



THE SINGAPOREAN MONEY MASTERY BLUEPRINT

TAKE THE FIRST STEP TOWARDS FINANCIAL INDEPENDENCE

VERSION 0.1

DISCLAIMER STATEMENT

The personal financial report is conducted at the best knowledge of the Financial Advisers Representative and based on the available document provided by the client(s). It serves as a quick reference and do not represent any contractual agreements between both parties.

All recommendations in this plan are made on a reasonable basis relative to your current situation. While every effort has been made to ensure the success of the plan, we are not liable and/or responsible for or guarantee the following:

I. The performance of investments made as a result of our recommendations.

Although reliable benchmarks were used, such performance benchmarks only serve as a guide. Past performance of the benchmarks does not guarantee future returns;

II. The success of the plan should you modify, omit and/or deviate from the recommendations;

III. The consequences of any negligence of other professionals who are involved in helping us formulate the plan;

IV. The consequence of any change in the assumptions made in the plan.

Values projected in the personal financial report may and will change over time. It is recommended that you review and update your financial report regularly, preferably once a year or once in every two years.

Any omission and, or provision of misrepresented personal data would void the accuracy of this personal financial report. As such, any reliance of the projected value in this personal financial report, reflecting future developments, events, or circumstances is solely at your own risk. We will not implement any plans until our recommendations meet with your complete satisfaction.

The below-mentioned representative, disclaim all liability for any errors or omissions, or for the results obtained from the use of this information. All information of this personal financial report is provided "as is", with no guarantee of completeness, accuracy, timeliness or of the results obtained from the use of this information, and without warranty of any kind, express or implied, including, but not limited to warranties of performance, merchantability and fitness for a particular purpose.

WE shall not be liable to you in any manner whatsoever if you should suffer any loss or liability of whatsoever nature as a result of relying on or acting upon or omitting to act upon any of the content. This personal financial report is intended only for the use of the individual or entity as addressed and contains information that is private and confidential. You should not disseminate, distribute or copy any information found in this personal financial report.

MY PROFILE



PERSONAL PROFILE

MY IDENTITY IS A WORK IN PROGRESS. I'M STILL FIGURING OUT WHO I AM.

First Name

Last Name

Date of Birth

Gender

Email

Contact number

Address

Postal Code

Country

Marital Status



EMPLOYMENT STATUS

YOUR HARD WORK IS APPRECIATED

Employment Status

Occupation

Company

Year(s) in company



CONTENTS

- | | |
|---|--|
| <p>1 GOAL SETTING
DREAM, PLAN, ACHIEVE
GOAL SETTING IGNITES YOUR EXTRAORDINARY POTENTIAL.</p> <p>2 STATEMENT OF NET WORTH
UNDERSTANDING YOUR NET WORTH EMPOWERS INFORMED DECISION-MAKING AND FINANCIAL AWARENESS.</p> <p>3 CASH FLOW
EMPOWER FINANCIAL DECISIONS, UNLOCK ABUNDANCE, ACHIEVE STABILITY.</p> <p>4 CPF
LIVE WARM, LIVE WELL AND LIVE LONG.</p> <p>5 INVESTMENTS
SHAPE YOUR FUTURE AND EMBRACE ABUNDANCE.</p> | <p>6 INSURANCE
SHIELD AGAINST UNCERTAINTY WITH A PEACE OF MIND.</p> <p>7 FINANCIAL RATIOS
POWERFULLY GUIDE FINANCIAL DECISIONS AND DRIVE SUSTAINABLE SUCCESS.</p> <p>8 DEPENDENTS
OUR LOVED ONES WHO RELY ON US FOR SUPPORT</p> <p>9 YOUNG TO OLD
COST OF CHILDCARE AND RETIREMENT.</p> <p>10 WILL
SECURING YOUR LEGACY</p> <p>11 RECOMMENDATIONS
GUIDANCE EMPOWERS DECISION FOR OPTIMAL OUTCOMES.</p> |
|---|--|



