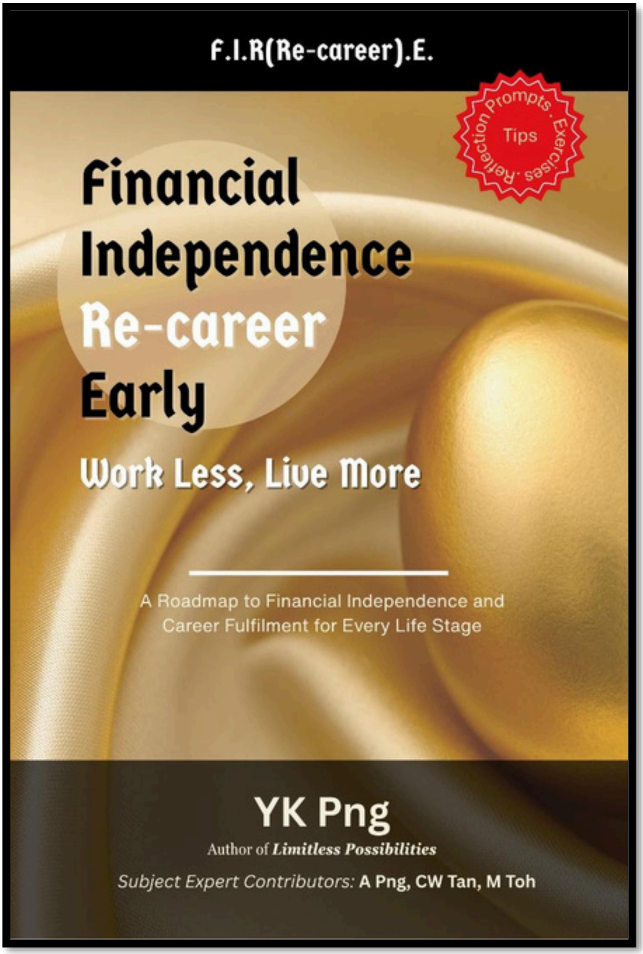
For:

Young Professionals | Mid-career Individuals |Aspiring Retirees



Design a Life on Your Terms

A Roadmap to Financial Independence and Career Fulfilment for Every Life Stage

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Disclaimer

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This book is dedicated to:
My children, and to all who aspire to achieve financial independence, embrace a meaningful re-career—or early retirement—and live a life of purpose.
And to you, the reader:

- **Undergraduates:** May you find the courage and clarity to turn aspirations into actionable plans, shaping a future aligned with your dreams.
- **Young Professionals:** May this book inspire you to build a strong financial and career foundation, setting the stage for a lifetime of success.
- **Mid-Career Professionals:** May you discover the
- tools to reflect, pivot, and take charge of your journey
- toward greater satisfaction and success.
- **Aspiring Retirees:** May this book help you transform retirement into an opportunity for reinvention and renewed purpose.

To all who dare to dream bigger and believe in the power of reinvention—
May this book be a trusted companion on your journey to financial independence and a life well lived.

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Prologue: A Life by Design, Not by Default

In aworld where busyness is often mistaken for success, many find themselves on a treadmill—working harder, climbing faster, yet feeling increasingly disconnected from what truly matters. The traditional narrative of career and retirement, shaped by decades of societal norms, rarely questions whether the path leads to fulfilment or freedom. It simply asks for compliance: study hard, work long, save later, retire eventually.

Financial Independence, Re-career Early: Work Less, Live More challenges that script. It offers not only a roadmap to financial independence but also a new lens through which to view work, money, time, and purpose. Rather than deferring joy to a distant future, it calls for a life built around autonomy, intention, and meaning. Drawing from personal lived experiences, multidisciplinary insights, and real-life transitions, this book offers a roadmap for those who sense that something more is possible. Whether standing at the start of a career, reassessing the mid-career grind, or exploring new directions post-retirement, *F.I.R(Re-career)E* provides tools to navigate toward a life aligned with values—not obligations.

The chapters ahead explore **practical strategies—financial planning, income diversification, tax optimisation, property, investing, re-careering, and legacy**—through the lens of intentional living. Each part builds toward a central idea: success is not about having more, but about living well on one's own terms. This book is an invitation to reclaim agency, challenge assumptions, and craft a life with clarity, courage, and purpose.

