



# THE SINGAPOREAN MONEY MASTERY BLUEPRINT

TAKE THE FIRST STEP TOWARDS FINANCIAL INDEPENDENCE

VERSION 0.1

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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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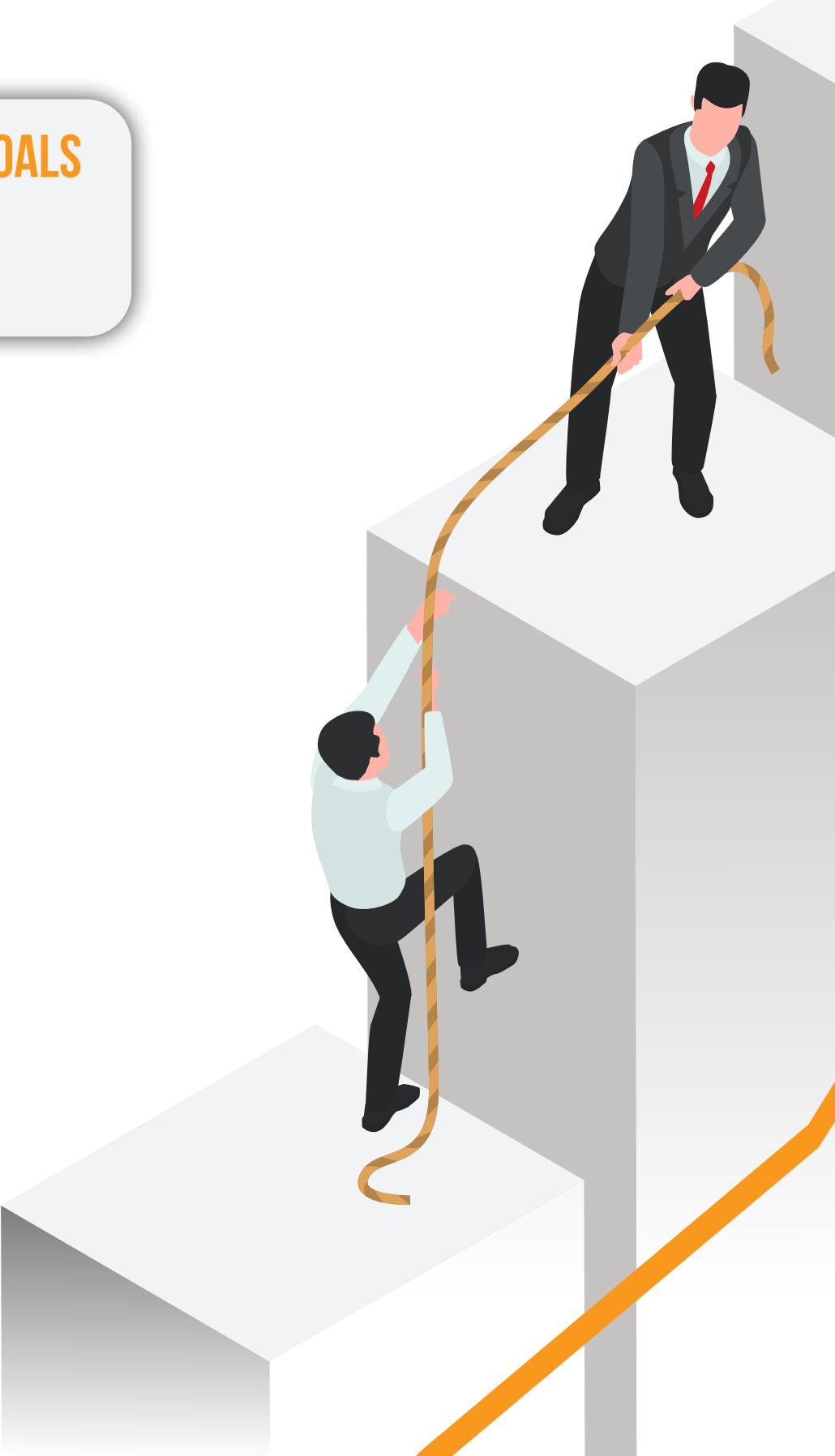
# 1

## 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

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 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

