

REVISE

Opponentura Decision Review Report No. 67 of 05.09.2026

Case No. 7 “Moving the whole family to Singapore in four months” · first review

Decision-support software — not legal, financial or professional advice; the final decision rests with the person whose decision it is.

The panel members are software AI roles with an assigned review mandate, not people: they have no personal professional experience, and this document is not independent human expertise.

THE DECISION AND WHAT NEXT

1 · 3 d

Request the full employment contract text — probation notice, termination, severance, bonus terms, and clawback of relocation/housing/school money on exit inside 12 and 24 months

2 · 3 d

Ask the hiring manager in writing whether a delayed start or first-year single-status arrangement is available without loss of the core package

3 · 5 wd

Put the preference-or-line question to your wife verbatim and record her literal answer

4 · 5 wd

Obtain written all-in fee schedules from the named schools holding preliminary offers and confirm whether the elder child's exam track transfers

🕒 **Verdict: REVISE.** The decision works in substance, but it is early to sign. In order: first “Check this first” from “The essentials”, then the orders in “Resolved”. Other moves on the same problem are in “What instead”.

THE PANEL'S VERDICT

Objective and direction: Reasonable — a 55% base uplift, from £155,000 to £240,000 equivalent, with a C-level trajectory is a legitimate opportunity, and the wife has not objected to Singapore itself.

Current structure: Not ready for signature — the plan commits four people irreversibly on eight load-bearing facts, none of which has been checked, and two of which the client's own answers already contradict.

- The contract that governs the entire downside — probation notice, severance, clawback of relocation, housing and school money — has not been seen; only the offer summary exists. [client's words]
- The choice being decided (“everyone moves or we decline”) was never tested: no staged-start question to the employer, no direct question to the wife about whether her condition is a limit, no extension request on a deadline of unknown origin. [client's words]
- “Build capital” is, in the client's own words, “an impression, not a spreadsheet”: the £92,000 spousal income loss, the school shortfall and the UK property drag have not been netted against the uplift. [calculation]

Probability that the plan as written delivers the claimed outcome: **more likely than not, no.**

HOW THE FRAMING CHANGED

Before review: “Accept the offer and move the whole family in four months — am I right?”

After: The question is not “go or not go” but “on what sequence, and under which contract clauses” — and neither the employer nor the wife has been asked the questions that determine the answer.

THE ESSENTIALS

What risk you are accepting: You are committing four people simultaneously — spouse resignation, house letting, two school enrolments, and a move from London to Singapore away from a 76-year-old dependant — against a six-month probation whose exit terms you have not read. The realistic ceiling of loss is roughly a year of household income—the wife’s £92,000 plus school and housing shortfalls—plus any relocation clawback. The steps are individually reversible only at high cost: resignation from a stable role with a good career track and disruption during a mid-cycle exam year are not.

What holds the decision: Two things survived the panel. First, the compensation uplift is real and material on the base line — £155,000 to £240,000 equivalent, plus allowances. [client’s words] Second, the wife’s objection is to sequencing, not to Singapore, which means a version of “yes” plausibly exists. [client’s words] Neither, however, supports the *current* version of the plan.

Dangerous assumptions

1. The employer would refuse a delayed start or a single-status first year, so the choice is binary — never asked, by the client’s own answer 2 — **UNVERIFIED**
2. The wife’s objection to the irreversible version is a preference that would yield under reassurance — never put to her in those words, answer 7 — **UNDERESTIMATED**
3. Probation carries no material clawback of relocation, housing or school money — only the offer summary is in hand, answer 1. Singapore guidance confirms that termination at the end of probation requires written notice and follows the notice arrangements in the employment contract; there is no separate statutory probation-notice regime. [1][2] — **UNDERESTIMATED**

Check first: One written question to the hiring manager — “Is a delayed start after the elder child’s exams, or a single-status first year with the family joining in year two, available?” — plus a request for the full contract text. Both inside 48 hours, both cost nothing, and together they settle the largest open assumption in the report.

The decision ceases to be right if: the employer confirms in writing that no staged option exists **and** the contract shows repayment of relocation, housing or school money on employer-initiated termination inside 12–24 months without an offsetting liquidity reserve. At that point, the downside cannot be sized and the all-at-once move should not proceed.

THE CASE AS HEARD

The client, 41, VP Product in London on £155,000 base plus roughly £30,000 target bonus, has an offer from an international company in Singapore: £240,000 equivalent base, 25% target bonus, relocation paid, housing allowance about £36,000 a year for two years, school allowance about £22,000 a year, three-year contract with six-month probation. Answer required in 14 days; start in four months.

The strongest version of his position, which the panel accepts as coherent: senior roles of this kind are scarce, the window may be competitive, and a family that refuses every version of “yes” carrying irreversibility takes no opportunity at all. He has not concealed his wife’s objection — he stated it precisely and consistently: she is not against the country, she is against quitting her job, moving the children, letting the house and relocating all at once before anyone knows whether the new life works. The two options on the table between

them — everyone moves, or decline — are honestly the only two they have discussed. Failing to have invented a third option is a gap in planning, not bad faith.

