



GET A GRIP ON YOUR FINANCES ... PERMANENTLY!

Learn the core skills needed to craft an effective, personalised financial blueprint for the months, years and decades ahead.

Acquire new or hone existing skills that allows you to objectively analyse your current financial options and future opportunities.

Construct a personalised financial planning checklist of what can and should be done in the months ahead to prepare for a healthier financial life.

SPECIAL FEATURES OF THE PROGRAM

- Focused sessions on the fundamentals of personal finance
- Individual exercises and group activities to develop sound mental models concerning money management
- Analysing personal capacities and predispositions toward investment risk
- Mind-storming and establishing a personal reading and self-study program over the next five years
- Regular reviews and immediate goal-setting exercises to ensure high knowledge retention and to improve the odds of applying what is taught throughout the program

PROGRAM CONTENT

DAY 1

The importance of taking the time and trouble to figure out what mental baggage each of us carries with us from childhood that affects our ideas about money

A brief financial planning overview

The importance of wealth protection, wealth accumulation and wealth distribution

The Net Worth Statement and Cashflow Statement – specific uses and pragmatic steps toward constructing these vital personal financial statements

The role of liability management in any sound personal finance equation – two strategies to get consumer debts (excluding loan shark liabilities) under control including identifying bad, financially limiting habits

Goal-setting to help begin the formation of unique thinking models. Constructing a list of personal values that define who you are deep down and defining goals in a

structured form that best meets your subconscious mind's requirements for maximum acceptance of conscious instructions

The Risk-Reward Relationship

The Devadason W-A-N-T model

Risk Profile Quiz

Investment Basics – Benjamin Graham's approach to Security Analysis and his Mr Market metaphor. Relevance of all this to contrarian investing

DCA and VCA strategies as practical ways of exploiting Mr Market

The Importance of the Relevant Investment Time Horizon

Assigning of Homework including mulling over – through intense personal mindstorming – what should be done to replace current bad financial habits with new, good ones and guidelines on how to embark upon a personal reading and self-study program over the next five years

Informal Q&A and One-on-One Consulting

DAY 2

Discussing Homework Insights including how best to weave the new great financial habits the class came up with into your action plan; expansion of ideas generated during personal mindstorming through group-based brainstorming

Reviewing more than half a century of EPF dividend data and tying that into the power of compound interest utilising 'The Genghis Khan and the Time Machine' model

Delayed Gratification versus Immediate Gratification (or why does Rajen Devadason drive an old car?) and tie this in with how best to define new, challenging financial goals – for instance, raising personal savings and investment rates from perhaps 1% toward the 50% mark over a period of 12 years

Retirement Planning Basics

Financial Modelling Examples covering Retirement Planning, Kids' Education Planning and Wealth Accumulation Planning

A multiple intelligence quiz to help ascertain your natural strengths and weaknesses

Diversification – across multiple asset classes

Elaboration on the pros and cons of property, direct equities, private equity, pooled investments, bonds, money market instruments and derivatives

Insurance Needs Analysis and the Role of Wills and Trusts

Constructing and reviewing an Action List to develop an Action Plan that is immediately applicable

Guidelines on how best to continue this process of learning

Setting Optional Long-term Homework – The aim of this closing initiative will be to help the most proactive participant seriously embark upon a long-term program of reflection, incremental lifestyle and personal improvement

Informal Q&A and One-on-One Consulting

SPECIAL NOTE ON THE PROGRAM

Because long-term financial success is directly linked to enhanced self-mastery, this comprehensive workshop has also been designed to rapidly help you:

- * Construct a list of personal values that define who they are deep down
- * Identify any bad, limiting habits
- * Navigate the process of replacing current bad habits with new, good ones
- * Weave great new habits with threads formed by at least 10 new, challenging goals that will be set in that workshop
- * Define those goals in a structured form that meets your subconscious mind's guidelines for the acceptance of instructions
- * Embark upon a long-term program of reflection and incremental lifestyle and personal improvement



RAJEN DEVADASON

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Securities Commission-Licensed Financial Planner
Certified Financial Planner (CFP), Member of MENSA UK, the US-based Financial Planning Association, the Financial Planning Association of Malaysia, the Malaysian Association of Professional Speakers (MAPS) and the International Federation for Professional Speakers (IFFPS)

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Rajen's passionate interest in writing, speaking and consulting grew out of a period of serious depression leading to contemplation when he was in the midst of a chartered accountancy training contract with KPMG Peat Warwick McLintock in Basingstoke, England. He realised then that waking up each morning with a profound sense of dread about his work was not a promising sign for a bright professional future!

