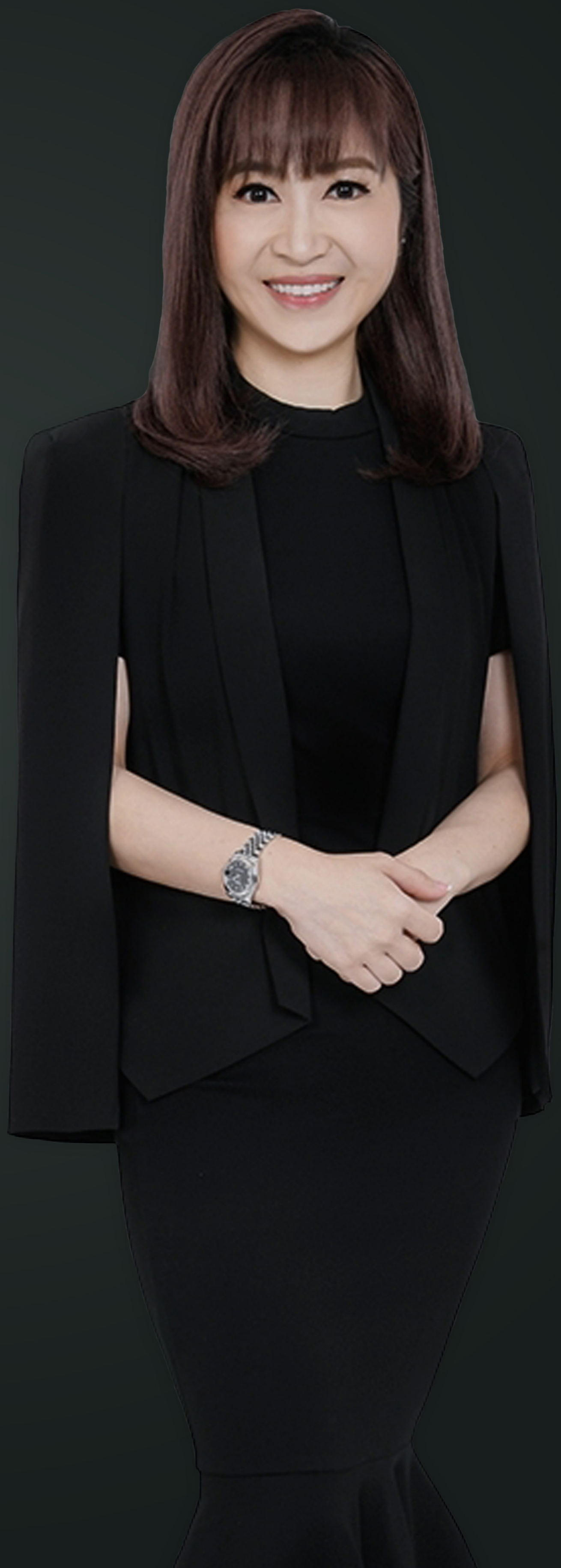
Michelle Teo

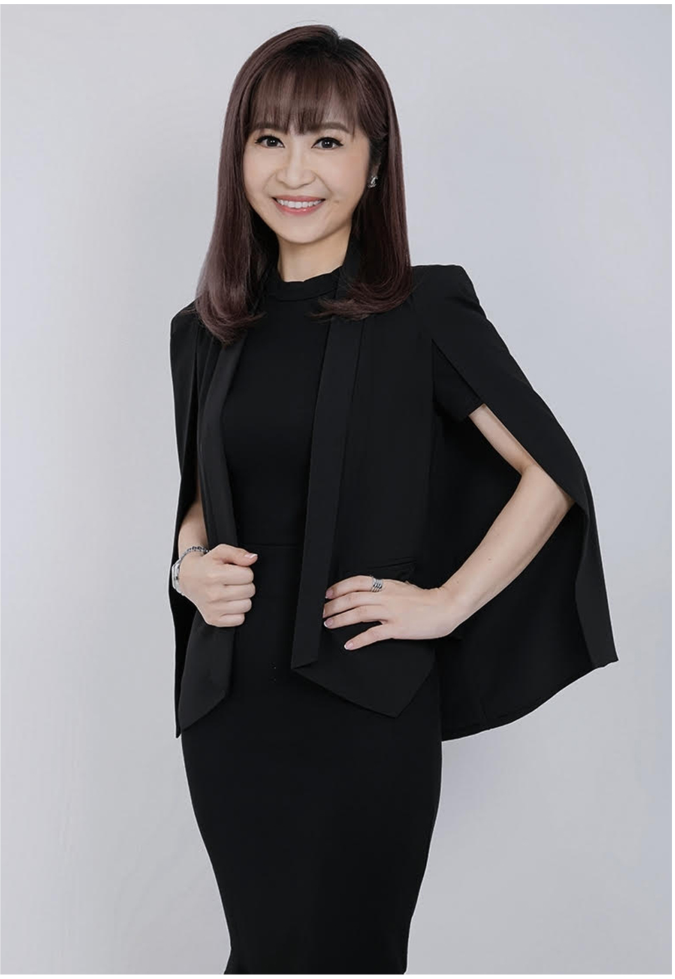
Master Financial Consultant

" It's not about selling. Rather, it's about an impartation of knowledge and experience. You hope to share the value of your perspective and help clients see things differently. "



About Michelle

Michelle has been in the business of bettering lives through financial wisdom since 2007. She specializes in imparting financial literacy in the working professionals and assisting them to manage their personal wealth effectively and efficiently. Wealth management can appear to be daunting and complicated with financial jargons and technical terms. Michelle believes that it can be made simple and easy for the busy professionals today.



" It was a very tough decision giving up a comfortable position, a stable income and restarting everything in a new arena. "

You made a mid-career switch. What were the roles you took on prior to this? How were you introduced to this career?

“I’ll never be an insurance agent.” was what I convinced my younger self, but this lofty conviction was humbled by the “Never say never.” mantra. Being an introvert, I could never have imagined that a large part of my career life would be devoted to people-to-people businesses.

Being a researcher or a psychologist would have been the instinctive career path as I was academically trained in biotechnology and psychology. However, running DNA gels in a lab and doing blood tests in a hospital during my internships have derailed this natural progression. Facing test tubes all day long is not where my calling is. Through the recommendation of a friend, I eventually landed on a job at The Ritz-Carlton, Millenia Singapore. The hotel environment was pleasantly familiar to me due to my part-time banquet stints as a student.

This budding career has given me the opportunity to work with many great leaders. They nurtured me into believing that with guidance I could become an established salesperson despite the lack in sales flair. I left The Ritz-Carlton as a Corporate Sales Manager after immersing in 4.5 years of excellent service culture, experience, and quintessential knowledge and skills that would go on to shape my professional life. I had another 2 years of corporate experience in Global Blue before moving on to pursue a career as a Financial Consultant.