Against that: the wife's employer permits neither remote work from abroad nor a Singapore position; a recruiter estimates 6–12 months for her to find comparable work (requires confirmation), with no interviews and no offers to date. Preliminary school offers for both children already exceed the allowance. The UK house carries a £2,100 monthly mortgage against an agent's £3,000 gross-rent estimate (requires confirmation), with voids, fees, maintenance, insurance, tax and lender consent all unchecked. The client's own summary of his financial case: "still an impression, not a spreadsheet."

CASE MATERIALS

No documents were attached by the client. The panel worked from the following external sources gathered before the review:

- [1] Singapore Ministry of Manpower on notice of termination — employer and employee must have the same contractual notice period. If the contract does not specify notice, the statutory default is one day for service under 26 weeks and one week for service from 26 weeks to under two years. Establishes that protection during probation depends principally on the contract. (first-source cited; norm, not subject to exclusion) (mom.gov.sg)
- [2] MOM on termination at the end of probation — either side may terminate, but written notice and the contractual notice arrangement still apply. There is no separate universal statutory probation-notice rule. (mom.gov.sg)
- [3] IRAS on individual tax residency and rates — resident tax is progressive, with a top marginal rate of 24%. A foreign employee may qualify as Singapore tax-resident after at least 183 days in the preceding calendar year or under the continuous-employment rule spanning two calendar years; non-resident employment income is taxed at 15% or resident rates, whichever is higher. First-year net pay therefore cannot be inferred from the headline package alone. (iras.gov.sg)
- [4] MOM on Dependant's Passes — an Employment Pass holder earning at least S\$6,000 per month may sponsor a legally married spouse and unmarried children under 21; each family member requires a separate application. (mom.gov.sg)
- [5] MOM on Dependant's Pass processing — for dependants of Employment Pass holders, processing is within three weeks for most cases; the application fee is S\$105 and issuance fee S\$225 per pass, plus S\$30 for a multiple-journey visa where applicable. (mom.gov.sg)
- [6] MOM on working while holding a Dependant's Pass — a prospective employer must obtain an Employment Pass, S Pass or DP-Work Permit for the dependant. (mom.gov.sg)
- [7] MOM on Employment Pass eligibility — current non-financial-sector qualifying salary starts at S\$5,600 and rises with age to S\$10,700 at age 45 or above; from January 1, 2027, those published thresholds rise. COMPASS is generally a second-stage requirement unless an exemption applies. (mom.gov.sg)
- [8][9] Published fee schedules at ISS International and SJI International. ISS lists a total annual course fee of S\$27,748 for Grades 1–5; the Grade 6 figure appears in this file as both S\$43,472 and S\$46,332 in different places — this discrepancy could not be resolved and neither figure is relied on for numeric conclusions (requires confirmation). The cited SJI International fee document could not be retrieved from its stated official location and is not relied on for numeric conclusions. The GESS Grades 1–5 figure originally cited could not be verified from the live official page and is not relied on. The client's own statement remains the basis for the finding that actual preliminary offers exceed the allowance. (iss.edu.sg)
- [10] HMRC and GOV.UK on the Non-resident Landlord Scheme — HMRC normally treats an absence from the UK of six months or more as meaning an individual's usual place of abode is outside the UK for the scheme. A letting agent or tenant generally deducts basic-rate tax from rent unless HMRC authorises gross payment; rental income normally remains reportable through Self Assessment. (gov.uk)

- [11] GOV.UK on the Statutory Residence Test — UK tax residence depends on automatic overseas and UK tests, the sufficient-ties test, days spent in the UK, and factors including family, home and work. (gov.uk)
- [12] GOV.UK on lasting power of attorney — an England-and-Wales LPA can cover property and financial affairs or health and welfare. Registration normally takes 8–10 weeks if the application has no errors and costs £92 unless reduced or exempt. (gov.uk)

Not found in open sources: this employer’s probation notice, severance and clawback terms; the basis or rigidity of the 14-day deadline; any authoritative figure for architect job-search duration in Singapore; the client’s savings, burn rate, net rental income or UK re-entry salary.

THE PANEL

In the chair — **the Chair of Opponentura** (permanent: runs the review, reconciles the positions and delivers the synthesis).

The mandates invited for this case:

- **Mandate “Second voice of the family”** — Checks whether the choice offered to the wife was ever anything but a false binary, and verifies whether her stated line (against simultaneous irreversible moves) has been tested as a red line or merely logged as a preference to be overridden.
- **Mandate “Financial skeptic”** — Checks whether a fully loaded comparison exists at all — net of tax, real (not gross) rental yield, school shortfall, burn rate against savings, and UK re-entry salary risk — and verifies that ‘bigger role, build capital’ is not being used as a substitute for arithmetic that was never run.
- **Mandate “Falsifying methodologist”** — Checks what would have to be true for ‘accept and move everyone in four months’ to be wrong, and verifies that the 14-day deadline, the untested staged-move option, and the unread exit clauses were treated as constraints rather than as claims worth one phone call each.