Rajen had earlier graduated, in 1988, with a B.Sc. (Honours) degree in Physics and Computing from King's College, University of London. In late 1989, he took the difficult step of resigning from his job with what was then the world's largest accounting practice to return to Malaysia with a view of pursuing a writing career.

It paid off.

Between 1990 and 1994, Rajen was a journalist with *Malaysian Business* magazine, where he won both local and international awards for incisive business journalism. As the Malaysian winner of the Citibank Pan-Asia Business Journalism Award, he joined an elite team of other national winners from countries across Asia and Latin America for an extended 1994 seminar series in New York's Columbia University, with working trips to the World Bank, the New York Federal Reserve Bank and the White House.

Today, Rajen reaches a global readership through his free electronic magazine *GET BETTER*, which is the only ezine in the world that specifically helps subscribers manage their time, money and talent better while providing them with access and information to worthy charitable causes in Malaysia and internationally. (For instance, in December 2004 and January 2005, Rajen ran two fund-raising initiatives for victims of the December 26th 2004 Asian tsunami.)

In addition to being a respected author and consultant, Rajen has gained recognition as a content-rich expert who speaks effectively. He's been a professional speaker and trainer for eight years. In April 2005, he was the youngest of just five Malaysians (out of more than 100 international speakers) to take the stage during the world's first

Global Summit on Professional Speaking in Singapore organised by the International Federation for Professional Speakers (IFFPS).

Rajen's appeal as a keynote speaker, trainer and moderator stems from the breadth of his work and research experience. Furthermore, his previous journalistic work for local, regional and international publications (*Malaysian Business*, *Smart Investor*, *Asiaweek* and *TIME*) has enabled him to develop a rare capacity for connecting effectively with audiences ranging in size from 1 to 1,000!

More than a decade ago, after leaving *Malaysian Business* magazine in mid 1994 – for 200% more money, but sadly 90% less satisfaction! – Rajen joined Standard Chartered Securities as an equities analyst. He left there in late 1995 for *Smart Investor* magazine, initially as its features editor in Singapore and then as the first editor of its fledgling Malaysian edition in 1996.

Rajen wrote his first book, *Your A-Z Guide to the Stock Market*, in 1997. He then co-authored ***Financial Freedom – Your Guide to Lifetime Financial Planning*** with Edmond Cheah, Wong Boon Choy and Alex Sito, all of whom were then with KL MUTUAL Bhd, in 1998. That book and its 2000 sequel ***Financial Freedom 2 – Through Malaysian Equities and Unit Trusts*** have raised more than RM800,000 for numerous Malaysian charities.

His fifth book ***Liberty! From Debt-Slave to Money Master*** was published by media and technology solutions group I-2 Media in 2002; its second, expanded edition was released in 2004. Rajen's sixth to ninth books, written between 2003 and 2005, are ebooks available at www.FreeCoolArticles.com. His ninth title, a time management ebook called ***UNSHACKLED! 7 Ways to Make Time for MY Dreams*** contains core time management lessons for white- and gold-collar executives.

Rajen's goal-setting ebook ***UNLEASHED! The Small Guide to Achieving Whacking Great Big GOALS*** has been used by readers from many countries to improve the quality of their career and personal lives.

The scope of Rajen's training skills is widely recognised by many companies. For instance, since 1998, Rajen has taught a course (that has since been made mandatory) for new journalists at Malaysia's leading English daily, *The Star*. His workshop, *Business News Writing* (now renamed *Basic Business Reporting* and expanded to five days) consistently includes lively discussions on the mechanics of a stock ramp and a tie-in with The Greater Fool Theory, a concept explored in great depth in *Financial Freedom 2*.

During the two years (2002-2004) that he wrote a financial planning column for the *BizWeek* pullout section of *The Star*, a theme that he often revisited was the awesome power of compounding – to heed or hinder – the accomplishment of key financial goals.

