



GoalsMapper

Redefining Financial Planning

FINANCIAL REPORT | 2026

Prepared for

STANLEY KOH - SAMPLE & MARY TAN - SAMPLE

on 05 Oct 2026

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Disclaimer

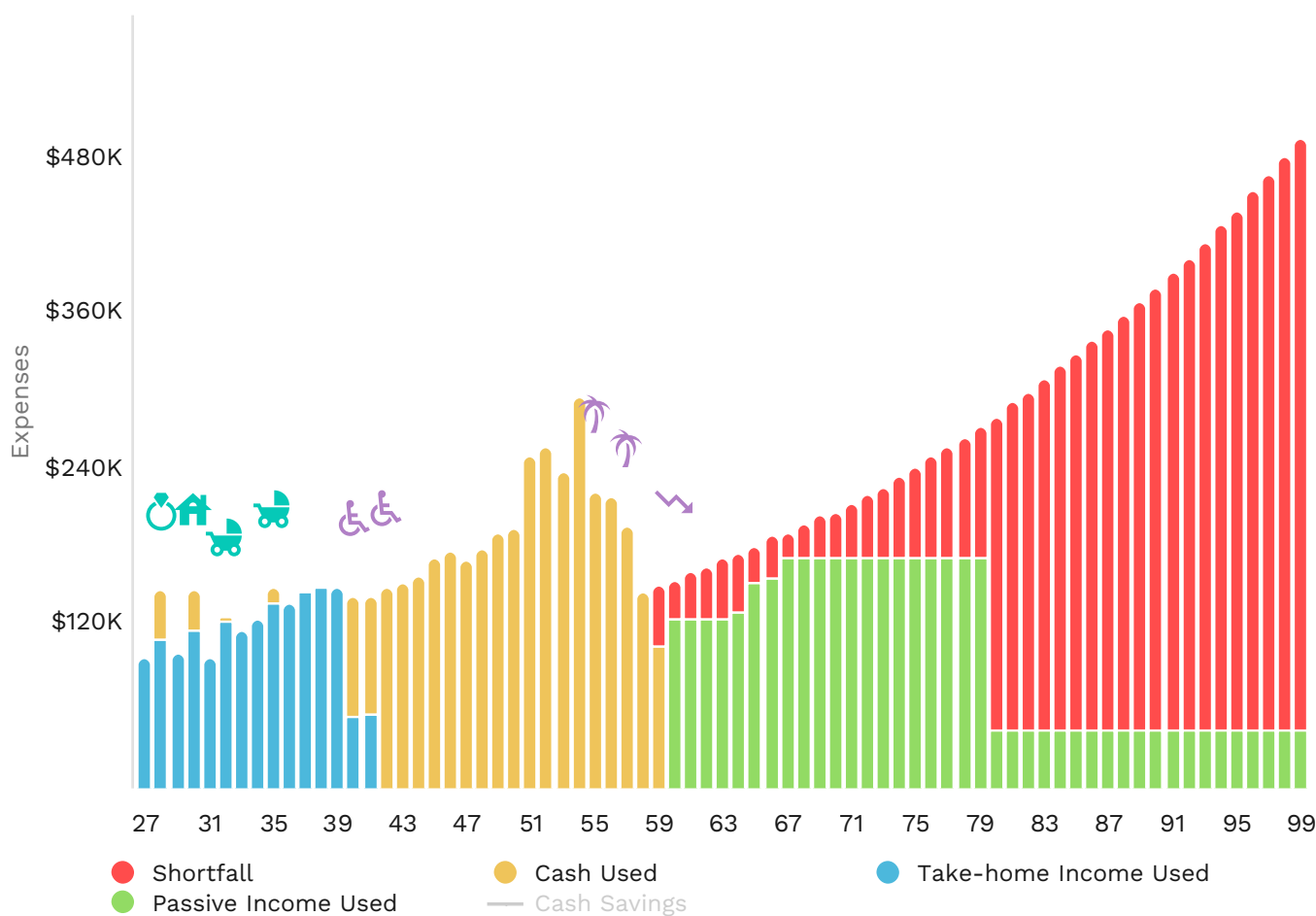
Figures stated in the attached report are derived based on assumptions and information provided by you, the client. These assumptions and information will change over time. Some of the information presented is based on current tax rules and legislation which are subject to change. Hence, it is imperative that you review your financial plan regularly to ensure it is up-to-date and addresses your current needs. It is also important to look at a few different scenarios to get an idea of the impact of various assumptions on your planning objectives.