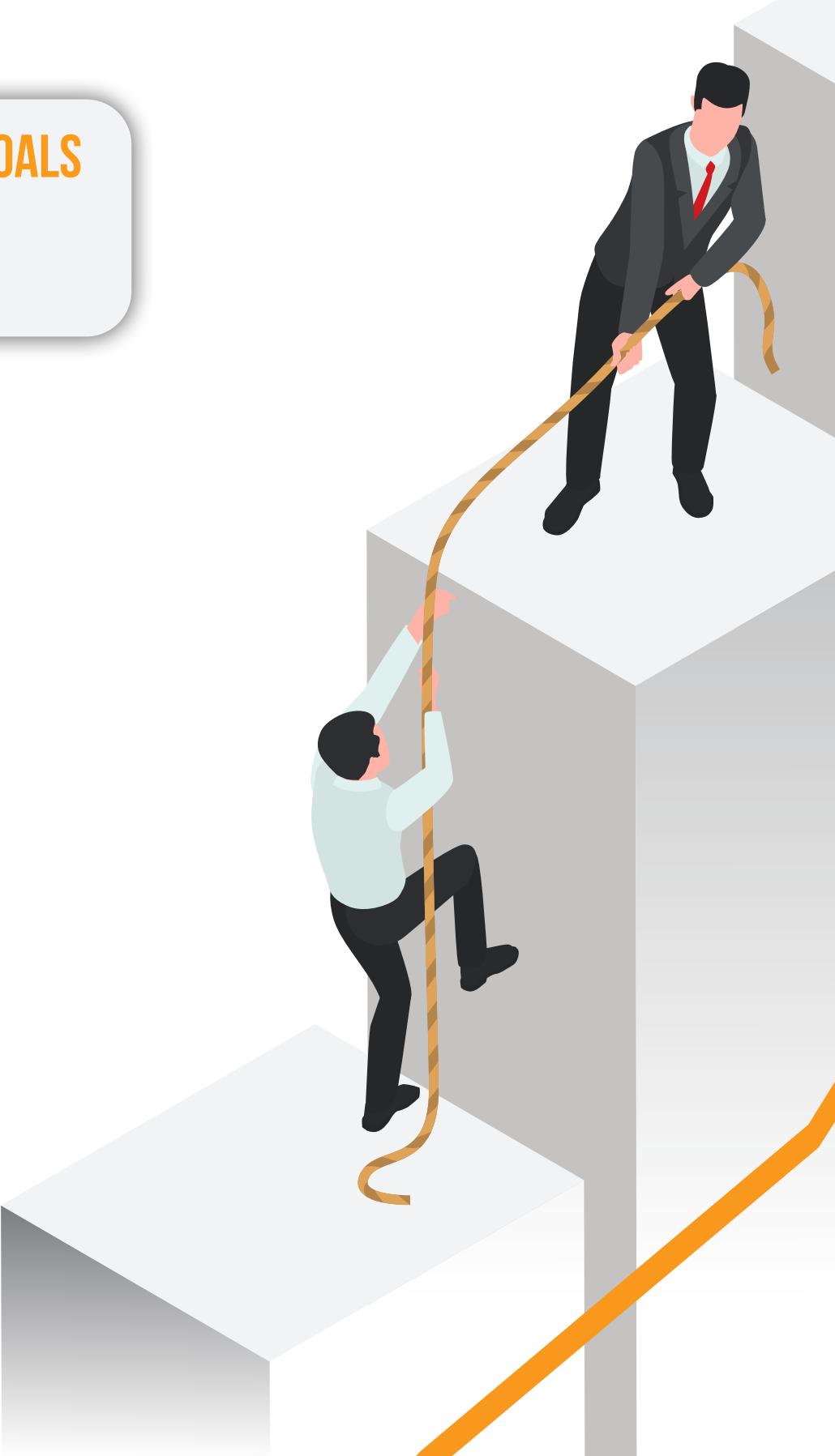
1

GOAL SETTING
DREAM, PLAN, ACHIEVE
GOAL SETTING IGNITES YOUR EXTRAORDINARY POTENTIAL.



