

Financial Planning: Why Is It Important To Start Early?

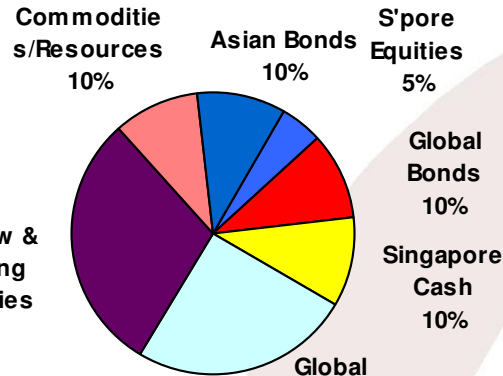
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Investment Planning and Management

Understanding:

1. Need
 2. Willingness
 3. Ability
- To take risk



Look at:

1. Current investments
 2. To sell
 3. Or to keep
- To fit asset allocation

Instrument	Allocation %	Amount
DBS Enhanced Income	10	\$25,000
DBS Shenton Income	10	\$25,000
Schroder Asian Bond	10	\$25,000
Commerzbank GI Energy & Resources	10	\$25,000
DBS Shenton Thrift	5	\$12,500
UOB United International Growth	20	\$50,000
OCBC Japan	5	\$12,500
Commerzbank GI Infotechnology	10	\$25,000
Aberdeen Pacific Equity	10	\$25,000
UOB United Global Healthcare	10	\$25,000
Total	100	\$250,000

Implement via

1. Cash
2. CPF
3. SRS
4. Lump Sum/RSP

Available instruments

1. Categorise them
2. Rank them
3. Select them

The End?

Thank You!

