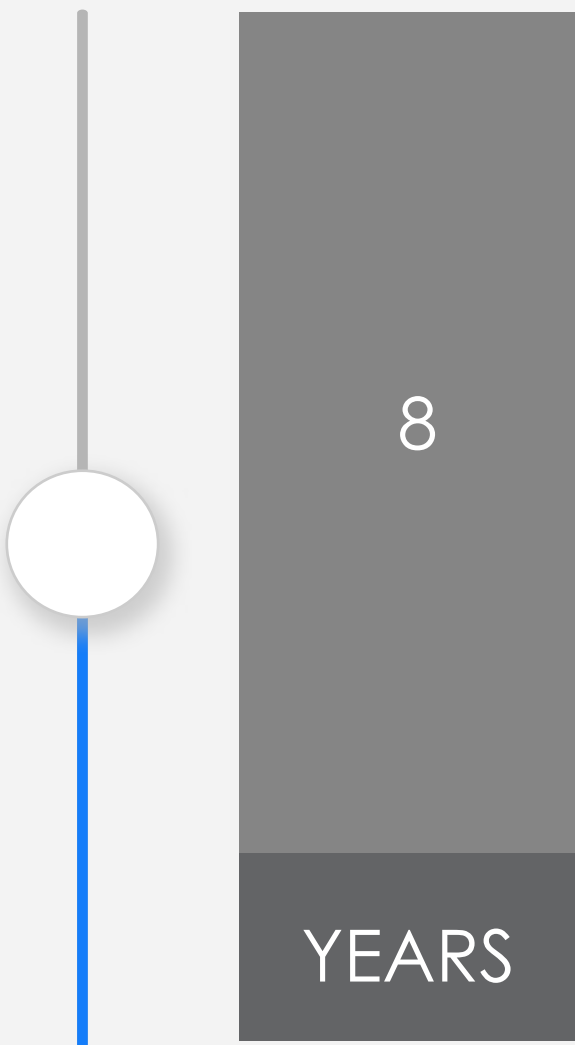


WHAT ARE YOUR PRIORITIES?

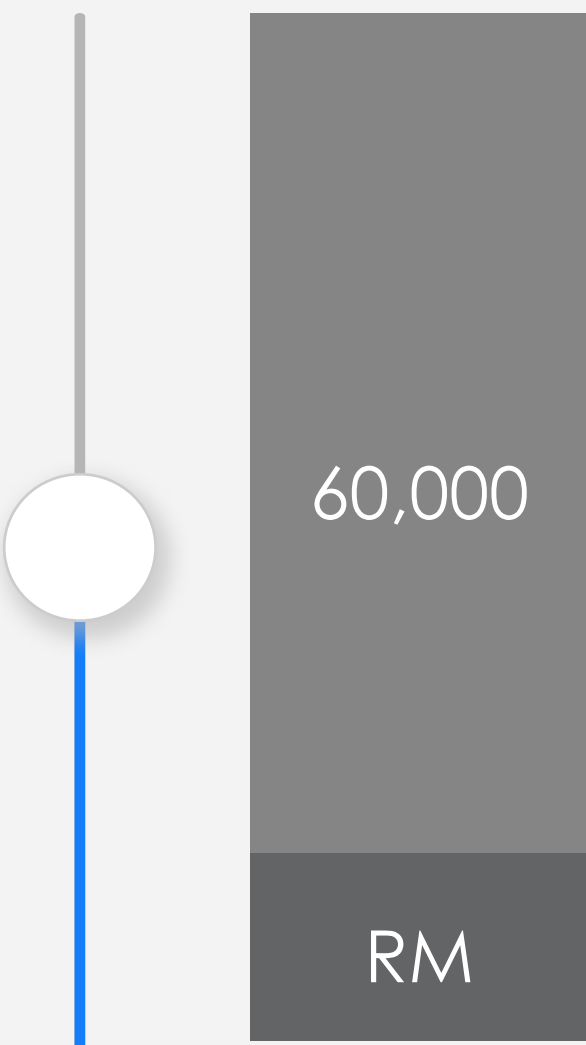


STRESS TEST

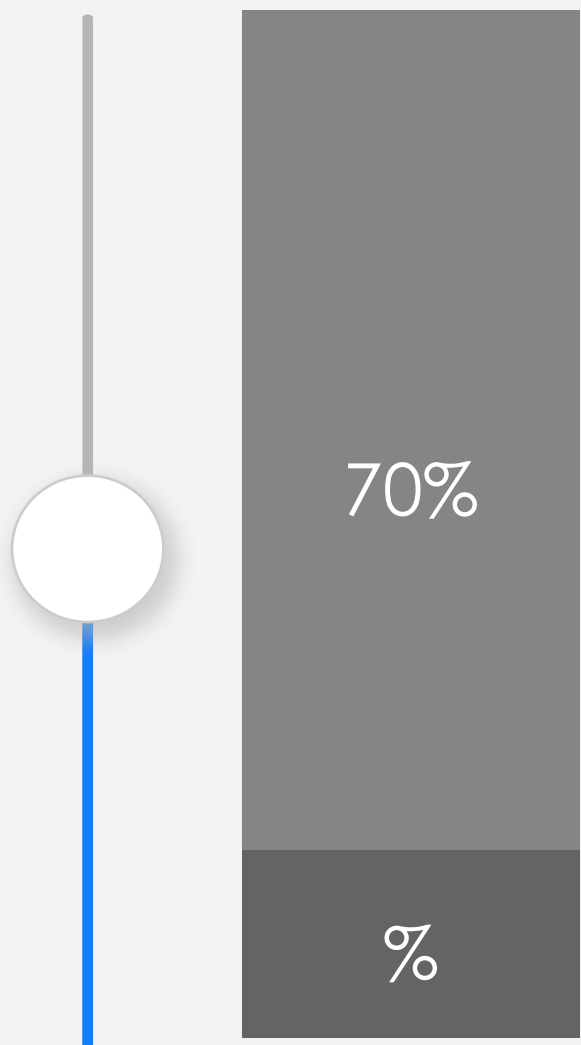
Are you looking forward
to purchase a car?



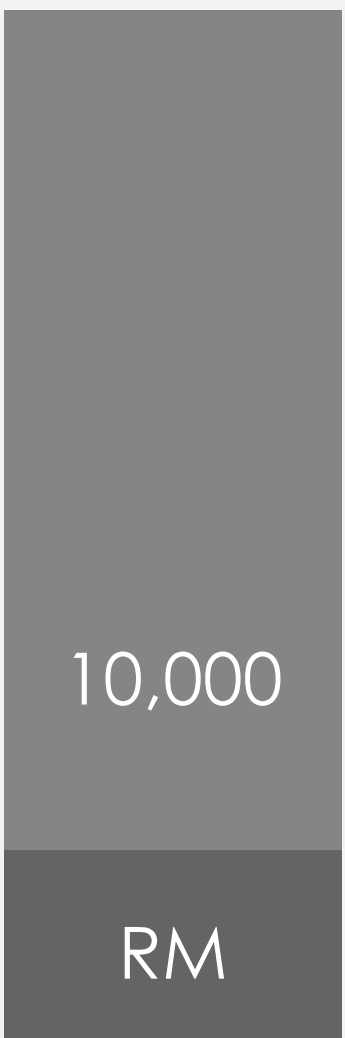
What is the selling price
of your desire car?



% Amount of loan?

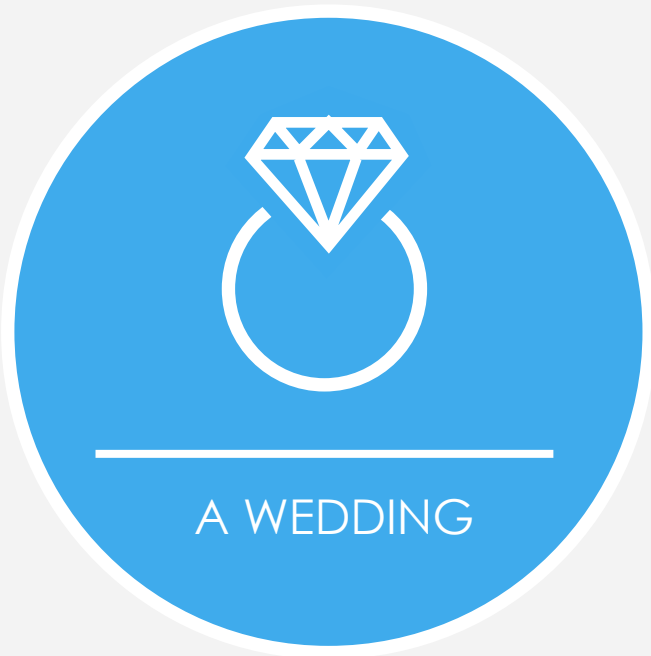


Mininum down
payment required?



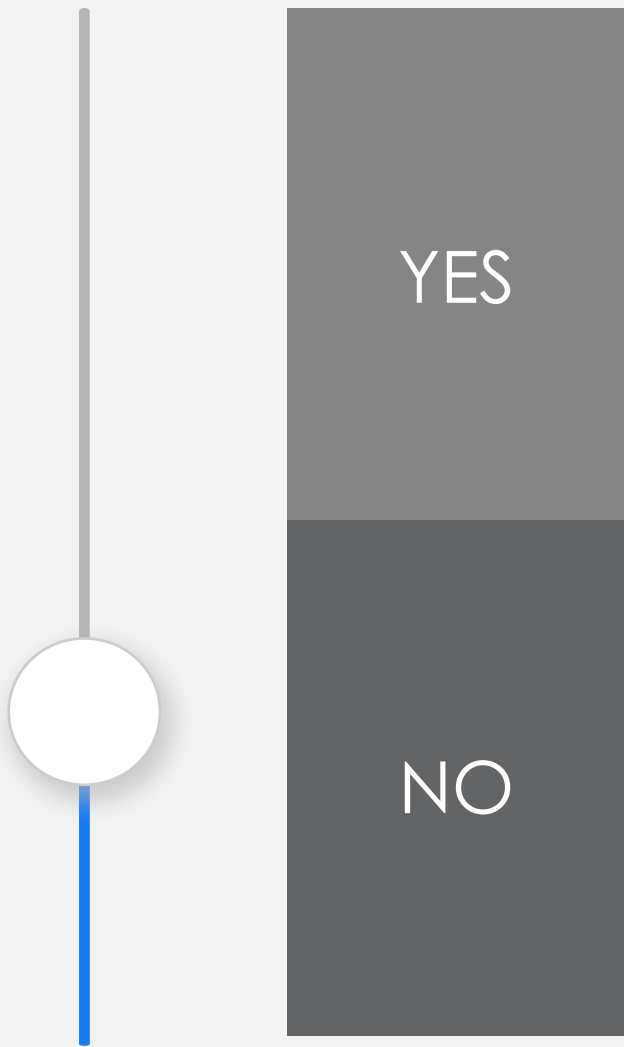
BACK

WHAT ARE YOUR PRIORITIES?

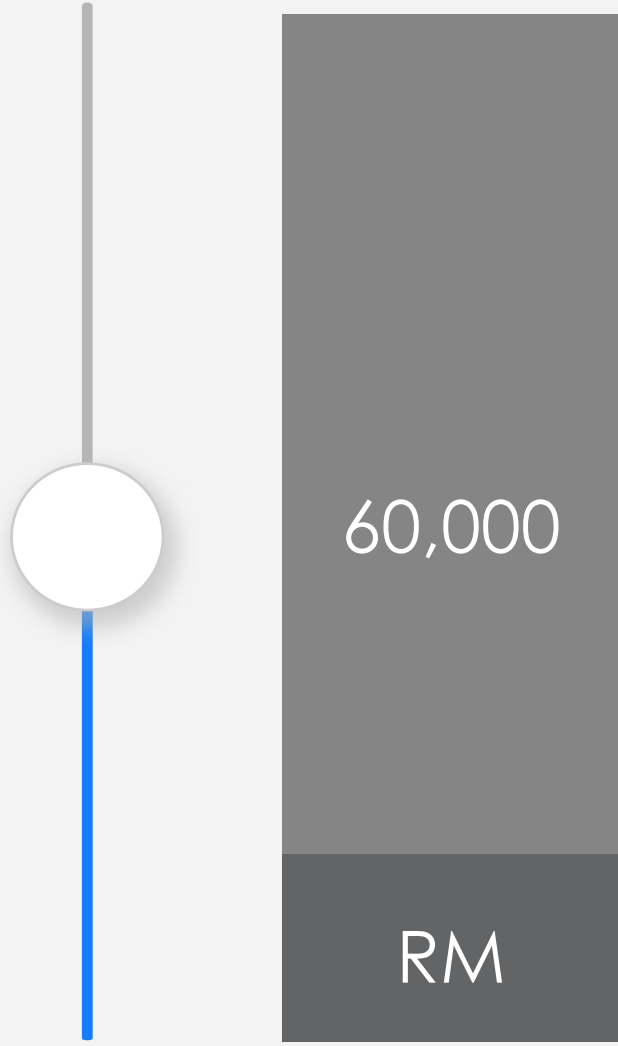


STRESS TEST

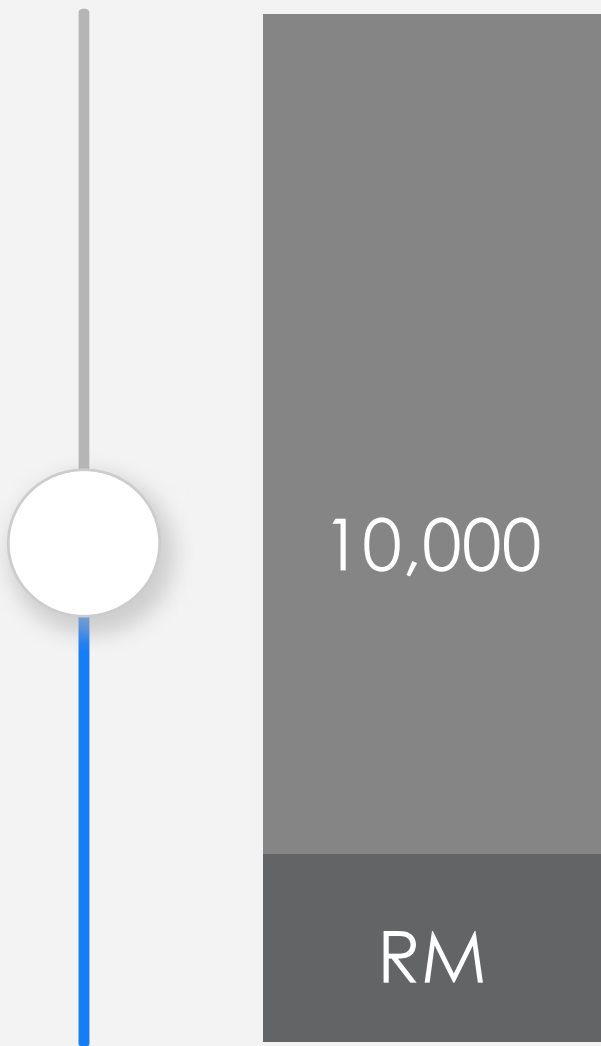
Are you looking forward for your big wedding day?



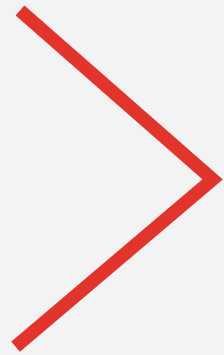
What make up of wedding expenses today?



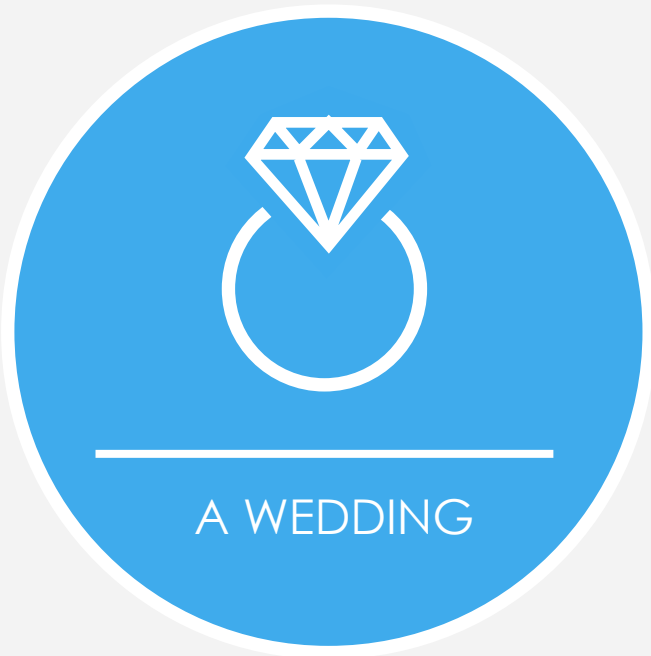
Amount of money for wedding?