GOAL SETTING

SHORT-TERM GOALS



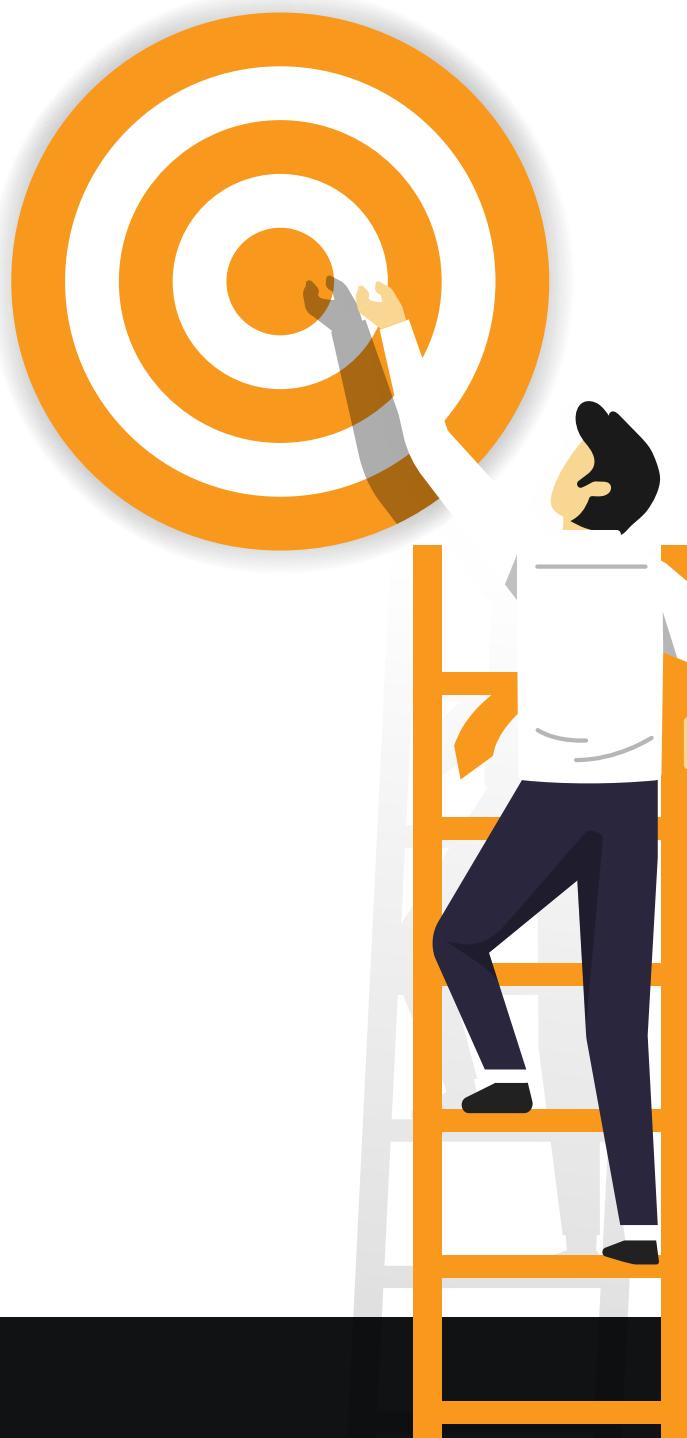
GOAL SETTING

MID-TERM GOALS



GOAL SETTING

LONG-TERM GOALS



2

STATEMENT OF NET WORTH

KNOWING YOUR NET WORTH IS CRUCIAL FOR FINANCIAL PLANNING, SETTING GOALS, AND MAKING INFORMED DECISIONS ABOUT YOUR WEALTH.



STATEMENT OF NET WORTH

ASSETS

TANGIBLE ASSETS

Residence current value
Vehicle current value

Total Tangible Assets

CASH ASSETS

Savings
Fixed deposits

Total Cash Assets

INVESTMENT ASSETS

Bonds
Unit Trust
Equities
Commodities
Insurance Policies
Properties
Crypto Currencies
Other Investment

Total Investment Assets

CENTRAL PROVIDENT FUND (CPF)

Ordinary Account
Special Account
Medisave Account
Others (e.g. Annuities)

Total CPF

TOTAL ASSETS

LIABILITIES

LONG TERM LIABILITIES

House loan
Vehicle loan
Mortgage

Total long term liabilities

SHORT TERM LIABILITIES

Study Loan
Renovation Loan
Credit Card
Personal Debt

Total long term liabilities

TOTAL ASSETS

TOTAL LIABILITIES

NET WORTH :



3

CASH FLOW

KNOWING YOUR INCOME AND YOUR EXPENSES WILL HELP YOU GREATLY IN TAKING STEPS TOWARDS ACHIEVING YOUR GOALS AND LIMIT YOUR RISKS.