Information provided in the attached report is general in nature and should NOT be construed as providing legal, accounting and/or tax advice. Should you have any specific questions and/or issues in these areas, please consult your legal, tax and/or accounting adviser.



Financial Overview

GoalsMapper Chart shows your expenses consumption breakdown. The colour on the Chart represents the source of funds used for the total expenses for the year. In preparing the Charts, we always project that we would use Passive Income first, followed by Active Income and lastly, Cash Savings. Once the Cash Savings runs out, the Chart will show Shortfall.



Financial Overview

Goals

Wedding @ 28	Buy 5-room HDB @ 30	Having First Child @ 32
Having Second Child @ 35		

Scenarios

Disability @ 40	Disability @ 40	Retirement @ 55
Retirement @ 55	Draw down Investments @ 60	

Insurances

Pru Life 20, Whole Life @ 21	HSBC Life Manager Plus, Investment Linked @ 21	Shield Plan A, Medishield Life/ISP @ 23
AIA Secure Term, Term Life @ 23	NTUC Gro Saver Flex, Endowment @ 24	DPS, Dependent Protection Scheme @ 25
SingLife Shield Plan 1 (fka MyShield Plan 1), Medishield Life/ISP @ 25	DPS, Dependent Protection Scheme @ 27	

Investments

UOB Kay Hian, Stock & Shares @ 23	Fund Supermart, Unit Trusts @ 25
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Insurances (Recommendation)

Insurance Plan, Term Life @ 27

Investments (Recommendation)

Investment Plan, Unit Trusts @ 27



Personal Information

INFORMATION		
	Stanley Koh - Sample	Mary Tan - Sample
Date of Birth	01 November 1998 (27 yo)	01 November 2000 (25 yo)
Gender	Male	Female
Smoker	No	No
Marital Status	Married	Married
Nationality	Singaporean	Singaporean
Residency	Singapore Citizen	Singapore Citizen
Tax Status	Resident	Resident
Retirement Age	55	55
Will Status	No	No
CPF Nomination	No	No
LPA (Health & Welfare) Status	No	-
LPA (Property & Affairs) Status	No	-
Email		
Mobile		
Home No.		
Office No.		
Address		
Employment Status	Employed	Employed
Company		
Occupation		
Industry		

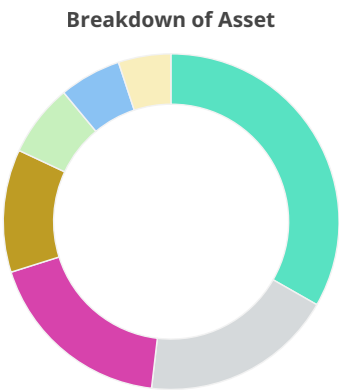
DEPENDENTS					
Name	Relationship	DOB	Gender	Nationality	
Alex Koh	Parents	(66 yo)	Male	Singaporean	

Balance Sheet

The Balance Sheet provides an overview snapshot of your current financial position. It shows a summary of your Assets (what you own), your Liabilities(what you owe), so as to derive your Net Worth (Assets less Liabilities).

The Net Worth is an important part of the financial planning process to help you assess your financial health.