BACK

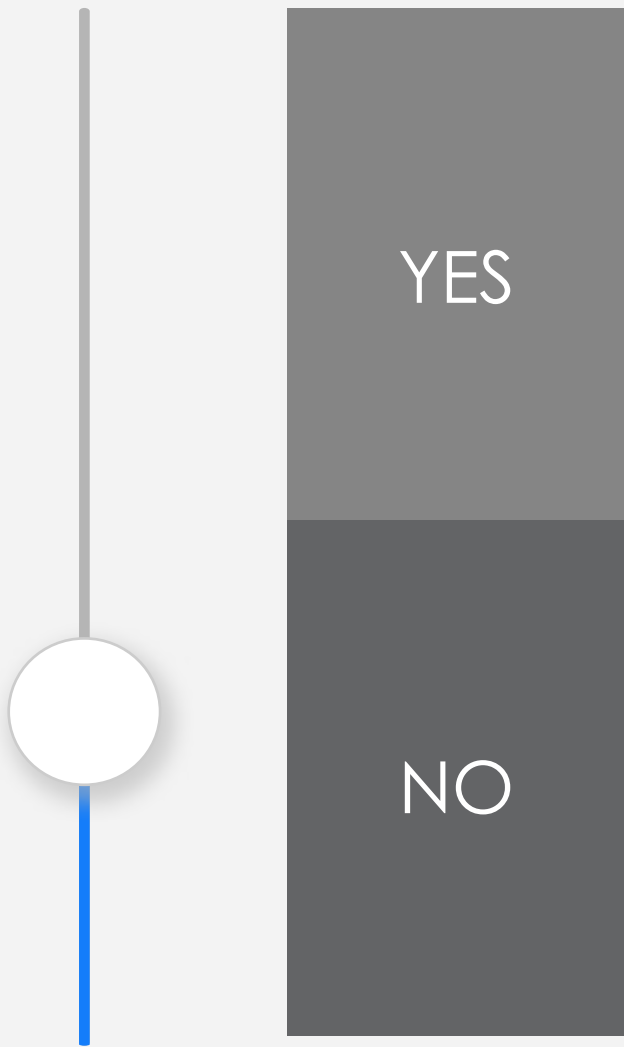


WHAT ARE YOUR PRIORITIES?

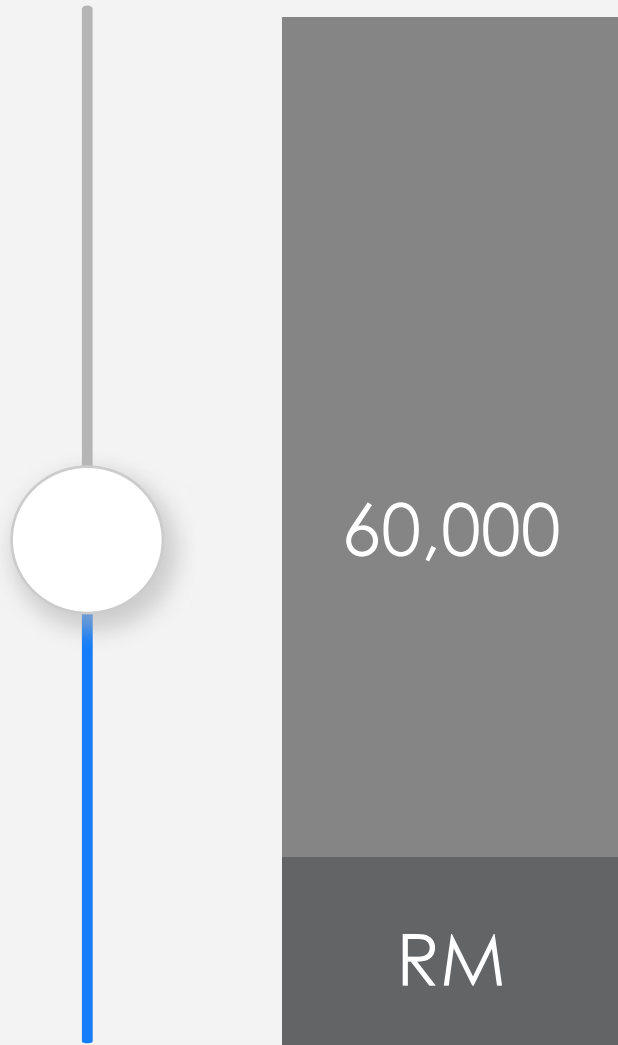


STRESS TEST

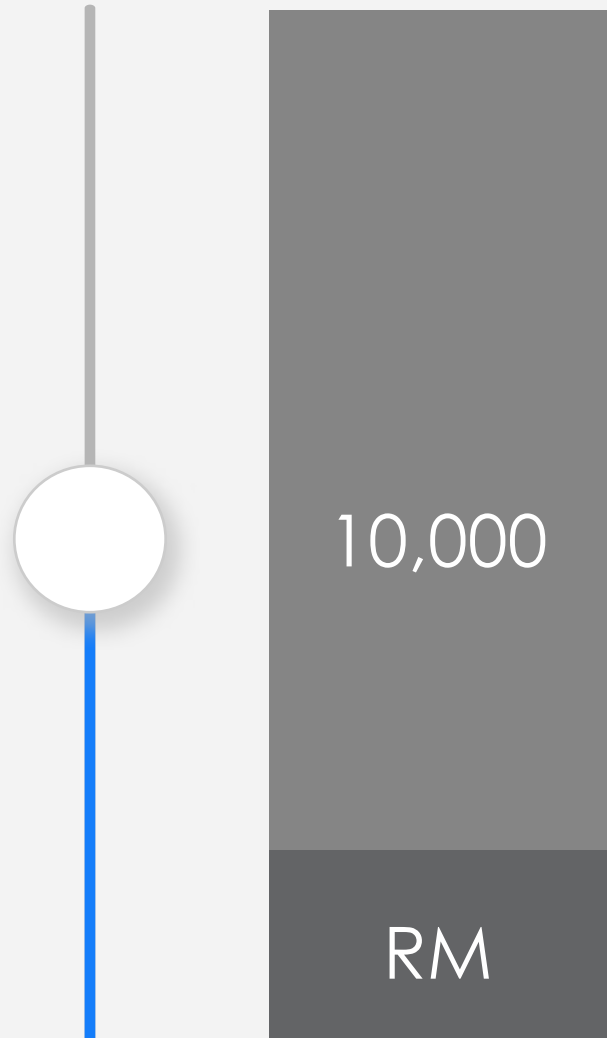
Are you looking forward for your big wedding day?



What make up of wedding expenses today?



Amount of money for wedding?



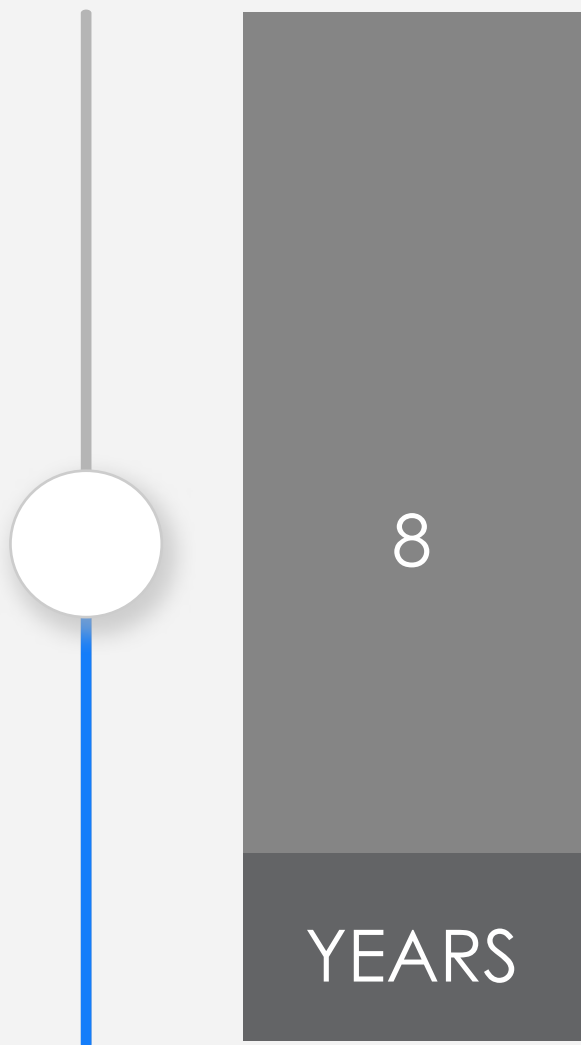
BACK

WHAT ARE YOUR PRIORITIES?

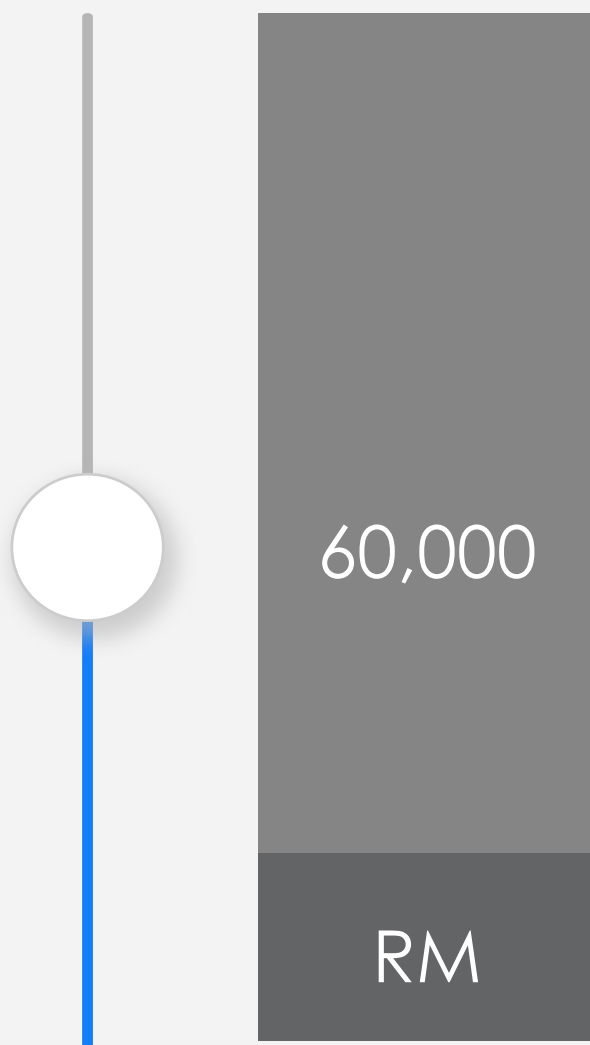


STRESS TEST

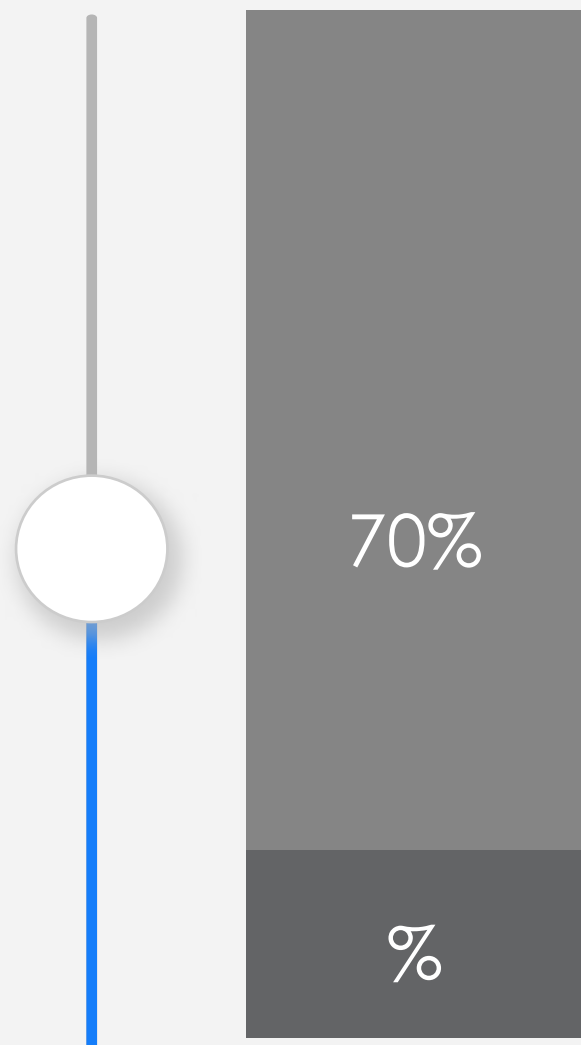
Are you looking forward to purchase property?



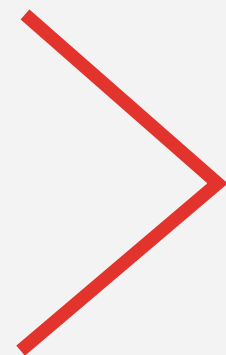
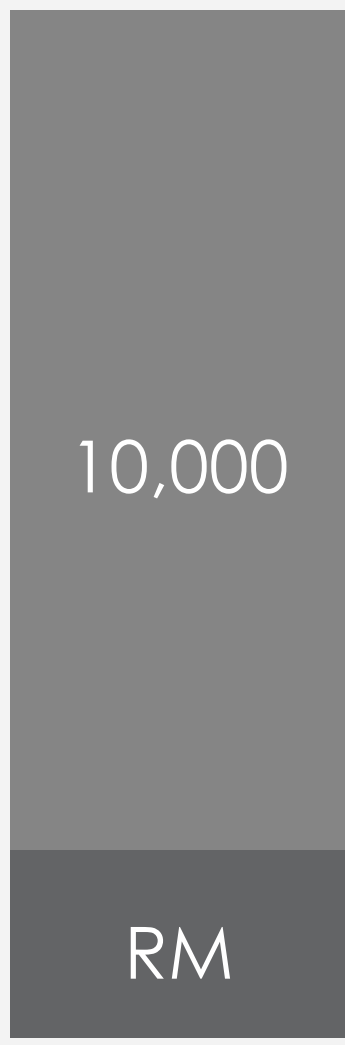
What is the selling price of your new home?



% Amount of loan?



Minimum down payment required?



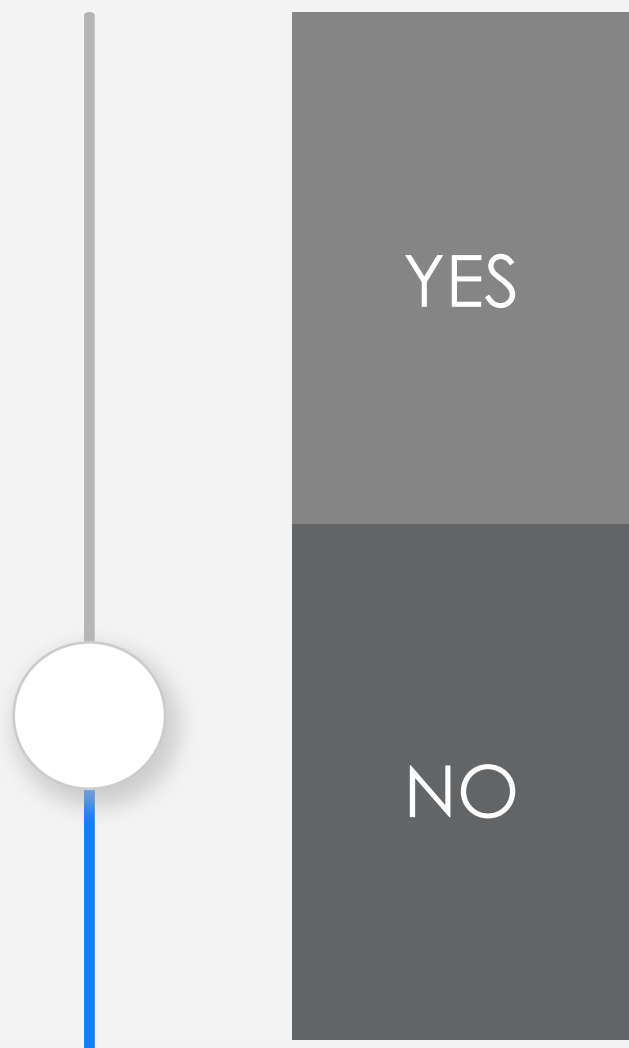
BACK

WHAT ARE YOUR PRIORITIES?

