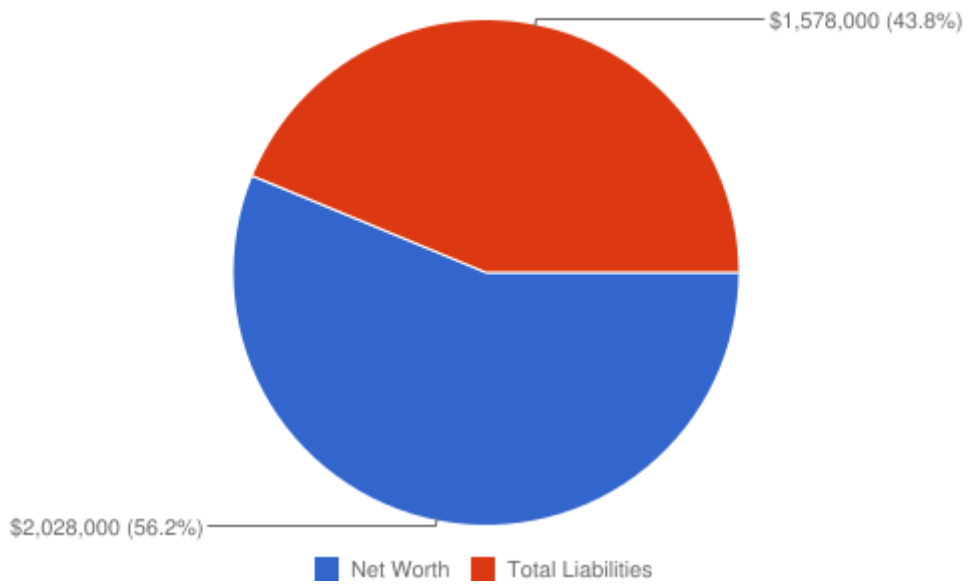


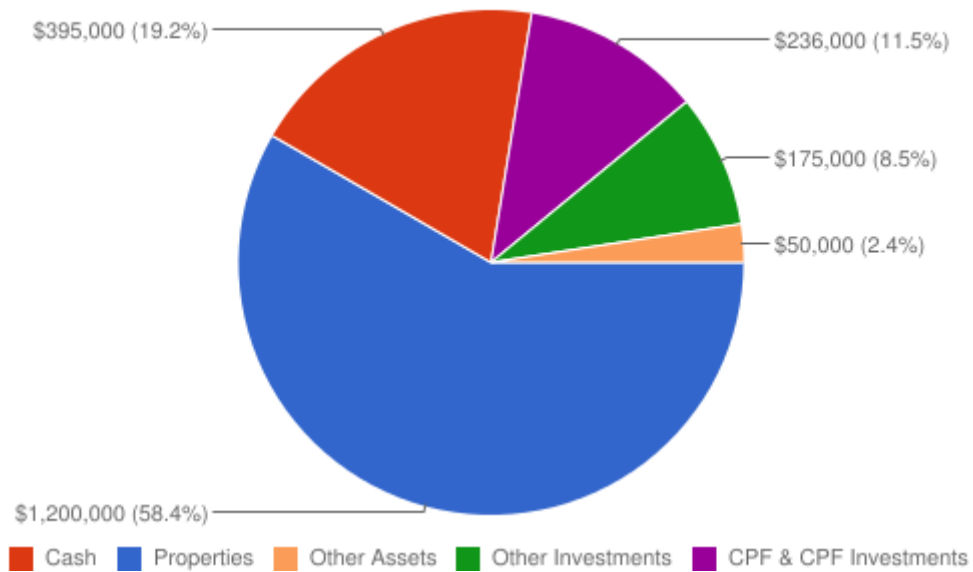
Your Net Worth



Total Assets



Net Worth Allocation



Your Financial Ratios



	You	Recommended	
Liquidity Ratio	3.2	Min 6 months	DANGER
Solvency Ratio	56.2%	Min 20%	SUPERB
Debt Servicing Ratio	7%	Max 40%	SUPERB
Mortgage Debt to Income Ratio	4	5 if < age 30 3 to 4 if age 30-39 2 to 3 if age 40-49 1 if >= age 50	MODERATE
Debt to Asset Ratio	43.8%	Max 50%	MODERATE
Insurance Coverage Ratio	1.5	5 to 10	DANGER
Investment Assets to Net Worth Ratio	90.1%	Min 50%	SUPERB
Investment to Income Ratio	9.6%	Min 30%	DANGER

The above are rules of thumb and are not meant as financial advice.

