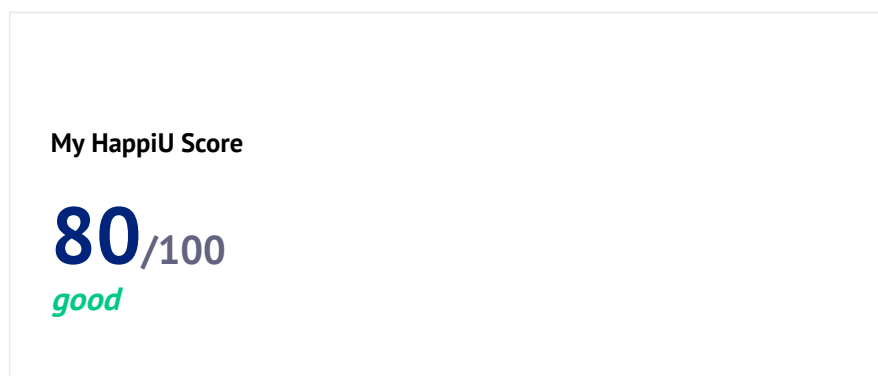


What is HappiU?

HappiU is your future financial satisfaction. The higher the score, the more likely you will achieve your self-defined financial needs and aspirations while maintaining your current lifestyle. We even stress test your future over 10,000 personal and market risk scenarios, so that your HappiU score reflects your future reality.

What is my HappiU?



It is possible that you may have under-declared your savings for retirement. If so, please revisit the questions to get a HappiU that reflects your true circumstances.

Why is my HappiU good?

- You have a moderate HappiU because you have a significant gap in your child's education goal. You run the risk of not being able to fulfill this goal or fulfilling it in the expense of your other goals.
- You have a short runway to your child's education goal, so you don't have sufficient time to invest and accumulate wealth.
- You have a moderate HappiU because you have a significant gap in your income protection need. It is likely that your wealth will not be sufficient to cover your dependents' expenses after you.
- Your current income protection coverage is less than your annual income. This means that your death payout will only sustain your dependents for less than a year.
- You have a moderate HappiU because you have a significant gap in your critical illness need. It is likely that your wealth will not be sufficient to cover your dependents' expenses after you.
- Your current critical illness coverage is less than your annual income. This means that your critical illness

payout will only be able to support your living expenses for less than a year.

- Against all odds, if you should fall critically ill at age 28, your net wealth forecast of \$147598 will not be sufficient for a comfortable recovery.**
- You do not have significant assets now. So, you miss the opportunity of them appreciating over time to help you realize your financial needs and aspirations.**

What can I do to increase my HappiU?

- It is possible that you may have under-declared your savings for your property goal. If so, please revisit the questions to get a HappiU that reflects your true circumstances.**
- Deferring the purchase of your property will help you earn some runway that enables you to adopt a high risk - high return approach. This could mean sufficient funds to achieve your other goals after buying your property.**
- It is possible that you may have under-declared your savings for your child's education goal. If so, please**

revisit the questions to get a HappiU that reflects your true circumstances.

- It is possible that you may have under-declared your current income protection coverage. If so, please revisit the questions to get a HappiU that reflects your true circumstances.
- It is possible that you may have under-declared your current critical illness coverage. If so, please revisit the questions to get a HappiU that reflects your true circumstances.
- You spend 60% of your income, so your HappiU can potentially be higher if you try to reduce your spending and invest a proportion of your savings in income-generating assets.
- We notice that you have not declared any investment assets. If you have any, please revisit the questions to get a more accurate HappiU.

For products, your advisor will introduce you to the various packages that we have available which can help to increase your HappiU.