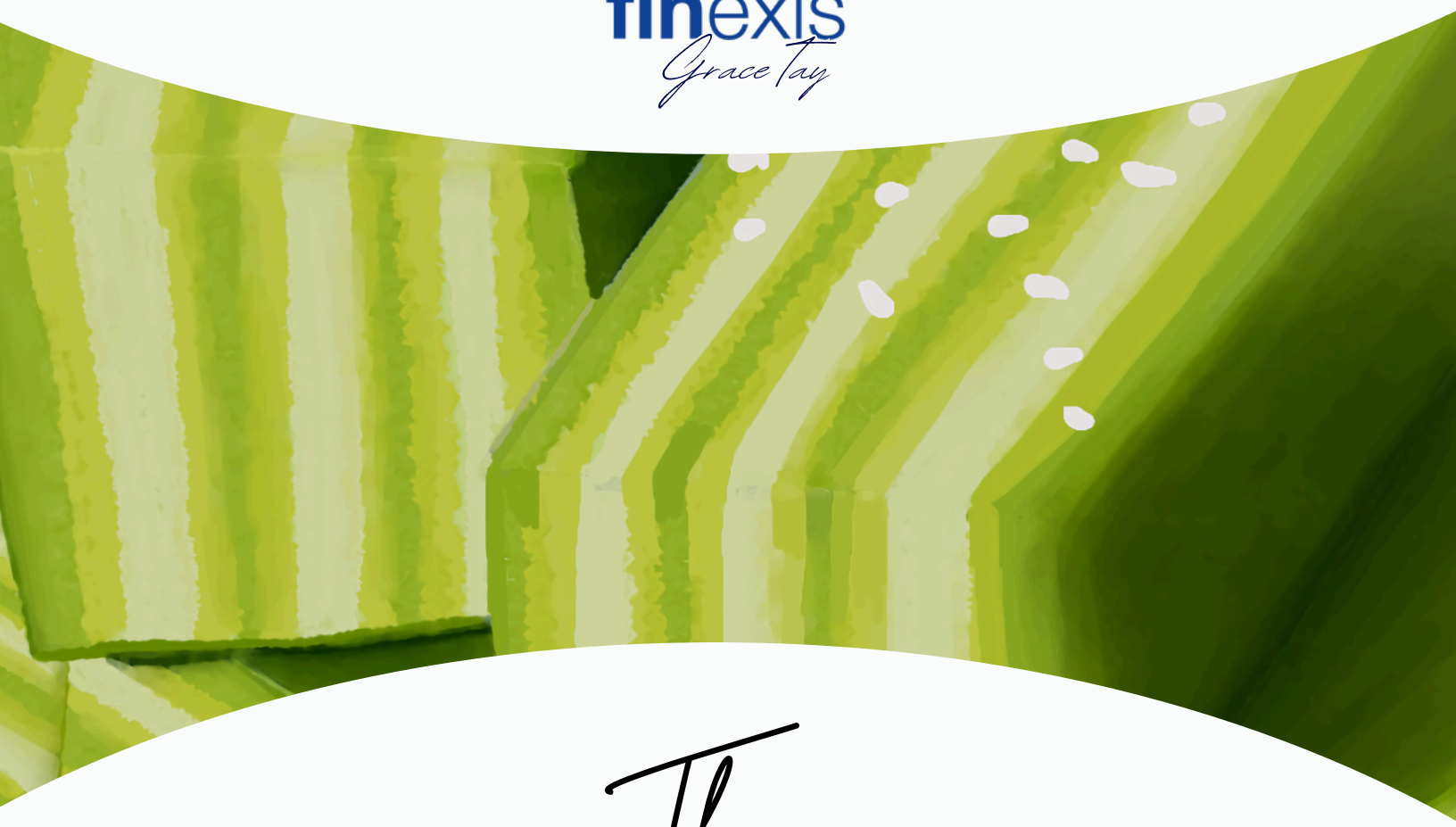
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Grace Tay



The KUEH LAPIS RETIREMENT INCOME BLUEPRINT

Layer your retirement income streams to cover the **3 biggest risks** in retirement — without betting everything on one plan.