Let the journey begin.

~ YK Png

Introduction: The F.I.R(Re-career).E . Journey

Have you ever felt your life was more about surviving than truly living?

That quiet question shaped my journey. I still remember sitting alone in a hospital canteen at 3 PM during a break from my early pharmacist shifts. Surrounded by routine, I felt grateful—but also restless. I asked myself: *Is this what the next 40 years will look like?* Stability was there, but fulfilment was missing. That moment sparked a conscious mission—rooted in earlier life values—to achieve financial independence and re-career into a life aligned with my true purpose and desired lifestyle. Not escaping work but redefining it. Not early retirement, but intentional living—with autonomy, purpose, and time for what truly matters.

What This Book Offers?

F.I.R(Re-career).E: Work Less, Live More is the roadmap I wish I had then—and the one I now offer to others. It goes beyond conventional views of early retirement. It is a flexible and strategic framework built on three pillars:

- Achieving financial independence through clear planning,
- disciplined habits, and smart investments.
- Re-designing one's career to reflect evolving passions,
- purpose, and lifestyle goals.
- Creating a fulfilling life—not someday but starting now.
- This book integrates technical strategies with reflective prompts, frameworks, and practical tips—across different life stages and transitions. It is for those who seek more than just success. It is for those ready to shape a life of significance.

The chapters are structured into three parts to guide readers across the F.I.R(Re-career).E journey:

Part I: Building the Foundation for F.I.R(Re-career).E

This section explores the mindset, resilience, and planning required to begin. It includes my personal story and shares how early adversity, intentional design, and redefinition of success shaped my path.

- Chapter 1: My Journey Towards Financial Independence and Re-careering.
- Chapter 2: The F.I.R(Re-career).E Mindset.
- Chapter 3: Planning for the Future – Career, Finances, and Health.
- Chapter 4: From Mindset to Action – Navigating Transitions.

Part II: Mastering Financial Planning for F.I.R(Re-career).E

This section provides essential financial strategies. With expert contributions, it covers CPF, insurance, investing, property, tax, and legacy, tailored for different life stages.

- Chapter 5: Financial Foundations for Freedom.
- Chapter 6: Maximizing CPF for Financial Freedom.
- Chapter 7: Insurance – Protecting What Matters Most.
- Chapter 8: Investment Strategies for Financial Growth.
- Chapter 9: Property – A Wealth-Building Strategy.
- Chapter 10: Tax Planning and Wealth Preservation.

Part III: Transitioning into the Re-career Journey

The final section supports readers in designing a second career or lifestyle aligned with freedom and fulfilment. It covers practical preparation, career redesign, and sustaining a meaningful life beyond traditional success.

- Chapter 11: Preparing for the Leap.
- Chapter 12: Designing Your Unique Re-career Path.
- Chapter 13: Living a Life of Purpose, Growth and Fulfilment.

Why This Book Matters?

F.I.R(Re-career).E isn't idle early retirement, but flexibility to live meaningfully. It's about reclaiming time and choice for a portfolio career, social contribution, family, or simply a different pace.

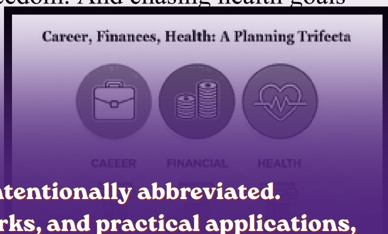
The journey starts now.

Chapter 3: Planning for the Future - Career, Finances, and Health

"Success is where preparation and opportunity meet." ~ Bobby Unser

Success is often attributed to hard work, talent, or luck, but one critical factor is frequently overlooked—intentional planning. Without a roadmap, even the most ambitious dreams remain out of reach.

The journey toward **F.I.R(Re-career).E**. is not about reacting to life's circumstances—it's about proactively building a life that reflects values, priorities, and vision for the future. That kind of life doesn't happen by accident. It requires thoughtful planning across the areas that matter most. This chapter explores a three-pillar framework that has anchored the F.I.R(Re-career).E. journey: **Career, Finances, and Health**. These pillars don't exist in silos—they influence and reinforce each other. A thriving career without financial discipline can still lead to stress. Financial independence without health limits freedom. And chasing health goals without purposeful work may feel hollow. This isn't about striving for perfection—it's about aligning efforts with purpose.



