

I have been working in financial institutions for my whole working career, but I still have very little financial knowledge. For the past 20 years, I have been investing blindly or I should say “gambling”, mainly through banks and insurance products.

A few years back, I noticed my money is not growing even after working for more than 20 years. I started to worry for my retirement and my kids’ tertiary education funds. So, I decided to find out more about investments and attended various courses. Thanks to Garrick, I attended your REITS course 3 years back, and many more after that. Your course fees were affordable and notes are easy to understand. Not too many technical jargons and you gave real life examples to elaborate your points.

You continue to share your knowledge after the lessons and encourage me to take small steps to improve my investments skills and knowledge. Now, I am getting more confident and do not panic when the market gets a little volatile.

From a trainer, we became friends and now, you are also my portfolio adviser. Thanks for taking time to help consolidate all the different spreadsheets, insurance policies and documents that I have thrown to you. The investment portfolio that you have proposed is suitable for me and I have accepted it immediately. It is a balanced one, not too aggressive for a conservative investor like me.

I have finally written my Will after so many years of procrastination, thanks for pushing me. Now, I have a peace of mind wherever I go. I have also stepped out of my comfort zone and started working on my backup plan. It is also something that I have been wanting to do, to start contributing to the society in my retirement years.

Regards,
Jocelyn