

Financial Battle

EDUCATE • ENRICH • EMPOWER

★ GAME RULES ★

OBJECTIVE OF THE GAME PLAY

To achieve the highest recurrent income within 1.5 hours of the game play

FACILITATOR ROLES

There will be 3 different roles that facilitators will play to assist the gamers during the entire game play:

CONSULTANT

There will be a consultant assigned to each table. Gamers may seek advice from the consultant if they have any queries or need any help.

BANKER

There will also be a banker assigned to each table. Gamers may refer to the banker for any loan matters. The banker may offer special promotions for their loan packages at different points in time. The starting interest rate that the bank offers is 10% (payable every Payday). The maximum amount of loan that a gamer can take is 20 times of their salary: \$120,000 (everyone starts with an income of \$6,000). The interest will be deducted (considered "negative recurrent income") from the gamer's salary every time the gamer lands on, or passes Payday.

Gamers are free to return the capital borrowed to the bank during their turn.

Gamers are not allowed to take loans from another gamer.

PAY MASTER ROLE

Pay Master will be responsible for distributing salaries to the individual gamer when they pass Payday. It would be the responsibility of the individual gamer to calculate his absolute salary amount after deducting/adding any recurrent income and to request from the Pay Master the correct amounts.

STARTING INCOME

Everyone plays with an income of \$6,000.
To begin, each gamer will receive \$6,000 (which is 1 month's Salary) from the bank

RECURRENT INCOME

Recurrent income may be increased by buying:

- a) 30 year Coupon Bonds
- b) Fixed Deposits
- c) Life Annuities
- d) Properties
- e) Businesses

Recurrent income will not be changed by buying:

- a) Stocks and Shares
- b) Unit Trust
- c) Zero Coupon Bond
- d) Special Items

Recurrent income may be decreased by:

- a) Buying Medical and Life Insurance
- b) Taking a Loan from the Bank
- c) Giving Birth
- d) Bank Loans
- e) Certain Properties, Disasters and Expenses

The flow of game is always clockwise and all gamers shall roll 2 dice only, unless stated in the game.

Landing on the same box as another gamer has no effect on either gamer.

WHEN YOU LAND ON:

PAYDAY

This is when you collect your salary. When you land on or pass *Payday*, collect your salary plus recurrent income (which may be positive or negative). If you miss it, you'd lose it by the time the next gamer throw his dice!

EXPENSES

If you land on *Expenses*, you must roll a dice first. If it is a "1" or a "6", you would have to draw a *Disaster Card*, if not, draw an *Expenses Card*. If you incur expenses, pay the stipulated amount directly to the *Banker*. If there is a recurrent income on the card (which is negative), you must retain the card.

DISASTERS

Disasters strike! If you land on *Disasters*, you must roll a dice. If the number is even, you must draw a *Disasters Card* and read it out loud. If you incur expenses, pay the stipulated amount directly to the *Banker*. If there is a recurrent income on the card (which is negative), you must retain the card.

INVESTMENTS

In your daily life, you often encounter good opportunities that you either unknowingly pass up on or perhaps not aware enough to notice it.

If you land on *Investments (either purple or pink)*, you may choose between a *Minor Investment* or a *Major Investment*. Draw the respective card and read it out for everyone. The game is paused until the last transaction, if any, is completed. If you decide to make a purchase, you must retain the card.

Minor Investments require minimal capital outlay but you should only expect moderate returns. *Major Investments* require a larger capital outlay, and you should expect much higher returns. You must decide for yourself which *Investments* to go for, because not all *Investments* are good!

Auction. Some cards may allow the gamers to auction their "rights to purchase" to other gamers. If the gamer wishes to auction, the Consultant will facilitate the auction. A starting bid is at \$1,000 and the investment must sell to the highest bidder.

ECONOMIC FACTORS

Economic Factors Cards represent real-life market conditions, which give you an opportunity to sell off your assets. To win, a lot depends on whether you can make smart manoeuvres in the market! If you land on *Economic Factors*, you must draw an *Economic Factors Card* and read it out loud. The game is paused until the last transaction, if any, is completed.