What sparked this fulfilling journey was I wanted to find out more about medical insurance for my parents as I was concerned that I could not afford the high medical bills should a need arise. An ex-colleague of mine then introduced me to her cousin who became my agent and eventually my boss. As he was guiding me through the financial planning process, it entirely widened my perspective on this industry. I had been viewing it through tainted lenses perhaps due to poor representations of the trade by a few black sheep in the flock. Insurance is indeed a very important tool in hedging against risks that we cannot afford to bear. And a good financial consultant will make us understand this need without push marketing.

I was intrigued to know more about this business and what a career in this industry might entail. After some serious consideration I took the plunge and did a mid-career switch. I am thankful I did. It was a very tough decision giving up a comfortable position, a stable income and restarting everything in a new arena. Like many aspiring starters, I embarked on the role of a Financial Consultant with the intention of seeking out better income prospects and flexibility in time management. The sense of purpose in this job took on a new meaning over the past decade. My growing passion in bettering lives through financial planning has dulled the shine of financial pursuits and I am now a firm believer and ambassador of my agency’s mission: “Betterment of self through betterment of others.".

What's your business ethos?

When a client takes up a financial plan that I propose it can mean a lifelong commitment. It is only fair that I am equally committed to building this business for the long haul. I believe that a set of guiding business principles thrives in the distant future.

Trust, professionalism, and service are traits I endeavour to uphold in the valuable partnerships I establish with my clients. I adopt a holistic and comprehensive approach in the wealth management process and curate tailored solutions to meet the unique needs of my clients.

