

The Decision That Changed Everything

A story about financial courage, quiet discipline, and the one choice that set a woman free — years before she ever needed to.

Michelle at 38: A Life Built With Purpose

By the age of 38, Michelle had built what many would consider a successful career. She had spent over a decade at a private bank headquartered in Singapore, earning a comfortable monthly salary of approximately **SGD 15,000**. Her work demanded long hours, constant focus, and a high level of responsibility.



Career

Over a decade in private banking — stable, demanding, and well-compensated.

Lifestyle

Single by choice, she cherished her freedom and independence completely.

Personality

Outgoing and curious, she made friends easily and loved travelling solo.

Living Simply While Thinking Ahead

Despite earning a strong income, Michelle was never someone who chased luxury or extravagance. She lived simply, avoided branded goods, and was deeply disciplined with her finances. Whenever she received her annual or performance bonus, she set most of it aside as a reserve fund — not just savings, but a **financial firewall** against unexpected events.

She understood a truth that many in the financial industry overlook: **the financial world can be fragile**. Markets move. Institutions restructure. Departments disappear. Even large banks can lay off thousands within days. Savings alone might not be enough — she needed a way to grow her wealth so she could one day stop working entirely.

Her Financial Philosophy

- Live below your means, always
- Treat bonuses as reserves, not rewards
- Build a financial firewall, not just savings
- Job security is never guaranteed
- Grow wealth — don't just preserve it



The Advertisement That Made Her Stop

In 2016, while scrolling through social media one evening, Michelle came across an advertisement that immediately caught her attention. It spoke about something she had heard of before but never explored seriously — **passive income**.

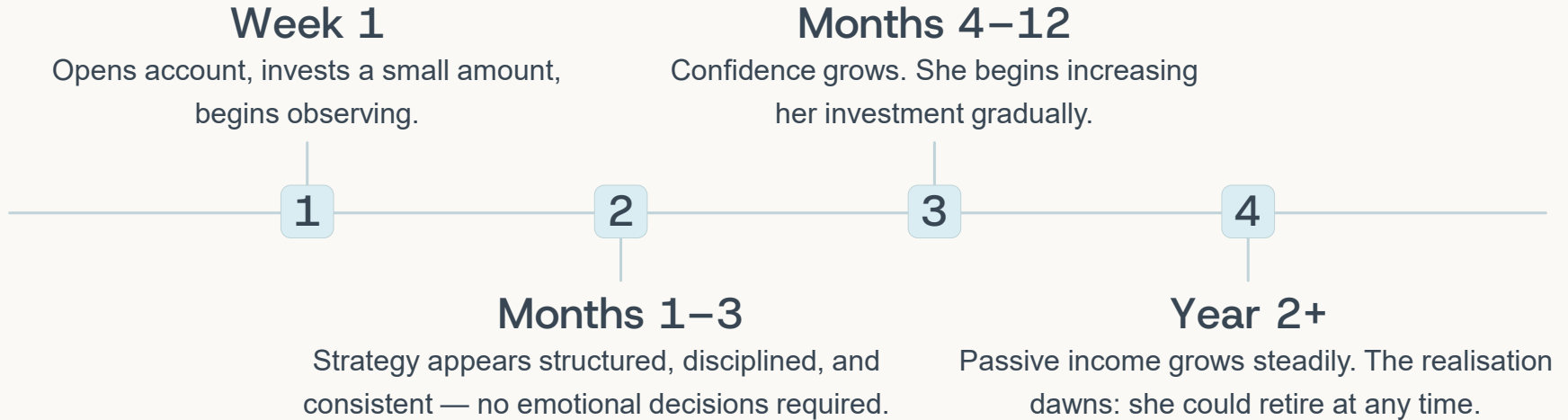
"We must dig our well before we become thirsty."

The message was simple yet profound. It spoke of artificial intelligence beginning to replace jobs across many industries, including banking. Michelle understood exactly what it meant: **build your safety net before you need it.**

The message resonated deeply. So, she decided to act. She responded to the advertisement and made the call.

Discovering Algorithmic Trading

Through that conversation, Michelle was introduced to **trading the financial markets using algorithms** — a systematic, disciplined approach she had heard about but never tried. Curious but cautious, she opened a trading account and invested a small amount of capital, simply to observe how the strategy performed over time.



The trading strategy operated **24 hours a day, 5 days a week** — without requiring her to stare at screens or make stressful decisions. It was systematic, not emotional.

When the World Stood Still

Then came 2019, and with it, the COVID-19 pandemic. The world changed almost overnight. Businesses closed for good. Travel stopped. Millions of employees across the globe lost their jobs. The banking industry was not spared — banks worldwide began restructuring and reducing headcount. Thousands of employees were laid off within days.

Eventually, Michelle received the news she had always mentally prepared for. Her role at the bank was being eliminated as part of a global cost-reduction exercise. Many of her colleagues panicked — worried about mortgages, bills, and the probability of finding another job in a crisis economy.



But Michelle felt something very different. She felt **calm, secure, and confident.**



The Safety Net She Had Built

70%

Passive Income

Of her monthly job income, generated passively through algorithmic trading at the time of retrenchment.

2016

The Year She Acted

Three years before the pandemic, Michelle made the decision that would protect her financial future.

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Years of Preparation

She had quietly built her financial safety net long before the crisis arrived.

By the time her role was eliminated, her trading account was already generating a regular passive income stream close to **70% of her monthly salary of SGD 15,000**. The decision she had made years earlier had quietly built an income safety net for her. She felt this retrenchment was not a setback — it was a **signal to pursue her dream life**. She decided to retire instead of looking for another job.

Her Life Today

Today, at 48 years old, Michelle's lifestyle has transformed completely. She now lives the life that many people only dream of — **retiring before the official retirement age**. She happily uses the passive income generated by the trading algorithm to support her monthly travelling and living expenses while she continues exploring the world.



Travel on Her Own Terms

She travels when she wants, spends time in places she loves, and explores the world without the constraint of a work schedule.



Her Account Keeps Growing

While she enjoys her lifestyle, the equity in her trading account continues to grow — the strategy operates in the markets 24/5 without her presence.



A Life of Envy

Her lifestyle became the envy of her peers — not because of extravagance, but because of the freedom and security she had earned.

One Decision That Changed Everything

The Moment

When Michelle reflects on her journey, she always thinks about one small decision she made in 2016 — **responding to that advertisement.**

Without taking that first step, she would never have discovered **ALGOINSIGHTS PTE LTD**, and she would never have known about the trading algorithm, **ABUNDANCE**, that helped build her financial safety net.

The Lesson She Shares

During her travels, whenever the opportunity arises, Michelle encourages individuals and working professionals to start generating passive income streams early — so they are financially prepared should the unforeseen ever happen.

In a nutshell: **dig your well before you're thirsty.**

Today, Michelle remains deeply grateful that **ABUNDANCE** became part of her journey toward financial independence.

Your Well Awaits

Michelle's story is not about luck. It is about **foresight, discipline, and the courage to act before the crisis arrives**. She was not wealthy by inheritance. She did not win a lottery. She made one small, deliberate decision — and gave it time to work.

Start Before You Need To

The best time to build a financial safety net is when you still have your job, your income, and your peace of mind.

Let Systems Work for You

Algorithmic trading removes emotion and guesswork — operating consistently in the markets, even while you sleep or travel.

Freedom Is a Decision

Financial independence is not reserved for the lucky few. It begins with a single step — just as it did for Michelle in 2016.



ABUNDANCE by ALGOINSIGHTS PTE LTD — The algorithm that helped Michelle build her path to financial freedom. The well is waiting. Will you start digging?