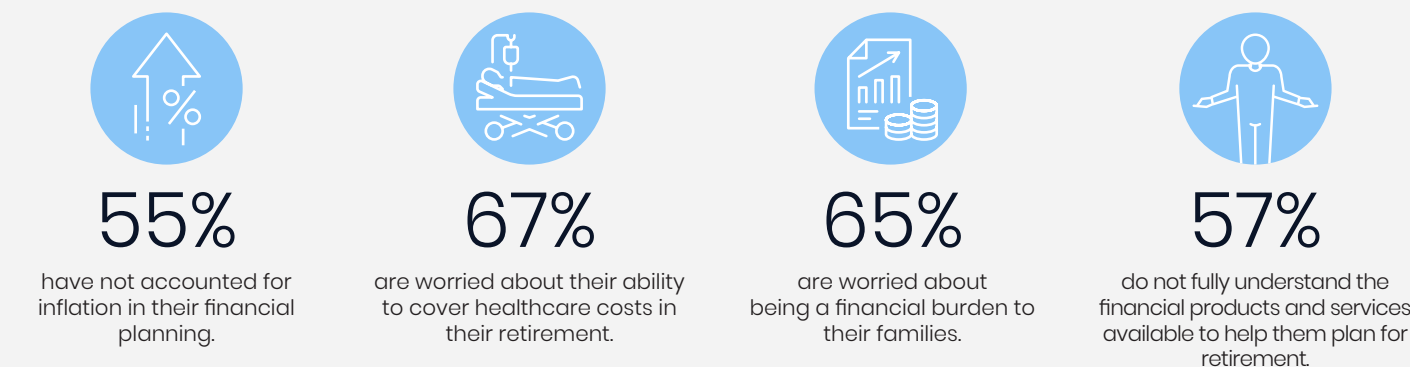
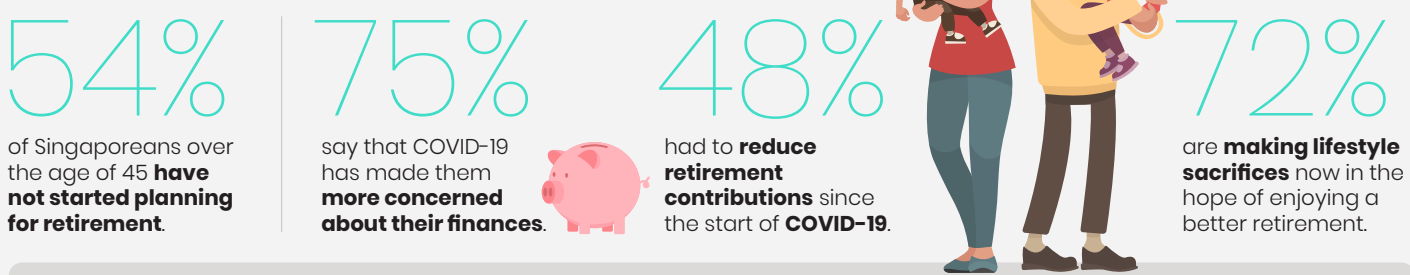
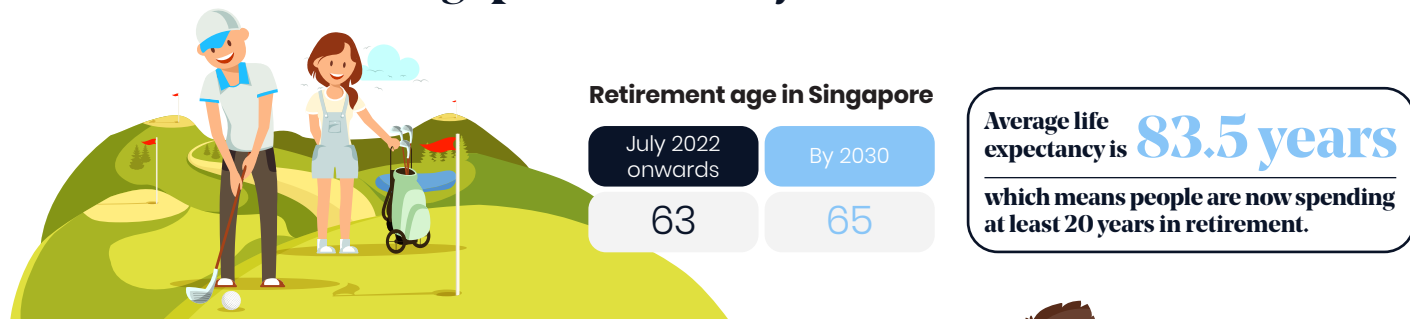