STATEMENT OF NET WORTH

INFLOW

Gross Salary (excluding Bonuses)
Bonuses
CPF from Employer (Gross Salary)
CPF from Employer (Bonuses)
Investment Income
Rental Income
Other Income

Total Inflow

OUTFLOWS

SAVINGS AND INVESTMENTS OUTFLOWS

Regular Savings (Cash)
Regular Savings (CPF)
Regular Investment (Cash)
Regular Investment (CPFIS OA)
Regular Investment (CPFIS SA)

Total Savings & Investments Outflow

FIXED OUTFLOW

Mortgage Loan Payment (CPF)
Mortgage Loan Payment (Cash)
Car, Renovation & Study Loan Payment
Insurance Premiums
Income Tax

Total Fixed Outflow

VARIABLE OUTFLOWS

Household Expenses (Rent, Utilities, Helper)
Transportation (Parking, Road tax, Gas)
Dependants (Child recreation classes, schooling fees)
Personal (Leisure, entertainment, food, travel)
Medical / Dental
Miscellaneous
Family Blessings
Total Variable Outflow

Total Outflow

NET INFLOW OUTFLOW

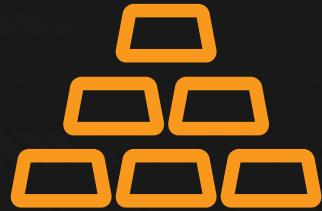


4

CPF ANALYSIS



ORDINARY ACCOUNT
USE FOR HOUSING, EDUCATION
AND INVESTMENT.



SPECIAL ACCOUNT
USE FOR INVESTMENT AND
RETIREMENT.



MEDISAVE
HEALTHCARE NEEDS.



RETIREMENT ACCOUNT
CREATED FOR YOU AT AGE 55.

CPF CONTRIBUTION RATE

35 & Below

S/NO	AGE GROUP	OA	SA	MA	COMPANY	SELF
1	35 & Below	23.0%	6.0%	8.0%	17.0%	20.0%
2	Above 35 to 45	21.0%	7.0%	9.0%	17.0%	20.0%
3	Above 45 to 50	19.0%	8.0%	10.0%	17.0%	20.0%
4	Above 50 to 55	15.0%	11.5%	10.5%	17.0%	20.0%
5	Above 55 to 60	12.0%	3.5%	10.5%	13.0%	13.0%
6	Above 60 to 65	3.5%	2.5%	10.5%	9.0%	7.5%
7	Above 65	1.0%	1.0%	10.5%	7.5%	5.0%
8	Others	0.0%	0.0%	0.0%	0.0%	0.0%



CPF ANALYSIS

OA

SA

MA

Total Ordinary Wages (TOW):

CPF Payable By Employee (TOW):

CPF Payable By Employer (TOW):

Bonus

Additional Wages (Cap) Subject to CPF:

CPF Payable By Employee (AW):