This chapter

Pillar 2: Financial Planning – Designing Your Freedom

"Financial freedom is not about being rich, it's about reclaiming your time and choices." ~ YK Png

For many, financial security feels like the ultimate goal—a stable job, a comfortable savings buffer, and a retirement plan. Yet, security can be just the beginning. True empowerment emerges when the mindset shifts from financial security to financial freedom—where work becomes optional, time becomes accessible, and choices align with deepest values.

In Singapore, where the cost-of-living ranks among the highest in the world, the idea of financial freedom might seem a distant dream. However, individuals—from pharmacists to corporate professionals—have broken free from the paycheck-to-paycheck cycle and designed lives of purpose and autonomy. Whether the dream is early retirement, a career ... more control over time, th... areer).E. can help achieve it.

Financial Security versu...

At a glance, financial sec... may appear similar—both reflecting a certain ... However, their foundations, implications ...

This section has been intentionally abbreviated.
For the full insights, frameworks, and practical applications, please refer to the complete book.
Continue your journey towards unlocking your full potential.

The PASS Model: A Foundation for Financial Clarity

*~ By **Martin Toh**, Co-Author*
(AIA District Director, High Net Worth, CFP, ChFC, ESP.)

In today's fast-changing and competitive world, the ability to pivot careers in one's 40s or 50s is no longer a luxury—it is increasingly a necessity. Whether driven by structural industry shifts, personal aspirations, or unplanned circumstances such as retrenchment or health issues, mid-life career transitions are becoming more common. The key to navigating these changes without compromising one's quality of life lies in proactive planning and financial preparedness.

My Journey: From Struggle to Abundance
At the start of my career, I had just $163 in my bank account. Each evening, I was confronted by the same persistent question:
"What must I do to break the cycle of having 'not enough' and move toward abundance?"

Conventional wisdom urged me to secure a stable job, save diligently, and spend cautiously. Yet, deep down, I sensed that this formula alone would not create the financial breakthrough I was seeking. I asked myself another pivotal question: "Do I know anyone who became a millionaire simply by saving money in the bank?" The answer was a clear no.

That realization prompted a change in mindset—and a bold decision to take a different path. By challenging traditional assumptions, making deliberate financial choices, and building on a set of guiding principles, I earned my first million before the age of 30. By 40, I had accumulated over $10 million in assets. This transformation did not happen by chance. It was the result of applying a structured, disciplined approach to wealth-building, risk management, and long-term planning. This same foundation not only helped me achieve financial independence but also gave me the confidence to make multiple career pivots—without the fear of financial instability.

Achieving financial independence and navigating career transitions effectively requires a proactive and resilient approach. Individuals face two primary categories of scenarios that shape their financial lives:

1. Events beyond one's control – such as economic downturns, technological disruptions, or health challenges.
2. Events within one's control – such as career aspirations, skills upgrading, or lifestyle adjustments.

To tackle these scenarios, a structured framework was developed—the PASS model. This model is a simple, strategic approach to holistic financial planning that helps individuals gain clarity and confidence over their financial life:

P – Protect: Safeguard Current Lifestyle

- **Tailored Protection**: Customize insurance coverage to suit life stages and family responsibilities, ensuring peace of mind.
- **Income Continuity**: Ensure income replacement during unexpected events such as illness, disability, or job loss.
- **Adapt to Life Changes**: Regularly review and restructure protection to align with evolving priorities and avoid duplications.
- **Foundation First**: A strong protection strategy precedes accumulation to maintain financial stability in any season of life.

A–Accumulate & Affordability:Build Wealth and Financial Health

- **Understand Commitments:** Know cash flow, lifestyle expenses, and current financial obligations.
- **Use Financial Ratios:** Assess financial health objectively before making money decisions.
- **Mindful Habits:** Understand current spending, saving, and investing behaviour to gain clarity and improve decision-making.
- **Start Early and Grow Steadily**: Leverage time and compounding by beginning with affordable, consistent contributions.
- **Explore Diversified Tools**: Go beyond traditional strategies with options suited to goals and risk appetite.