# Never too late to plan

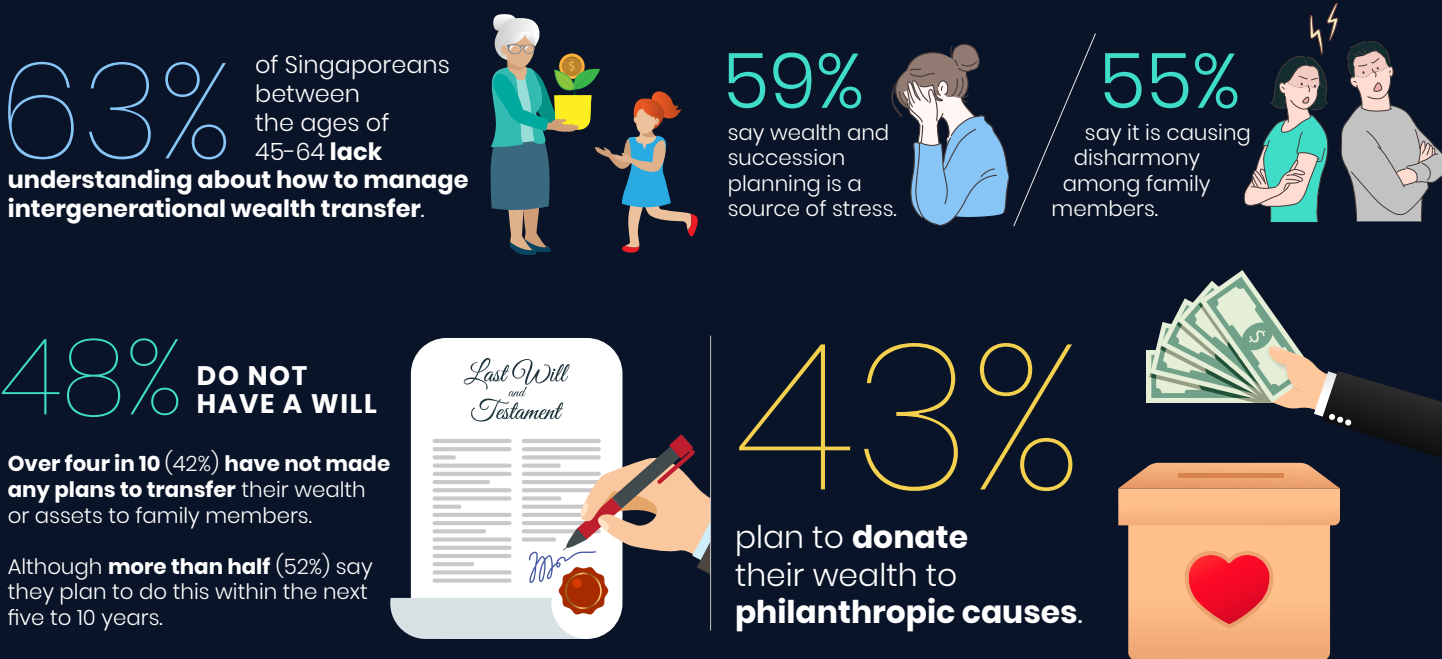
Preparing for the Golden Years

SINGAPORE

## Are Singaporeans ready for retirement?



## Wealth transfer placing pressure on family relationships



## Welcoming of financial advice