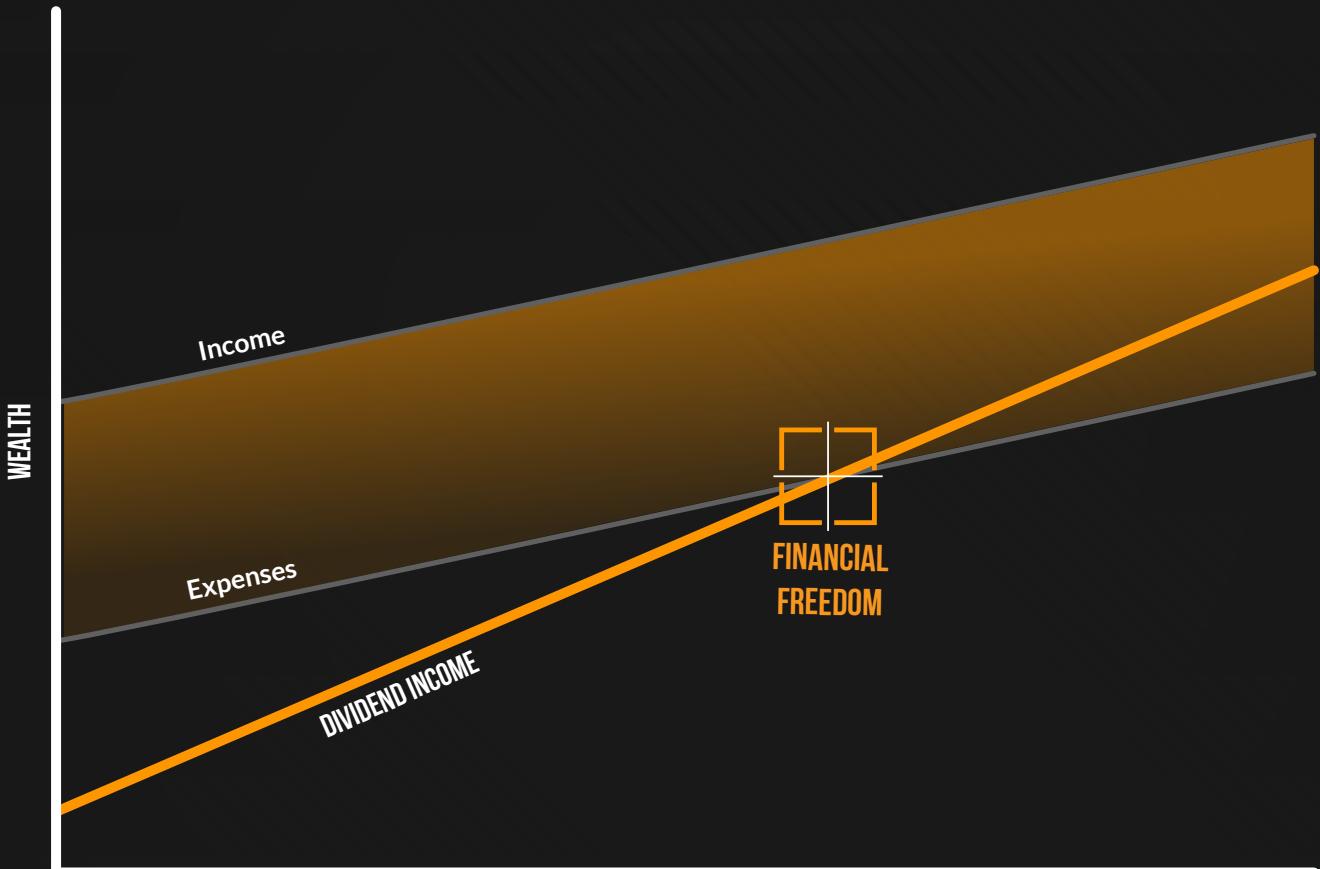
CPF Payable By Employer (AW):

Total CPF Contribution:



5

INVESTMENT SHAPE YOUR FUTURE AND EMBRACE ABUNDANCE



PHILOSOPHY



CAPITAL APPRECIATION
To See Your Wealth Grow Magically



PASSIVE INCOME
To Fund Dreams While Sipping Cocktails

ASSET ALLOCATION

ASSET	CURRENT ALLOCATION OF FUNDS	% OF PORTFOLIO	PROJECTED RATE OF RETURN	WEIGHTED RATE OF RETURNS
Savings				
Fixed Deposits				
Unit Trusts/ Mutual Funds				
Equities / Equity Funds				
Bonds/ Bond Funds				
Insurance Cash Value				
Cryptocurrencies				
Commodities				
Cpf (OA)				
Cpf (SA) / Annuities				
Cpf (Medisave)				
Real Estate				
Others				
TOTAL				

AVERAGE RATE OF RETURN



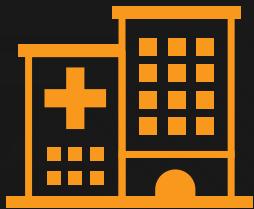
ASSET ALLOCATION

- | | |
|------------------------------|--|
| ● CPF (SA) / ANNUITIES | Equities 10%
<u>Stock market returns last 20 years</u> |
| ● EQUITIES / EQUITY FUNDS | Bonds 4%
<u>Based on investment grade YTM</u> |
| ● SAVINGS | Property 3%
<u>Based on annualised return of average property</u> |
| ● FIXED DEPOSITS | Unit trust 6%
Insurance cash value 3%
Commodities - Uncertain
Cryptocurrency - uncertain |
| ● UNIT TRUSTS / MUTUAL FUNDS | |
| ● BONDS | |
| ● CPF (OA) | |
| ● CPF (MEDISAVE) | |



