

# Financial Planning: Why Is It Important To Start Early?

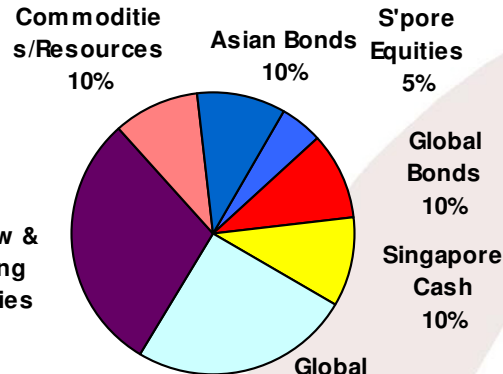
By Christopher Tan



# 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
<b>Total</b>	<b>100</b>	<b>\$250,000</b>

## 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!