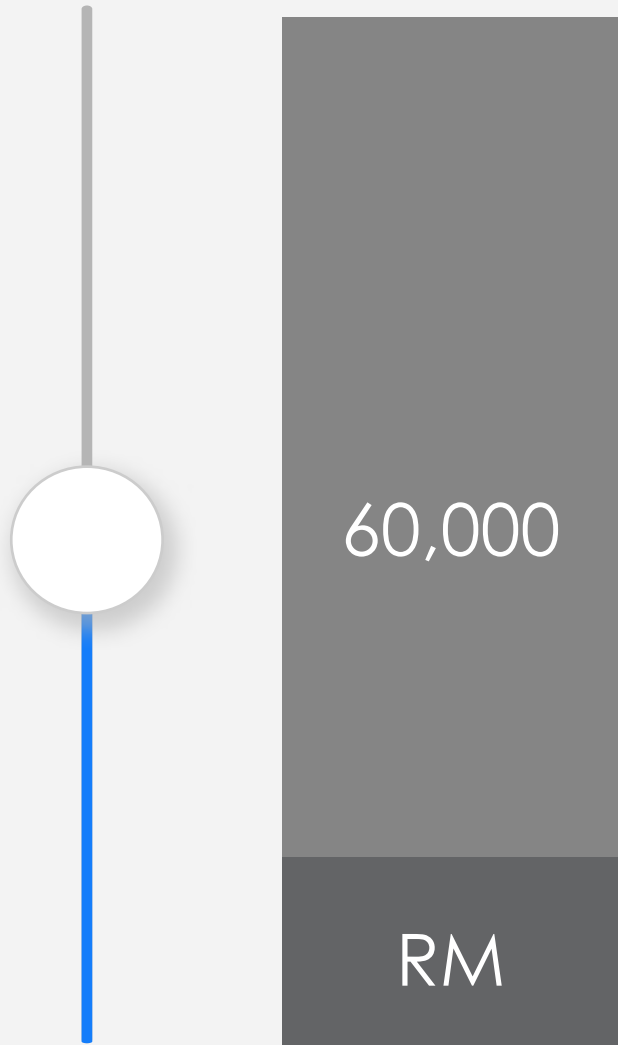


STRESS TEST

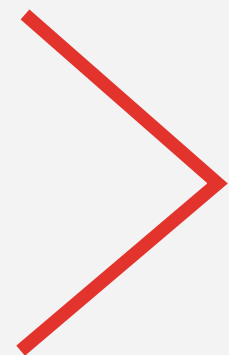
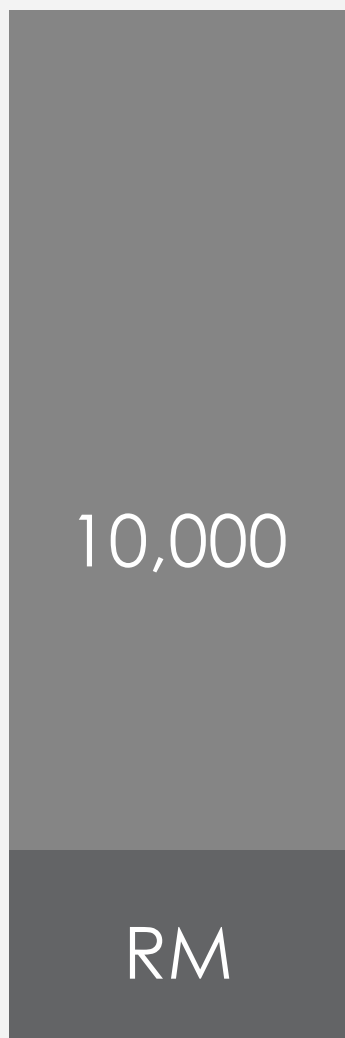
Are you looking forward for your new born?



What make up of new born expenses today (1st five years)?



Amount of money for new born?



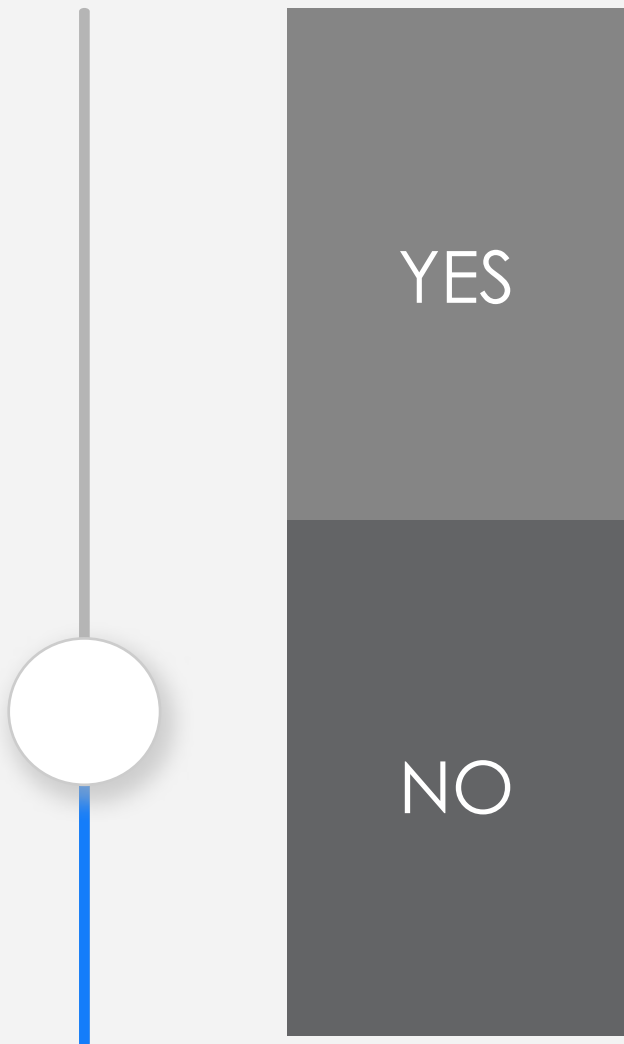
BACK

WHAT ARE YOUR PRIORITIES?

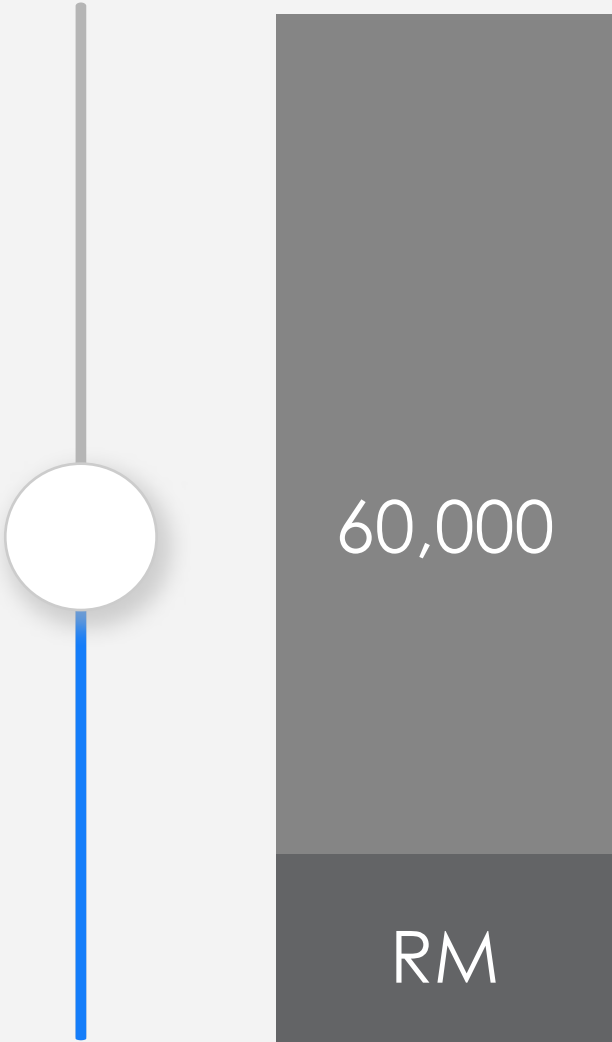


STRESS TEST

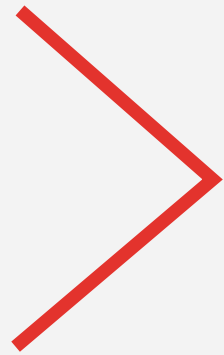
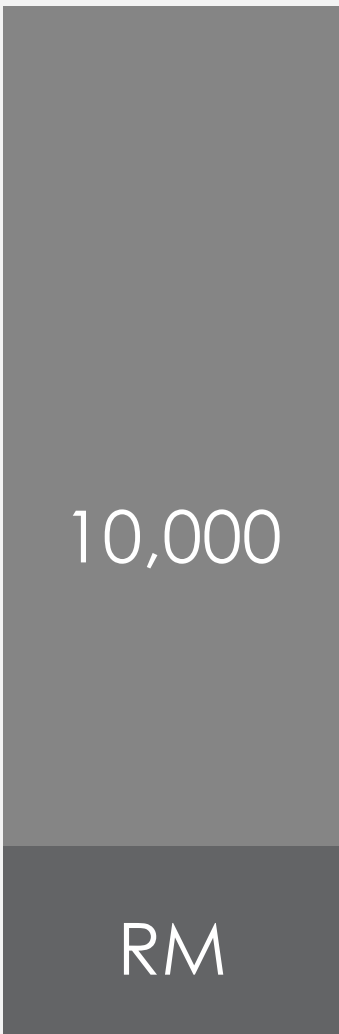
Are you looking forward for your new born?



What make up of new born expenses today (1st five years)?



Amount of money for new born?



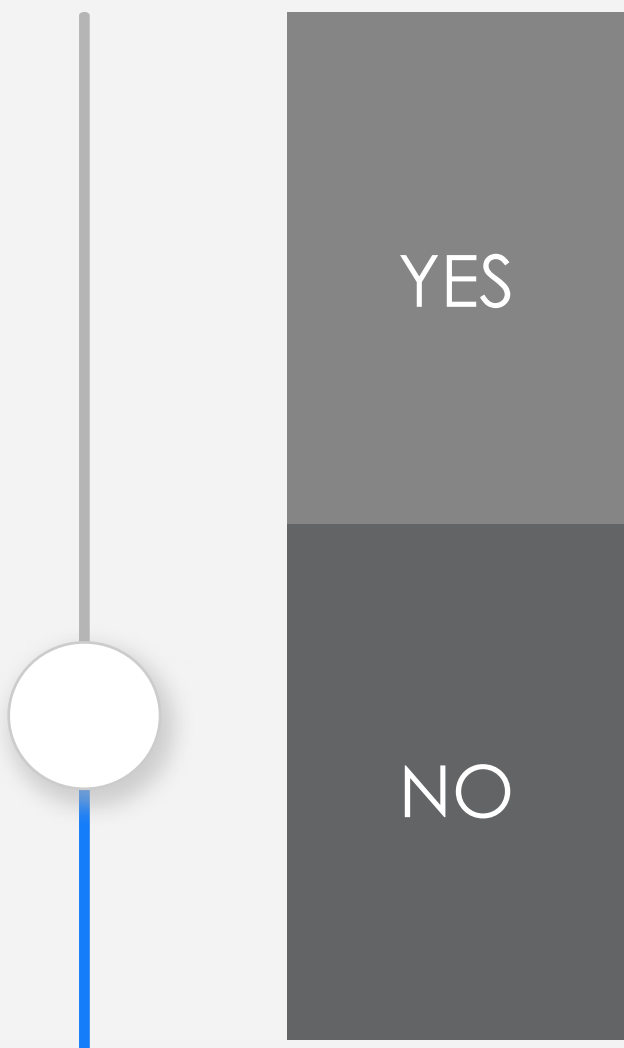
BACK

WHAT ARE YOUR PRIORITIES?

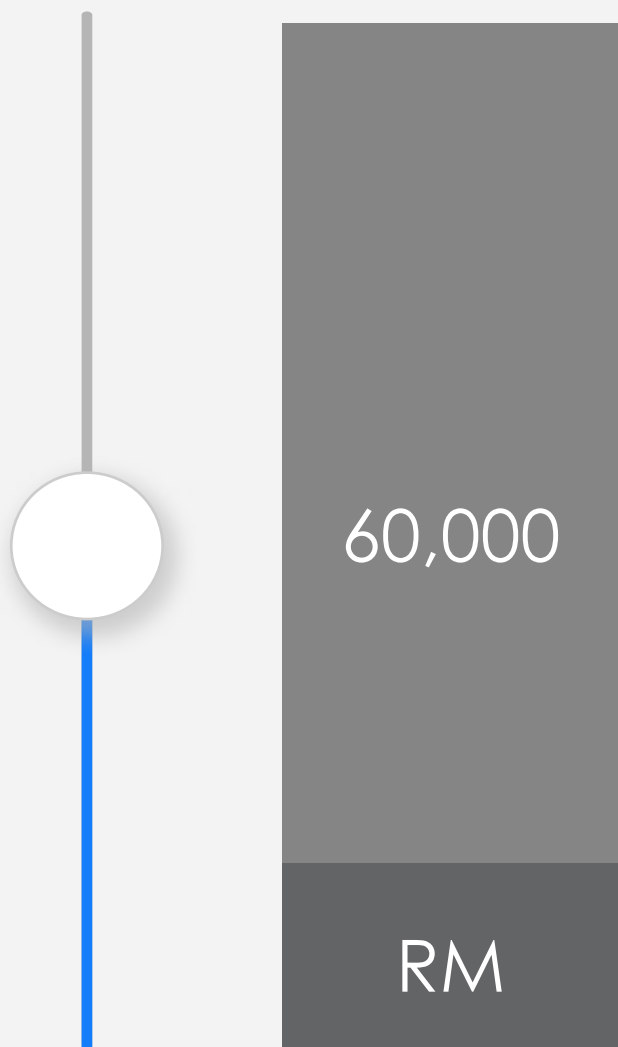


STRESS TEST

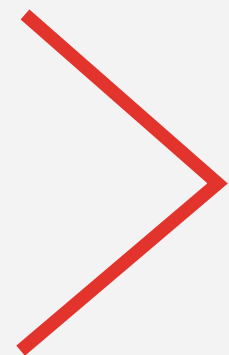
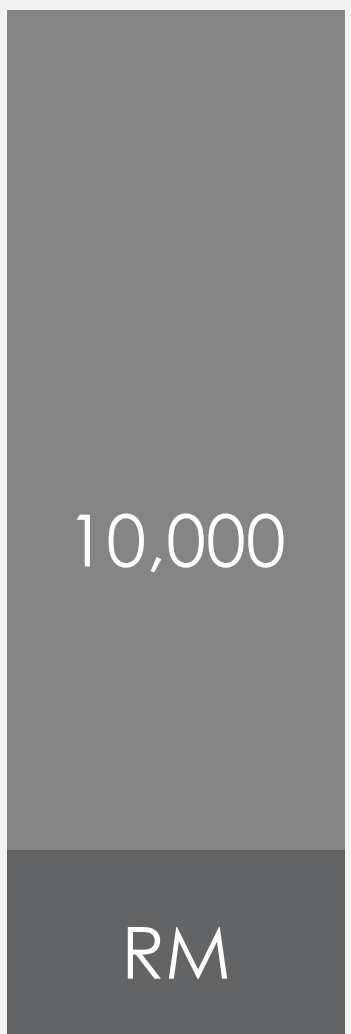
Are you looking forward for your child tertiary education?



What make up of overall education cost today?



Amount of money for child university studies?



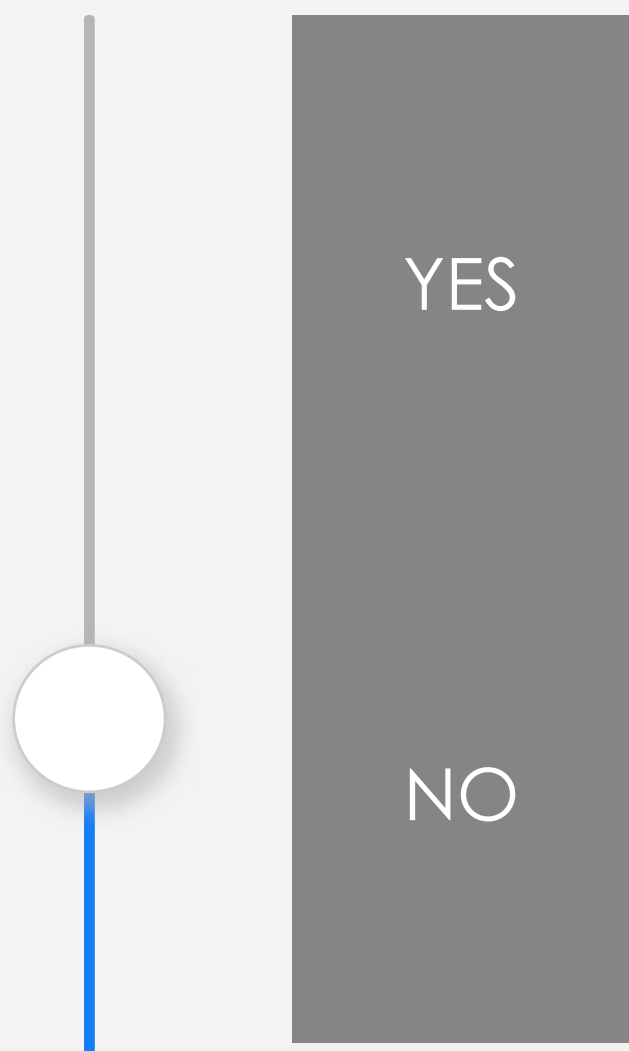
BACK

WHAT ARE YOUR PRIORITIES?