Net Worth	
Total Assets	\$300,000.00
Total Liabilities	\$22,445.82
Joint Net Worth	\$277,554.18



Total Assets + Total Investments		\$300,810.00
Savings	\$100,000.00	33.2%
Automobile	\$56,000.00	18.6%
CPF - OA	\$55,000.00	18.3%
Unit Trusts	\$35,590.00	11.8%
CPF - Medisave	\$21,000.00	7.0%
CPF - SA	\$18,000.00	6.0%
Stocks & Shares	\$15,220.00	5.1%

Balance Sheet

Asset			
Type	Joint	Stanley Koh - Sample	Mary Tan - Sample
<i>Cash</i>			
Savings (Cash)	\$100,000.00	\$0	\$0
<i>Vehicle</i>			
Toyota Vios	\$0	\$56,000.00	\$0
<i>CPF</i>			
CPF OA	\$0	\$25,000.00	\$30,000.00
CPF SA	\$0	\$6,000.00	\$12,000.00
CPF MA	\$0	\$11,000.00	\$10,000.00
<i>Investment</i>			
Fund Supermart	\$0	\$35,000.00	\$0
UOB Kay Hian	\$0	\$0	\$15,000.00
SubTotal	\$100,000.00	\$133,000.00	\$67,000.00
Total			\$300,000.00

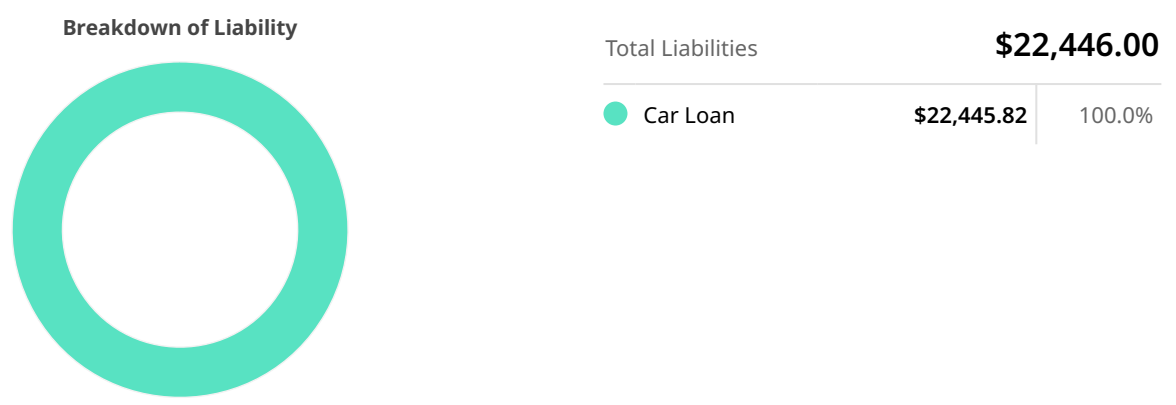


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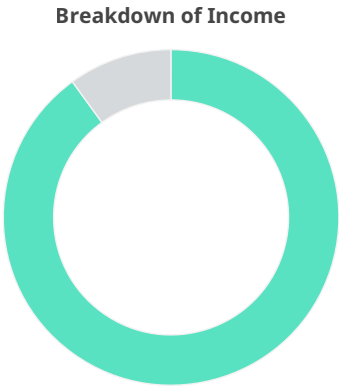
Balance Sheet

Liability			
Type	Joint	Stanley Koh - Sample	Mary Tan - Sample
Long term			
Toyota Vios Loan	\$0	\$22,445.82	\$0
SubTotal	\$0	\$22,445.82	\$0
Total			\$22,445.82

Cash Flow

Your Cash Flow Statement is essential to help you understand your spending habits, and it allows you to anticipate how your expenses are likely to change in future and how it can impact your future financial position. Hence, it is important to review your spending habits regularly to see where you can adjust to increase your cash flow.

