2035年情景：实际影响

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稳健的决策

有些决策在全部四种情景下都表现良好，因而是审慎企业的首要任务。第一是最高水准的合规，因为一次诚信失败会损害其他所有情景。第二是在各来源国之间分散客户群，这既能抵御地缘政治压力，也能防范财富集中带来的政治风险。第三是投资于技术治理，这能让企业为第三种情景做好准备，又不致暴露于本部分第I章所述的投机泡沫之中。第四是培养兼具法律、金融和技术能力的人才，因为四种情景都会提高对这类技能的需求，同时减少对常规工作的需求。

对家族办公室和富裕家族而言，这些情景提示应当审视自身架构。一个把资产集中在新加坡的家族应当问一问：在二级制裁下、在丑闻之后监管骤然收紧的情况下，或在税务优惠制度发生变化时，自己的架构将会如何。在新加坡具有实质、财富来源有据可查、治理清晰的架构，能够经受住全部四种情景。依赖隐秘性、依赖缺乏审查或依赖单一优惠政策的架构，则无法经受住。

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对顾问而言

新加坡和境外的律师、受托人和税务顾问，应将这些情景作为一个框架，为正在决定资产、公司和家庭成员安置地点的客户提供建议。枢纽地位巩固的情景支持对新加坡作出长期承诺。分裂情景要求设计能够跨多个司法管辖区运作的架构，并审慎分析制裁风险敞口。数字颠覆要求了解代币化资产的法律性质以及保护这些资产的托管安排。诚信危机则要求备有文件记录，使其在交易完成很久之后仍能经受监管机构、银行和外国当局的审查。

核对清单

- 找出对企业或家族最重要的变量，例如客户地域分布、制裁风险敞口、技术依赖程度和监管地位，并为每一项确定指标。
- 至少准备两种不利情景，以及一旦这些情景展开时将采用的选项，包括替代的入账中心、持股重组或退出某一客户板块。
- 按照足以令外国执法机关满意的标准保存财富来源文件，并定期审查。
- 分散银行关系和托管安排，使任何单一代理行或平台都无法切断对资产的访问。
- 将对美国、欧洲和联合国制裁的风险敞口，与新加坡法律下的法定义务分开分析。
- 按照新加坡金融管理局的指引和框架，建立人工智能和代币化资产的治理框架。
- 投资于员工在合规、技术和跨境法律方面的培训，这在全部四种情景下都会带来回报。
- 每年对照各情景的路标审视战略，不要等到危机来临。

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