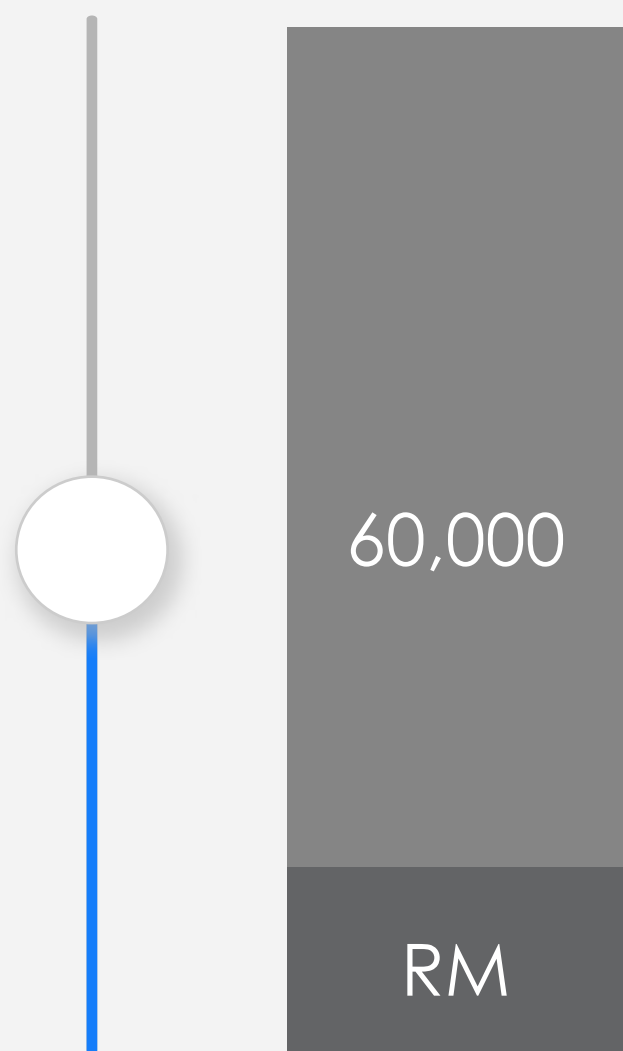


STRESS TEST

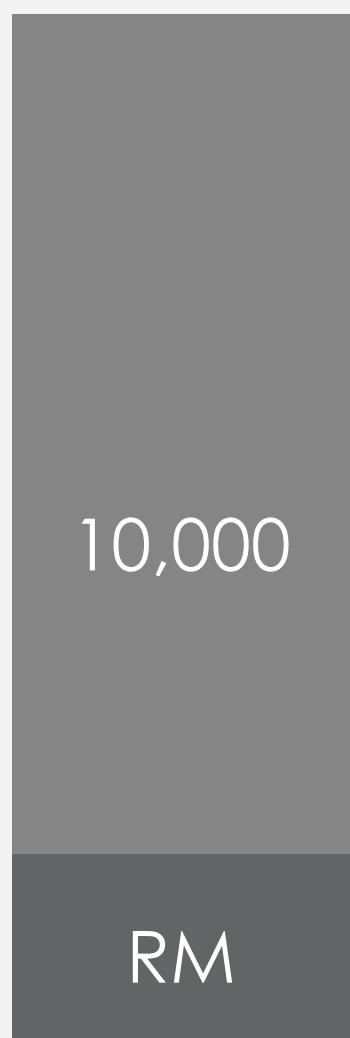
Are you looking forward for your child tertiary education?



What make up of overall education cost today?



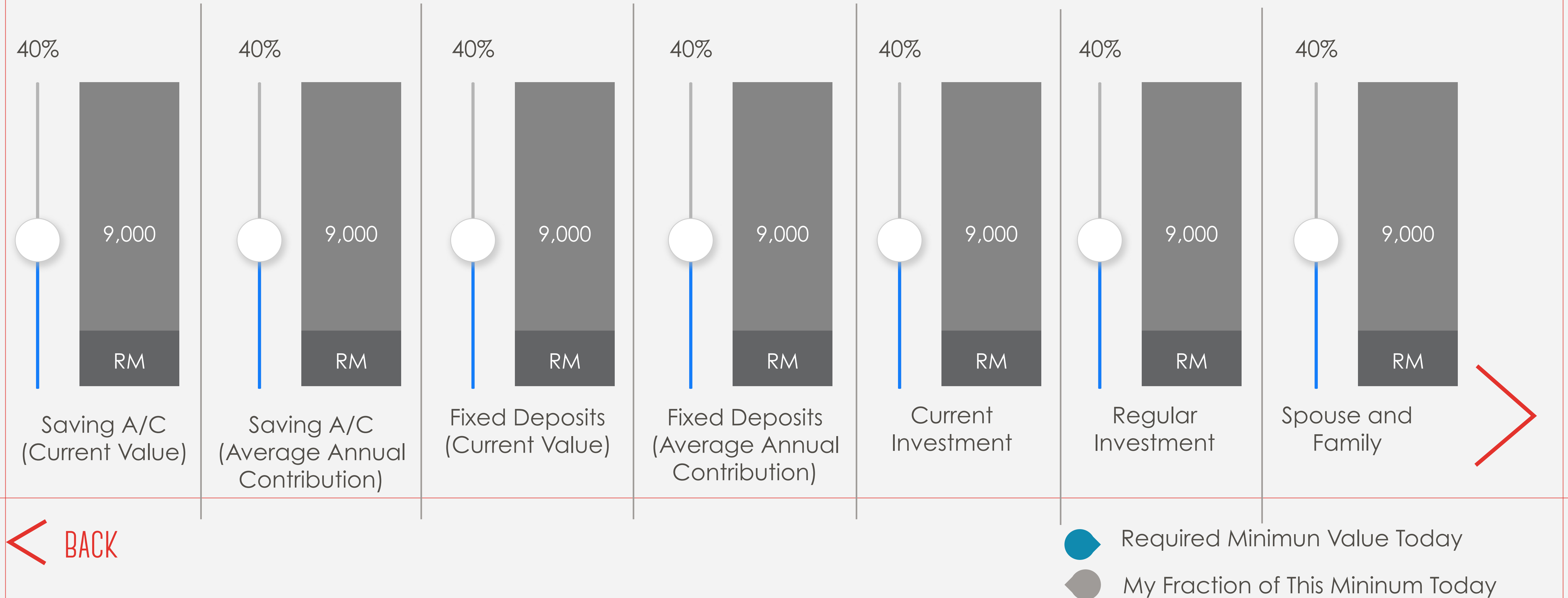
Amount of money for child university studies?



BACK



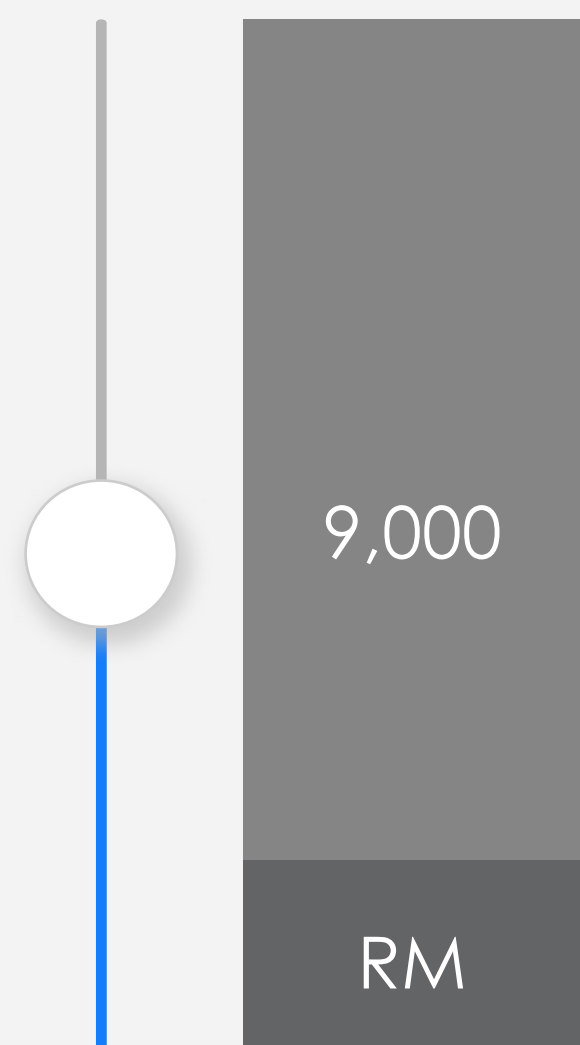
FINANCIAL FITNESS TEST FOR SAVING





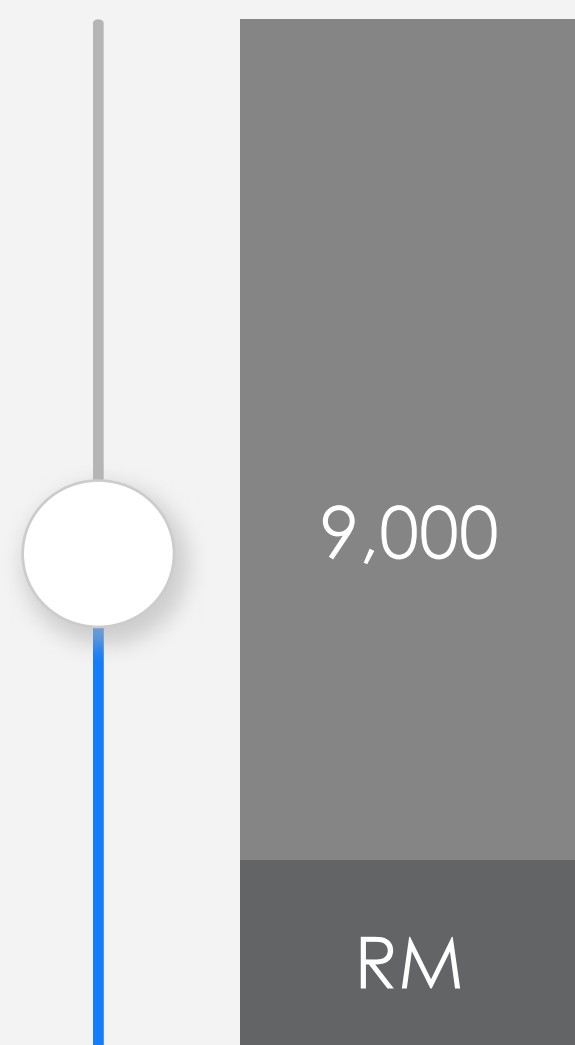
FINANCIAL FITNESS TEST FOR SAVING

40%



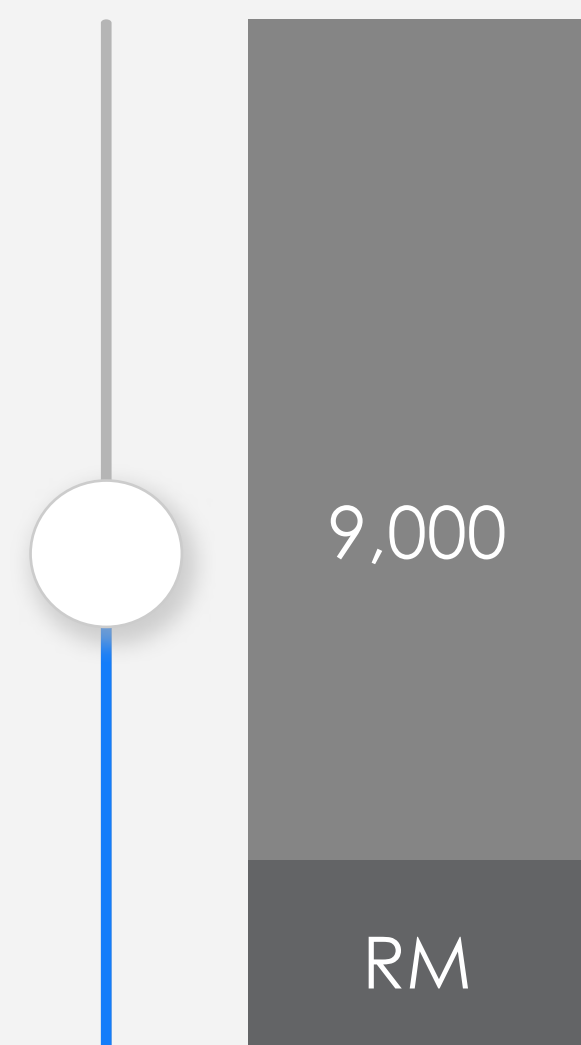
Saving A/C
(Current Value)

40%



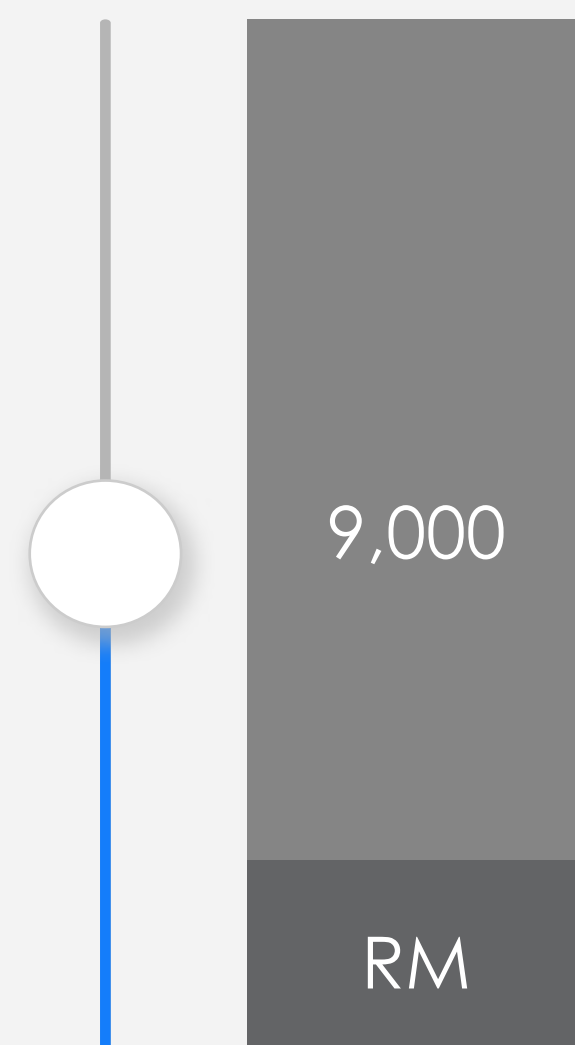
Saving A/C
(Average Annual
Contribution)

40%



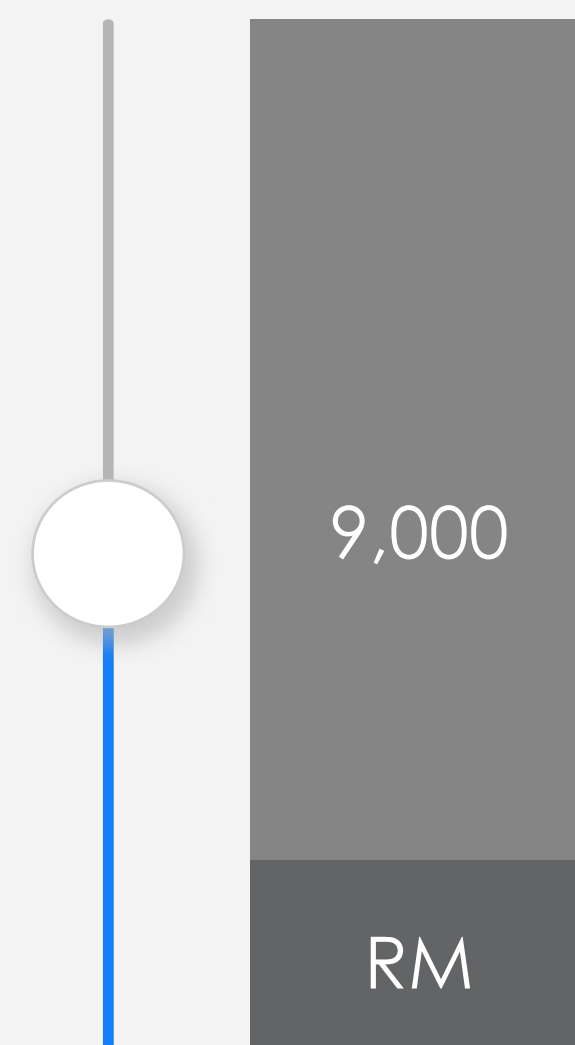
Fixed Deposits
(Current Value)

