

I first got to know Kenny through his REITS workshop (and later the Financial Planning workshop). Kenny comes across as knowledgeable and practical, yet helpful and humble. It was of little surprise that Kenny became a natural choice to provide more personalized and structured financial planning advice upon his career change as a licensed financial planner.

Kenny played a big part in instilling discipline on my financial planning. Otherwise, the everyday work and family commitments would have easily distracted oneself from structuring, reviewing and implementing one's journey towards retirement.

His bottom-up approach helps one focus first on personal analysis of one's financial health before focusing on budgeting for insurance coverage and investment needs. His expertise also extends to estate planning and wills preparation to provide more front-to-back advice to clients. Being an independent adviser gives me more comfort of objective advice and no "hard-sell", and Kenny is open to bounce off my ideas against his to come up with a more tailored approach. As Kenny is also an active investor/trader and well-regarded by his students, this gives him an observable edge in this industry where clients in this Internet agent are getting increasingly savvy and are looking for advisers who genuinely have the clients interests at heart instead of product churning.

Kenny's participation in IBF as a certified trainer is certainly a positive step and testament to his passion in this industry and towards enhancing financial literacy. He has my fullest support and look forward to his continued career development and goals towards being a leading financial adviser.

Kind regards  
Chris Chia