S – Strategize: Create a Retirement Roadmap

- **Define Clear Retirement Goals:** Clarify desired lifestyle, retirement age,and monthly needs.
- **Leverage Existing Resources:** Include CPF LIFE, company benefits, property, investments, and insurance plans.
- **Blueprint, Not Products**: Focus on building a clear, step- by-step roadmap, not buying more products.
- **Plan Consumption Phase**: Strategically allocate and withdraw from retirement buckets to stretch every dollar.
- **Clarity Brings Confidence**: A clear map makes the journey toward early retirement achievable and less stressful.

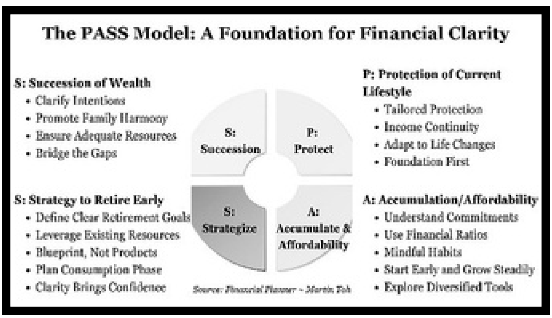
S – Succession: Plan the Distribution of Wealth

- **Clarify Intentions:** Plan early to ensure assets are distributed according to wishes and to minimize conflicts.
- **Promote Family Harmony:** Utilize tools like a WILL and transparent communication to maintain trust and unity.
- **Ensure Adequate Resources:** Check for shortfalls and prepare sufficient resources to fulfil legacy.
- **Bridge the Gaps:** Where necessary, use cost-effective tools to supplement succession plans.

Integrating the PASS Model

Financial independence and career flexibility are not achieved overnight. They are the result of consistent planning and decision-making. The PASS framework provides the foundation to weather life's uncertainties and embrace opportunities with confidence.

True abundance is more than just financial security—it is the freedom to live purposefully, pursue meaningful transitions, and make decisions from a place of strength rather than constraint.



Epilogue: A New Chapter, A Life Reimagined

Financial independence and re-careering are not destinations—they are catalysts for transformation. They offer the freedom to question convention, challenge limiting beliefs, and design a life that reflects one's deepest values and aspirations.

The journey through **F.I.R(Re-career).E.** has been about more than mastering financial strategies or navigating career pivots. At its core, it is a redefinition of success—moving from accumulation to alignment, from obligation to intention, from burnout to fulfilment. It is about reclaiming the most valuable resource of all: time. Each chapter of this book was crafted to equip individuals with practical tips, frameworks, and reflective prompts to guide decisions across life stages. But the true power lies not in the pages, but in how one applies the insights with clarity and courage. Whether the path ahead involves launching a portfolio career, simplifying life, giving back to society, or simply enjoying greater freedom with loved ones—F.I.R(Re-career).E. is a reminder that purposeful living begins not at the end of a career, but with each intentional choice made today. This is not an ending, but a new beginning.

My Journey

Looking back, pursuing financial independence and re-careering early was never about escaping work—it was about finding meaning. It was about aligning what I did with who I was becoming. The journey wasn't always clear or linear, but each step brought me closer to a life of purpose, freedom, and fulfilment. Writing this book is part of that evolving journey. I hope it inspires others to take their first step— intentionally and confidently —wherever they are.

A Final Word: Your Turn to Begin *"*
Don't just make a living—design a life."

The tools are in your hands. The decision is yours. Work less. Live more. On your terms.

Further Reading from the Author

Limitless Possibilities: Unlock Your Potential Today!

Limitless Possibilities is YK Png's first book—an empowering guide for those seeking deeper meaning and direction in life and career. It introduces two practical frameworks developed by the author:

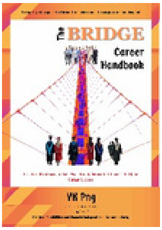
- **The MPH Framework** (Mindset, Passion and Purpose, Habits) helps individuals build strong personal values and intentional habits that support growth and fulfilment.
- **The BRIDGE Elements** (Brand Yourself, Right Attitude, Interpersonal Skills, Development, Gain Influence, EQ) offers tools for navigating career progression and leadership development.

Together, these frameworks provide clarity and confidence for personal transformation and professional success.

Limitless Possibilities is available on Amazon in both English and Chinese editions. It complements F.I.R(E). – Financial Independence Re-career Early by focusing on the inner mindset and values needed to pursue a life of purpose, contribution, and growth.

