## MY FORWARD SINGAPORE IDEA FEATURING Financial Adviser, 32 Forward SG Participant



The responsible thing to do as a citizen, is to take care of your own finances. It is unfair to expect government assistance when there are others who are truly trapped in the poverty cycle.

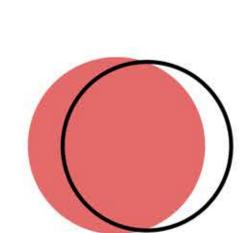


I've seen many who have no savings nor financial plans but complain about the high cost of living. Everyone should set aside emergency savings and establish long-term financial plans.

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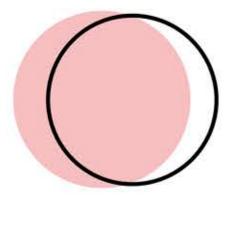
## THE IMPORTANCE OF PLANNING AHEAD





In Asia, death is a taboo subject.
But the elderly should also plan their wills early, while they are mentally sound, so as to ensure that their beneficiaries are well taken care of and not burdened with uncertainty and confusion.





There should also be more resources to support caregivers in helping their charge manage end-of-life financial matters.