40%



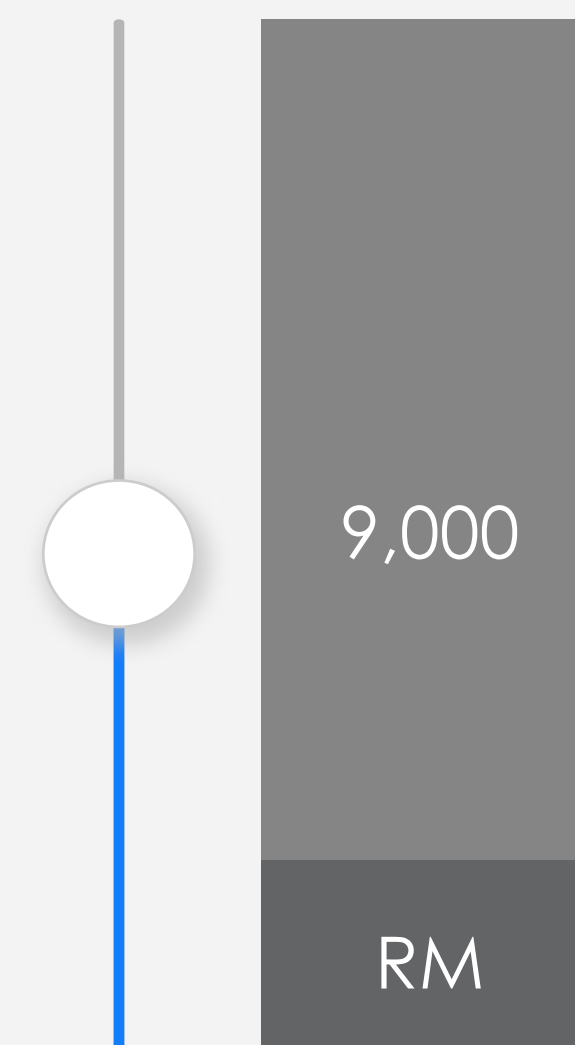
Fixed Deposits
(Average Annual
Contribution)

40%



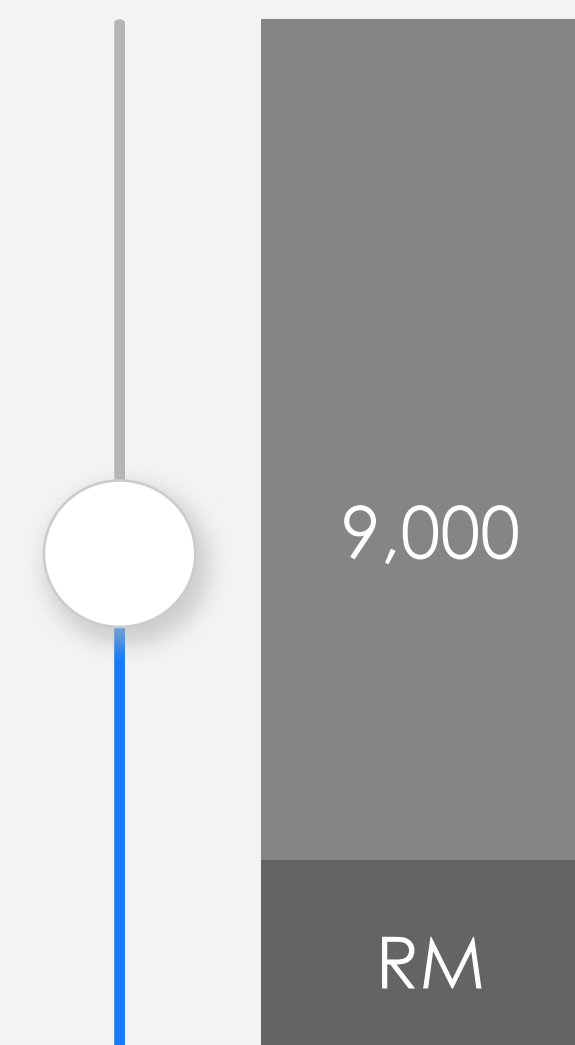
Current
Investment

40%



Regular
Investment

40%



Spouse and
Family



BACK

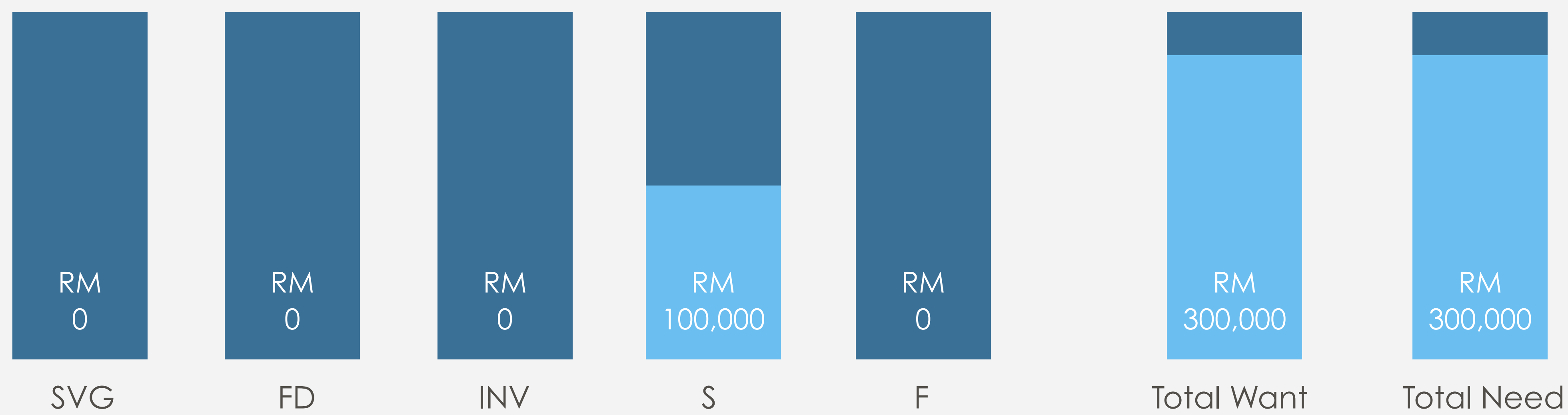


Required Minimum Value Today



My Fraction of This Minimum Today

FINANCIAL FITNESS TEST FOR SAVING <SUMMARY>



My Priorities

< BIG & SERIOUS >

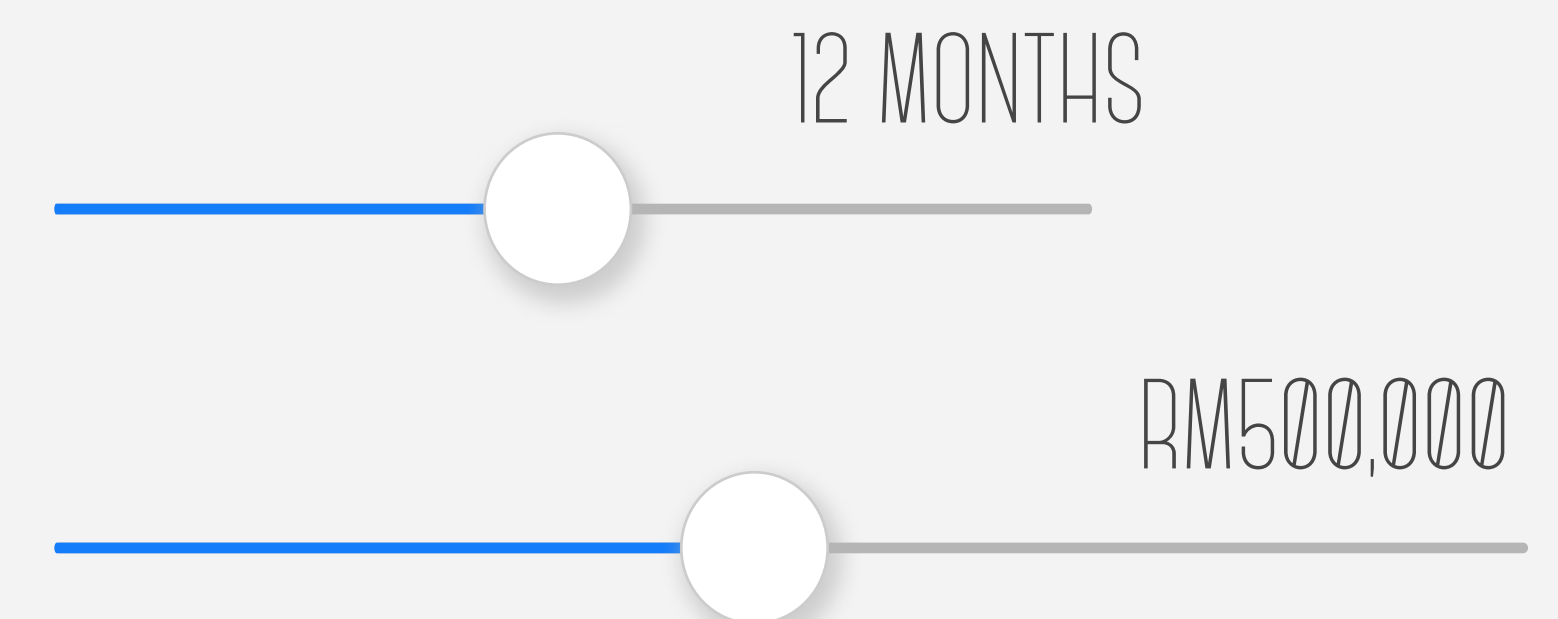
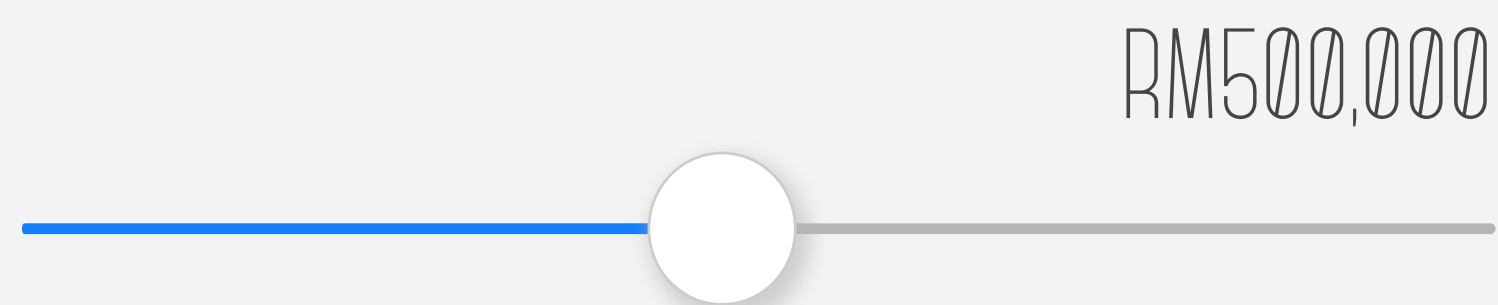
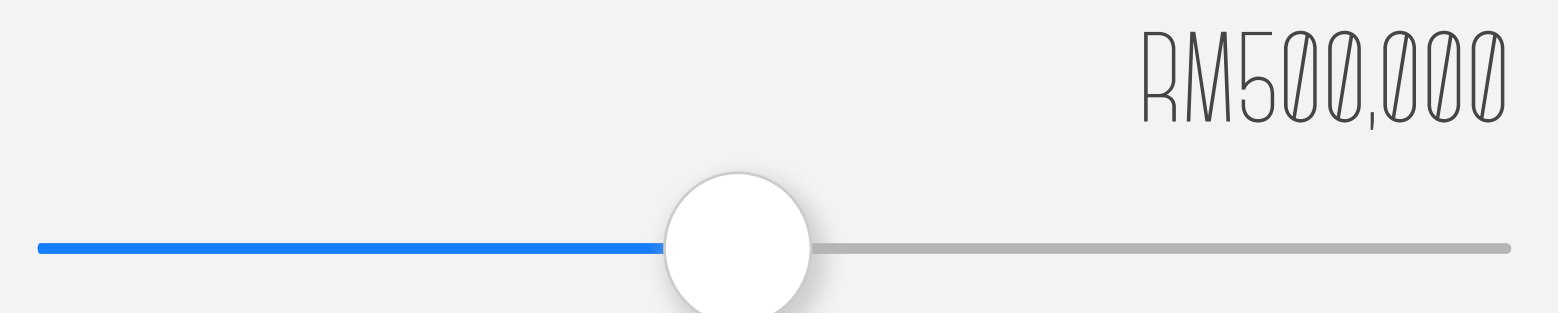
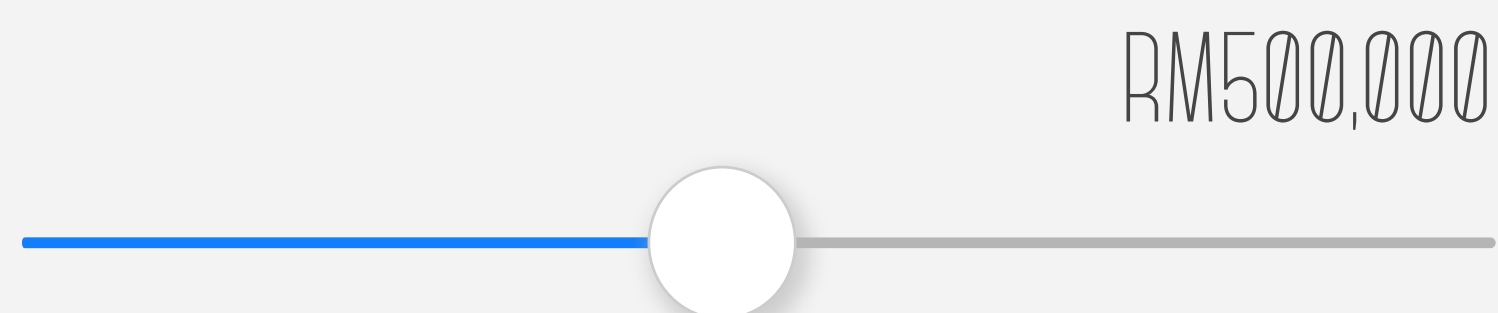