As a member of the prestigious Million Dollar Round Table (MDRT) and a Chartered Financial Consultant®/Singapore (ChFC®/S), I am required to adhere to a set of strict ethical standards. My personal modus operandi below is adapted from the MDRT Code of Ethics:

- Client's Best Interests

I act in my client's best interests when making recommendations or financial planning decisions. I place myself in my client's position each time and propose only solutions that I would accept if I were the client.

- Strict Confidentiality

Protecting confidential information is vital. I maintain strict confidentiality in all my interactions, including non-financial related details, with my clients and prospective clients. My business model is predominantly through referrals. This precept sets my clients at ease and comfort when they refer their friends, loved ones and colleagues to my services.

- Professionalism & Competence

I engage in continual learning and constantly seek to improve my professional knowledge, skills and competence in order to deliver high standards of advice and service to my clients.

- Holistic & Comprehensive Planning

I adopt a holistic and comprehensive approach in the financial planning process. I venture to explain complex financial concepts and terms in a simple, clear and concise way and I employ digital tools to aid my clients in their understanding.

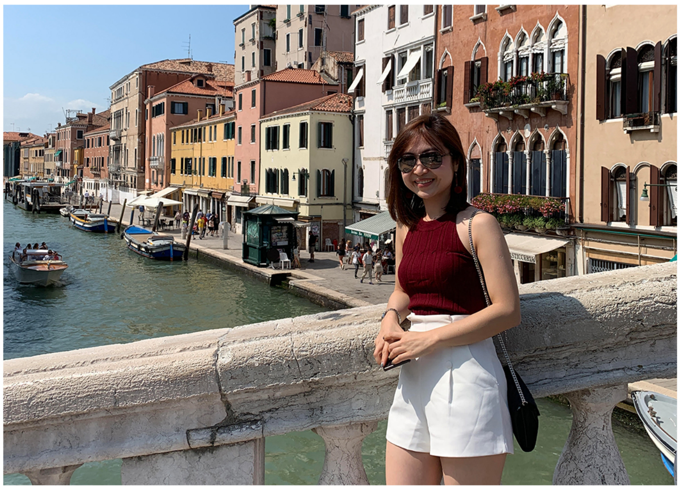
- Customer Service

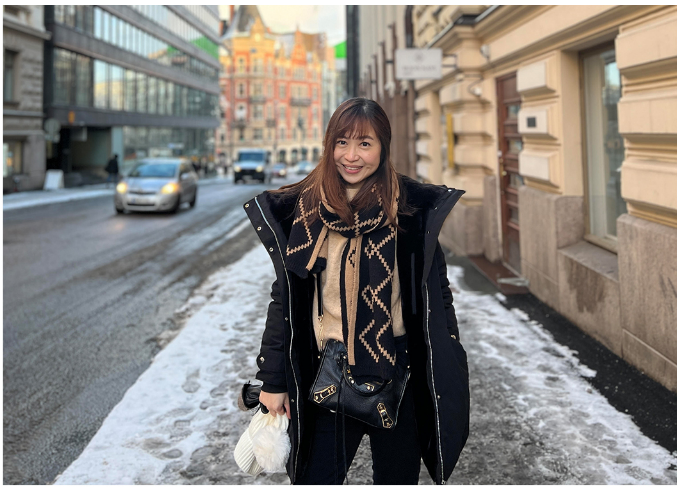
"We are ladies & gentlemen serving ladies and gentlemen." This is the motto of the first company that I served. Providing fine personal service for my clients has since become my professional philosophy. I offer non-obligatory sharing and advice while giving my clients time to consider the proposals before making an informed choice.

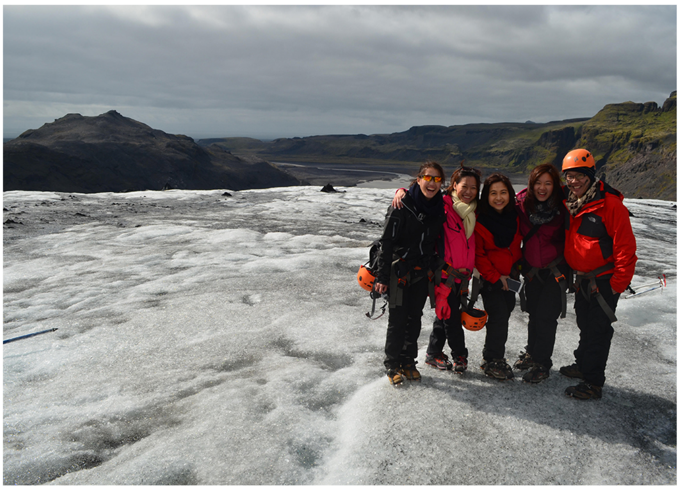
" Trust, professionalism and service are traits I endeavor to uphold. "

