



THE SINGAPOREAN MONEY MASTERY BLUEPRINT

TAKE THE FIRST STEP TOWARDS FINANCIAL INDEPENDENCE

VERSION 0.1

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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;

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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

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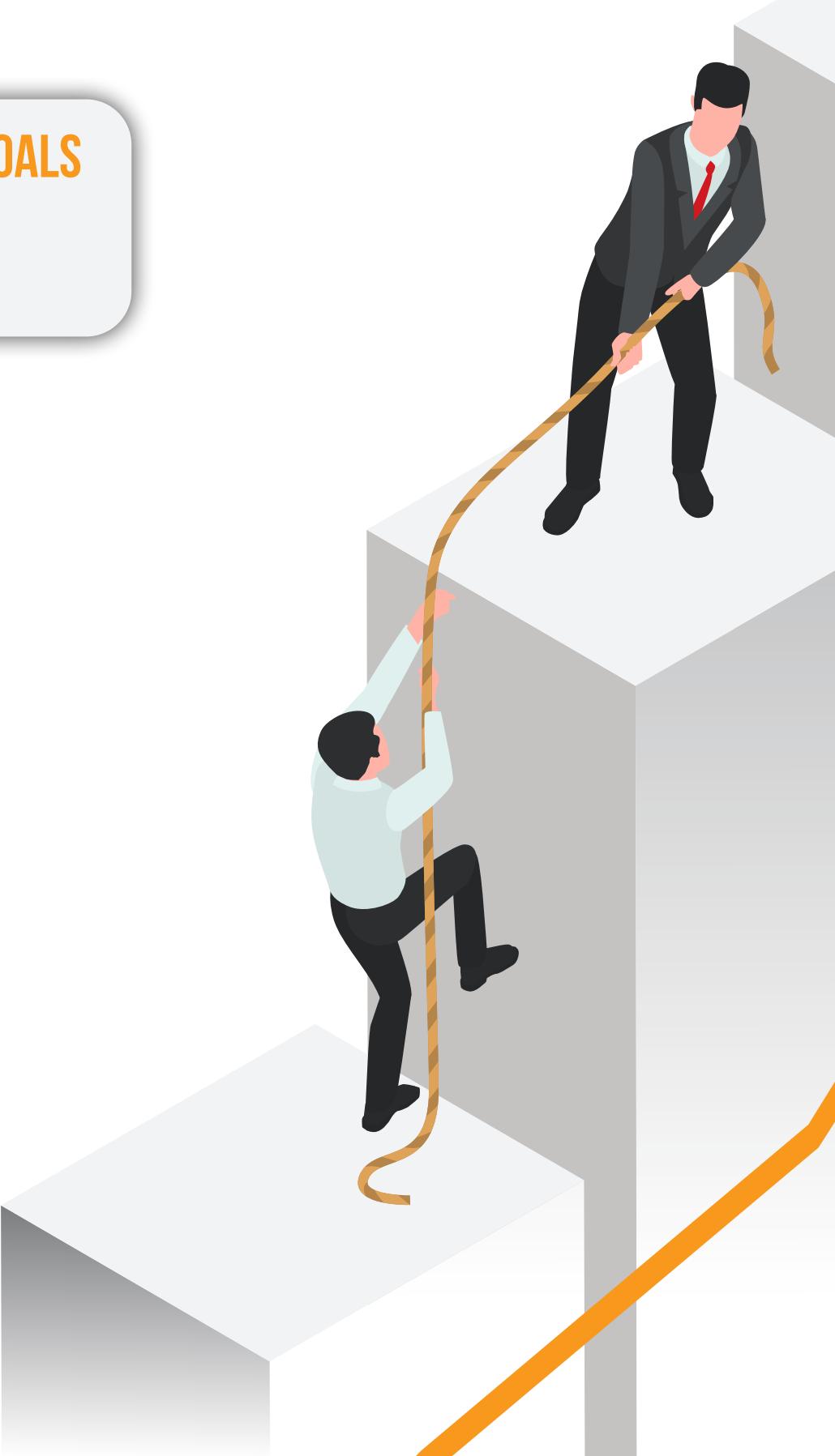
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GOAL SETTING DREAM, PLAN, ACHIEVE GOAL SETTING IGNITES YOUR EXTRAORDINARY POTENTIAL.