6

INSURANCE



HOSPITALISATION
COVERS TREATMENT



PERSONAL ACCIDENT
COVERS CLAIMS



**TOTAL PERMANENT
DISABILITY**
REPLACES INCOME



DEATH
FOR YOUR LOVED ONES

INSURANCE SUMMARY



INSURANCE SUMMARY						
COVERAGE	INSURER	PLAN NAME	POLICY NUMBER	SUM ASSURED	ANNUAL PREMIUM	REMARKS
Hospitalisation						
Personal Accident						
Early Critical Illness						
Critical						
Death						
Total Permanent Disability						
TOTAL ANNUAL PREMIUMS						

FINANCIAL RATIOS

DEBT SERVICE RATIO

Your debt service ratio is

If debt ratio is more than 0.45

You are recommended to cut your debts by

Or increase your income to

If debt ratio is more than 0.45

Your debt ratio is healthy.

DEBT TO ASSET RATIO *total debts / total assets*

Your debt to asset ratio

You are recommended to cut your debts by

Or increase your income to

Your debt to asset ratio is healthy.

Total Assets

Total Liabilities

SOLVENCY RATIO

Total Net worth/ Total assets

Your solvency ratio is

If solvency ratio is less than 0.2

You are recommended to reduce your liability by

Or

Your solvency ratio is healthy.

NET INVESTMENT ASSETS TO NET WORTH RATIO

Your net investment assets to net worth ratio is

If ratio is less than 0.5

You are recommended to acquire

worth of investment assets

Or

You are investing adequately.



9

YOUNG TO OLD



UNIVERSITY
THE LEARNING YEARS.



WORK
THE LONGEST YEARS.



RETIREMENT
THE GOLDEN YEARS.

YOUNG



Here's how much we can expect to spend on each child, from when they are born to age 18.

LIFE STAGE	ESTIMATED ANNUAL COST	ESTIMATED TOTAL COST
Pregnancy Related Cost		
Baby to Toddler (Year 0 - 4)		
Kindergarten (Year 5 to 6)		
Primary, Secondary, School, Junior, College (Year 7 to 10)		
Total Cost		

[Citation Link](#)



EST. COURSE FEE FOR 2023 INTAKE

UNIVERSITY	Per annum fee	Total for a 3-Year course	Total for a 4-Year course
NUS			
NTU			
SMU			
SUTD			
SUSS			
SIT			
Lasaille			
NAFA University of the Arts			

[Citation Link](#)

RETIREMENT



WILL

RECOMMENDATIONS (ADVISOR)