MINIMUM SERIOUS CASH NEEDED DURING RETIREMENT RM45,000

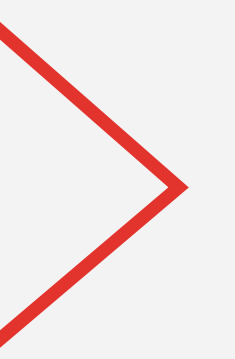
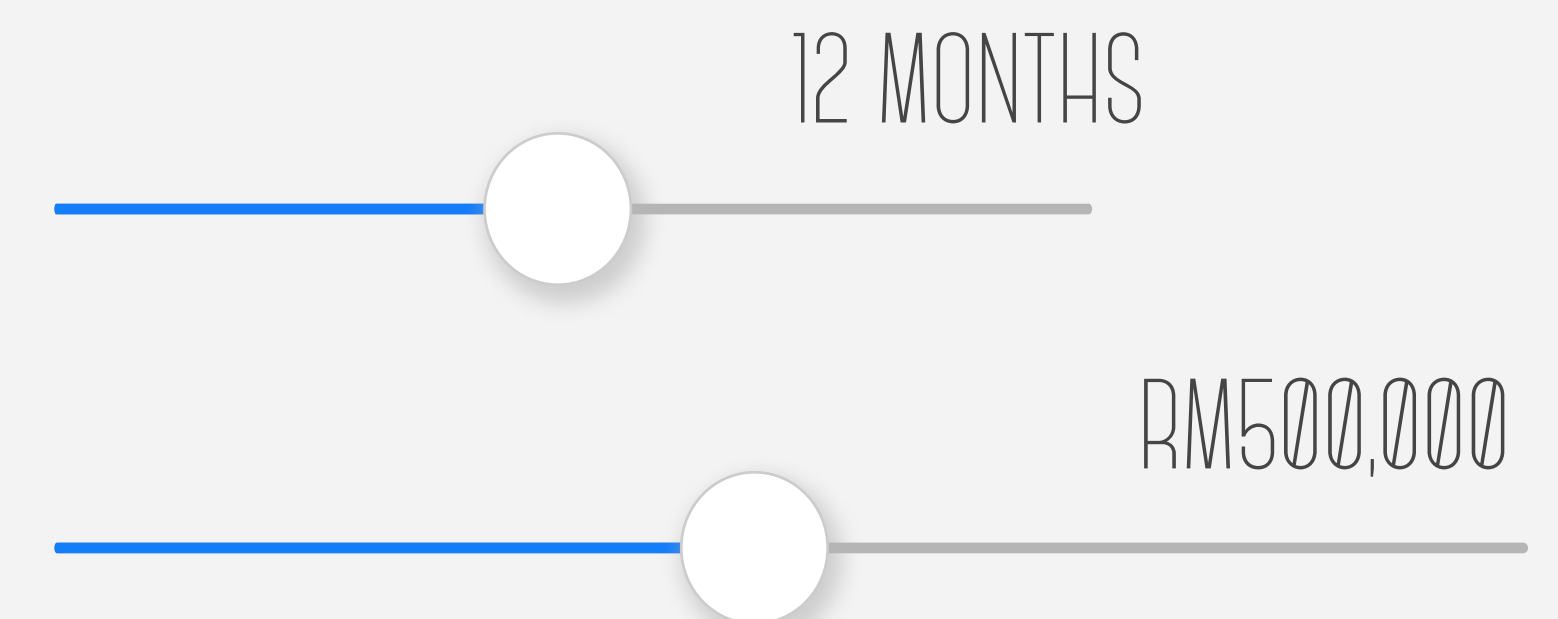
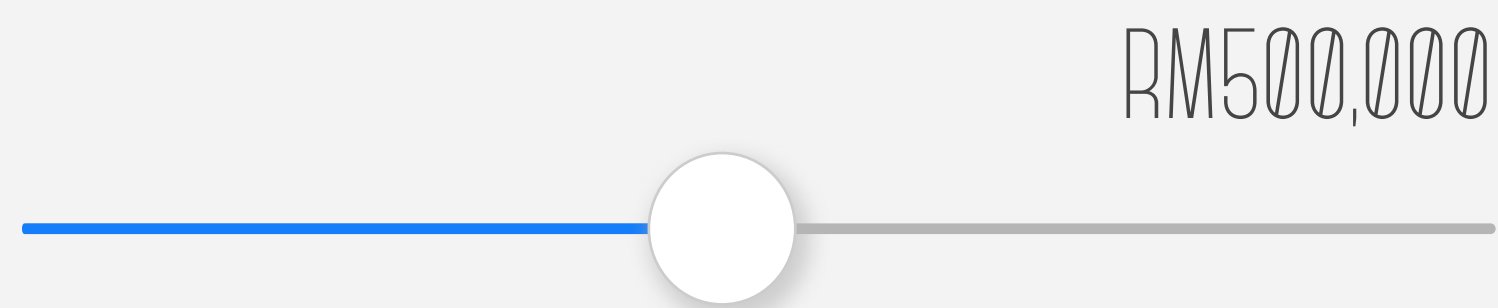
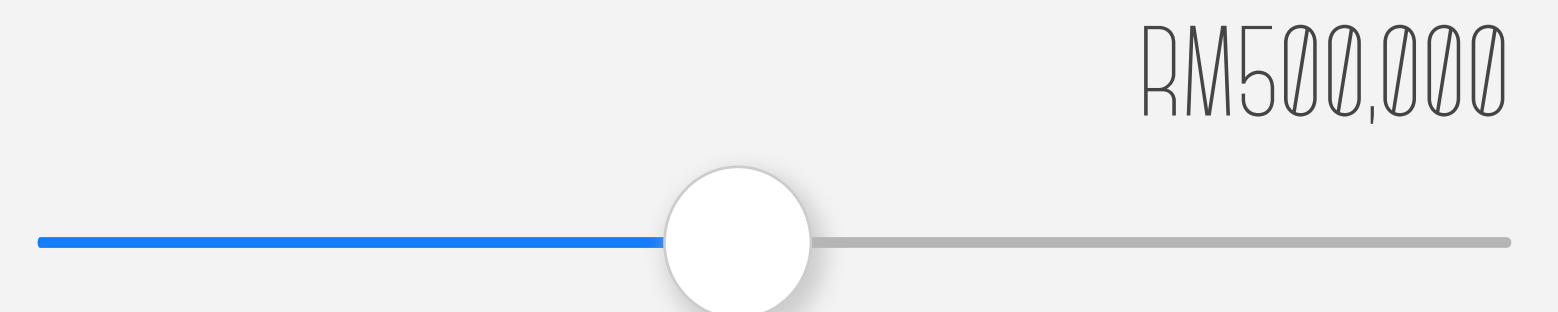
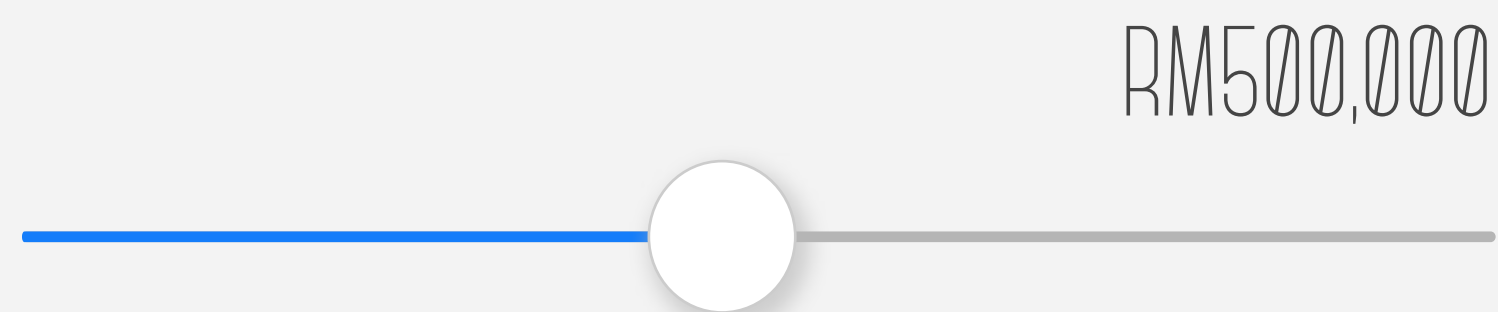
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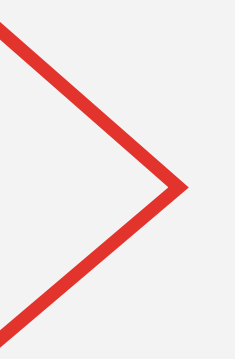
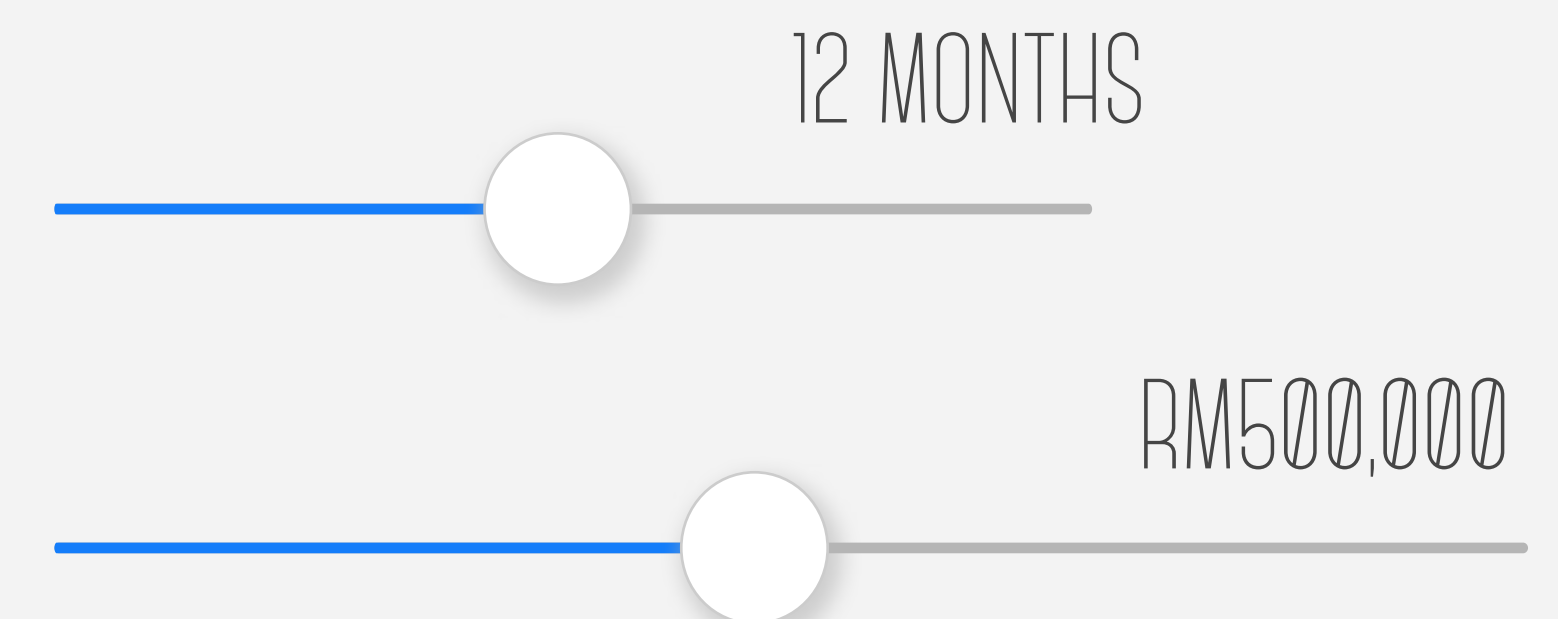
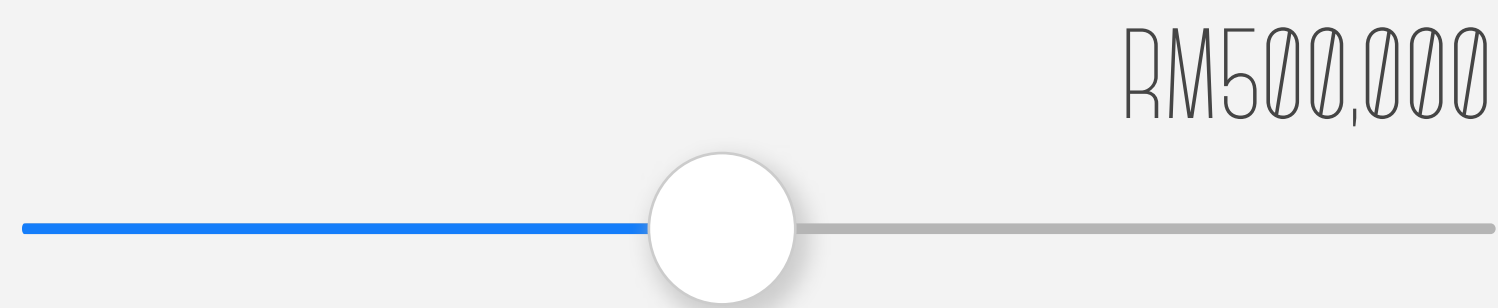
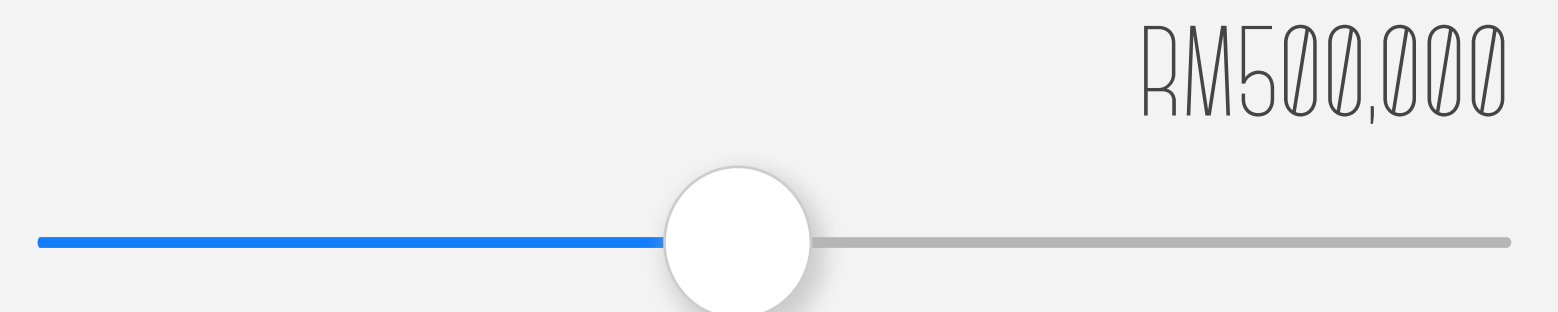
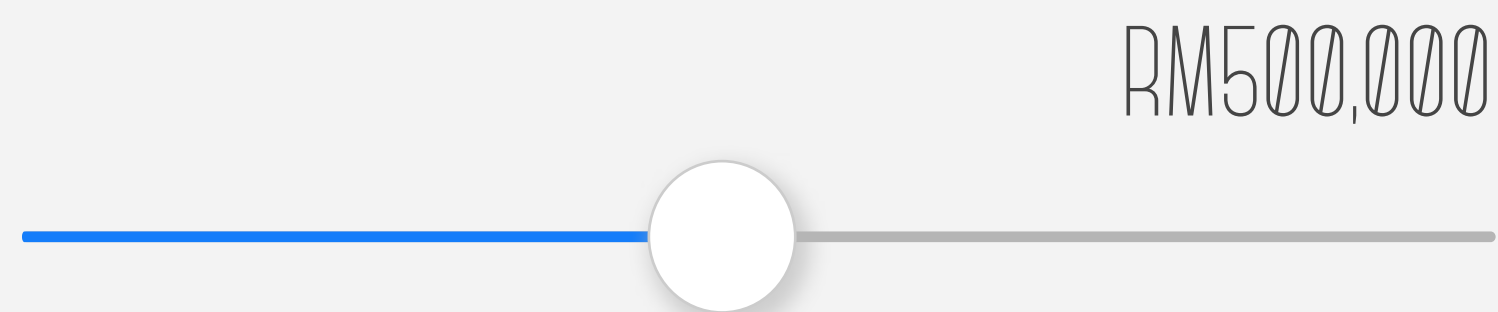
WHAT IS SERIOUS SICKNESS? ?