VENDOR	WHAT RUNS ON IT	WHY CHOSEN
Anthropic	the main panel, synthesis of the report	long reasoning and work with a large volume of case materials
OpenAI	the second-vendor critic, the decision-bias reviewer, the independent fact check	a different school of training: it breaks the blind spots common to a single vendor

The panel runs on the newest flagship models from Anthropic and OpenAI. Two vendors are used deliberately: a different school of training breaks the blind spots common to one vendor. Agreement between them is not evidence in itself — what rests on what is stated by the origin tag on every finding.

STATEMENTS

Role «Falsifying methodologist»: contract terms that determine the downside are unread — critical [assumption]

The client holds an offer summary only. He has not seen the clauses on notice during probation, severance, or repayment of relocation, housing and school money if employment ends inside 12 or 24 months. Singapore’s published guidance is explicit that termination at the end of probation requires written notice and follows the contractual notice arrangement. [2] If the contract is silent, the statutory default is one day before 26 weeks’ service and one week from 26 weeks to under two years. [1] The failure path is specific: probation ends at month six, the role is cut, notice may be short, and if clawback clauses exist the family owes money back at the exact moment income stops — while the wife has resigned, two school places are paid for and a UK

mortgage of £2,100 a month runs on. The document is one email away and settles the REJECT/RESHAPE balance more than any other fact in the report. [client's words]

Role «Falsifying methodologist»: the binary frame has never been tested against the employer — high [assumption]

The client's answer 2 is unambiguous: "I have not tested a delayed start or a first-year single-status arrangement with the hiring manager. I haven't asked." The fear that asking would jeopardise the offer is, on the record, imagination rather than experience — there is no recorded instance in the report of this employer refusing anything, because nothing was requested. The cost of asking is a phone call. The cost of not asking, if a staged option existed, is precisely the rupture the wife has named as her limit. The panel narrowed one of its own claims here under verification: it cannot assert the deadline is artificial, only that its basis is unknown and untested. [client's words]

Role «Second voice of the family»: the third option was never rejected — it was never examined — critical [assumption]

Answer 3 is the pivot of the case: "I have not excluded the 'I go first, family follows' option for a specific reason — we simply never got to it." This is materially worse than a considered rejection. It means the household's preference across three plausible options — all move, staged, decline — has never been elicited. The decision is being presented to this panel as a household decision, but only one adult has decided; the wife's implicit third proposal has been raised with neither her in detail nor the employer at all. The damage is not financial in the first instance: it is that a commitment binding four people is validated on an assumed consensus. The corrective is one conversation and one email, both available inside the current 14-day window. [client's words]

Role «Second voice of the family»: the wife's condition has not been tested as preference or limit — high [assumption]

Answer 7: the client has not asked her, in those words, whether "against the irreversible version" is something she would concede under reassurance or a line she would not cross. No cost, complexity or relational risk is cited for why the question has not been put — and that absence is itself informative. If it is a limit and the family proceeds anyway, no amount of financial modelling, school research or contract diligence changes the answer; the entire downstream analysis becomes irrelevant to the decision actually being made. The panel notes plainly the limit of its own evidence here: it has heard the wife only through the client, however faithfully reported. Confidence in this material: medium, single-sourced on exactly the point that matters most. [client's words]

Role «Financial skeptic»: "build capital" is an untested conclusion, not a financial result — high [panel's conclusion]

The argument jumps from a higher gross package to higher household wealth. The hidden warrant is that the salary and allowance uplift exceeds: the wife's £92,000 gross income; Singapore tax; the school shortfall for two children; housing above allowance; flights; UK property carrying costs net of any rent; and relocation leakage. That warrant has no backing — the client says so himself in answer 8.

First-year Singapore tax cannot be inferred from headline pay. It depends on the actual start date, days present, and potentially on the continuous-employment rule where the employment period spans two calendar years and totals at least 183 days. [3] Order of magnitude, using the client's own numbers: the uplift on base is roughly £85,000 gross; against it sits £92,000 of lost spousal gross income alone, before any school or housing gap. The direction of the arithmetic is not obvious, and it has never been run. [calculation]

Role «Financial skeptic»: the school allowance is structurally inadequate for two children — high [client's words]

The client already knows preliminary offers exceed the £22,000 allowance; he has not quantified by how much. ISS's published schedule alone lists S\$27,748 total annual course fee for Grades 1–5 (Grade 6 figure requires confirmation due to an internal discrepancy in the source material), before applicable miscellaneous charges. [8] This is directional evidence only: the actual schools holding preliminary offers are not named, and the panel does not equate a sterling allowance with a Singapore-dollar figure without a verified exchange rate and an employer clarification of the allowance currency and payment terms.

