

The Resilience Planner

# The 4 Seasons of Financial Resilience Journey

A Roadmap to Empower You &  
Your Financial Growth

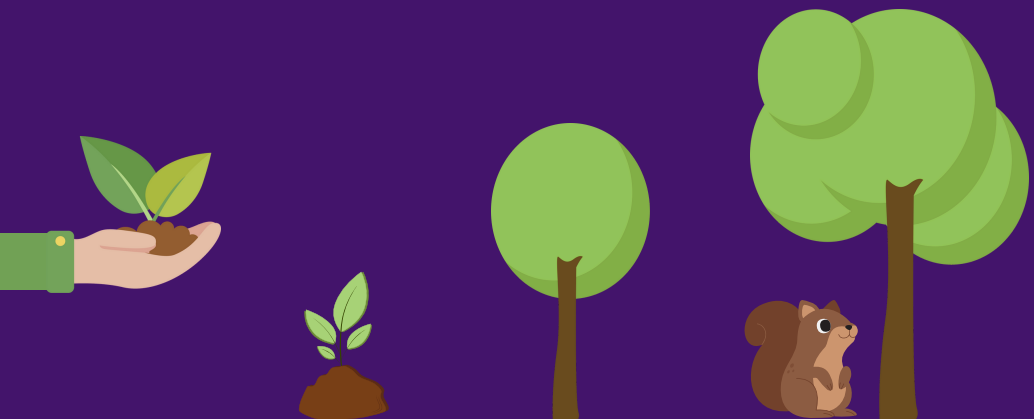


## Disclaimer

The information in this guide is for educational purposes only and does not constitute financial, insurance, or legal advice. Please consult a qualified professional before making any decisions based on this content.

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This material has not been reviewed by the Monetary Authority of Singapore.





# Your Journey Starts Here

## Step 1:

Take the Wealth Season Quiz



## Step 2: Get Clarity

- Understand your **current financial strengths** and **gaps**.
- Decide your **next steps** with clarity and intent.
- Develop an **action plan**.

## Step 3: Execute with Intent

Whether it's optimising cash flow, improving investments, or structuring your assets and estate plan, financial resilience is built through consistent and disciplined action.



## Introduction



Life moves in cycles, much like the changing seasons. Just as nature transitions from **spring's fresh beginnings to summer's abundance, autumn's preparation, and winter's quiet reflection**, our financial journey follows a similar rhythm.

Yet, many people approach money with a **one-size-fits-all mindset**, treating financial planning as a rigid checklist rather than an evolving strategy. They save without a clear purpose, invest without considering life's transitions, or leave their financial future to chance. The result? Uncertainty, financial stress, and missed opportunities.

The truth is, **financial resilience is not just about having money**—it's about **adapting, growing, and securing your financial well-being** at every stage of life.

This is where the **4 Seasons of Financial Resilience** framework comes in.

Each season represents a distinct phase in your financial journey, with its own priorities, challenges, and opportunities:







**Spring:  
Foundations & New Growth**

The beginning of your financial journey—building good money habits, managing cash flow, and setting a strong foundation with the essential basic insurance plans in place.



**Summer:  
Growth & Expansion**

Your peak earning years—scaling your wealth, optimising investments, and protecting your growing assets and from loss of income due to injuries or illnesses.



**Autumn:  
Preparation & Maturity**

Preparing for retirement and managing longevity risks—shifting from aggressive accumulation to wealth preservation and legacy planning.



**Winter:  
Succession & Legacy**

Ensuring a lasting impact—sustaining your wealth in retirement, preparing for advance care planning needs, and passing down a financial legacy.

By understanding which wealth season you're in, you can make clearer, more confident money decisions—whether it's building wealth, protecting assets, or planning for future generations.

This book will guide you through each season, helping you navigate your financial journey with clarity and confidence. Wherever you are today, the goal is to help you achieve financial resilience that lasts a lifetime.

Are you ready to start? Let's begin.

A low-angle photograph of several pink cosmos flowers with green stems and leaves, reaching towards a bright blue sky with scattered white clouds. A strong sun flare is visible on the right side of the image, partially obscured by the flowers. A semi-transparent reddish-pink rectangular box is overlaid on the lower half of the image, containing the text.

*Spring*

## Foundations & New Growth

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Key Focus: Income growth, budgeting, basic insurance, and emergency savings.

## Early Career & Wealth Building Stage



**Theme:** Planting the seeds for financial resilience—laying strong foundations with understanding of basic financial planning.

- **Building Positive Cash Flow** – Tracking income, managing expenses, and breaking free from paycheck-to-paycheck living.
- **Creating an Emergency Fund** – Setting aside 3–6 months' worth of expenses for unexpected situations (such as retrenchments or layoffs).
- **Developing the Right Money Habits** – Cultivating a mindset of financial responsibility and savvy decision-making.
- **Getting the Basic Insurance in Place** – Having the necessary basic insurance in place to prevent financial damages from derailing your long-term goals.