If you're 40–60 and thinking about retirement in the next 5–15 years, this blueprint helps you get clear fast.

IN 15 MINUTES, YOU'LL:

- Map your retirement income layers and spot what's missing
- Check if your plan covers longevity, market, and inflation risks
- Get a clear snapshot of your retirement readiness

Retirement income isn't one number. It's a system.
This blueprint helps you build one.

(Educational guide only. Not financial advice. Everyone's situation differs.)

THE 3 KEY RISKS IN RETIREMENT

① 

Longevity risk
You live longer than planned

② 

Market risk
Markets fall at the wrong time (sequence of returns risk)

③ 

Inflation risk
The same money buys less over time

THE 3 KUEH LAPIS CRITERIA

Your overall plan should comprise layers of income streams that collectively meet all **3 criteria:**

① 

Guaranteed
(certainty)

② 

Lifelong
(doesn't run out)

③ 

Inflation-proof / Inflation-resilient
(grows with cost of living)

You don't need many layers.
You need the ***right*** layers — with the 3 criteria covered within them.

THE POSSIBLE LAYERS (SINGAPORE EDITION)

Layer 1

Base layer: CPF LIFE

- Guaranteed, lifelong income - for all your essential spends



THE POSSIBLE LAYERS (SINGAPORE EDITION)

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Layer 2

Personal annuity plan

- Partially guaranteed, lifelong income - complements CPF Life for essential spends

---



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THE POSSIBLE LAYERS (SINGAPORE EDITION)

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Layer 2

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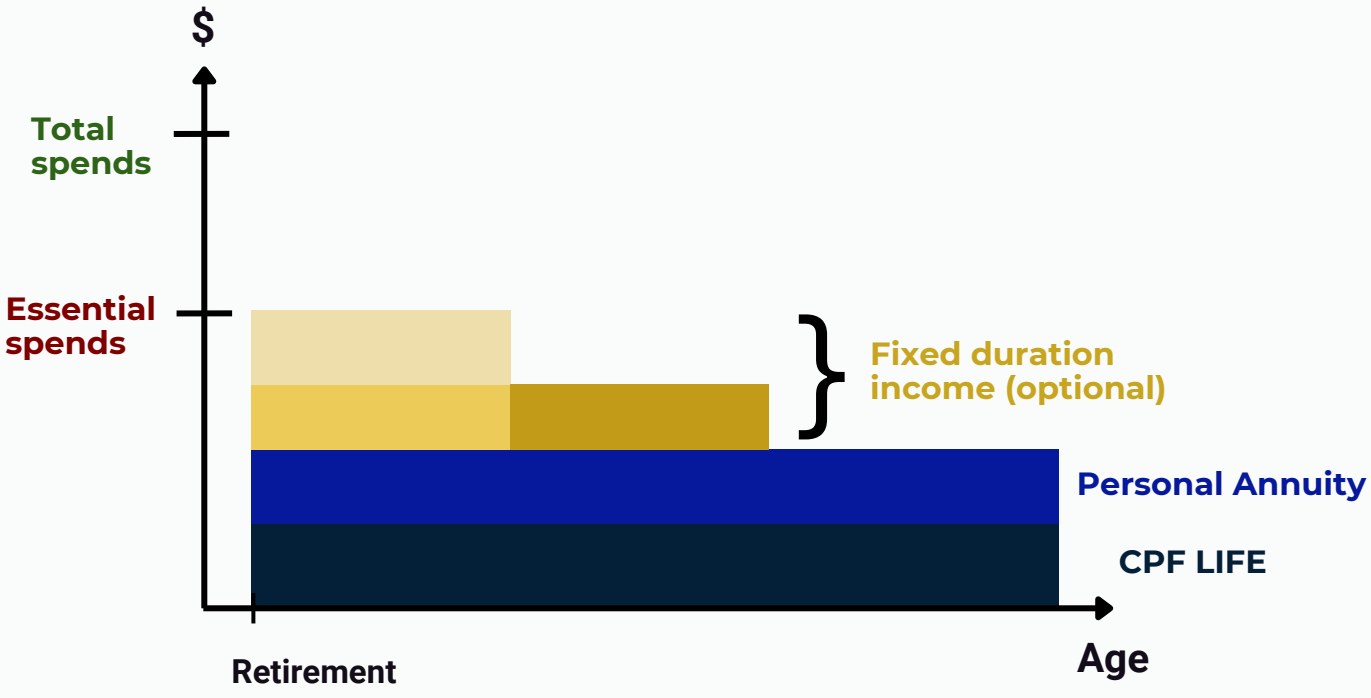
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Layer 3/4