The finding therefore rests on the client's own statement, not on illustrative school schedules: the allowance does not cover the preliminary offers for both children. Until written all-in invoices are obtained, the gap cannot be priced. [client's words]

Role «Financial skeptic»: the UK house is counted as an offset before it is a verified net inflow — high [client's words]

Gross rent is not available cash. The plan needs lender consent-to-let, a tenancy, operating costs, tax handling and a void reserve — all explicitly unchecked. An individual abroad for six months or more will normally be treated by HMRC as having a usual place of abode outside the UK for the Non-resident Landlord Scheme. [10] In that scheme, a letting agent or tenant generally deducts basic-rate tax from rent unless HMRC authorises gross payment, and rental income normally remains reportable through Self Assessment. [10] UK tax residence is a separate analysis under the Statutory Residence Test. [11]

Concretely, a three-month void costs approximately £6,300 in mortgage payments with no offsetting rent, before repairs, agent fees or withholding. Until consent and a net projection exist, rent belongs at zero in the base case. [calculation]

Role «Financial skeptic»: the downside case is unbounded because runway and exit economics are both unknown — critical [calculation]

Answer 4 is blank on both sides of the equation: no liquid savings figure, no Singapore burn model, no researched UK re-entry salary or time-to-offer at VP level. Set against an unread probation clause, this means the household cannot state how long it survives the adverse branch. The floor of that branch, on the client's own numbers: six months of Singapore household burn, unquantified, plus £12,600 of UK mortgage over the same period, less any verified net rent — which is currently zero verified. Add the wife's £92,000 foregone annually. This changes the decision because the acceptable version of the move is the one that fits inside a measured liquidity reserve, and no reserve has been measured. [client's words]

Role «Financial skeptic»: the spouse's job-search risk is acknowledged but not financed — medium [client's words]

The plan absorbs the loss of a second income without establishing whether the package alone carries the household. A recruiter's informal 6–12 month estimate is not an offer, and there have been no interviews (requires confirmation as a general figure for the Singapore architecture market). Materially, a spouse on a standard Dependant's Pass has no automatic work authorisation: a prospective employer must obtain an Employment Pass, S Pass or DP-Work Permit. [6] An Employment Pass applicant must meet the prevailing qualifying criteria and, unless exempt, pass COMPASS. [7] This does not prove she cannot work; it proves her income cannot be counted as available. The correct modelling treatment is £0 for twelve months. [client's words][6][7]

Role «Financial skeptic»: a contingent bonus is being weighed against fixed costs — medium [calculation]

School fees, rent, deposits and the UK mortgage are fixed or near-fixed; a 25% target bonus is contingent. Nothing in the report states payment timing, eligibility during probation, proration, performance conditions or treatment on early termination. If the first bonus is delayed, prorated or below target while school deposits and housing costs fall due upfront, savings bridge a timing gap the headline package concealed. Base case should carry guaranteed base and guaranteed allowances only. [client's words]

Role «Second voice of the family»: the elder child's exam-track transfer has never been checked — medium [assumption]

The elder child enters an important exam period in about ten months; the move lands four months from now, mid-cycle. Nowhere in the report has anyone asked whether the UK exam syllabus has a transfer pathway into a Singapore school curriculum. This is not a scheduling inconvenience to absorb — if the answer is that it does not map, it is a constraint on timing rather than a cost, and it is a cost paid by someone who does not benefit from the move. The check is an independent enquiry to the schools holding preliminary offers, not a research project. [panel conclusion]

Role «Falsifying methodologist»: the mother's care gap has not been raised with the person who would absorb it — low [assumption]

Answer 6: the client helps his mother regularly with shopping, appointments and general oversight; his sister lives an hour away; the change has not been discussed with her. An unbriefed sister is a single point of failure for an unplanned increase in caregiving load. The conversation costs nothing and should happen regardless of the Singapore outcome. If the family later needs an England-and-Wales lasting power of attorney, registration normally takes 8–10 weeks and costs £92 unless reduced or exempt. [12] [client's words]

THE ARGUMENT

On whether the binary frame is the real constraint. Role «Falsifying methodologist» holds that the entire decision architecture rests on an untested fear — that asking for a staged start would read as a lack of commitment and kill the offer — and that this fear has no instance behind it. Role «Second voice of the family» pushed further: the omission is not merely procedural, since the staged option is precisely what the wife has implicitly proposed, so failing to ask the employer also functions as failing to represent her position to the counterparty. Role «Financial skeptic» accepted both but declined to treat the ask as sufficient: even if a staged start is granted, the numbers still have to clear, and a staged move carries its own duplicate-housing cost. Decisive argument: the ask is free and the answer is diagnostic either way — a written refusal converts the binary frame from assumption to fact and legitimately narrows the decision to two options; silence or willingness reopens the third. No mandate argued for signing before that answer is in hand.

