

## CINDY TAN, CA, TEP

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### PROFILE

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Chartered Accountant and Trust & Estate Practitioner with extensive experience in wealth planning and managing relationships with international high net worth private clients.

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### EXPERIENCE

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Nov 2012  
- Present

**SOCIÉTÉ GÉNÉRALE BANK & TRUST, Singapore**

***Director/Client Relationship Manager, Global Wealth Management***

- Develop and manage relationships with high net worth private clients and prospects, with core coverage in Singapore, Brunei and China.
- Propose strategic wealth management plans for clients based on comprehensive needs and risk profile assessment.
- Work closely with investment specialists, wealth planners and external insurance brokers to promote a broad range of financial and wealth management products and services such as equities, fixed income and structured products, trust structures and Universal Life Insurance.
- Create synergy with related entities of the Société Générale Group such as corporate & investment banking division, and other global private banking units through cross-selling initiatives.
- Continually expand referral network of external business introducers and intermediaries.
- Organise and coordinate events for client networking and business development.

Aug 2002  
- Oct 2012

**SOCIÉTÉ GÉNÉRALE BANK & TRUST, Singapore**

***Director, Business Development – Wealth Planning Team, SG Trust (Asia) Ltd***

- Advised and assisted Client Relationship Managers (“CRM”) within the Société Générale Group and their high net worth clients in the structuring of private and corporate trusts for wealth and succession planning purposes, with coverage responsibilities spreading South-East Asia and the Greater China regions.
- Built and managed relationships with CRMs and clients through regular visits to South-East Asia and Greater China regions.
- Worked closely with tax/legal professionals, insurance brokers/carriers and trust companies located in jurisdictions such as the Channel Islands and Mauritius to establish trust structures, private investment companies and special purpose vehicles.
- Drafted proposals (including translations to Chinese language) and trust documents for execution.
- Gave trust presentations at client seminars.
- Involved in trust management discussions and marketing strategy projects to increase synergy between the trust and private banking units and to uncover opportunities for increased cross-selling.
- Trained new CRMs and external introducers in cross-selling trusts and other related products to their clients.
- Trained and mentored new and junior team members.
- Notable case experience included helping:
  - clients to set up investment cells under the Guernsey Protected Cell Companies regulation for highly-confidential investments.
  - clients to purchase through partial financing, Universal Life Insurance policies via trust structures as part of wealth and estate planning strategy.
  - clients to transfer their existing Cayman Islands, Bermudan and Channel Islands trusts to our firm’s trusteeship, re-domicile them in Singapore and handle corresponding asset transfers.
  - a client to set up a trust involving a Mauritius private investment company to take advantage of the double taxation treaty between Mauritius and Indonesia for withholding tax savings. Further assisted in the trust restructuring upon subsequent cessation of the double taxation agreement.
  - a Singaporean client to settle a trust pre-dominantly for estate tax mitigation purposes prior to his firm’s public offering.
- Exclusively selected to manage a global trust business integration project encompassing internal and external marketing, global training of wealth planners, etc.
- Involved in client servicing, trust and fund administration during the first year with the firm.

Sep 2000  
- Aug 2002

**PRICEWATERHOUSECOOPERS**, Singapore

***Senior Associate, Assurance & Business Advisory Services Division***

- Audited companies and provided business advisory services to clients across the financial, industrial, telecommunication, and government space.
- Analyzed key financial ratios and cash flow patterns to obtain understanding of clients' operations.
- Ensured fund managers' compliance with agreed investment guidelines/trust deeds.
- Reviewed and recommended improvements to clients' internal controls and operations for enhanced compliance with statutory requirements.
- Developed audit plans and strategies to address identified risks.
- Led a Global Investment Performance Standards (GIPS) certification for an asset management house.
- Managed and coached various teams of audit professionals in client engagements.

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## EDUCATION

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1997 - 2000

**NANYANG TECHNOLOGICAL UNIVERSITY**, Singapore

Bachelor of Accountancy with minor in Banking & Finance. Graduated with Honors.

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## ADDITIONAL INFORMATION

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**Professional qualifications:** Trust and Estate Practitioner, Society of Trust and Estate Practitioners (STEP); Chartered Accountant, Institute of Singapore Chartered Accountants.

**Licenses:** Capital Markets and Financial Advisory Services (CMFAS) Modules 1B, 5, 6A and 8A; Client Advisor Competency Standards (CACS) 1 & 2

**Language Skills:** Native English speaker and writer. Excellent in written and spoken Mandarin, with proficiency in translating documents into/from the Chinese language.

**Others:** Organised workshops and events for staff of Société Générale Private Banking Singapore. Provided weekly community service at Movement for the Intellectually Disabled of Singapore (MINDS) and participated in various charity events for the underprivileged in school. Enjoys yoga and singing.