FUND-RAISING

The spirit of charity is recommended as much as we advocate wealth creation through prudent management of your finances. Whenever you land on *Fund-raising*, you may choose to donate half your *Salary* to charitable organisations. Your reward is the ability to throw 3 dice for the next 3 turns.

FIRED

In such uncertain times, the promise of permanent employment is but a thing of the past. If you land on *Fired*, you lose your *Salary* for the next 2 *Paydays*, but you still have to continue pay/receive your recurrent income.

BIRTH

Congratulations on the *Birth* of your child! Children are a bundle of joy but they do add to expenses. When you land on *Birth*, receive a *Child Birth card* from the banker. Each Child Birth would represent a negative recurrent income of \$400 and you may have up to 3 children in the game. (Of course you may have more in real life!)

BONUS

The company you work for declares *Bonus*. If you land on *Bonus*, you receive a *Bonus* of 1 full month's *Salary* on your next *Payday*.

PAY INCREASE

Your hard work finally pays off and your boss gives you a pay raise! If you land on *Pay Increase*, increase your *Salary* by 10%. Update it on your own sheet of paper. A maximum of 30% increase is allowed. For example, at first pay rise, the gamer's salary would be \$6,600; second pay rise, his salary would be \$7,200; and at third pay rise, his salary would be \$7,800.

HEALTH CHECK

It is hard to enjoy the riches of life without good health. Therefore, gamers who land on *Health Check* have a chance to determine their *Health Status*. Hopefully everyone is healthy, but we must all prepare for the worst.

If you land on *Health Check*, roll 2 dice.

If the sum of the 2 dice is 2, you are diagnosed with *Terminal Illness*.

If the sum of the 2 dice is 3-4, you are diagnosed with *Major Illness*.

If the sum of the 2 dice is 5-6, you are diagnosed with *Minor Illness*.

If the sum of the 2 dice is 7 or above, you are thankfully *Healthy*.

Note: For a gamer who has *Major Illness*, the *Health Check* box on the game board now represents your only chance of becoming "Healthy" again. The gamer with a *Major Illness* must roll a sum greater or equals to 7 with 2 dice to be declared "Healthy" again. Any other number does NOT have an effect.

This does not apply to the *Terminally Ill* or *Disabled* gamers.

If you are diagnosed with *Terminal Illness*,

- a) Receive *Sum Assured* if you have *Life Insurance*
- b) Pay/Receive recurrent income as appropriate during *Paydays*
- c) Not be allowed to buy any more *Life/Medical Insurance*
- d) Not be allowed to receive *Bonus/Pay Increase/be Fired*

If you are diagnosed with *Major Illness* or you become *Disabled*,

- a) Receive *Sum Assured* if you have *Life Insurance*
- b) Pay/Receive recurrent income as appropriate during *Paydays*
- c) Lose 3 turns; thereafter, your income will be reduced to \$2,000 every *Payday*
- d) Pay \$20,000 if you do not have *Medical Insurance*.

If you are diagnosed with *Minor Illness*,

- a) Lose 3 turns
- b) Pay \$20,000 if you do not have *Medical Insurance*

LIFE INSURANCE

Life is full of uncertainties. We advise gamers to get *Life Insurance* to hedge against risk. *Life insurance* can be a good strategy to counter *Disasters* like *Terminal Illness* and *Disability*. For the game, you have to decide for yourself how much insurance to buy or not to buy. The *Sum Assured* for *Life Insurance* is 1000 times the monthly premium. E.g. If you buy a *Life Insurance* at \$100/*PayDay*, the *Sum Assured* is \$100x1000 = \$100,000. (Every \$100,000 *Sum Assured* = \$100 premium per *PayDay*) If you decide to take up *Life Insurance*, you need NOT pay cash upfront. Take a *Life Insurance* card from the banker that indicates the appropriate sum assured and recurrent income (negative). A minimum of \$50,000 and a maximum of \$600,000 *Sum Assured* is allowed.

MEDICAL INSURANCE

As with *Life Insurance*, *Medical Insurance* is also a good way to cope with *Disasters* or *Health Check*. *Medical Insurance* can be used to offset medical expenses incurred on *Health Check* and *Disasters* and can be an effective strategy to counter all forms of illnesses and medical expenses. If you decide to take up *Medical Insurance*, you need NOT pay cash upfront as well. Collect the *Medical Insurance Card* from the banker with a negative recurrent income of \$100/*PayDay*.