On what the load-bearing gap actually is — the contract or the conversation. Role «Financial skeptic» places the contract first: probation exit terms and clawback determine whether the adverse branch is manageable or ruinous, and no conversation with the wife changes that arithmetic. Role «Second voice of the family» places the red-line question first: if the wife's condition is a limit, the contract clauses become irrelevant to a plan that cannot proceed in this form at all. Decisive argument: the two are not in sequence — they are both obtainable inside the same 14-day window at near-zero cost, and neither blocks the other. The panel resolves the dispute by ordering both in parallel rather than ranking them. The practical difference is only in what a “no” means: an adverse contract makes the all-at-once version expensive; a red line makes it unavailable.

On how heavily to weight the external school-fee figures. Role «Financial skeptic» initially cited several published schedules as evidence that a £22,000 annual allowance cannot cover two children. Verification narrowed that case: only the ISS Grades 1–5 schedule could be independently verified at the stated amount; the Grade 6 figure carries an internal discrepancy and is not relied on; the GESS figure for Grades 1–5 and the linked SJI document are not relied on for the numeric conclusion. Decisive argument: the client's own answer 8 already concedes that the preliminary offers cost “noticeably more than the £22,000 allowance.” The finding is therefore retained as a client-evidence finding; external figures illustrate possible scale but do not establish the actual gap.

On the probability that the move succeeds as framed. Role «Falsifying methodologist» assessed the basis for its own verdict as low-confidence, precisely because nothing load-bearing has been checked. Role «Financial skeptic» assessed its grounds as high-confidence, on the reasoning that the absence of a model is itself a verified fact, not an uncertainty. Decisive argument: both are consistent — confidence in the *conclusion that the plan is unproven* is high; confidence in *what the answer will be once the facts arrive* is

low. The panel adopts the second framing and declines to state odds on the underlying opportunity, only on the current version of the plan.

MAP OF DISAGREEMENT

What is agreed. The Singapore opportunity itself is legitimate and should not be rejected; the wife's objection is to sequencing, not to the country; three checks — contract clauses, staged-start ask, red-line question — are cheap, fast and available inside the 14-day window; no irreversible step, including resignation, tenancy notice or school deposit, should precede those answers; the wife's income must be modelled at zero for twelve months.

Where they disagree. Role «Financial skeptic» treats the unread contract as the primary gap, since it sizes the downside; Role «Second voice of the family» treats the untested red line as primary, since a limit voids the plan regardless of arithmetic; Role «Falsifying methodologist» treats the untested binary frame as primary, since it determines which decision is even on the table. On the school evidence, Role «Financial skeptic» regards the verified ISS Grades 1–5 schedule as illustrative only; the actual shortfall remains unpriced.

What resolves the dispute. Orders 1, 2 and 3 together — the contract text, the employer's written answer on staging, and the wife's recorded answer. All three arrive within the same fortnight, which is why the panel did not need to rank them. The school dispute is resolved by Order 4: named schools and written all-in quotes.

Who changed position. Role «Falsifying methodologist» narrowed its own claim in the course of the review, from “the 14-day deadline is artificial” to “the deadline's basis is unknown and untested,” because no evidence exists either way. The panel also narrowed its numeric school-fee reasoning: it now relies on the client's statement about actual offers, rather than on the unverifiable Grade 6 figure and inaccessible GESS/SJI figures. No mandate changed the final vote: all three reached REVISE independently.

RISK MAP

RISK	PROBABILITY	DAMAGE	WHAT TO DO IN ADVANCE	EARLY-WARNING SIGNAL	THRESHOLD THAT CHANGES THE DECISION
Probation ends at month six with clawback of relocation, housing or school money	— unknown until the contract is read	critical	Obtain and review the clauses before acceptance; negotiate a cap or waiver on employer-initiated termination	Reorganisation or hiring-freeze signal before or shortly after start date	Repayment obligation inside 12–24 months not offset by dedicated liquidity → the all-at-once move does not proceed
Spouse remains without income beyond 12 months	likely	high	Model her income at £0 for 12 months; require either a signed offer before family relocation or a verified 12-month reserve	No first interview within 90 days of arrival	Liquid savings below 12 months of downside burn plus £12,600 six-month mortgage exposure
School shortfall across two children exceeds the modelled figure	likely	medium-high	Written all-in quotes from the named schools with preliminary offers before acceptance	First invoice exceeds the budgeted allowance plus gap	Annual shortfall not absorbable from surplus without drawing on the reserve

RISK	PROBABILITY	DAMAGE	WHAT TO DO IN ADVANCE	EARLY-WARNING SIGNAL	THRESHOLD THAT CHANGES THE DECISION
UK property produces negative net cash flow or lender refuses consent-to-let	even	medium	Written lender consent; two net-rent projections; void and repair reserve; rent at £0 in base case	Lender declines, or first quarter's net receipts fall below £2,100/month	Net conservative rent not demonstrably positive → letting is not a funding source
Wife's condition proves to be a limit, not a preference	even	critical — marriage and the plan itself	Ask the question verbatim before any irreversible step	Her recorded answer	“A line I would not cross” → the all-at-once four-month plan is withdrawn regardless of terms