**Metaphor:** Just like in spring, when plants need water, sunlight, and care to grow, your finances need a solid foundation before they can thrive.







*Summer*

## Growth & Expansion

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Key Focus: Investing, wealth accumulation,  
career/business growth, and risk management.

## Peak Earning & Wealth Accumulation Stage



**Theme:** Nurturing and expanding your wealth—making money work for you while you work towards career progression or advancement.

- **Scaling Savings & Investments** – Saving up and investing for short-term, mid-term and long-term goals (eg. getting married, buying property, funding for retirement etc).
- **Planning for Healthcare & Longevity Risks** – Addressing medical expenses and long-term care needs, while still in pink of health.
- **Income Growth** – Increasing income potential through career advancement, side hustles or entrepreneurship.
- **Protecting Wealth with Insurance & Legal Structures** – Securing assets with life insurance, disability coverage, and estate planning.

**Metaphor:** Just like summer is the time of peak growth in nature, this phase is about maximising earning potential, enjoying financial stability, and securing long-term financial independence.





The background of the entire image is a dense, out-of-focus field of vibrant red maple leaves. Some leaves are in sharp focus in the foreground, showing their characteristic five-lobed shape and serrated edges, while others are blurred into a soft, bokeh-like pattern in the background. The overall color palette is a range of reds, from deep crimson to bright, almost white highlights where the leaves catch the light.

*Autumn*

## Preparation & Maturity

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Key Focus: Preparing for retirement, diversifying income streams, and legacy planning.



## Pre-Retirement & Legacy Planning Stage

**Theme:** Transitioning from accumulation to preservation—working towards a stable and comfortable retirement.

- **Shifting from Growth to Preservation** – Adjusting investment strategies to reduce risk and maintain stable returns.
- **Creating Multiple Streams of Retirement Income** – Annuities, rental income, and dividend-paying investments.
- **Downsizing & Simplifying Finances** – Reducing liabilities, consolidating assets, and optimising lifestyle expenses.
- **Starting Estate & Legacy Planning** – Ensuring assets are properly structured for succession and inheritance.

**Metaphor:** In autumn, trees shed leaves to conserve energy for winter. Similarly, in this stage, financial strategies shift from aggressive wealth accumulation to maintaining and preserving what has been built.







*Winter*

## Succession & Legacy

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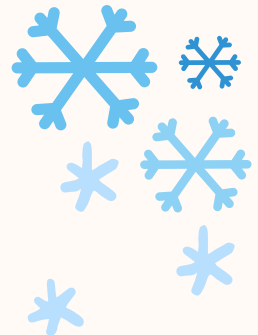
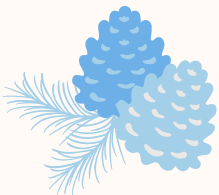
Key Focus: Retirement income sustainability, legacy fulfillment, and wealth transfer.

## Retirement & Wealth Transfer Stage

**Theme:** Leaving a lasting and sustainable impact—ensuring financial security for next and/or future generations.

- **Managing Retirement Withdrawals Wisely** – Creating a sustainable withdrawal strategy to ensure funds last a lifetime.
- **Addressing Taxes' Impact Upon Death** – Structuring estate plans and assets transfers to minimise tax burdens on next generation.
- **Passing Down Wealth Effectively** – Structuring trusts, wills, and estate plans to preserve wealth for heirs.
- **Giving Back & Philanthropy** – Using wealth for charitable giving or funding causes that matter.

**Metaphor:** Winter is about reflection and legacy—ensuring that the seeds planted in spring, grown in summer, and harvested in autumn provide warmth and support for future generations.



## Closing Words: Embracing Your Wealth Season with Confidence

Financial resilience isn't about having a perfect plan—it's about having an adaptable one. Just like nature moves through **spring, summer, autumn, and winter**, your financial journey evolves over time. Each season comes with its own opportunities and challenges, and the key to lasting financial security is knowing **where you are now** and **what steps to take next**.

Wherever you are, the **next step is to take action**—because financial resilience isn't built by waiting, hoping, or leaving things to chance.



# Meet Cammie

Cammie is an architect-turned Financial Resilience Advisor. After recovering from a brain stem tumour, she now helps individuals and families design protection plans aligned with what they value most — their space, their independence, their joy.

As **The Resilience Planner**, she helps align protection with what clients value most. Her mission is to help you protect your lifestyle with grace, clarity, and confidence.

***“Financial security grows from knowing yourself, your values and your goals, and take aligned actions to achieve them.***



## Services

- Retirement & Investment Planning
- Education Planning
- Insurance & Risk Management
- Estate & Legacy Planning
- Insurance Policy & Investment Portfolio Review

# LET'S GET IN TOUCH



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