Fixed-duration monthly income plans (optional)

- Pays monthly income for a specified period (e.g. 10/20 years)
- Can be stacked (one after another) or layered (overlapping)
- **Useful for:** bridging to CPF, or front-loading early retirement years



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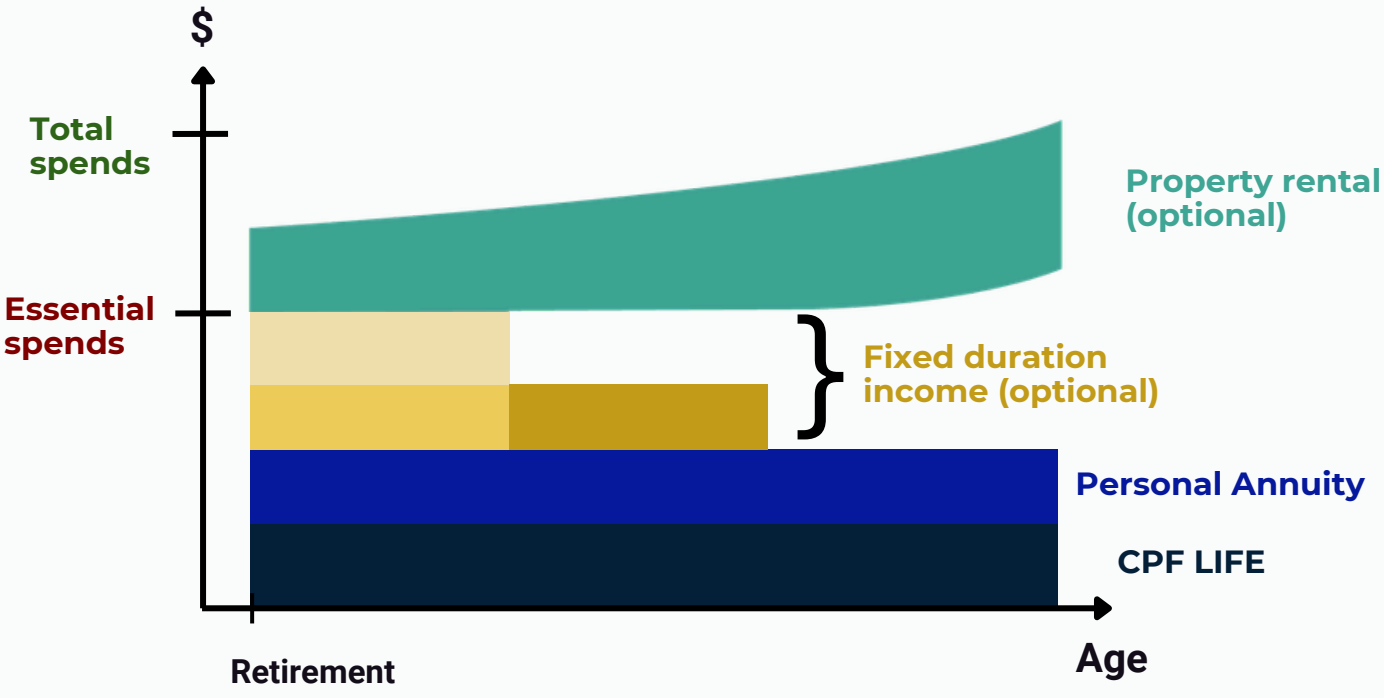
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Layer 5

Property rental income (optional)

- Not guaranteed, may not be lifelong(property ages/gets sold), inflation-hedged
- Variable income (vacancy, maintenance, market cycles) - for variable spends

---



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THE POSSIBLE LAYERS (SINGAPORE EDITION)