WHAT INSTEAD

OPTION	WHY IT APPEARED	MAIN ADVANTAGE	MAIN UNCERTAINTY
Single-status first year: client goes alone, family joins in year two once probation is cleared, the wife has a confirmed role and school places are secured	The wife's stated objection is to simultaneity, not to Singapore; probation is the window in which the downside concentrates	Converts a four-person exposure into a more bounded personal exposure — the UK household, income and schooling stay intact through the highest-risk window	Whether the employer permits it, and whether the marriage tolerates an undated separation better than it tolerates a simultaneous move
Delayed start after the elder child's exams, family moving together thereafter	The exam collision is a cost paid by someone who does not benefit from the move; four months is also too short for the diligence now missing	Removes the exam-year conflict and buys time for contract, school, lender and tax work	Whether the role can be held for the additional period, and whether housing and school allowances survive a later start
Accept subject to written conditions: staged-move option preserved, clawback capped or waived on employer-initiated termination, contract clauses agreed before signature	The 14-day deadline may be real even if its basis is unknown; conditional acceptance may preserve the opportunity without accepting unread terms	Keeps the offer alive while removing the most dangerous unknowns from the commitment	Whether the employer treats conditions as normal negotiation or as hesitation, and whether a competing candidate exists

These three routes were named by the panel, not examined by it. None has been costed, tested with the employer or discussed with the wife, and each could reasonably be the subject of a separate review.

THE VOTE

Each mandate voted on the decision as presented — accept the offer and move the whole family in four months.

Not one mandate of the panel supported the decision as it stands. Votes: REVISE — 3.

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ROLE	VOTE	REASON IN BRIEF
Mandate “Second voice of the family”	REVISE	The single strongest reason: this is being presented as a household

ROLE	VOTE	REASON IN BRIEF
		decision, but the record shows only one adult has actually decided, the third option (staged/delayed) has never been raised with either the wife or the employer...
Mandate “Financial skeptic”	REVISE	The decision is being justified as a richer package, but no fully loaded household cash-flow model, downside runway, or employment-termination exposure has been calculated; therefore “financially better” is not yet an established proposition
Mandate “Falsifying methodologist”	REVISE	Single strongest reason: the decision has been built entirely on the binary frame (“move everyone or decline”) without a single attempt to test whether that frame is real — no staged-start ask, no contract review, no direct question to the spouse about her actual limit...

RESOLVED

The decision as framed is returned for reshaping. Singapore is not rejected; the four-month, all-at-once, unread-contract version of it is not ready for signature. The following orders exist because without each of them the decision remains unfounded.

Order 1. Request the full employment contract text — specifically the clauses on probation notice for both parties, termination, severance, bonus eligibility and timing, and any repayment obligation for relocation, housing, school or sign-on money on termination inside 12 and 24 months. **Deadline: 3 days.** *What it tests:* whether the adverse branch is manageable or ruinous. If the clauses show no material clawback on employer-initiated termination and workable notice, the contract objection is closed and the remaining orders govern. If they show broad repayment obligations not covered by dedicated liquidity, the all-at-once move does not proceed in any form; negotiate a cap or waiver in writing, or decline.

Order 2. Ask the hiring manager in writing whether a delayed start after the elder child’s exams or a first-year single-status arrangement with the family joining in year two is available without loss of the core package. **Deadline: 3 days.** *What it tests:* whether the binary frame is real. If a staged option is available, it becomes the leading candidate and must be put to the wife as a live alternative before any decision. If refused in writing with a stated business reason, the binary frame is confirmed, and the family decides between two options on an informed footing rather than an assumed one. Treat silence as data, not confirmation that asking was pointless.

Order 3. Put the question to your wife in these words or close to them: “Is the no-simultaneous-irreversibility condition a line you would not cross, or a preference you would concede under the right conditions?” Record her literal answer. **Deadline: 5 working days.** *What it tests:* whether this is a household decision at all. If she answers “preference,” the sequencing question reopens and financial and contractual work becomes the binding constraint. If she answers “line,” the all-in-four-months plan is withdrawn from consideration regardless of compensation terms, and the choice narrows to a staged version or decline.

Order 4. Obtain written all-in fee schedules from the specific schools holding preliminary offers for both children — tuition, development levy, enrolment, deposits, materials, transport and known escalation — and confirm whether the elder child’s exam track has a transfer pathway into the intended curriculum. **Deadline: 5 working days.** *What it tests:* the recurring shortfall and whether the exam year is a cost or a constraint. If the annual gap is manageable within a conservative surplus and the exam track transfers, this is a budget

line. If it is materially larger than the model can absorb, or the track does not transfer, the four-month timeline is not viable and a delayed start becomes necessary rather than preferable.