INVESTMENT RECOMMENDATIONS

METHODOLOGY

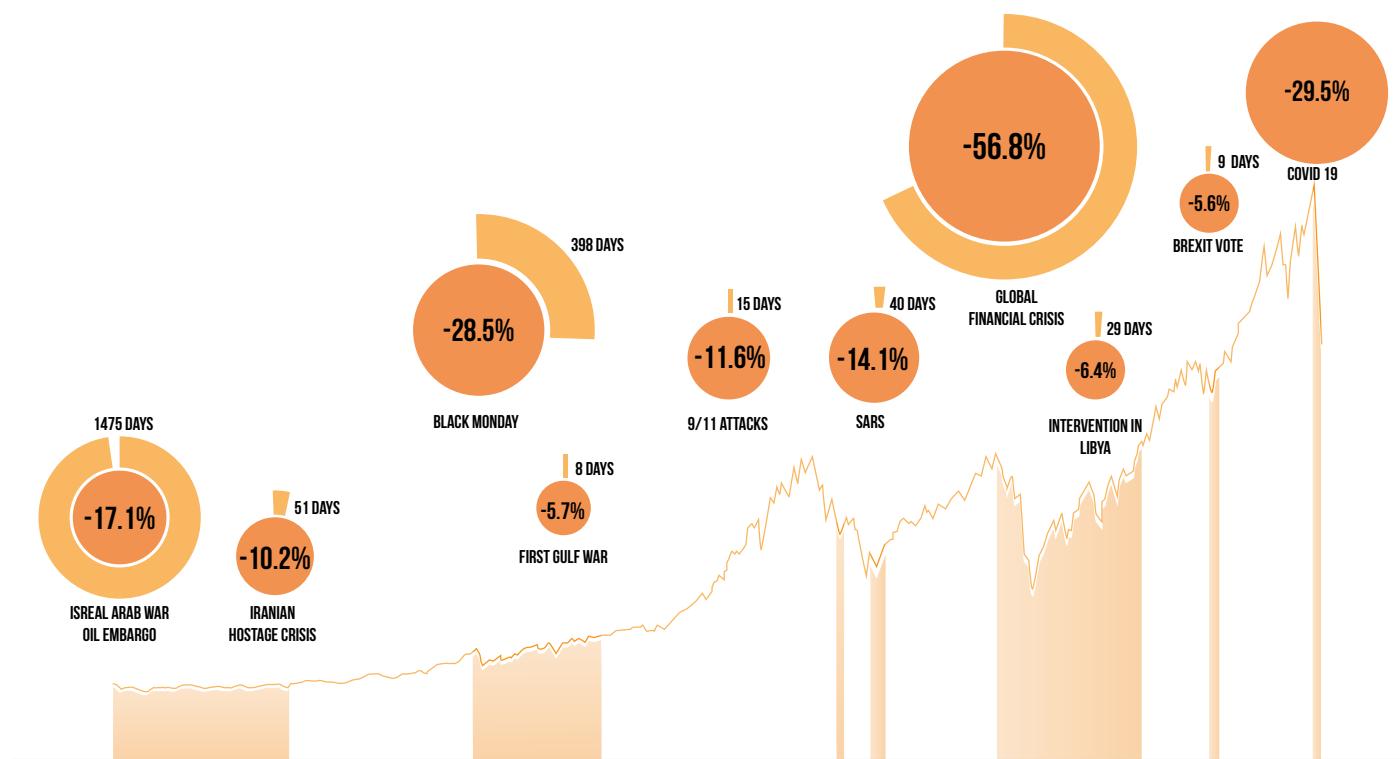
Clients should invest according to their goals with the lowest risk possible but not forgoing the emergency funds. Without emergency funds, clients may risk rewards of a long term strategy because of a urgent need for liquidity.

Short term goals (1-3 years) - Largely recommended to for low/no risk funds as it is relatively too short a period to ride out volatility. Projected returns dependent on interest rate.

Medium term goals (3-10 years) - Able to take one some risks, one should consider mixed asset funds and allocations.

Long term goals (above 10 years) - Able to take higher risk such as equities. One should not be bothered by fleeting market sentiments, but hold for the long term.

Source: <https://www.visualcapitalist.com/>



Surplus - Once an individual is able to achieve goals based on projected returns. One can consider alternative investments such as artwork, cryptocurrencies or businesses.

To achieve all your goals, you need to invest your positive (cashflow + savings) less your (investments at projected returns and emergency funds) at _____ per annum.

INVESTMENTS

Investment recommendation

Short-term goals (sum of money)

Med term goals (sum of money)

Long-term goals (sum of money)

The total amount needed to hit all three goals - total investments (exclude property&cpf) including weighted returns

Example:

Wedding:

Renovate:

Child education:

Sum of all

Asset Growth = total investments (exclude property&cpf) including weighted returns * ^number of years of the longest goal

Target amount - Asset Growth = \$X amount

Reverse calculate with net outflow (provided they hit their liquidity ratio), example \$6000 a year.

Calculate how much rate of return they would need to hit \$X amount



RETIREMENT

OA rate of return 2.5%

Year 1	(Client existing OA balance + yearly contribution)	X	
Year 2	(year 1 + yearly contribution)	X	
Year 3		X	

Medisave 4% capped at \$71,500

SA rate of return is 4% capped at \$426,000

At age 55,

you will potentially have \$ amount in SA,

which will payout \$ amount/month at age 65 onwards

X1 = (Sum in their SA at age 55) * 0.00774647887

You will have \$ amount in your OA

You will have \$ amount in your Medisave

Based on your current contribution, you are still %* away from your ideal retirement income.

(* 1/expected retirement income * 100%)

If more than that

You will be able to reach your retirement income when you are 65 if the trajectory stays constant.



RECOMMENDATIONS (ADVISOR)





WALLET PHILOSOPHY

WWW.WALLETPHILOSOPHY.COM