



Yip Cheu Fong 叶秋凤

In Touch

A Monthly Curated Newsletter



Making decisions on property is not trivial, as they often have effects on our quality of life in ways that are not just material but also financial and emotional. Regardless of our experience levels in making decisions on our properties and homes, it helps to have an appreciation of what resources are involved, and how we can be resourceful about them. I hope you find the materials in this issue useful.

New HDB policy: Standard, Plus and Prime – how does it affect you?

Housing and Development Board (HDB) will change how it classifies Build-to-Order (BTO) projects, starting in the second half of 2024. The policy changes intend to ensure that HDB policies continue to remain relevant in Singapore's current social and economic construct.

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Understand the costs of buying a home

This article provides a comprehensive guide to the costs of buying a home in Singapore, including down payment, stamp duty, legal fees, and renovation costs.

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DECORATE YOUR HOME FOR FREE | 10 DECOR IDEAS ON A BUDGET



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I seek to reach out to people who believe in safeguarding the interests of their loved ones. Let me know if I can be of help to someone you know or care about. We can make a difference to lives when it matters most.

Cheers.

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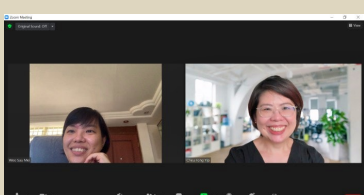
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Testimonials and Referral Notes

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Sau Mei. Snr accountant MNC

She does review of my portfolio frequently and is quick to respond to questions that I have regarding my policies as I sometimes cannot remember what I have purchased and the benefits of the policies. Cheu Fong is very mild manner and entertains my nonsensical jokes at times. ☺ I had recommended Cheu Fong to my friends. She is professional and understands the clients' needs. She provides sound advice and is not pushy to conclude sales as other consultants do. Cheu Fong listens and shares what is best for the client.



Ng Kailin

Cheu Fong is very professional and prompt in attending to my queries and needs. She's very patient in explaining the ongoing policies as well as the new ones. She knows her products well and listen to what my needs are before suggesting policies and plans that would be useful for me, and she never hard sell her products. Definitely would recommend her to my friends!



Rosalind Cheng

I never knew that a cold call from you more than a decade ago could turn into a long-lasting relationship of trust and friendship. It will be my loss if I had turn you down to hear you out then as I was already served by other insurance agents. So fast forward to this present day, I never look back at making you my financial planner as you are honest, sincere, trust-worthy, conscientious, "know-your-stuff" (and if you are not sure, you are willing to find the answer), not pushy and above all, put our (my family) needs (in line with our financial capability) above your own interest to earn that commission. I am proud to call you a good friend and buddy in managing my finances and retirement needs. Financial products are meant to be tools to achieve my financial needs but without a good financial planner, I will never be able to know what products I need and the way to achieve my financial goals. So, you are the financial planner and friend who has help me and my family to organise our insurance and investment portfolios towards meeting our retirement needs. Your passion on financial planning is exhibited in your consistent services to update us on our portfolios and market news and treating us as more than clients in remembering and sharing our birthdays joys. Of course I would recommend you to my friends and I had done that. Why would I deprive my friends of a good insurance agent or financial planner?



Rodalyn R Marcellano. Overseas Head, Student Recruitment. Executive MBA. SP Jain School of Global Management

Trustworthy, reliable & authentic "Trustworthy, reliable and authentic are the most admirable traits of Cheufong professionally as a financial consultant and personally, as a friend". While most financial consultants I met in the past focused more in closing the deal, Cheufong remained on the goal of understanding what I actually can afford to invest, and of how I can benefit the most in protecting my self and loved ones, and what I actually want to achieve with my investments. Being a sales person myself, I can easily figure out when someone is trying to sell something to me. But Cheufong is different. She is uniquely sincere and rare. Cheufong walked me through the entire process of learning the know-how of investing. Her knowledge in this field is broad and definitely, an expert at that. She presented facts without concealing the potential risks I will encounter along the way. And because of that, I knew she is someone I can trust. Her authenticity transcends way beyond the client-advisor relationship. When you get into financial planning conversation with Cheufong, you can be guaranteed of a reliable consultant who will not push you to make a decision that you will regret your entire life; but Cheufong will guide you thoroughly in order for you to have an informed-decision which you can be proud of. It's been a win-win for me since 12 years ago up till now.



Winston Wong & Rosalind Tng

I have known Cheu Fong for over 20 years. Over this period, as she assisted me with my financial planning needs, I have also gotten to know her not just as a financial consultant but am happy to call her my friend. Professionalism, trustworthiness and understanding of my unique needs are what I have come to associate with Cheu Fong. I trust her to plan and advise with my interest and financial objectives at heart. I would recommend Cheu Fong to anyone looking for a financial consultant. She genuinely makes the effort and takes time to understand you and your financial objectives. She has also been taking care of my spouse's financial planning requirements.



See Pei San. General Manager. FarEastFlora.com Pte Ltd

Qiufeng and I were JC mates so we go way back. It's definitely a plus to have a friend look after my financial well-being, but what's reassuring is that Qiufeng doesn't lose her professionalism even though we have known each other for so long. She's well-prepared every time we meet to review. She takes care to cater solutions based on what I need - I never feel pressured to take on more policies. Qiufeng is a good listener and carefully considers my options based on where I am currently and where I need to be. She keeps me looking and planning ahead for my finances, and raise my awareness on how much I need to set aside to a healthy retirement. Yes, I would recommend her to my friends and family. Qiufeng genuinely cares for her clients and is a trustworthy financial planner.

