

LIFESTYLE MANAGEMENT TOOL: FINANCIAL SUMMARY



LIFESTYLE MANAGEMENT TOOL

FINANCIAL SUMMARY & ADVISORY

| FINANCIAL ASSESSMENT | | | | |
|--------------------------------------|-------------------|----------------------------------|-------------|---|
| | CURRENT | IDEAL | GAP | ACTIONS TO CONSIDER |
| LIQUIDITY | | Y HIGH LOW | | YOUR STATUS: INADEQUATE LIQUIDITY |
| Short-term Liquidity | ₱2,370,000 | ₱2,500,000 | ₱130,000 | 1) Improve liquidity through regular build-up of additional Deposits. 2) Insure adequate liquidity during times of emergencies through Insurance. 3) Fund any important projects through a Loan Facility. |
| Number of months liquid | 11 mos. | 12 mos. | 1 mos. | |
| PROTECTION | | Annual Income x 6 Y x10 | | |
| Life Insurance Coverage | ₱19,000,000 | ₱31,600,000 | ₱12,600,000 | Take a Protection Needs Analysis through your RM to find out how much your gap is based on your actual family situation. |
| Critical Illness Coverage | ₱4,000,000 | ₱7,000,000 | ₱3,000,000 | |
| Medical Insurance Coverage | ₱600,000 | ₱700,000 | ₱100,000 | |
| INVESTMENTS | | Y HIGH LOW | | |
| Short-term Investments Mix | ₱2,000,000 36% | ₱1,100,000 20% | | Discuss investment options with your RM. |
| Mid-term & Long-term Investments Mix | ₱3,500,000 64% | ₱4,400,000 80% | | |

Legend: ■ % vs. Ideal
■ Mid- to Long-Term Investments are +/- 5% from ideal maximum threshold
■ More than +5% of the ideal maximum threshold

NOTE: The client will be the one to choose what's the ideal state with regards to his/her liquidity, protection and investments.

LIQUIDITY

HIGH: individuals who need 12 months worth of monthly expenses to be liquid

LOW: individuals who need 6 months worth of monthly expenses to be liquid

SHORT-TERM LIQUIDITY

GAP: Ideal - Current

NO. OF MONTHS LIQUID

GAP: Ideal - Current

ACTIONS TO CONSIDER INADEQUATE LIQUIDITY

1. Improve liquidity through regular build-up of additional Deposits.
2. Insure adequate liquidity during times of emergencies through Insurance.
3. Fund any important projects through a Loan Facility.

EXCESS LIQUIDITY

1. Protect liquidity through adequate Insurance.
2. Maximize potential returns through Investments.
3. Provide convenience through the flexibility of a Credit Card.
4. Gain more access to savings through Express Online.
5. Fund any important projects through a Loan Facility.

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|--|-------------------|--------------------------------------|-------------------|-------------|---|--|--|
| CURRENT | | IDEAL | | GAP | ACTIONS TO CONSIDER | | |
| LIQUIDITY | | Y | HIGH | | YOUR STATUS: INADEQUATE LIQUIDITY 1) Improve liquidity through regular build-up of additional Deposits. 2) Insure adequate liquidity during times of emergencies through Insurance. 3) Fund any important projects through a Loan facility. | | |
| | | | LOW | | | | |
| Short-term Liquidity | ₱2,370,000 | ₱2,500,000 | | ₱130,000 | | <div><div></div></div> | |
| Number of months liquid | 11 mos. | 12 mos. | | 1 mos. | | <div><div></div></div> | |
| PROTECTION | | | | | | | |
| Life Insurance Coverage | ₱19,000,000 | Annual Income | | ₱12,600,000 | | <div><div></div></div> | Take a Protection Needs Analysis through your RM to find out how much your gap is based on your actual family situation. |
| | | Y | x 6 x10 | | | | |
| Critical Illness Coverage | ₱4,000,000 | Y | HIGH | ₱3,000,000 | | <div><div></div></div> | |
| | | | LOW | | | | |
| Medical Insurance Coverage | ₱600,000 | ₱7,000,000 | | ₱100,000 | | <div><div></div></div> | |
| | | Y | HIGH | | | | |
| | | | LOW | | | | |
| INVESTMENTS | | | | | | | |
| Short-term Investments Mix | ₱2,000,000 36% | ₱1,100,000 20% | | | <div><div></div></div> | Discuss investment options with your RM. | |
| | | Mid-term & Long-term Investments Mix | ₱3,500,000 64% | | | | ₱4,400,000 80% |
| <div>Legend: <div>% vs. Ideal</div><div>Mid- to Long-Term Investments are +/- 5% from ideal maximum threshold</div><div>More than +5% of the ideal maximum threshold</div></div> | | | | | | | |

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LIFE INSURANCE COVERAGE
x6: individuals without dependents
Required LI Coverage: Php 3,000,000
x10: individuals with dependents or has business as main source of income
Required LI Coverage: Php 7,000,000
GAP: Required Coverage – Current

CRITICAL ILLNESS COVERAGE
HIGH: required CI coverage is Php 7,000,000 (estimated local cost of cancer treatment)
LOW: required CI coverage is Php 3,000,000 (estimated local cost of heart treatment)

MEDICAL ILLNESS COVERAGE
HIGH: required Medical Insurance is Php 700,000 (based on the average cost of confinement for Senior Executive)
LOW: required Medical Insurance is Php 500,000 (based on the average cost of confinement for Junior Executive)

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| Short-term Liquidity | ₱2,370,000 | ₱2,500,000 | ₱130,000 | <div><div></div></div> | | 1) Improve liquidity through regular build-up of additional Deposits. 2) Insure adequate liquidity during times of emergencies through Insurance. 3) Fund any important projects through a Loan facility. |
| Number of months liquid | 11 mos. | 12 mos. | 1 mos. | <div><div></div></div> | | |
| PROTECTION | | Annual Income | | | | Take a Protection Needs Analysis through your RM to find out how much your gap is based on your actual family situation. |
| Life Insurance Coverage | ₱19,000,000 | | x 6 | ₱12,600,000 | <div><div></div><div></div></div> | |
| | | Y | x10 | | | |
| | | ₱31,600,000 | | | | |
| Critical Illness Coverage | ₱4,000,000 | Y | HIGH | ₱3,000,000 | <div><div></div><div></div></div> | |
| | | | LOW | | | |
| | | ₱7,000,000 | | | | |
| Medical Insurance Coverage | ₱600,000 | Y | HIGH | ₱100,000 | <div><div></div><div></div></div> | |
| | | | LOW | | | |
| | | ₱700,000 | | | | |
| INVESTMENTS | | Y | | | | Discuss investment options with your RM. |
| | | | HIGH | | | |
| | | | LOW | | | |
| Short-term Investments Mix | ₱2,000,000 36% | ₱1,100,000 20% | | <div><div></div></div> | | |
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INVESTMENTS

HIGH: Mid-Term to Long-Term investments are within 80% threshold

LOW: Mid-Term to Long-Term investments are within 60% threshold

GAP LEGENDS

GREEN: Less than -5% of threshold

AMBER: -5% to +5% of threshold

RED: More than +5% of ideal threshold