Cash Flow	
Take Home Income	\$112,000.00
Cash Expenses	\$85,635.84
Joint Net Cash Flow	\$26,364.16



Total Income	\$112,000.00	
Gross Income	\$126,000.00	112.5%
Bonus	\$14,000.00	12.5%



Cash Flow

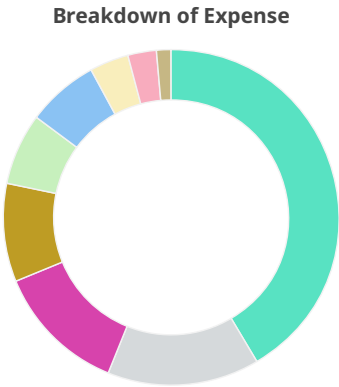
Income			
Type	Joint	Stanley Koh - Sample	Mary Tan - Sample
<i>Gross Income</i>			
Gross Income	\$0	\$84,000.00	\$42,000.00
<i>Bonus</i>			
Bonus	\$0	\$7,000.00	\$7,000.00
SubTotal	\$0	\$91,000.00	\$49,000.00
Less CPF Employee		-\$18,200.00	-\$9,800.00
Take Home Income		\$72,800.00	\$39,200.00
Total		\$91,000.00	\$49,000.00
<i>CPF Contribution</i>			
CPF Employee		\$18,200.00	\$9,800.00
CPF Employer		\$15,470.00	\$8,330.00
Total CPF Contribution		\$33,670.00	\$18,130.00



Cash Flow

Your Cash Flow Statement is essential to help you understand your spending habits, and it allows you to anticipate how your expenses are likely to change in future and how it can impact your future financial position. Hence, it is important to review your spending habits regularly to see where you can adjust to increase your cash flow.

Cash Flow	
Take Home Income	\$112,000.00
Cash Expenses	\$85,635.84
Joint Net Cash Flow	\$26,364.16



Total Expenses		\$85,636.00
All - Personal	\$36,000.00	42.0%
All - Household	\$12,730.80	14.9%
Insurance Expense (Protection)	\$11,017.00	12.9%
Car Loan Repayment	\$8,225.04	9.6%
Dependant Allowances	\$6,000.00	7.0%
Vacation/ Travel	\$6,000.00	7.0%
Income Tax Expense	\$3,263.00	3.8%
All - Transport	\$2,400.00	2.8%
All - Insurance (CPF)	\$1,203.00	1.4%

Cash Flow

Expense			
Type	Joint	Stanley Koh - Sample	Mary Tan - Sample
<i>Household</i>			
All - Household	\$12,730.80	\$0	\$0
<i>Transportation</i>			
All - Transport	\$0	\$2,400.00	\$0
<i>Dependants</i>			
Allowances	\$0	\$6,000.00	\$0
<i>Personal</i>			
Vacation/ Travel	\$6,000.00	\$0	\$0
All - Personal	\$0	\$18,000.00	\$0
Income Tax Expenses	\$0	\$2,776.00	\$487.00
All - Personal	\$0	\$0	\$18,000.00
<i>Insurance</i>			
Premium Payment (Cash) - HSBC Life Shield Plan A	\$0	\$1,135.50	\$0
Premium Payment (Cash) - Prudential Pru Life 20	\$0	\$4,200.00	\$0
Premium Payment (CPF) for Great Eastern Life DPS	\$0	\$18.00	\$18.00
Premium Payment (CPF) for HSBC Life Shield Plan A	\$0	\$595.00	\$0
Premium Payment (Cash) - HSBC Life HSBC Life Manager Plus	\$0	\$0	\$2,000.00
Premium Payment (Cash) - SingLife SingLife Shield Plan 1 (fka MyShield Plan 1)	\$0	\$0	\$681.50

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Cash Flow

Expense			
Type	Joint	Stanley Koh - Sample	Mary Tan - Sample
Premium Payment (Cash) - AIA AIA Secure Term	\$0	\$0	\$3,000.00
Premium Payment (CPF) for SingLife SingLife Shield Plan 1 (fka MyShield Plan 1)	\$0	\$0	\$572.00
<i>Car Loan</i>			
Cash repayment for loan	\$0	\$8,225.04	\$0
SubTotal	\$18,730.80	\$43,349.54	\$24,758.50
Total Cash Expenses			\$85,635.84
Total CPF Expenses			\$1,203.00
Total Expenses			\$86,838.84



Financial Ratios

Financial Ratios reveals the current "state of health" of an individual or a family's portfolio. Understanding these Ratios can help you to be aware about the strengths and weaknesses of your financial status so you can make informed financial decisions.