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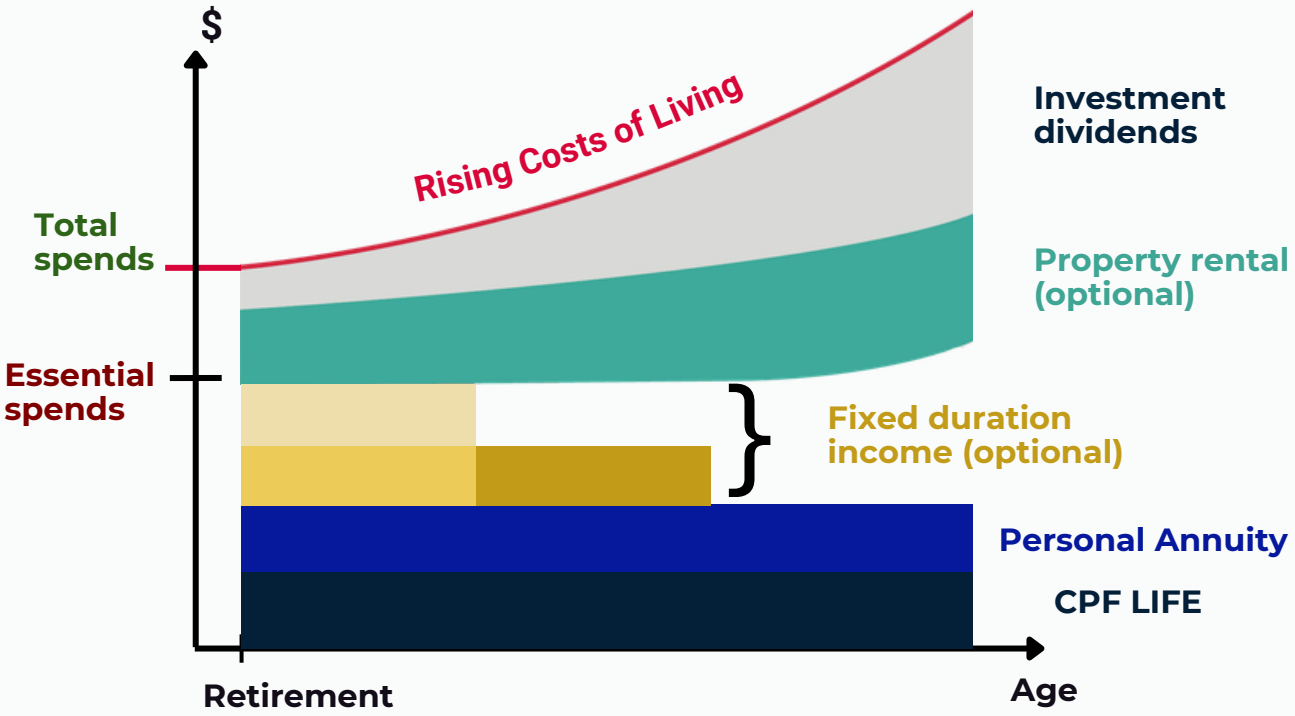
- Not guaranteed, may not be lifelong (property ages/gets sold), inflation-hedged
- Variable income (vacancy, maintenance, market cycles) - for variable spends

---

Layer 6

Investment dividends

- Not guaranteed, may be structured to be lifelong income, inflation-resilient
- Variable income (market cycles) - for variable spends



TWO EXAMPLE BLUEPRINTS (HOW PEOPLE ACTUALLY LAYER)

These examples are illustrations, not recommendations. Your ideal structure depends on your spending, CPF LIFE payouts, assets, and risk comfort.

Blueprint A: "Bridge-to-CPF" Build Portfolio

Who this fits:
You want to stop work at 60, but CPF payouts start later (e.g. 65). You want a calm bridge.