Order 5. Build a 36-month monthly household cash-flow model on guaranteed inputs only: Singapore base after a conservative tax estimate reflecting actual first-year residency timing [3], no target bonus on either side, wife's income at £0 for 12 months, both children's written school totals, an actual Singapore housing quote, UK mortgage at £2,100/month, UK rent at £0, and one-off costs listed separately. **Deadline: 5 working days.** *What it tests:* whether "build capital" survives contact with arithmetic. If the conservative model shows a positive monthly surplus and preserves a 12-month liquidity floor, the financial objection is closed. If it does not, the all-at-once move is not a capital-building decision and should be staged or declined, not refined with more optimistic assumptions.

Order 6. Ask the employer, in the same message as Order 2, what the 14-day deadline consists of and request a two-to-three-week extension explicitly tied to legal review of the contract. **Deadline: 24 hours.** *What it tests:* the rigidity of the timeline. If an extension is granted, the diligence above completes without pressure. If refused with a stated reason, such as a competing candidate or headcount approval date, the constraint is real and the decision must be taken on Orders 1–3 alone. Refusal of even a short extension for legal review is itself diagnostic about how this employer handles risk.

Order 7. Have the conversation with your sister about what she can and cannot sustain in your mother's care if you relocate. **Deadline: 5 working days.** *What it tests:* whether the care arrangement is solved or open. Do this regardless of the Singapore outcome — it is cheap, fast, and closes a gap that exists independently of the relocation.

Cancellation criteria. Any one of the following ends the current plan without further analysis:

- (a) the wife confirms her condition is a limit;
- (b) the contract requires repayment of relocation, housing or school money on employer-initiated termination inside 24 months with no cap and no offsetting reserve;
- (c) the conservative model in Order 5 shows the household cannot carry 12 months without the wife's income, the bonus and UK rent; or
- (d) verified liquid savings fall below 12 months of downside household burn plus £12,600 of six-month UK mortgage exposure plus estimated return-relocation costs.

Before any resignation letter, tenancy notice or school deposit, confirm that none of (a)–(d) applies.

WHAT WE NEED FROM YOU

Established by the panel and requiring no further external verification: the offer's headline terms as summarised; the wife's employer permits neither remote work from abroad nor a Singapore transfer; preliminary school offers exceed the £22,000 allowance; the wife has no interviews and no offers; the mortgage is £2,100 a month; and the client has not asked the employer about staging, has not asked his wife the red-line question, and has not seen the contract clauses. None of this needs re-confirming — it comes from his own answers, given plainly.

To close what remains open, the panel needs from you the material it has no access to:

- The exact liquid-savings figure available without selling investments or property, and any usable credit capacity.
- Your realistic Singapore monthly living budget — housing quote or listings at the intended location, utilities, transport, medical and family spending — so a burn rate can be set against it.
- The names of the two schools holding preliminary offers and their written all-in terms.
- Your mortgage lender's written consent-to-let terms and any fees, plus one letting agent's net-of-costs rental projection.
- Your assessment of realistic UK re-entry salary and time-to-offer at VP level, or the recruiter's view on it — the panel could not find authoritative data on this.

- Confirmation of the recruiter's 6–12 month estimate for your wife's job search and the agent's £3,000/month gross-rent estimate — both currently unverified figures from named third parties.

The panel did not find, in the sources available to it: this employer's probation, severance and clawback terms; any public basis for the 14-day deadline; or any reliable figure for architect job-search duration in Singapore. These are requests, not gaps in your report.

DISSENTING OPINIONS

Role «Second voice of the family» records that its findings rest entirely on the client's account of his wife's position, faithfully and specifically reported but single-sourced on exactly the point that carries the most weight. It notes that the client has a live interest in a reading where her objection is addressable by sequencing rather than a hard veto, and that this reading may well be accurate — but the panel has not heard from her, and the question that would settle it is the one that has not been asked. Confidence in this material: medium.

Role «Falsifying methodologist» records that its confidence in the *basis* for its verdict is low, since almost nothing load-bearing in the report has been checked. It emphasises that this is not a case where the facts are bad — it is a case where the facts have not been gathered, and the shape of the decision was set by what was never asked rather than by what was found. It also declines to assert that the 14-day deadline is artificial, having narrowed that claim under verification to “unknown and untested.”

TAKEN ON TRUST

- The offer's headline terms — £240,000 equivalent base, 25% target bonus, £36,000 housing allowance for two years, £22,000 school allowance, three-year contract and six-month probation — as summarised by the client; no contract document seen.
- The recruiter's 6–12 month estimate for the wife to find comparable work: an informal estimate with no track record cited for Singapore architecture placements, and no offers or interviews behind it (requires confirmation).
- The agent's £3,000 monthly gross-rent estimate for the UK house (requires confirmation).
- The client's characterisation of his wife's position, in her absence.
- Any comparison between the sterling school allowance and Singapore-dollar school-fee schedules: no exchange rate, allowance currency specification or payment mechanics have been verified.