Liquidity Ratio	How many months of expenditure are you able to meet from existing liquid assets, in case you wish or have to take a break from work?
Solvency Ratio	How much of your assets do you actually own after paying off all liabilities?
Debt Servicing Ratio	How much of your take-home pay do you use to pay off your existing loans?
Mortgage Debt to Income Ratio	At your current age, are you well-positioned to pay off your property loans in time with your current gross income?
Debt to Asset Ratio	How much of your assets are owned through borrowings?
Insurance Coverage Ratio	How many years can your dependants be supported, assuming they need 100% of your last take-home pay every year?
Investment Assets to Net Worth Ratio	How much of your net worth is invested and/or has potential to grow in value?
Investment to Income Ratio	How much of your gross income do you use to invest for your financial future (excluding residence)?

Your Insurance Portfolio



Life Insurance

Company/Plan Name	Death Benefits/Sum Assured	TPD Benefits/Sum Assured	Dread Disease Benefits/Sum Assured	Annual Premium (Cash)	Annual Premium (CPF)	Current Cash Value	Maturity Value	Remarks
Pru	\$100,000	\$100,000	\$100,000	\$3,000	\$0		\$0	
NTUC	\$1	\$0	\$0	\$0	\$500		\$0	
AXA ILP	\$100,000	\$100,000	\$0	\$2,000	\$0		\$80,000	80k retirement
Pru	\$50,000	\$50,000	\$50,000	\$2,000	\$0		\$50,000	50k retirement
TM	\$200,000	\$200,000	\$50,000	\$5,000	\$0		\$0	

Endowment

Company/Plan Name	Death Benefits/Sum Assured	TPD Benefits/Sum Assured	Dread Disease Benefits/Sum Assured	Annual Premium (Cash)	Annual Premium (CPF)	Current Cash Value	Maturity Value	Remarks
TM	\$20,000	\$20,000	\$0	\$2,000	\$0	\$15,000	\$50,000	50k CV for retirement
Pru	\$15,000	\$15,000	\$15,000	\$2,500	\$0	\$10,000	\$50,000	50k retirement

Dependants (children, parents)

Company/Plan Name	Death Benefits/Sum Assured	TPD Benefits/Sum Assured	Dread Disease Benefits/Sum Assured	Annual Premium (Cash)	Annual Premium (CPF)	Current Cash Value	Maturity Value	Remarks
TM	\$100,000	\$100,000	\$100,000	\$1,000	\$0	\$0	\$0	
NUC	\$0	\$0	\$0	\$0	\$500	\$0	\$0	shield
TM	\$100,000	\$100,000	\$0	\$4,000	\$4	\$40,000	\$100,000	Children

Non-Life General Insurance Plans

Company/Plan Name	Annual Premium (Cash)
Tenet	\$1,000

Your Investment Portfolio



Investment Property

Location & Description	Local / Foreign	Investment Amount	Current Market Value	Property Loan	Projected Yearly Rate of Return	Targeted Years of Investment	Projected Outstanding Loan at Sale	Projected Future Value	Remarks
Sail	Local	\$2,000,000	\$1,900,000	\$1,500,000	5%	25	\$0	\$6,772,710	
Jden	Foreign	\$400,000	\$400,000	\$0	5%	20	\$0	\$1,061,319	

Shares

Brokerage Name	Type of Funds Used	Investment Amount	Current Market Value	Financing	Projected Yearly Rate of Return	Targeted Years of Investment	Projected Future Value	Remarks
SCB	cash	\$50,000	\$50,000	\$0	5%	20	\$132,665	
SCB	oa	\$90,000	\$28,000	\$0	5%	20	\$238,797	
POEMS	cash	\$100,000	\$80,000	\$0	5%	20	\$265,330	