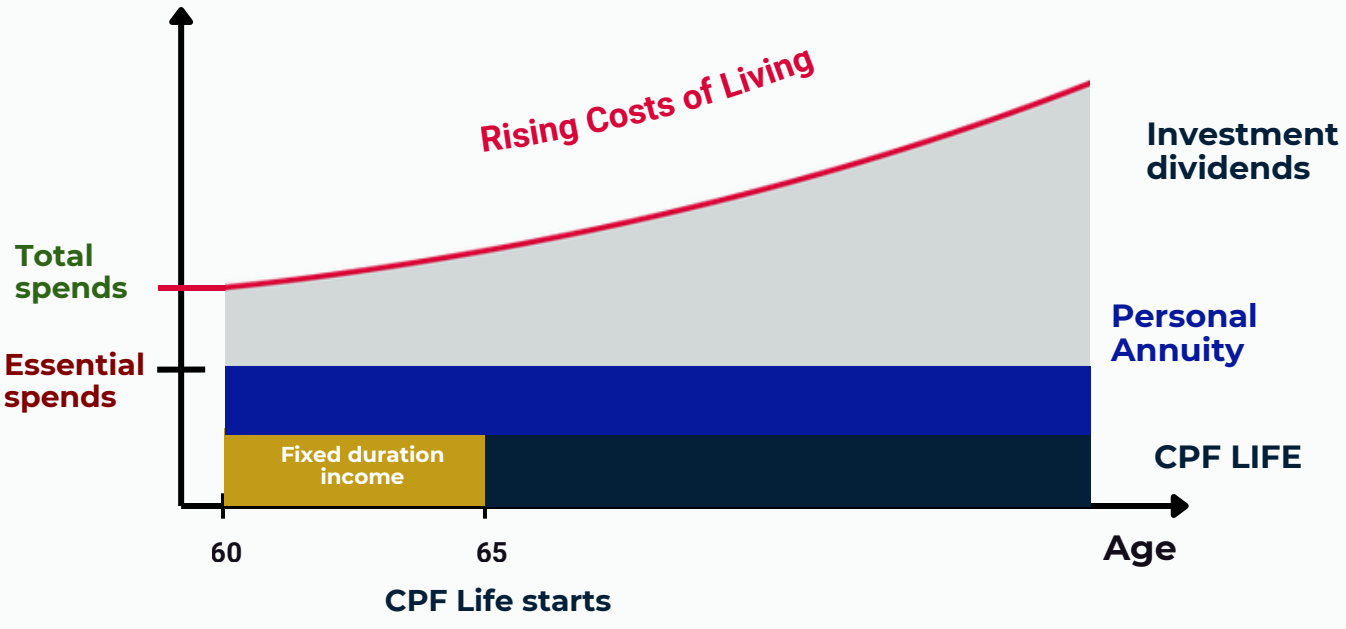
How the layers work

- **CPF LIFE:** lifelong essentials base (starts later)
- **Fixed-duration income layer (5 years):** bridges 60 → 65
- **Annuity:** bridges 60 → 65, complements CPF Life for lifelong essentials spending
- **Investment dividends:** flexible layer for lifestyle + inflation resilience

Why it works

- You're not forced to sell investments at a bad time
- Your bridge layer buys you time and stability

One-line test
If markets fall at 61, I'm still okay — because my bridge income layer covers basics



TWO EXAMPLE BLUEPRINTS (HOW PEOPLE ACTUALLY LAYER)

Blueprint B: "Go-Go Years First" Build

Who this fits:
You want more income in the early active years (travel, hobbies, family trips), and expect to need less later