GOAL SETTING

SHORT-TERM GOALS



GOAL SETTING

MID-TERM GOALS



GOAL SETTING

LONG-TERM GOALS



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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

Renovation Loan
Vehicle Loan
Study Loan
Mortgage
Others

Total long term liabilities

SHORT TERM LIABILITIES

Credit Card Loan
Personal Debit Loan
Income Tax Last Year

Total short term liabilities

TOTAL ASSETS

TOTAL LIABILITIES

NET WORTH :

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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 CASH FLOW

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

Mortage Payment Annually
Loans Payment Annually
Payment For Insurance Annually

Total Savings and Investments 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

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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

S/NO	AGE GROUP	OA	SA	MA	COMPANY	SELF
1	35 & Below	62.17%	16.21%	21.62%	17.00%	20.00%
2	Above 35 to 45	56.77%	18.91%	24.32%	17.00%	20.00%
3	Above 45 to 50	51.36%	21.62%	27.02%	17.00%	20.00%
4	Above 50 to 55	40.55%	31.08%	28.37%	17.00%	20.00%
5	Above 55 to 60	40.69%	23.72%	35.59%	15.00%	16.00%
6	Above 60 to 65	17.09%	31.70%	51.21%	11.50%	10.50%
7	Above 65 to 70	6.46%	25.80%	67.74%	9.00%	7.50%
8	Above 70	8.00%	8.00%	84.00%	7.50%	5.00%

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

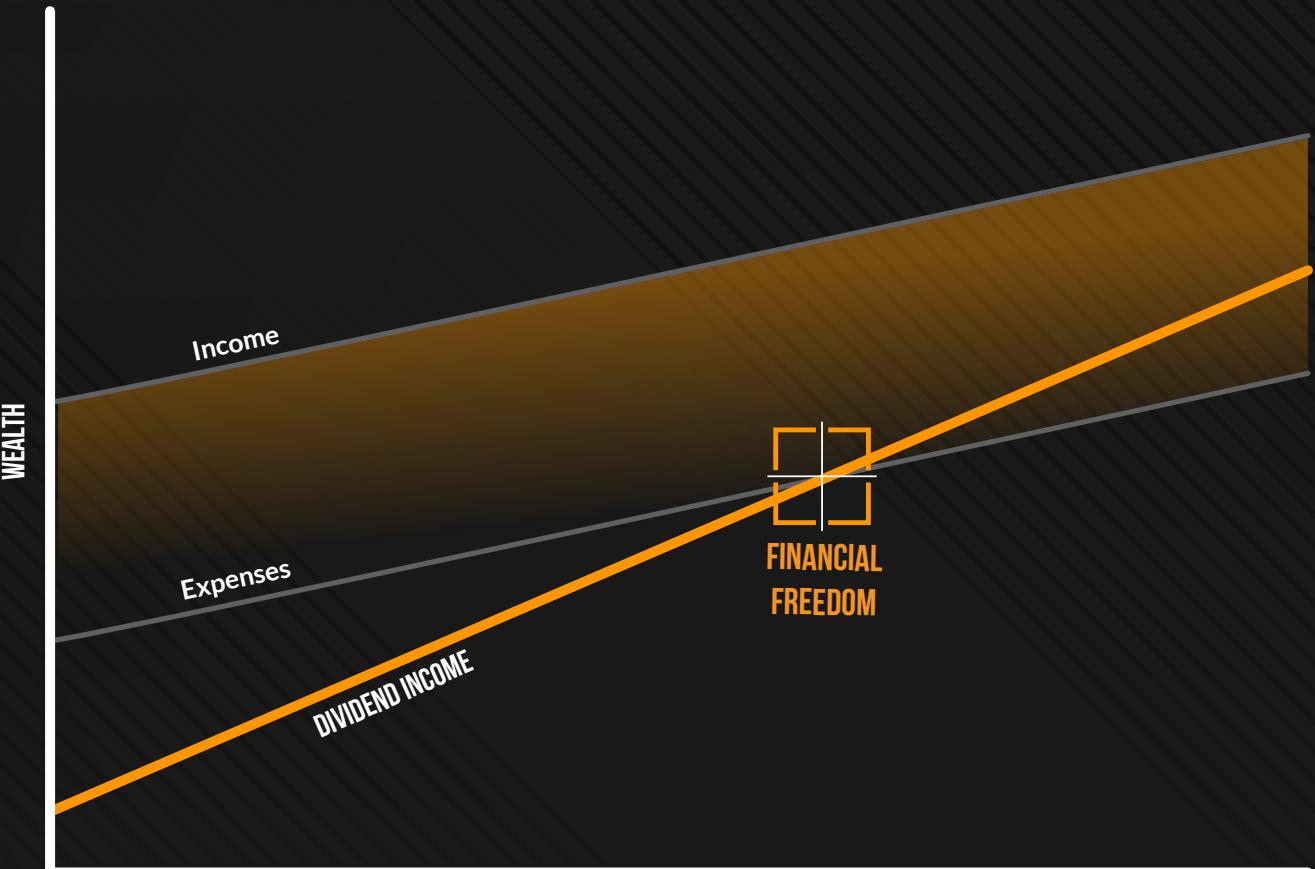
CPF Payable By Employee (AW):

