<table>
<thead>
<tr>
<th>TSC Category</th>
<th>Customer Relationship and Stakeholder Management</th>
</tr>
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<tbody>
<tr>
<td>TSC</td>
<td>Personal Finance Advisory</td>
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<tr>
<td>TSC Description</td>
<td>Advise customers on suitable in-house financial solutions, based on analyses of their personal financial needs</td>
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<thead>
<tr>
<th>TSC Proficiency Description</th>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Level 4</th>
<th>Level 5</th>
<th>Level 6</th>
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- Develop personal financial plans for customers based on their financial needs and risk profiles
- Ensure alignment of personal financial plans to customers’ financial objectives and risk profiles
- Oversee organisation’s strategies on personal financial advisory and ensure their alignment to latest regulatory policies

**Knowledge**

- Customer relationship management methods
- Processes to construct personal financial plans
- Financial product criteria
- Financial documents analysis processes
- Insurance planning tools
- Investment planning tools
- Approaches to issue resolution
- Retirement planning tools
- Risk profile analysis methodologies
- Business ownership and financial planning processes
- Customer relationship management
- Processes to construct personal financial plans
- Estate planning approaches
- Financial product criteria
- Methods to conduct financial documents analysis
- Investment planning methodologies
- Approaches to issue resolution
- Sources of customer wealth identification
- Local and international regulatory industry trends

**Abilities**

- Develop professional relationships with prospective and existing customers
- Analyse information on customers’ income, expenses, taxes and savings to understand their cash flow situations
- Analyse customers’ risk profiles and personal financial situations to
- Present effectively the features, benefits, limitations, risks and suitability of financial products to customers with financial planning needs
- Analyse customers’ sources and uses of income, debt exposure and implications on interest and principal
- Assess implications of emerging local and international regulatory trends and developments governing financial planning activities, on regulated financial institutions and their financial planners
- Assess implications of different business structures on the personal
| Determine their investment profiles • Analyse relevant information and current insurance policies in effect, to analyse customers’ life, health and personal general insurance needs • Assist customers in retirement planning by establishing their retirement goals and analysing their financial situations • Develop personal financial plans that set out the financial goals, financial analysis and recommendations on how customers personal financial goals can be met • Review personal financial plans periodically with customers and alert customers of revisions required to successfully achieve financial goals • Address customers queries on existing banking and financial transactions and escalate significant matters to the management | Repayment obligations, and risk profiles • Establish customers risk appetites, and analyse their risk profiles and personal financial situations for insurance planning • Review personal financial plans, based on an understanding of customers’ financial goals and risk profiles, to ensure they meet clients’ financial objectives • Enhance comprehensiveness of financial plans for customers by incorporating business ownership considerations as part of the analysis • Recommend suitable investment products or asset allocation strategies based on customers’ investment profiles • Advise mass affluent customers by determining suitable in-house wealth management products to meet their needs • Establish customers’ estate planning needs and analyse their personal financial situations • Recommend suitable estate planning solutions, to develop | Income and wealth of customers with business ownership • Articulate the importance of integrated comprehensive financial plans for achieving overall financial planning objectives to customers • Ensure products and financial plans recommended are compliant to regulations and organisational policies • Establish the organisation’s positioning of financial advisory solutions to customers |
### Integrated Comprehensive Financial Plans

- Provide investment planning analysis and advice as part of customers’ integrated comprehensive financial plans

### Range of Application

Types of financial services products may include, but are not limited to:
- Wealth management products
- Retail banking products
- Private banking products
- Insurance products