Central Provident Funds

Item	Current Balance
CPF Ordinary Account	\$50,000
CPF Special Account	\$30,000
CPF Medisave Account	\$30,000

Other (Cash) Investments

Item	Investment Amount	Current Market Value	Financing	Projected Yearly Rate of Return	Targeted Years of Investment	Projected Future Value	Remarks
Wine	\$100,000	\$100,000	\$0	5%	20	\$265,330	
Painting	\$50,000	\$50,000	\$0	5%	30	\$216,097	

Guaranteed / Protected Funds

Item	Type of Funds Used	Investment Amount	Current Market Value	Financing	Projected Yearly Rate of Return	Targeted Years of Investment	Projected Future Value	Remarks
UOB	cash	\$10,000	\$10,000	\$0	3.1%	5	\$11,649	

Unit Trusts / Single Premium Insurance-linked Investments

Item	Type of Funds Used	Investment Amount	Current Market Value	Financing	Projected Yearly Rate of Return	Targeted Years of Investment	Projected Future Value	Remarks
iFast	cash	\$100,000	\$95,000	\$0	5%	10	\$162,889	
iFast	oa	\$80,000	\$78,000	\$0	5%	20	\$212,264	

Regular Savings & Investment Plans

Item	Type of Funds Used	Payment Frequency	Regular Investment Amount	Current Market Value	Financing	Projected Yearly Rate of Return	Targeted Years of Investment	Projected Future Value	Remarks
iFast	cash	Monthly	\$200	\$10,000	\$0	5%	20	\$82,207	
Navi	oa	Quarterly	\$2,000	\$20,000	\$0	5%	20	\$272,238	

Your Assets & Liabilities



Properties

	Current Value	Financing/Loan	Net Asset Value
HOME	\$400,000	\$0	\$400,000
Investment Properties (Local)	\$1,900,000	\$1,500,000	\$400,000
Investment Properties (Foreign)	\$400,000	\$0	\$400,000

Cash and Cash Equivalents

	Current Value	Financing/Loan	Net Asset Value
Shares	\$130,000	\$0	\$130,000
Guaranteed / Protected Funds	\$10,000	\$0	\$10,000
Unit Trusts	\$95,000	\$0	\$95,000
Regular Savings / Monthly Investment Plans	\$10,000	\$0	\$10,000

Bank Deposits

	Current Value	Financing/Loan	Net Asset Value
Local	\$100,000	\$0	\$100,000
Foreign	\$50,000	\$0	\$50,000

Central Provident Fund

	Current Value	Net Asset Value
Ordinary Account	\$50,000	\$50,000
Special Account	\$30,000	\$30,000
Medisave Account	\$30,000	\$30,000

Investments Using CPF-OA

	Current Value	Financing/Loan	Net Asset Value
Shares	\$28,000	\$0	\$28,000
Guaranteed / Protected Funds	\$0	\$0	\$0
Unit Trusts	\$78,000	\$0	\$78,000
Regular Savings / Monthly Investment Plans	\$20,000	\$0	\$20,000

Investments Using CPF-SA

	Current Value	Financing/Loan	Net Asset Value
Shares	\$0	\$0	\$0
Guaranteed / Protected Funds	\$0	\$0	\$0
Unit Trusts	\$0	\$0	\$0
Regular Savings / Monthly Investment Plans	\$0	\$0	\$0

Other Investments

	Current Value	Financing/Loan	Net Asset Value
Insurance & Insurance-linked Plans	\$25,000	\$0	\$25,000
Collectibles / Art / Antiques	\$0	\$0	\$0
Wine	\$100,000	\$0	\$100,000
Painting	\$50,000	\$0	\$50,000

Other Assets

	Current Value	Financing/Loan	Net Asset Value
Car	\$100,000	\$50,000	\$50,000
Jewellery	\$0	\$0	\$0
Club Membership	\$0	\$0	\$0
Personal I	\$0	\$0	\$0
Others	\$0	\$0	\$0

Other Liabilities

	Financing/Loan	Net Asset Value
Bank Overdrafts	\$1,000	\$-10,000
Credit Card Balances	\$3,000	\$-3,000
Renovation Loan	\$20,000	\$-20,000
Income Tax	\$4,000	\$-4,000
Others	\$0	\$0