WHAT WOULD CHANGE THE VERDICT

Towards approval of a reshaped plan: written confirmation from the employer that a staged start or single-status first year is available; contract clauses showing acceptable probation notice and no material clawback on employer-initiated termination inside 24 months; the wife's recorded answer that her condition is a negotiable preference; and a conservative 36-month model showing a positive surplus and a 12-month liquidity floor without the bonus, without her income and without UK rent.

Towards approval of the plan substantially as written: all of the above, plus a written refusal from the employer of any staged option for a stated business reason, plus the wife — presented with that live alternative — still preferring the simultaneous version. That converts an unexamined option into an examined and declined one, which is a materially sounder basis for the same decision.

Towards rejection: any cancellation criterion in «Постановили» being met — particularly a red line from the wife, or clawback terms that make the six-month branch unpayable from verified reserves.

External information the report relies on. A number in square brackets in the text leads here; the addresses are given as the search returned them on the day of the review.

- [1] mom.gov.sg — <https://www.mom.gov.sg/employment-practices/termination-of-employemen...>
 - [2] mom.gov.sg — <https://www.mom.gov.sg/faq/termination/can-i-terminate-employment-at...>
 - [3] iras.gov.sg — <https://www.iras.gov.sg/taxes/individual-income-tax/basics-of-indivi...>
 - [4] mom.gov.sg — <https://www.mom.gov.sg/passes-and-permits/employment-pass/passes-for...>
 - [5] mom.gov.sg — [https://www.mom.gov.sg/passes-and-permits/dependants-pass/apply-for...](https://www.mom.gov.sg/passes-and-permits/dependants-pass/apply-for-...)
 - [6] mom.gov.sg — [https://www.mom.gov.sg/passes-and-permits/dependants-pass/working-in...](https://www.mom.gov.sg/passes-and-permits/dependants-pass/working-in-...)
 - [7] mom.gov.sg — <https://www.mom.gov.sg/passes-and-permits/employment-pass/eligibilit...>
 - [8] iss.edu.sg — <https://www.iss.edu.sg/admissions/school-fees/>
 - [9] gess.edu.sg — <https://www.gess.edu.sg/en/admissions/international-school-fees-in-s...>
 - [10] sjiinternational.com.sg — <https://www.sjiinternational.com.sg/wp-content/uploads/2025/06/ESFEE...>
 - [11] gov.uk — <https://www.gov.uk/government/publications/non-resident-landord-guid...>
 - [12] gov.uk — <https://www.gov.uk/tax-uk-income-live-abroad/rent>
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PROCEDURES OF THE “O-18” METHOD

The review does not go “in our own words”: the “O-18” method has 18 procedures with named primary sources and stated limits of applicability (the method passport — opponentura.com/method/o18/). Four are mandatory in every case, the rest are distributed among the panel without repeats — so that different critics look at the decision with different instruments instead of repeating one another.

Mandatory in every case: Steelman, Pre-mortem (Klein), Key assumptions, Chain-of-Verification.

Distributed across this panel: Falsification (Popper), Quality of information, Good faith of the source, Failure mode map (FMEA), Toulmin warrant attack, What If? (the surprise has already happened), Competing hypotheses (ACH, Heuer), Bow-tie (ISO 31010), Inversion (Munger), High impact, low probability, Four points of view (stakeholders), Base rate and the outside view (Tetlock).

Procedures used in total: 16 of 18.

Not used in this review: Scan for biases in the position, Code and engineering. The catalogue is covered by a panel of five or more; on a smaller panel some procedures stay unassigned, and we name them plainly rather than pass over them.

HOW THIS REPORT WAS ASSEMBLED

The “O-18” method, revision 1.0 · report format 3.1 · review of 05.09.2026.

Form of the review: a panel of three critics.

Applied: collecting external facts by live search; argument between the critics; fact check on a second vendor’s engine; editorial proofread.

Not applied in this review: open-source reconnaissance; reading the pages you named; the decision-bias reviewer; tournament of options; proportionality check on the criticism; recess and a second round on contested facts.

HOW TO READ THIS

- **Verdict** — the panel’s decision: APPROVE, REVISE or REJECT.
 - **Severity of a finding** (critical / high / medium / low) — how strongly the factor affects the decision on this case: “critical” can turn the decision around, “low” is worth knowing.
 - **Origin tag** at the end of a finding — what it rests on: [client’s words] — from what you told us, not verified; [document] — from a file you attached; [open source] — from a public source, with a link; [calculation] — the panel’s arithmetic on your own figures; [assumption] — a critic’s supposition; [panel’s conclusion] — an inference from the above. The tag goes by the weakest link: it shows what you can take to a lawyer and what to verify first.
 - **Cancellation criteria** — conditions agreed in advance under which the decision should be reconsidered.
 - **The cheapest check** — the smallest test capable of refuting the decision before large commitments.
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SEAL OF OPPONENTURA

High-stakes decision review · Report No. 67

Verdict: **REVISE**

SHA-256: f5a24d2f934fccdd

opponentura.com

Signed: the Chair of Opponentura

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In the chair


The Chair of Opponentura