CPF Payable By Employer (AW):

Total CPF Contribution:

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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
PER ANNUM

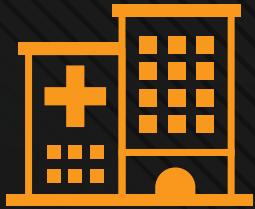


ASSET ALLOCATION

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

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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

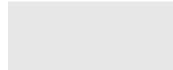
DEBT SERVICE RATIO



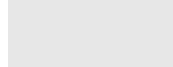
DEBT TO ASSET RATIO *total debts / total assets*



Total Assets



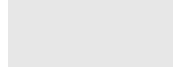
Total Liabilities



SOLVENCY RATIO



NET INVESTMENT ASSETS TO NET WORTH RATIO



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YOUNG TO OLD



UNIVERSITY
THE LEARNING YEARS.



WORK
THE LONGEST YEARS.



RETIREMENT
THE GOLDEN YEARS.

YOUNG



TOTAL COST OF RAISING A CHILD IN SINGAPORE (FROM AGE 0 - 18)

From the numbers illustrated above, here's how much we can expect to spend to raise a child from birth to age 18

Life Stage	Estimated Annual Cost	Estimated Total Cost
Pregnancy-Related Cost	\$5,000 to \$15,000	About \$10,000
Baby To Toddler (Year 0 to 4)	\$13,640/Year	\$54,560
Kindergarten (Year 5 to 6)	\$6,600/Year	\$13,200
Primary, Secondary School, Junior college (Year 7 to 10)	\$9,500	\$114,400
Total Cost		\$191,760

[Citation Link](#)



COST OF UNIVERSITY FEES FOR SINGAPORE CITIZENS (SUBSIDISED)

Here's a summary of the university fees for Singapore citizens in 2023:

School	Annual Course Fees	Total Estimated Course Fees	Average Course Fees
NUS	\$8,250 to \$9,650	\$33,000 to \$38,600	\$35,800
NTU	\$8,250 to \$9,450	\$33,000 to \$37,800	\$35,400
SMU	\$11,500	\$46,000	\$46,000
SUTD	\$13,500	\$54,000	\$54,000
SIT	-	\$22,500 to \$37,200	\$29,850
SUSS	-	\$30,000 to \$33,640	\$31,820
Overall	\$8,250 to \$13,500	\$22,500 to \$54,000	\$38,250

[Citation Link](#)

WILL

WILL

CLIENT

SIGNATURE

NAME _____

NRIC NO. _____

WITNESS

SIGNATURE

NAME _____

NRIC NO. _____

Address _____

WITNESS

SIGNATURE

NAME _____

NRIC NO. _____

Address _____

INSURANCE CALCULATIONS (DEATH, ECI, CD)

INSURANCE POLICIES RECOMMENDATIONS TABLE

Prepared by: [REDACTED]

INSURANCE SUMMARY						
PLAN NAME	PROVIDER	SUM INSURED	AGAINST (DROP DOWN)	MODE OF PREMIUM	PREMIUM AMOUNT	ADVISER REMARKS, IF ANY
TOTAL ANNUAL PREMIUMS						