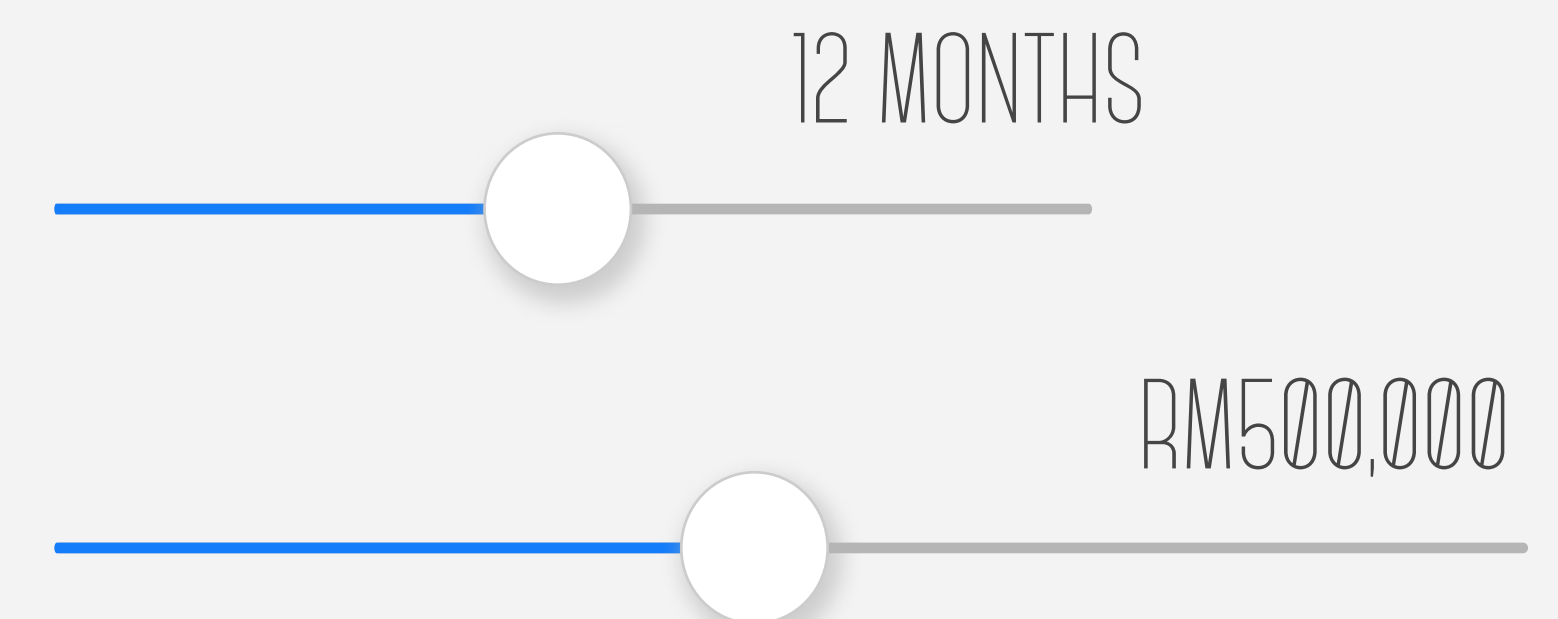
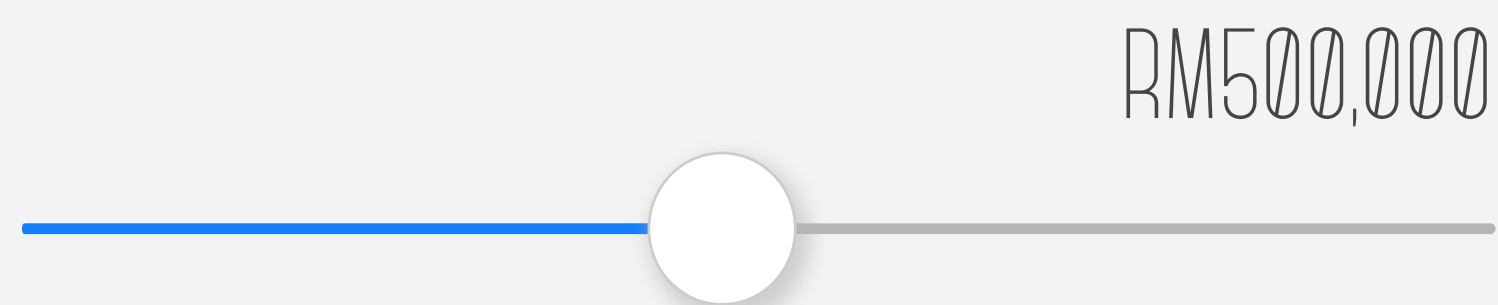
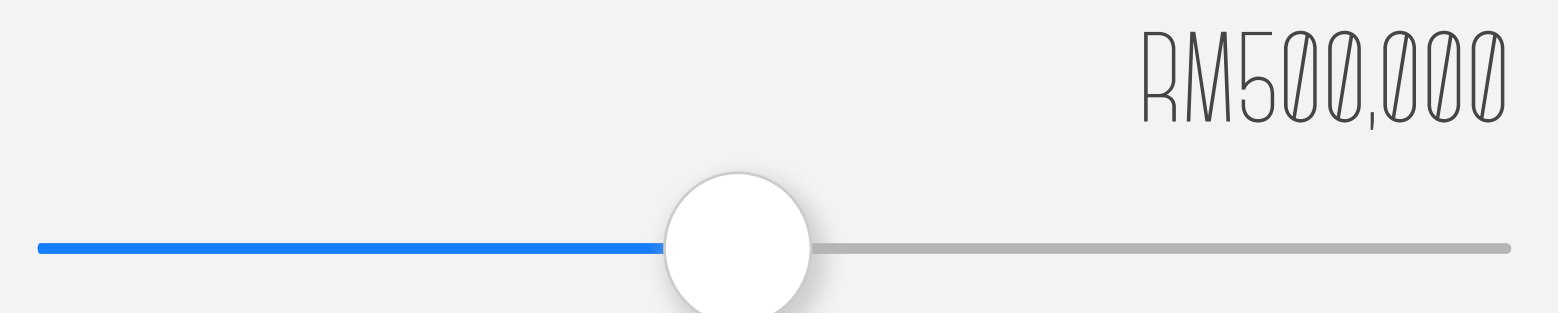
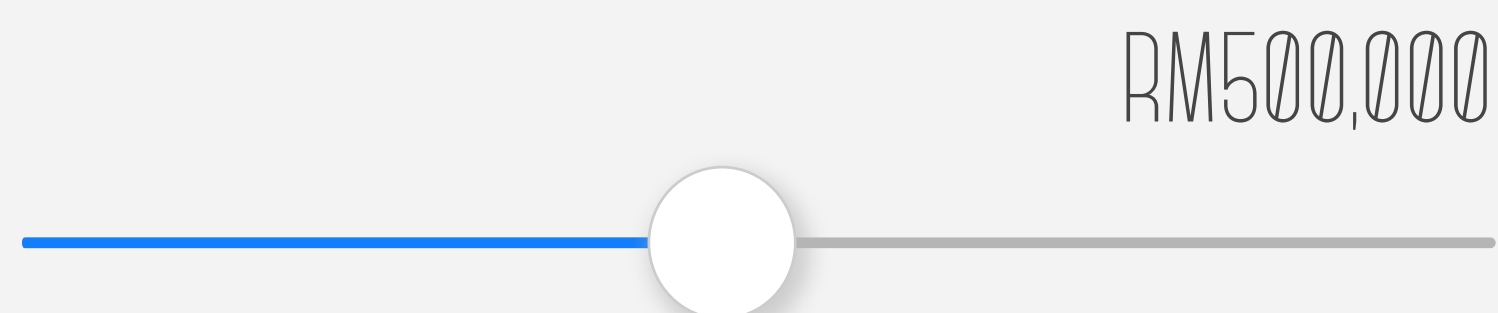
WHAT IS SERIOUS SICKNESS? ?



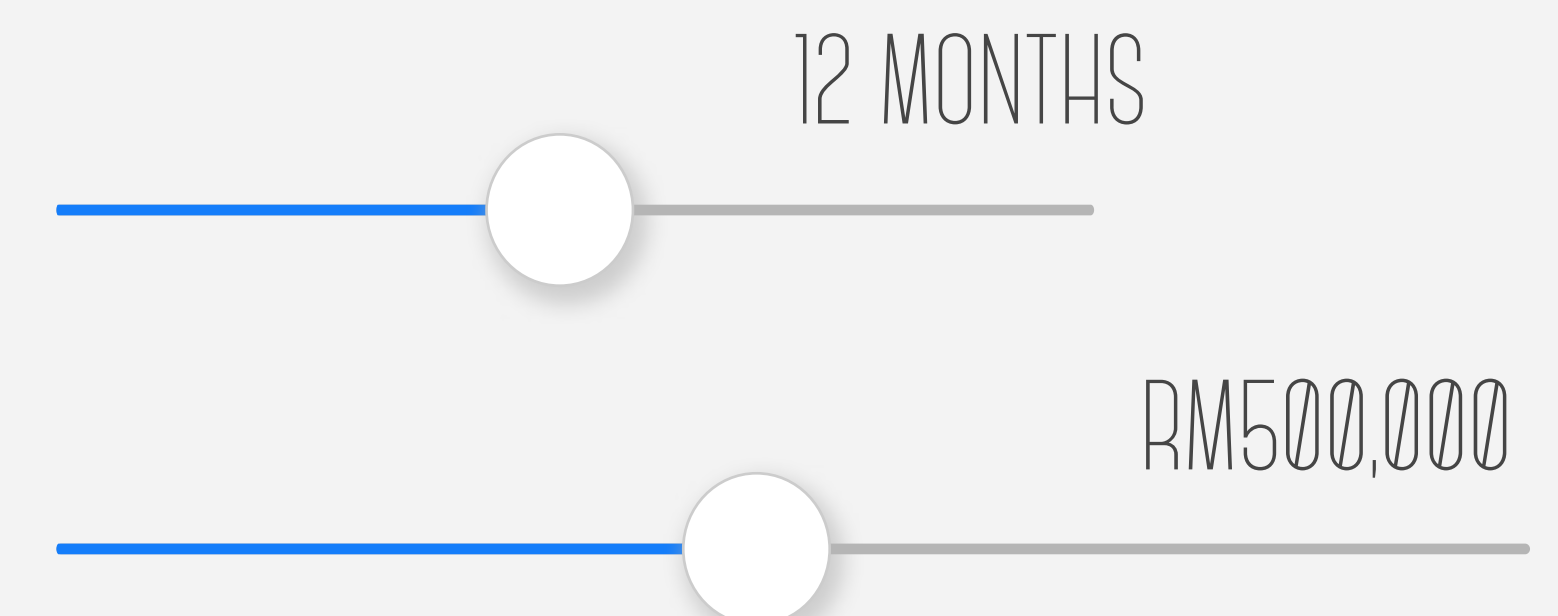
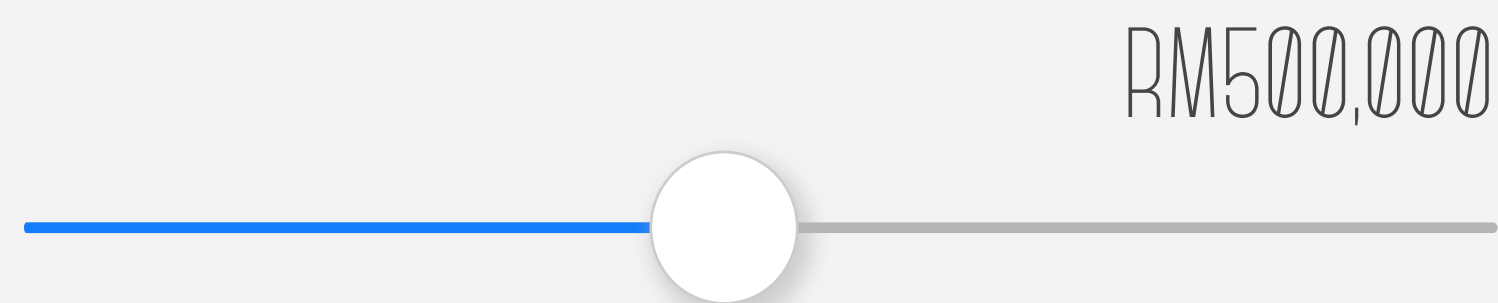
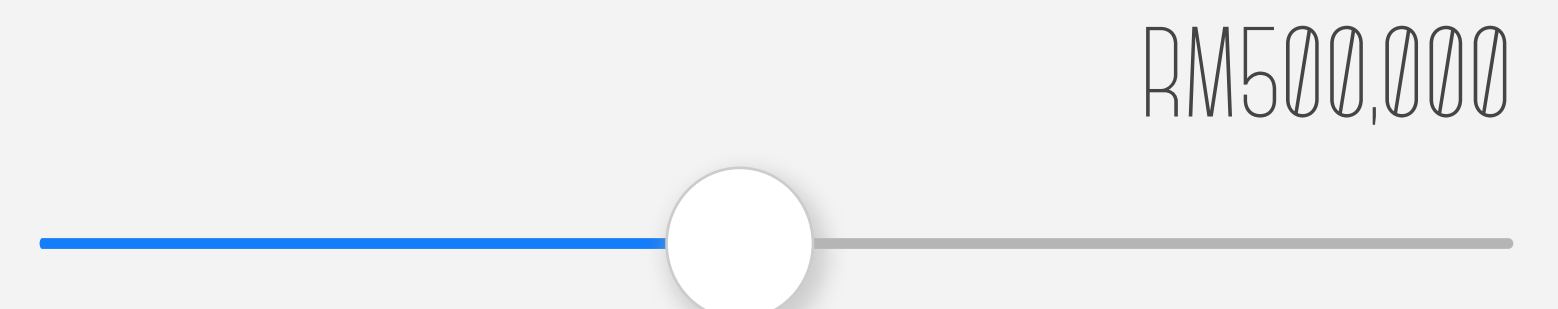
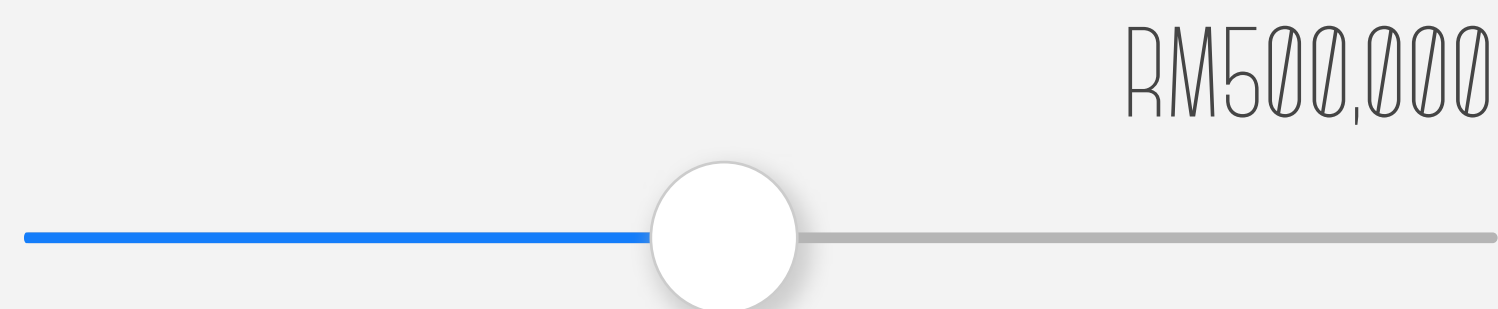
WHAT IS SERIOUS SICKNESS? ?



WHAT IS SERIOUS SICKNESS? ?

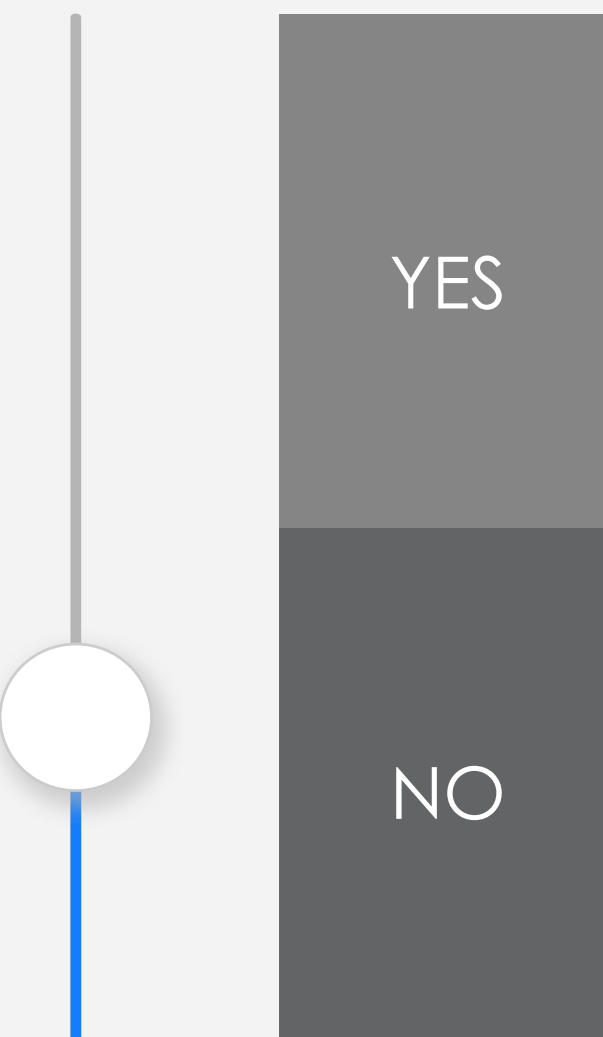


WHAT IS SERIOUS SICKNESS? ?



