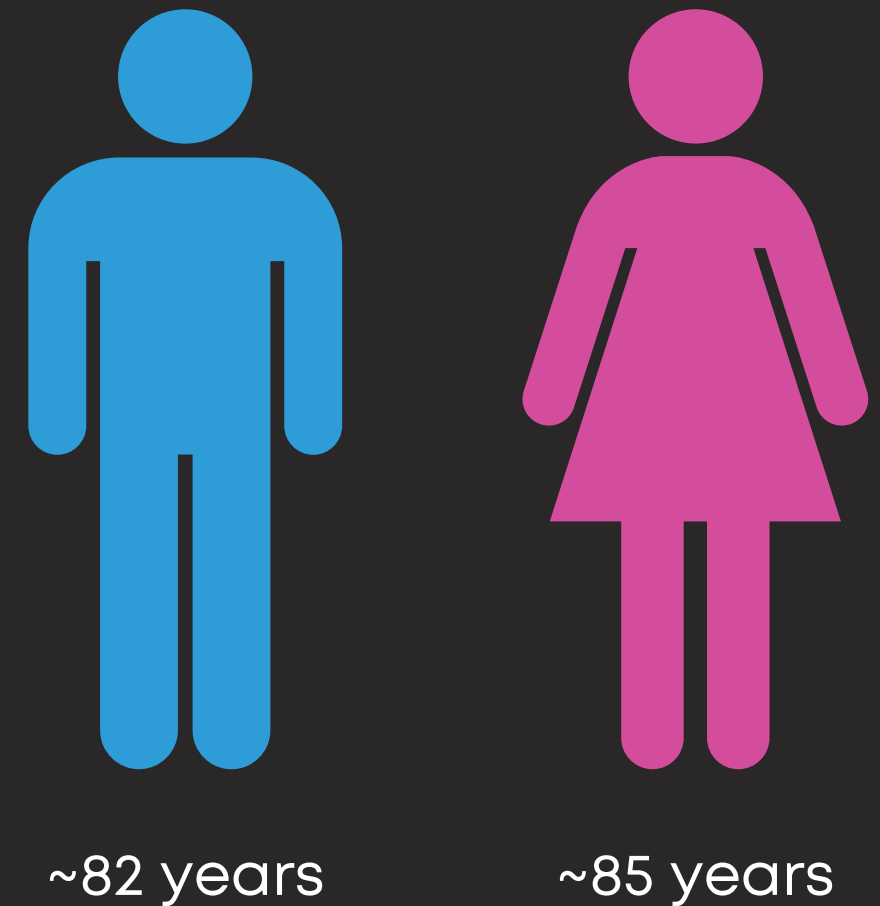


LONGEVITY RISK

Life expectancies exceed expectations, resulting in greater-than-anticipated cash flow needs.

- Women live longer compared to men with average mortality age of 85 years
- Living longer means:
 - More living & health care costs, more funds required
- Critical for women to have a proper retirement plan
 - Saving enough money
 - Understand own financial roadmap

Life expectancy of men vs women



RELATIONSHIP RISK

A relationship is one of the biggest financial risk women take.

- All relationships including marriage is not guaranteed to last forever.
- Divorce & separation are a significant financial risk to women left “vulnerable” by joint decisions made while in a long-term relationship
 - Commonly seen that women are scaling down their careers to accommodate family life
- Women should be financially independent
 - Never give up your financial independence especially in a marriage



JUGGLING MANY ROLES

Women continue to balance working outside home with their domestic responsibilities and their multiple roles eg. wife, mother, daughter, sister, employee etc.

- The inner conflict and its consequences
 - Guilt, having to live up to expectations
- Can we have it all? Finding the balance
 - Better time management & organisation
 - Prioritise
 - Less guilt!



As a daughter & sister



As a financial consultant



As an agency leader



As a mother

LACK OF CONFIDENCE RISK

In traditional upbringing, a lot of times the men handled the finances.

- Women tend to feel less confident to manage financials than men but the gap is shrinking
- How to mitigate?
 - Spend time to learn about the things that will help you reach your goals, whether that's about savings, budgeting etc.
 - Just get started & take the first step



THANK YOU



Jaslyn Ng Xin Lin



Jaslyn Ng



@jaslyn.ng.xin.lin



+65 86998668