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



# 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

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

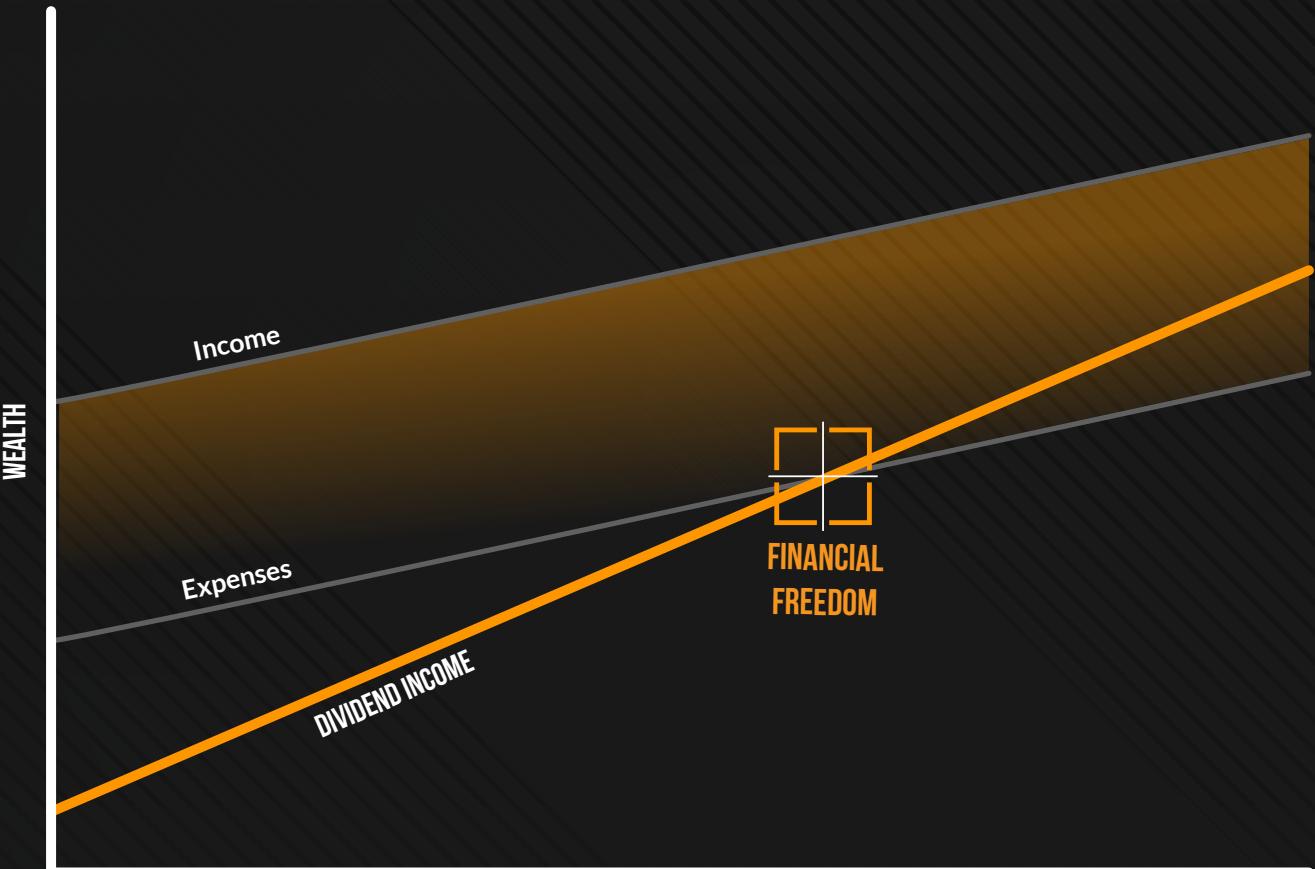
OA

SA

MA

# 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				
<b>TOTAL</b>				

## AVERAGE RATE OF RETURN



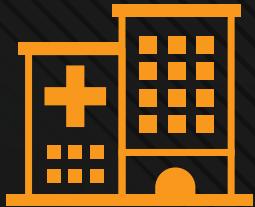
# ASSET ALLOCATION

- CPF (SA) / ANNUITIES **Equities 10%**  
[Stock market returns last 20 years](#)
- EQUITIES / EQUITY FUNDS **Bonds 4%**  
[Based on investment grade YTM](#)
- SAVINGS **Property 3%**  
[Based on annualised return of average property](#)
- 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

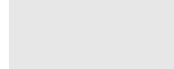
**DEBT SERVICE RATIO**



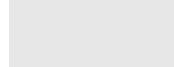
**DEBT TO ASSET RATIO** *total debts / total assets*



