

DENISE TAN

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*GUIDING FAMILIES
TO PLAN FOR
THEIR CHILDREN'S
FUTURE*



TURNING PRIMARY 1 STRATEGY INTO A WEALTH-BUILDING BLUEPRINT

In a crowded marketplace where many chase volume, Denise Tan chose depth.

Her work does not begin with listings. It begins with life stages.

"In a highly competitive industry, what sets me apart is my very clear focus and depth of specialisation," Denise shares. "I work almost exclusively with young parents planning ahead for their children's Primary 1 entry, particularly those targeting top schools."

While many salespersons treat property as a standalone transaction, Denise approaches it as part of a broader, long-term Primary School Property Strategy. Timelines, affordability progression, resale potential, and school admission criteria are examined together, not separately.

"The result? Many of the families she has advised have successfully secured places in schools such as Tao Nan, Ai Tong, Nan Hua, SCGS and ACS while also achieving strong capital appreciation and long-term upgrade flexibility through carefully planned property strategies.

But the value of the strategy goes far beyond school planning.

Clients have progressed from a \$1.3 million EC to properties with current market values exceeding \$12 million. Others have moved from a 5-room HDB flat to owning both a landed home and a separate investment property."

Some have recorded gains ranging from \$500,000 to over \$5 million through structured progression.

"The Primary 1 move is not just about education," Denise explains. "It can be strategic in building a strong nest for retirement."

For her clients, the greatest relief is clarity. They are not forced to choose between their child's education and their financial future. They can plan for both.

Every decision is grounded in data, timing, and a clear understanding of trade-offs. There is no rushing. No reacting to fear-based narratives. Just structured, forward-looking strategy.

Because of this, Denise's role often extends far beyond a single transaction. Families return to her as their children grow, to upgrade, restructure portfolios, or plan their next chapter.

She is not just facilitating moves. She is stewarding journeys.



BUILDING STABILITY IN UNCERTAIN TIMES

Denise credits much of her ability to serve with depth and confidence to the ecosystem around her.

“What sets PropNex apart is its strong emphasis on professionalism, advisory depth, and long-term sustainability, especially during challenging periods.”

In uncertain markets, parents are naturally anxious. Concerns are not limited to price movements. There are questions about timing mistakes, regulatory changes, and school admission windows.

PropNex’s structured training, market research, and compliance support allow Denise to guide families with responsibility rather than speculation.

Timely leadership briefings and research updates enable her to interpret complex policies clearly, an essential advantage in a niche where decisions are both time-sensitive and emotionally charged.

Technology has further strengthened her advisory precision.

“The Investment Suite has been a game changer,” she shares. “I’m able to show live analysis of trends, charts, and listings on ProMap.”

Business Suite’s HeatMap function allows her to identify oversubscribed units early, helping clients strategise ahead of balloting.

This real-time capability transforms conversations. Clients do not rely on opinion. They see the numbers. They understand the rationale. They feel prepared.

Training programmes like AST have also shaped her advisory mindset. Rather than pursuing deals, salespersons are encouraged to think like long-term strategists.

Denise has since stepped forward as an AST facilitator herself, paying forward the culture of structured growth that supported her.

“I want to help fellow friends grow,” she says simply.

FROM HUMBLE BEGINNINGS TO PURPOSEFUL SPECIALISATION

Denise’s journey did not begin with million-dollar transactions.

Her first deal was a \$250 room rental.

“When I first joined, I didn’t even have a car,” she recalls. There were days she stood at the office door asking if anyone could give her a lift because she did not have the money for a \$50 taxi fare. One colleague agreed to drop her off since he was headed the same way, a small kindness she has never forgotten.

The early years were humbling, especially after leaving a high-flying HR career. She was shouted at by clients, chased out of the houses and even faced nasty clients who threatened her on many occasions.

“I know what it feels like to start from the bottom, without resources, without confidence, and without knowing when the breakthrough will come.”

Many peers who began the journey alongside her eventually returned to

the private sector in search of stability. She stayed, patiently persevering through continuous hard work.

It was only in 2019 that Denise made a defining decision to fully commit to specialising in helping young parents plan strategically for Primary 1.

Looking back, she sees clearly what changed everything. That true differentiation comes from mastering a niche and serving it exceptionally well.

She stopped chasing every opportunity. She focused on building trust and serving one segment deeply.

Her operating principles became clear:

Integrity over quick commission. Discipline over motivation. Long-term relationships over short-term deals.

“When clients trust you, the business compounds.”

She also learned not to fear quiet seasons. Those phases became periods of refinement, strengthening systems, sharpening knowledge, and learning how to communicate complex ideas simply.

Success in real estate, she realised, is rarely linear. But consistency compounds.

If she could speak to her younger self, her message would be simple:

Be patient. Be kind to yourself. You will touch many lives one day.

And above all, leverage the ecosystem around you. Strong leadership, structured training, and a culture of shared learning accelerate growth far beyond what anyone can achieve alone.

SUCCESS WITH SUBSTANCE

Today, Denise Tan stands not just as a Millionaire producer, but as a strategist who has carved out a distinctive advisory niche in one of the most emotionally complex property segments.

Her work blends education planning with asset progression. Emotion with analysis. Family dreams with financial foresight.

In doing so, she has proven something powerful: Property decisions do not have to be trade-offs.

With clarity, structure, and the right guidance, families can build both opportunity and security, for their children and for themselves.

