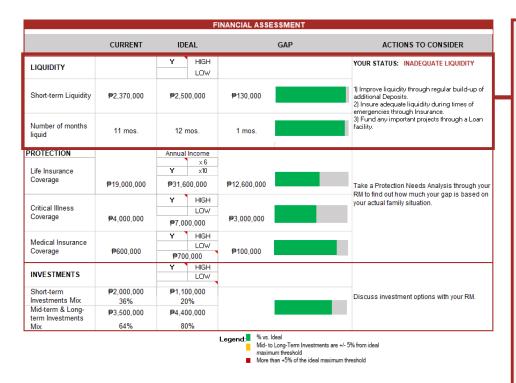
LIFESTYLE MANAGEMENT TOOL: FINANCIAL SUMMARY

LIFESTYLE MANAGEMENT TOOL FINANCIAL SUMMARY & ADVISORY



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

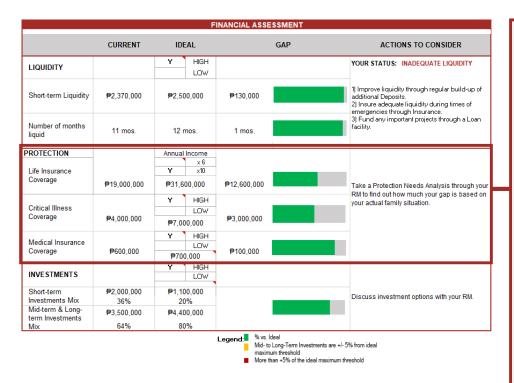
ACTIONS TO CONSIDER INADEQUATE LIQUIDITY

- Improve liquidity through regular build-up of additional Deposits.
- 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.

LIFESTYLE MANAGEMENT TOOL FINANCIAL SUMMARY & ADVISORY



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

LIFE INSURANCE COVERAGE

x6: individuals without dependentsRequired LI Coverage: Php 3,000,000x10: 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)

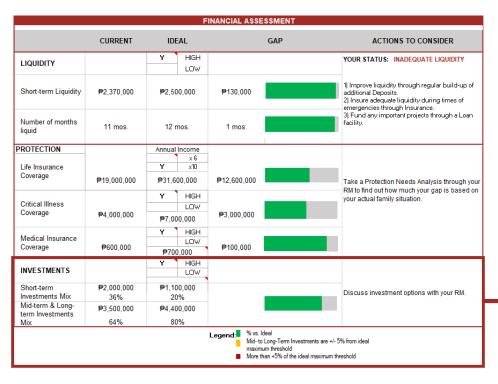
LOW: required CI coverage is Php 3,000,000 (estimated local cost of heart treatment)

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)

LIFESTYLE MANAGEMENT TOOL FINANCIAL SUMMARY & ADVISORY



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

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