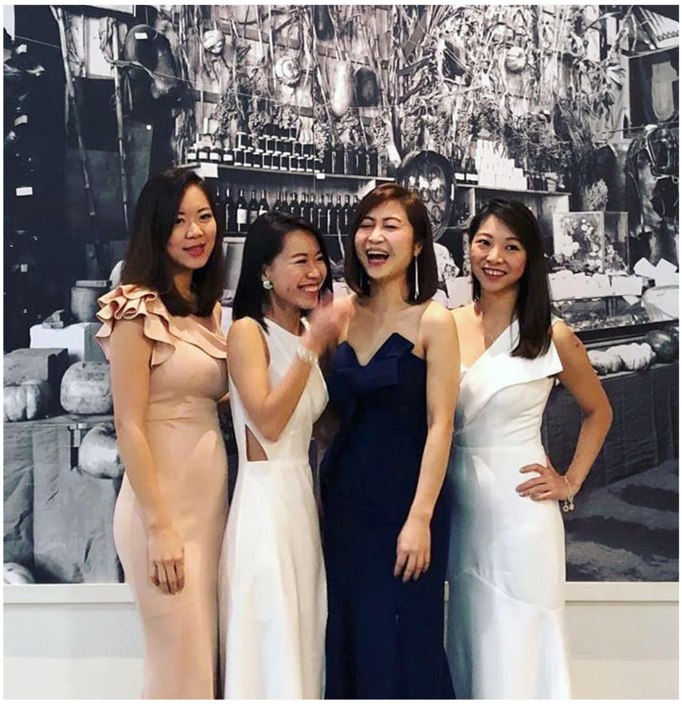
What do you value most working in UniOracle Alliance?

I have fostered many dependable and cherished friendships through UniOracle Alliance. Clients are not just clients, and colleagues are not just colleagues. This is one of the primary reasons that I am still passionate about what I am doing now.









Great joy comes when partnerships with my esteemed clients observe a beautiful transformation into friendships that share deeper conversations. It is a privilege to be able to rejoice with those who rejoice and to mourn with those who mourn. When clients announce good news of an impending marriage or the arrival of a newborn, I partake in their happiness. When life takes a turn such as a bad report from the doctor or a divorce, I stand in faith with them in believing for a favorable outcome. As a financial consultant, I am usually one of the first few confidantes (at times even ahead of family members) that clients turn to as they need help on claim and nomination matters. This opens a door to comfort them. I treasure these moments to be there for my clients professionally, personally, and spiritually.

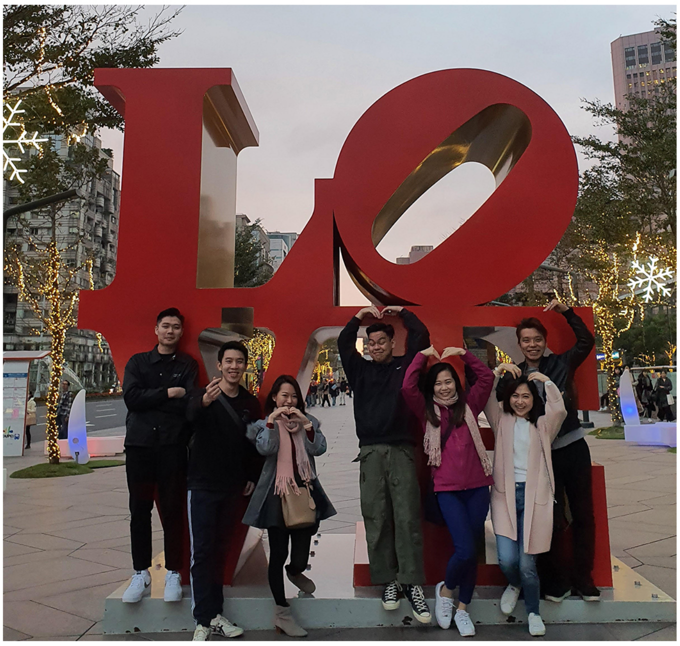
Another group of people I deeply appreciate are the UniOracles whom I share much of my work life with. Behind the glamour of this job is a great deal of hard work, tears, and sweat that only our fellow teammates can truly comprehend. Through the time we spent on work collaborations, mutual learning, and the outpourings of our hearts, a special connection is formed. These bonds are also strengthened by our frequent hangouts and travel adventures together.