Total Assets



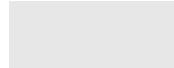
Total Liabilities



**SOLVENCY RATIO**



**NET INVESTMENT ASSETS TO NET WORTH RATIO**



# 9

## 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
<b>Total Cost</b>		<b>\$191,760</b>

[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
<b>Overall</b>	<b>\$8,250 to \$13,500</b>	<b>\$22,500 to \$54,000</b>	<b>\$38,250</b>

[Citation Link](#)

# WILL

# WILL

# RETIREMENT

## RECOMMENDATIONS (ADVISOR)

# INVESTMENT RECOMMENDATIONS

## METHODOLOGY

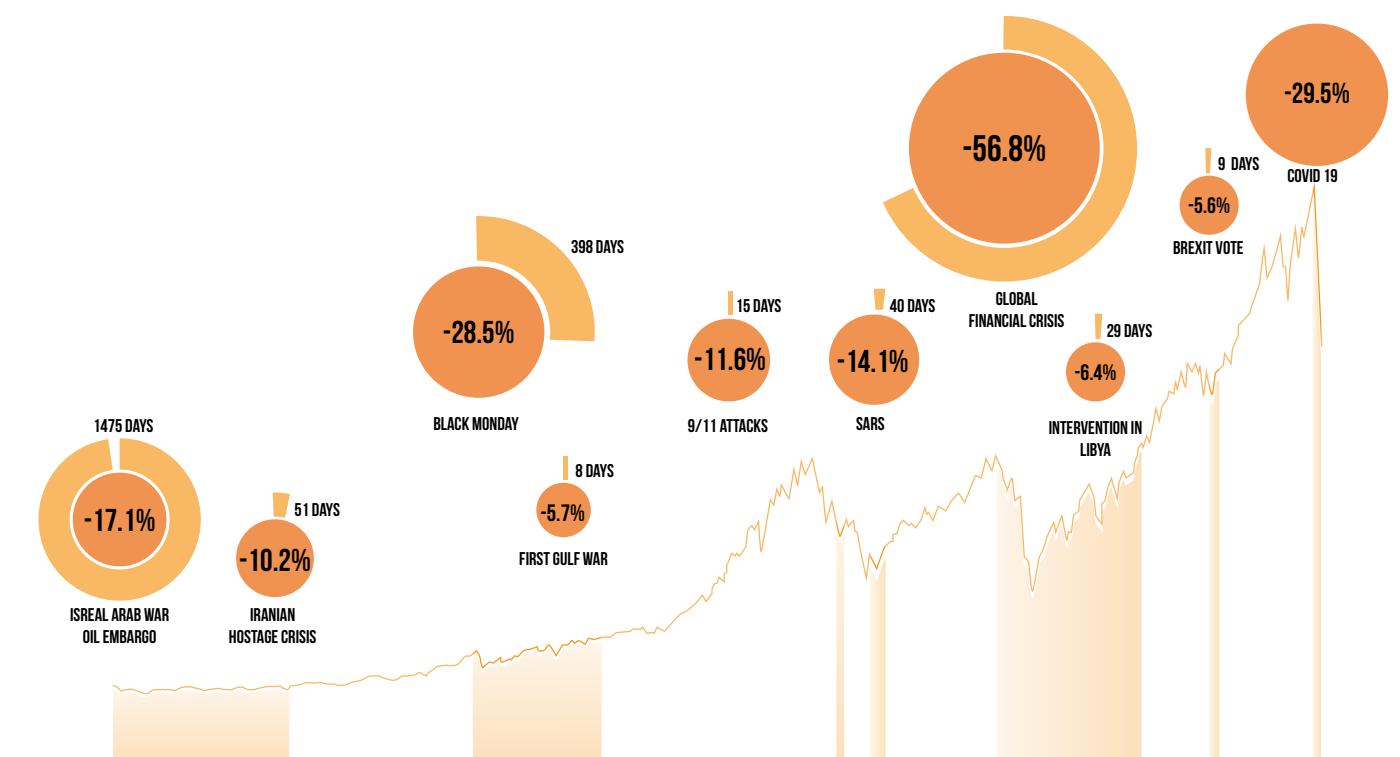
Clients should invest according to their goals with the lowest risk possible but not forgoing the emergency funds. Without emergency funds, clients may risk rewards of a long term strategy because of a urgent need for liquidity.

**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.

## RECOMMENDATIONS (ADVISOR)



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