As a professional speaker, a few of Rajen's other corporate clients for seminars and workshops have included British American Tobacco, Citibank, Esso, Great Eastern, Guthrie, MAAKL MUTUAL, Motorola, Public Mutual, and OAC.

TESTIMONIALS!

Rajen Devadason is a genius! He has the ability to give practical guidance in a caring, but very tough way. What he told me in a single meeting was a real awakening. It jolted me into a fresh course of action. It was as though he gave me a candle in the absence of light. As a result, I am fast getting out of debt, have started a new business and feel more in control of my life. I shall no longer be ignorant of the financial world; I recommend Rajen's material unreservedly.

James Voon

CEO

BrainMatter LLC

Rajen Devadason has a unique way of seeing the world, and translating that insight into practical steps to help people achieve their full potential. I recommend him highly and unreservedly!

Christopher Boyd

Executive Chairman

Regroup Associates, Property Consultants

Before attending Rajen's seminar on Wealth & Debt Management, I was only able to save 5% of my income. Through the guidance, information and teaching he provided, I have been able to raise that ratio to 25%. In fact, within just the first two months of learning his principles and strategies, I managed to save more money than I ever had before. I recommend his material and courses to people who are serious about turning their financial lives around!

Felicia S.F Loh

IT Consultant & Assistant Analyst

Time dotCom Berhad, Malaysia

"Most of the people I meet nowadays are very selfish. In contrast, despite being successful, Rajen Devadason is very down to earth and kind. His intention to help others through his writing, speaking and consulting is noble. I have learnt, and continue to learn, a lot from him – not just about planning but also about how to be a contributing member of the human race. I know my life will be better because of him."

Rajkumar Mohanan

Management Trainee/Technical Executive

Malaysia International Shipping Corporation

I'm a single mother who works hard for my children's future. Unfortunately, up until quite recently, I was all too often paralysed by uncertainty in many, many areas. But working with Rajen has quickly helped me face my numerous concerns objectively. I am now much more in control of my resources and, by extension, my life! He's helped me gain peace of mind, and I recommend Rajen Devadason's material to anyone resembling the 'old' me.

Agnes Thomas

Doctor

Malaysia

PROGRAM DETAILS

Building Your Financial Fortress!

June 27 - 28, 2006 ■ 9.00am-6.00pm ■ Holiday Villa, Subang Jaya.

YOUR INVESTMENT

RM1280 per person. Rate includes program handouts, lunch and refreshments.

EARLY BIRD RATE

Take 10% off the fee – Pay before 20 May 2006

Team Attendance Highly Recommended

This is to facilitate successful implementation of the knowledge acquired from the program.

Group Incentive

10% off for 3 or more from the same company.

RESERVATIONS

Reservations can be made by telephone, fax or by e-mail. Registration is confirmed on receipt of registration form and payment cleared before program date. If unable to do so due to government policy or company procedure, please advise late payment in writing.

Secure your seats.

Register online at <http://www.rayma.com.my/finfortress/index.shtml>

CANCELLATION POLICY

Full refund for written notice received 2 weeks before program. No refunds after commencement of program. *Substitutions are allowed.*

RAYMA GUARANTEE

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+603 7804.4484 followed by payment.

REGISTRATION FORM

YES! Please register the following participants for the
Building Your Financial Fortress!

June 27 - 28, 2006 ■ 9.00am-6.00pm * Holiday Villa, Subang Jaya.

Name 1:			
Position:			
DL / Mobile:			
E-mail:			
Name 2:			
Position:			
DL / Mobile:			
E-mail:			
Name 3:			
Position:			
DL / Mobile:			
E-mail:			
Company:			
Address:			
Tel:		Fax:	
E-mail:			
Contact Person:			
Position:			
DL / Mobile:			
E-mail:			

PAYMENT METHOD *(Please tick)*

☐ **By Bank Transfer**

Remit payment at any Public Bank branch

• A/C Name: RAYMA Sdn Bhd

• A/C Number: 3081577110

Fax us the bank-in slip with this registration form at (03) 7804 4484

☐ **By Cheque**

Cheque # : _____ Amount : _____

made payable to RAYMA Sdn Bhd.

Fax this registration form then send with payment to RAYMA Sdn Bhd