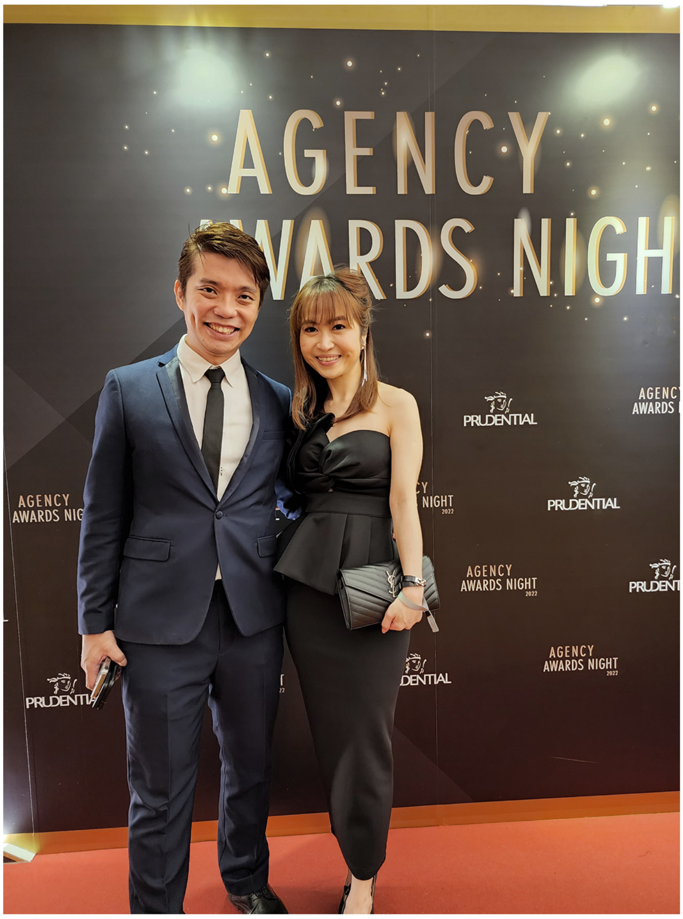
Which mentor impacted you most in your career?

My boss, Lee Yew Loong, always says to me: "To be a good leader you must first learn how to be a good servant." Even though he is a Senior Financial Services Director, he has been and still is my good and faithful servant. I am exceedingly grateful to him for all that I am today and everything that he has done for me over our two decades of friendship.

Easily one of the wisest people I know in person, and he never rejects a call for help. He is like my favorite 7-Eleven. Available 24/7 and at my ‘convenience’ for everything from work to life to faith. His big-heartedness and unconditional giving nature has impacted and influenced many around him to yearn to pass the baton on. The earned respect seen from the top to the lowest rung of the ladder is a testimony to his consistency in giving.

Yew Loong is the shepherd who leads us from the front, watches our back from behind, and walks beside us when we are down. The selfless support that he renders to me, and our agency is out of this world, first-class and second to none. We never fail to have the assurance that he’s got our backs.





What's your advice for beginners in the industry?

A large population of people are still unaware of the importance of strategically planning their wealth. It is our duty to educate them. Just like how my financial consultant did a good work in me back then, it is my desire that the future generations of financial consultants will join us in championing this cause of bettering lives through financial planning the right way.

It’s not about selling. Rather, it’s about an impartation of knowledge and experience. You hope to share the value of your perspective and help clients see things differently. The meaning and purpose of our job comes to life when clients reap the benefits of the planning that we have done for them retrospectively. I am proud to be a Financial Consultant. I hope you do too.

" To be a good leader you must first learn how to be a good servant. "