The BRIDGE Career Handbook

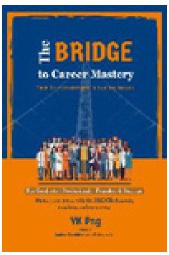
Practical Strategies to Build Your Brand, Network, Influence & EQ for Career Success



The *BRIDGE Career Handbook* is a tactical field guide specifically for new graduates and early-to-mid-career professionals. It provides a step-by-step approach to applying the six **BRIDGE elements** (Branding, Right Attitude, Interpersonal Skills, Development, Gaining Influence, and Emotional Intelligence).

This handbook is a practical resource filled with actionable tools, templates, and exercises designed to help readers build confidence and navigate common workplace challenges. It focuses on bridging the gap between academic achievement and career success.

The BRIDGE to Career Mastery: From Self-Leadership to Lasting Impact



The BRIDGE to Career Mastery is an expanded playbook designed for a wider audience, including experienced professionals, entrepreneurs, and founders. While it builds upon the core **BRIDGE elements**, this book goes beyond foundational skills to focus on **long-term career mastery and creating lasting impact**.

This book includes new chapters on financial literacy, work-life balance, and, most notably, a new pillar on "Coaching & Mentoring", positioning it as a guide for those who seek not only to advance their own careers but also to elevate and guide others. This book is a complete guide to intentional growth and sustained success.

About the Author and Contributors

YK Png (FPSS. ACC. PCTC. ACLP.)
Author | CertifiedCoach | Educator | Pharmacist | Founder, CoachToring.Com

YK Png is a multiple award-winning pharmacist turned coach, adult educator, course developer, author, and the founder of Coachtoring.com and PharmacistCoaches.com. With over two decades of experience spanning pharmacy practice, regulatory affairs, senior corporate leadership, entrepreneurship, and talent development, he brings a multidisciplinary and pragmatic lens to personal growth, career transitions, and purposeful living.

Having successfully re-careered from a senior corporate executive into a portfolio career as a coach, trainer, regulatory pharmacist and author, YK now shares his journey and insights in Financial Independence, Re-career Early: Work Less, Live More. This book, along with his earlier title Limitless Possibilities, reflects his mission to empower individuals to pursue clarity, autonomy, and fulfilment—ligning their careers with purpose and their lives with what truly matters.

Martin Toh (CFP. ChFC. ESP.)
FinancialServices Director,AIASingapore | CEO, RTP Organization

Martin Toh is Financial Services Director (High Net Worth District) at AIA Singapore and CEO of RTP Organization. Since 1998, he has built a strong reputation in high-net-worth planning, estate and succession advisory, and agency leadership.

He holds CFP®, ChFC®, and Estate Planning certifications, and is also a certified Enneagram Coach—bringing psychological insight into strategic financial planning. Martin is the creator of the PASS framework and has received numerous accolades including MDRT membership, Pinnacle District award, and induction into the AIA Hall of Fame.

In this book, Martin shares his frameworks and field-tested strategies to help readers navigate critical life and financial transitions with clarity and confidence.

CW Tan (ACCA) *Financial Planner*

CW Tan is a financial planner specializing in comprehensive financial planning services for individuals and families in Singapore. Her passion lies in promoting financial literacy and long-term investing through clear, evidence-based education.

As the subject matter expert on investment strategies in this book, CW contributed insights on building diversified portfolios, understanding risk-return trade-offs, and making informed decisions across market cycles. Her work is grounded in the belief that sound investing should be accessible, practical, and purposeful.

Anna Png
Certified RealEstate Consultant | PropertyWealth |
Strategist Founder, ChurrosFactory

Anna Png is a licensed real estate consultant known for her dedication to helping clients make informed property decisions. She is passionate about guiding individuals and families in building long-term value through property ownership. She is also the founder of Churros Factory, a homegrown brand launched in 2014 that has gained a loyal following for its handcrafted churros. Her entrepreneurial journey reflects a blend of creativity, resilience, and customer-focused excellence.

In this book, Anna contributes her expertise to the property chapter, offering practical frameworks and real-life considerations for using property as a strategic asset in financial independence and retirement planning. She believes that property decisions should be both data-informed and life-aligned.