SITUATION/OPPORTUNITIES TO SELL/LOSE ASSETS

You may sell (or lose) your assets through the following conditions:

- a) Property - Through Economic Factors Card or Disaster Card
- b) Bond - Through Economic Factors Card
- c) Stock - Through any Card except Expense Card
- d) Unit Trust - Through any Card except Expense Card

BANKRUPTCY RULE

In real life, bankruptcy does not necessarily mean the end, but it is the direct opposite of being Financially Free.

The *Bankruptcy Rule* is applied when ALL of the following conditions are met:

- a) You have no cash on hand to pay any form of expenses.
- b) You pass *Payday* and have negative cash income (i.e. negative recurrent income + salary < \$0)
- c) You have borrowed the maximum amount from the bank.

When you are bankrupt, you must sell off all your assets at 1/3 the purchase price to the banker. However, you must ensure that all loan associated with the assets are cleared. You can use the proceeds from the sale of the assets to repay the appropriate loan.

You must then use the proceeds to pay off your expenses or negative cash flow for that month. If you are unable to pay, even after selling all your assets, you are officially out of the game.

GAME PLAY FOR DISABLED AND TERMINALLY ILL GAMERS

There are 2 ways in which a gamer can become *Disabled* or *Terminally Ill* - By landing on *Health Check* or, by landing on *Disasters*.

TERMINALLY ILL

Rolling a sum of 2 using two dice upon landing on *Health Check* results in the gamer being diagnosed as *Terminally Ill*. This means that he loses his job and forgoes his *Salary* for the duration of the game until he is declared "Healthy" again. He must then adjust his *Salary* to zero. He continues to pay/receive his recurrent income during *Paydays*.

If the gamer has *Life Insurance* before becoming *Terminally Ill*, he can make a claim for an amount equivalent to the *Sum Assured*. Once a claim is made, the gamer must erase (shall we get them to write on their individuals pieces of paper provided?) and return the *Life Insurance Card* to the banker. Any *Medical Insurance* he has bought previously is still active but he is NOT allowed to purchase any more insurance. Hence, even though he forgoes his *Salary* indefinitely, the *Terminally Ill* gamer may still win the game by making prudent use of his cash on hand. A *Terminally Ill* gamer is allowed to make *Investments*, other than insurance, like a normal gamer. He is also allowed to take *Bank Loans* based on his last drawn *Salary*.

DISABILITY

Rolling an even number using one dice upon landing on *Disasters* results in the gamer drawing a *Disasters Card*. If the card stipulates that the gamer is *Disabled*, he must continue the game as a *Disabled* gamer. This means that he loses his job and forgoes his *Salary* for the duration of the game until he is declared "Healthy" again. He must then adjust his *Salary* to zero. He continues to pay/receive the recurrent income during *Paydays*.

If the gamer has *Life Insurance* before becoming *Disabled*, he can make a claim for an amount equivalent to the *Sum Assured*. Once a claim is made, the gamer must return the *Life Insurance* card to the Banker. Any *Medical Insurance* he has bought previously is still active but he is NOT allowed to purchase any more insurance.

Similar to being *Terminally Ill*, even though he forgoes his *Salary* indefinitely, the *Disabled* gamer may still win the game by making prudent use of his cash on hand. A *Disabled* gamer is allowed to make *Investments*, other than insurance, like a normal gamer. He is also allowed to take *Bank Loans* based on his last drawn *Salary*.

HEALTHY

If a gamer who has Major Illness, lands on *Health Check* and rolls a sum greater or equals to 7 with 2 dice, he is declared "Healthy" again. He can then resume the game with his last drawn *salary*.

SCENARIO PLAY

There will be different possible scenarios played out during the game. For example: Outbreak of virus, drop in interest rate, retrenchment, government announcement of policy changes, etc.

TIE

In the event of a tie, the Game Master has the final decision in determining the winner.

Note: The details of the game is subject to change without prior notice.



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