Remarks by advisor, if any

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INVESTMENT RECOMMENDATIONS

METHODOLOGY

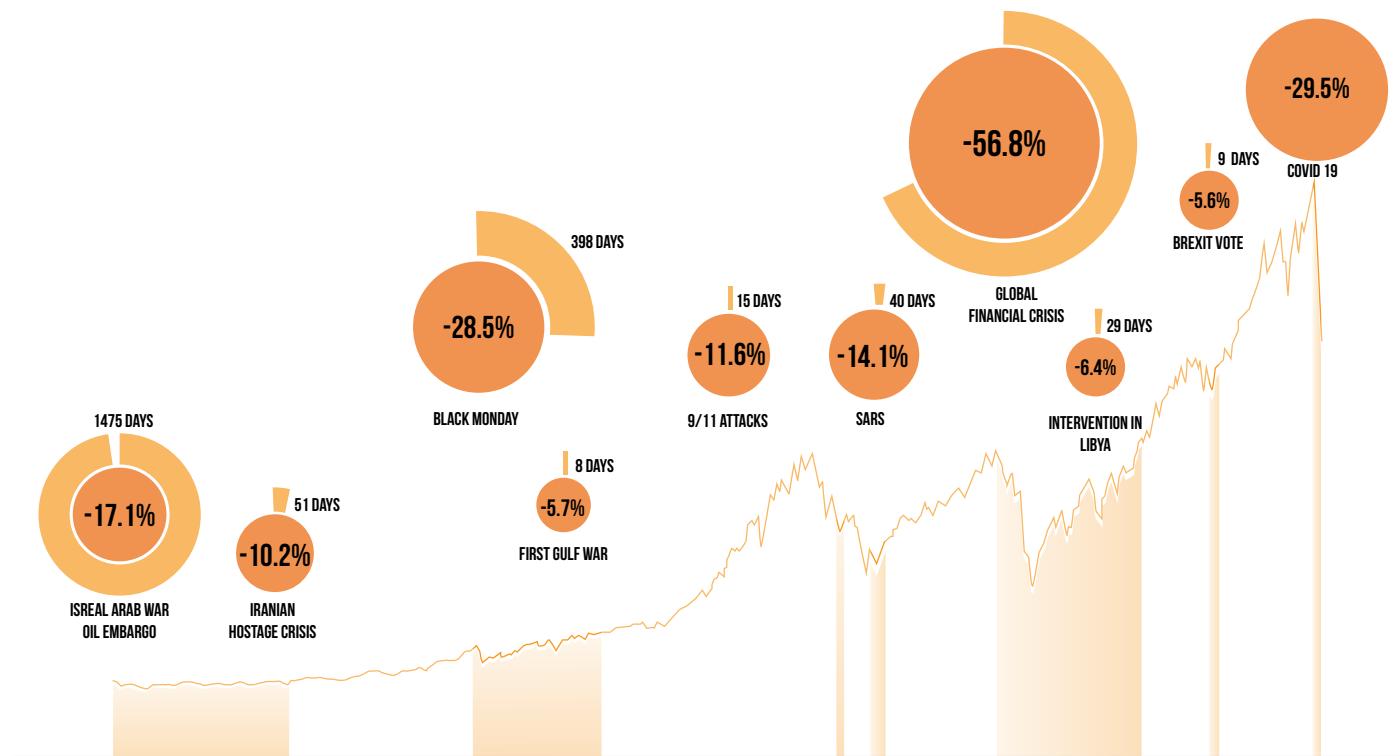
Clients should invest according to their goals with the lowest risk possible but not forgoing the emergency funds. Without emergency funds, clients may risk rewards of a long term strategy because of a urgent need for liquidity.

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

INVESTMENTS RECOMMENDATIONS

Prepared by: [REDACTED]

INSURANCE SUMMARY					
PROVIDER	FUND NAME	PROJECTED RATE OF RETURN	MODE OF INVESTMENT	AMOUNT	ALLOCATION (MUST ADD UP TO 100%)
TOTAL ANNUAL PREMIUMS					

Remarks by advisor, if any

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RETIREMENT



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