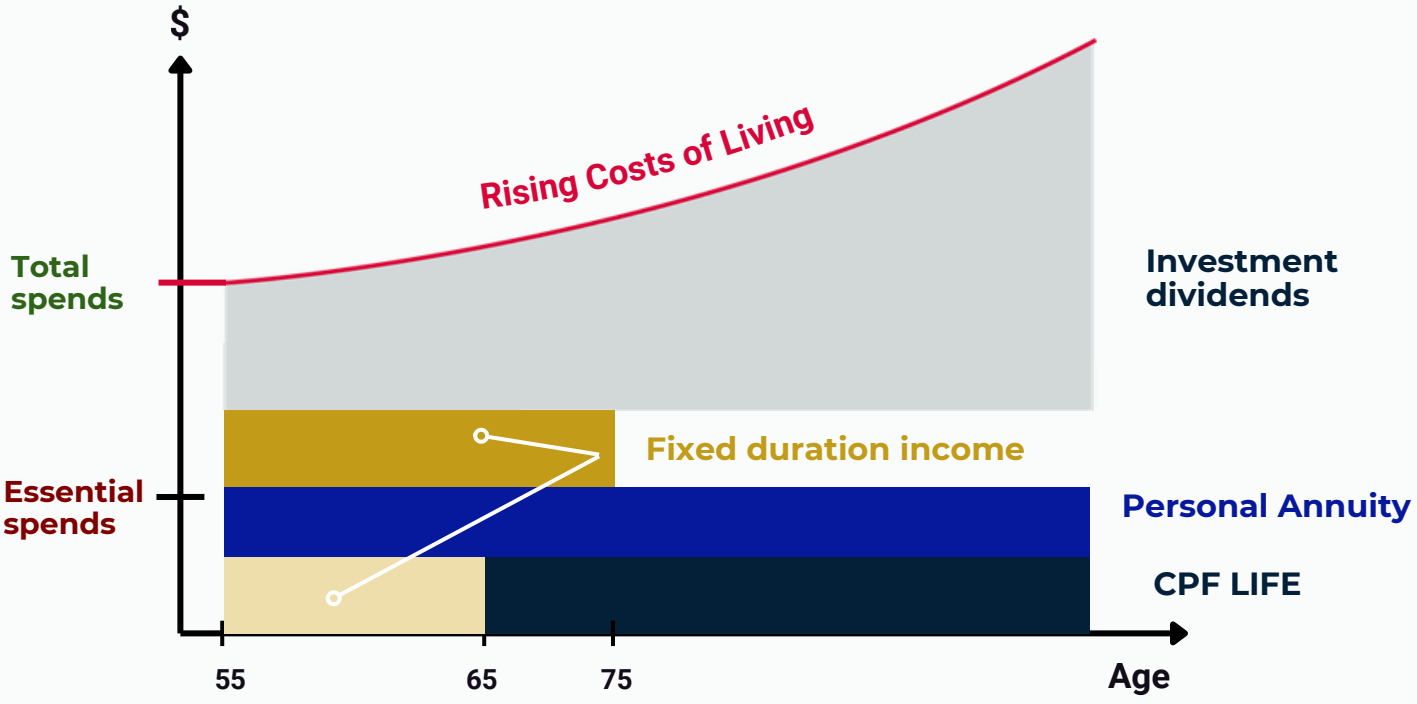
How the layers work

- CPF LIFE + Annuity: lifelong essentials base
- Stacked fixed-duration layers: higher income from 55 → 65 (or 55 → 75)
- Rental/Investment dividends: flexible layer for lifestyle + inflation resilience

Why it works

- You're matching money to your life seasons
- You're allowing investment income time to grow for future spends

One-line test
I can enjoy my early retirement without "stealing" from my later retirement



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Want an insight to your current layers?

SCHEDULE A DISCOVERY CALL

CLICK HERE

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Bonus

THE LAST MILE READINESS CHECKLIST

A 5-minute diagnostic for your golden years – so life stays smooth, and family stays together, even when things don't go according to plan.

Rate each statement 1–5 (1 = low assurance, 5 = high assurance).



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LAST MILE READINESS CHECKLIST

Please rate on a scale of 1 – 5, with 1 being low and 5 being high level of assurance, on these following statements...

I am confident and assured that...	Low				High
1. I will be able to cover the rising medical costs and additional lifestyle adjustment costs due to health issues	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
2. I will be able to sustain the rising premiums for my healthcare insurance as I age	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
3. I will have enough retirement income to sustain my lifestyle even with the rising costs due to inflation	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
4. I will have enough retirement income to last me for the rest of my life	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
5. I could minimize any taxes (if any) associated with my retirement income	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
6. I have optimized the use of my CPF money to supplement my retirement income	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
7. In the event I am mentally incapacitated to make a sound decision, I have appointed a trusted person to do so for me.	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
8. My assets will be distributed according to my wishes after I pass on without causing any misunderstanding or dispute	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
9. My property can be left behind for my family in the most effective way which minimizes costs and disagreements	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
10. I will have my desired amount of assets to leave behind for my family while still having sufficient to enjoy the retirement lifestyle I want	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5