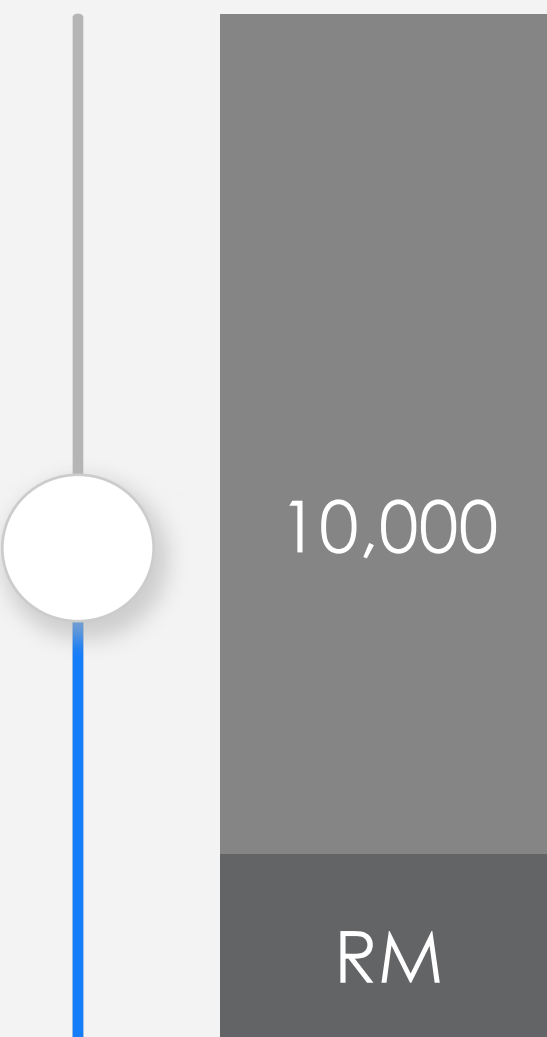
BALANCE FOR BIG & SERIOUS

LIFE INSURANCE
(CI BENEFITS)



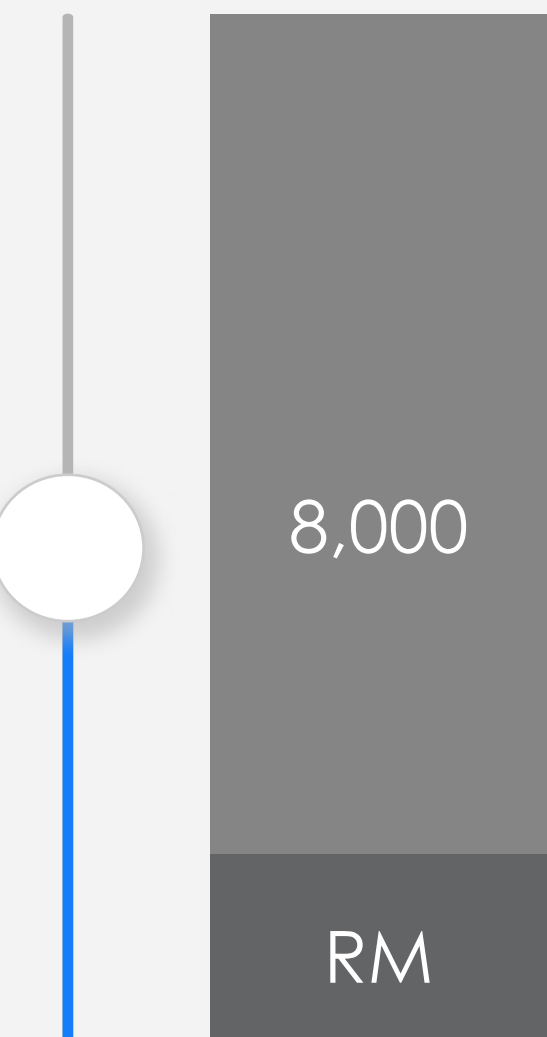
NO

CO'S GROUP
BENEFITS
(HOSPITAL AND
SURGICAL)



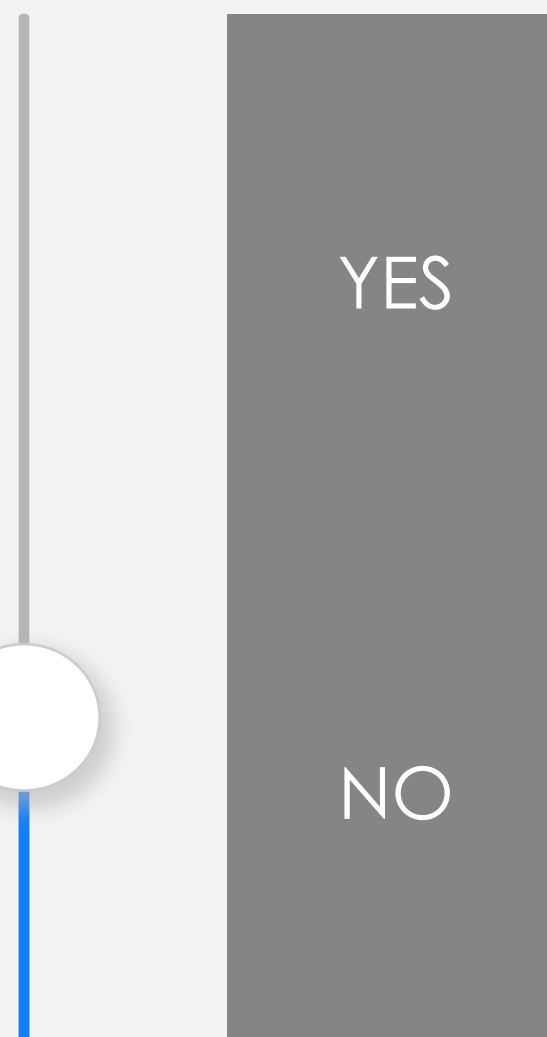
RM10,000

PERSONAL H&S
PLAN
(ANNUAL LIMIT &
COVERAGE
LIMIT)



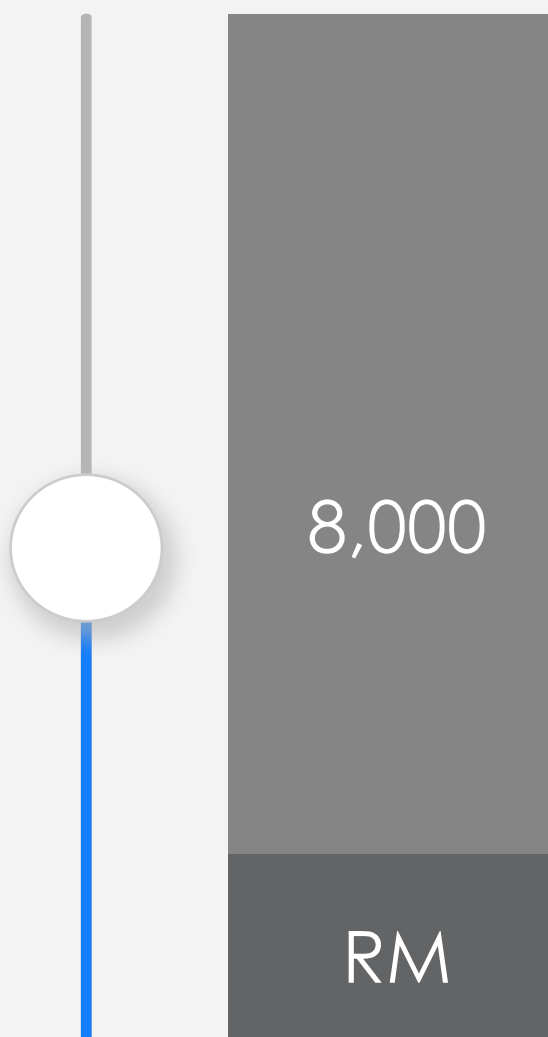
RM8,000

PERSONAL
MEDICAL PLAN
(ANNUAL LIMIT)



NO

CASH OUT CASH RE-
SERVE
(FD'S/ SAVING A/C)



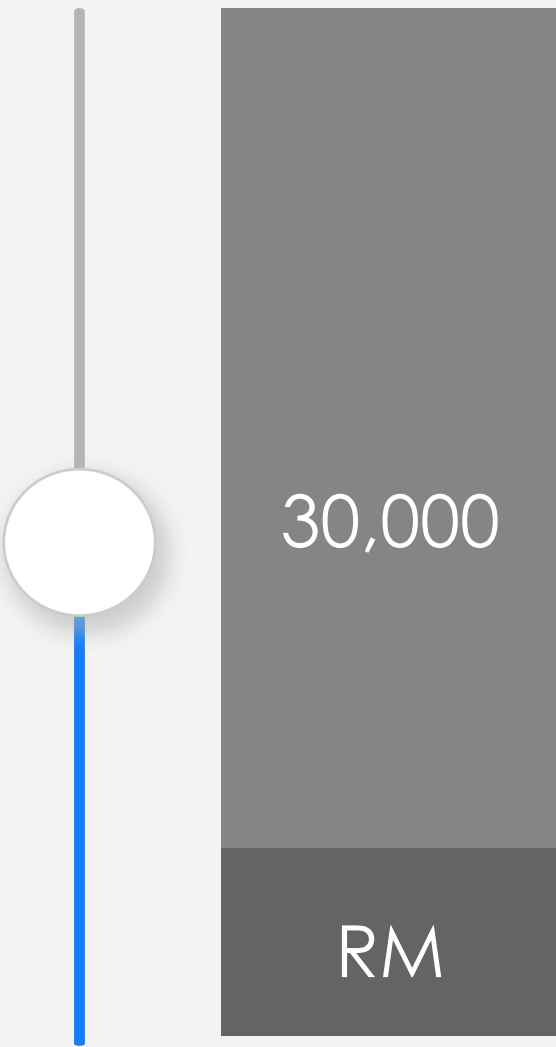
RM8,000

< BACK



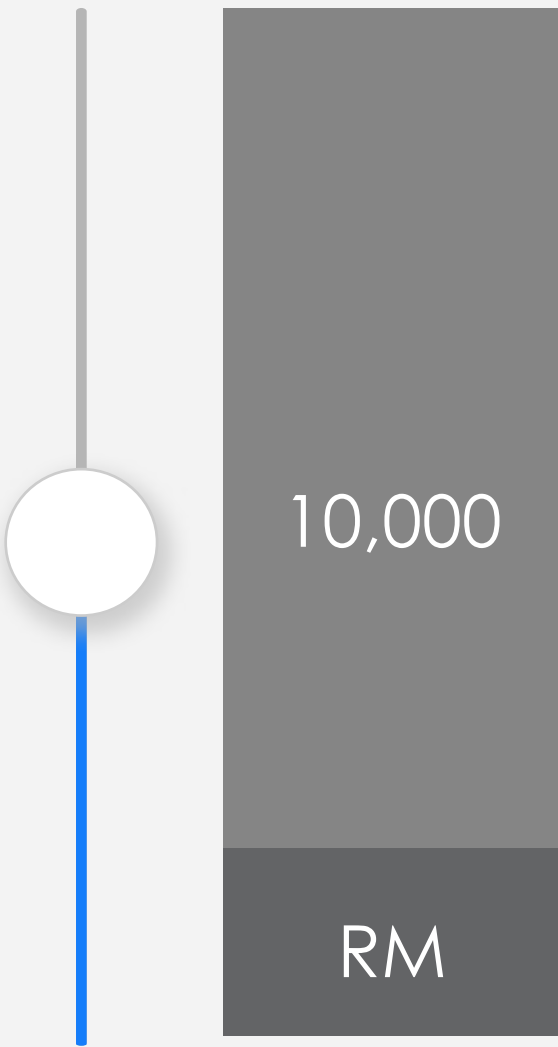
BALANCE FOR BIG & SERIOUS

SELL OFF
INVESTMENT
PROPERTY FOR
CASH



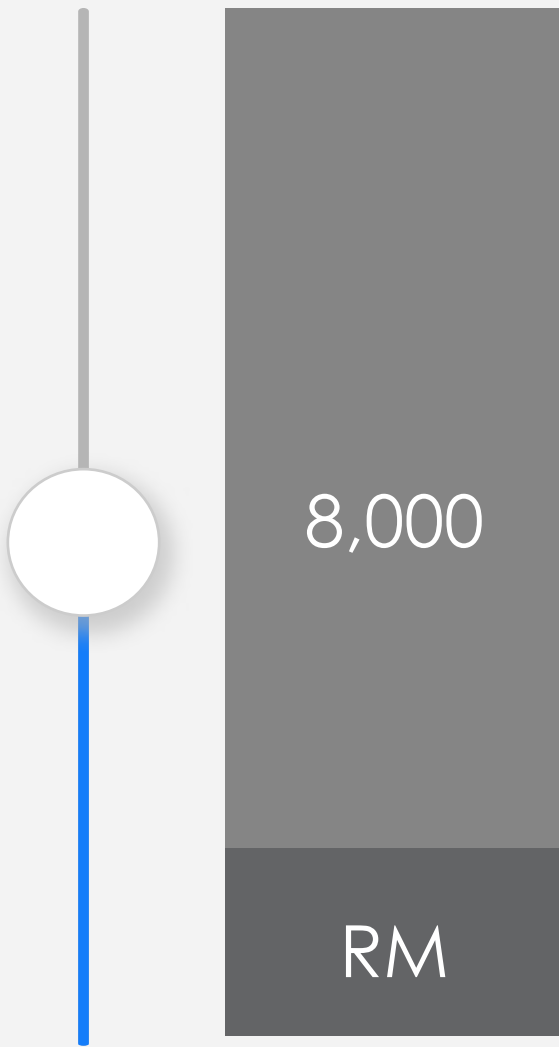
RM30,000

SELL OFF
INVESTMENT
ASSETS FOR CASH



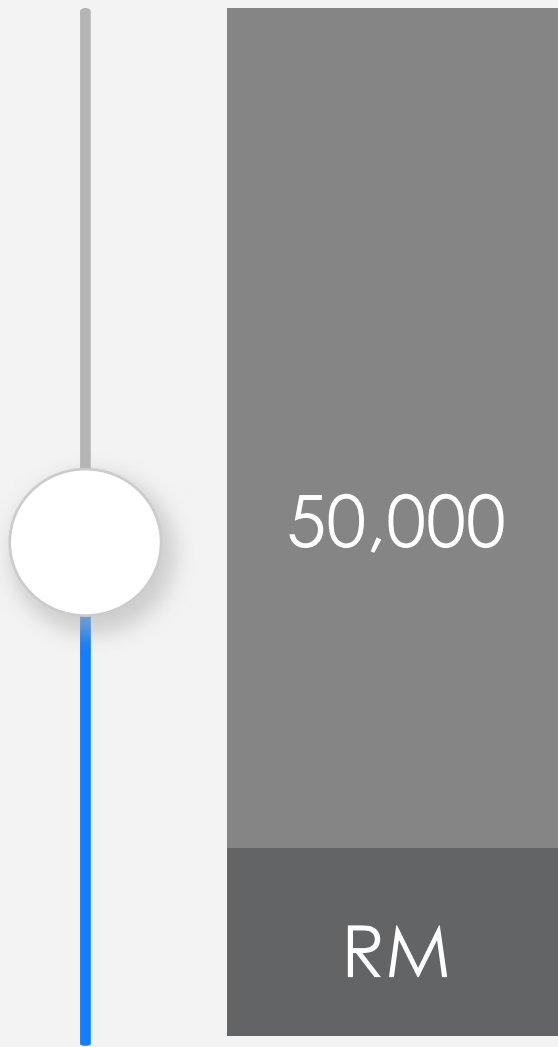
RM10,000

SELL OFF
BUSINESS
OWNERSHIP FOR
CASH



RM8,000

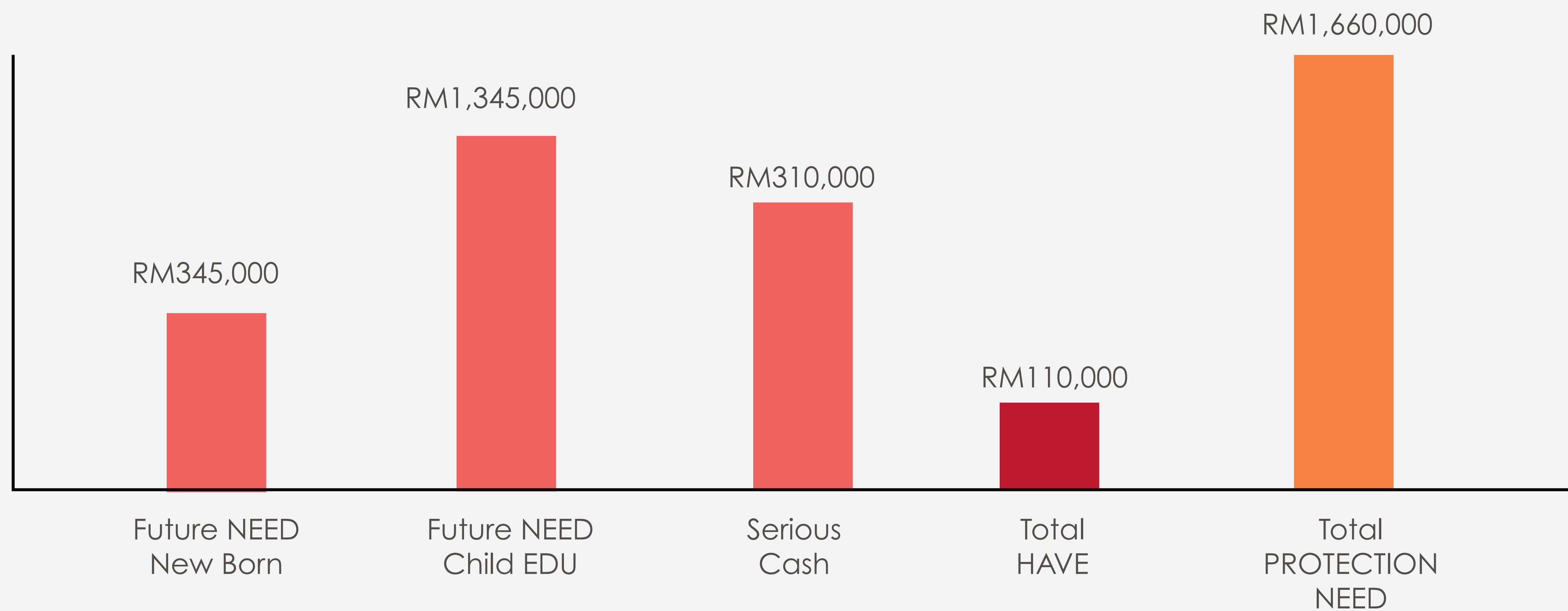
SELL OFF
PERSONAL
PROPERTY FOR
CASH



RM50,000



FINANCIAL FITNESS TEST FOR SAVING <SUMMARY>



PROCEED TO SOLUTION SIMULATION MATRIX?

< BACK