Basic Liquidity Ratio (Cash)

Ratio

Basic Liquidity Ratio reflects the number of months you can sustain financially in the event that all existing sources of income are lost. It is ideal for you to have 3 to 6 months of monthly expenses as your emergency funds.

14.01 months

HEALTHY

Basic Liquidity Ratio (Cash) = Cash Savings / Monthly Cash Expenses

= \$100,000.00 / \$7,136.32

Guideline: 3 - 6 months

Basic Liquidity Ratio (Cash + Liquid Assets)

Ratio

Basic Liquidity Ratio reflects the number of months you can sustain financially in the event that all existing sources of income are lost. It is ideal for you to have 3 to 6 months of monthly expenses as your emergency funds.

21.13 months

HEALTHY

Basic Liquidity Ratio (Cash + Liquid Assets) = (Cash Savings + Liquid Assets) / Monthly Cash Expenses

= (\$100,000.00 + (\$50,810.00)) / \$7,136.32

Liquid Assets = Fixed Deposit + Bonds + Stock/Shares + Unit Trusts + Money Market Funds

Guideline: 3 - 6 months

Assets (Cash) To Net Worth

Ratio

This Ratio represents the percentage of your net worth that is in the form of cash/near cash assets. A minimum percentage of 15% is recommended to be adequate to meet short-term liquidity needs.

35.92 %

HEALTHY

Assets (Cash) to Net Worth = Cash Savings / Net Worth

= \$100,000.00 / \$278,364.18

Net Worth = (Assets + Investments) - Liabilities

Guideline: Minimum 15%



Financial Ratios

Assets (Cash + Liquid Assets) To Net Worth

Ratio

This Ratio represents the percentage of your net worth that is in the form of cash/near cash assets. A minimum percentage of 15% is recommended to be adequate to meet short-term liquidity needs.

Assets (Cash + Liquid Assets) to Net Worth = (Cash savings + Liquid Assets) / Net Worth

= (\$100,000.00 + (\$50,810.00) / \$278,364.18

Liquid Assets = Fixed Deposit + Bonds + Stock/Shares + Unit Trusts

Net Worth = (Assets + Investments) - Liabilities

Guideline: Minimum 15%

54.18 %

HEALTHY

Solvency Ratio

Ratio

A person is considered to be insolvent (technically) if his total liabilities exceeds his total assets. The insolvency ratio illustrates your degree of exposure to insolvency.

Solvency Ratio = Net Worth / Total Assets

= \$278,364.18 / \$300,810.00

Net Worth = (Assets + Investments) - Liabilities

Total Assets = Assets + Investments

Guideline: More than 50%

92.54 %

HEALTHY

Debt To Asset Ratio

Ratio

This ratio measures a person's ability to pay debts and is a broader measure of liquidity. A ratio of not more than 50% is recommended.

Debt to Asset Ratio = Total Debts / Total Assets

= \$22,445.82 / \$300,810.00

Total Debts = Current Outstanding Liabilities

Total Assets = Assets + Investments

Guideline: Less than 50%

7.46 %

HEALTHY



Financial Ratios

Debt Service Ratio

Ratio

Debt service ratio reflects your ability to pay off debts. Knowing this ratio allows us to understand your comfort debt level. It is recommended that you should maintain the ratio well below 35%.

Debt Service Ratio = Annual Loan Repayments / Total Income

= \$8,225.04 / \$140,000.00

Annual Loan Repayments = Cash + CPF Loan Repayment

Total Income = Take Home Income + Passive Income + Total CPF Employee Contribution

Guideline: Less than 35%

5.88 %

HEALTHY

Net Investment Assets To Net Worth

Ratio

This ratio compares your investment assets (excluding investment in home) with your net worth and it illustrates how well you are progressing towards your financial goals. You should be looking at a ratio of 35% and it should be increase as retirement approaches.

Net Investment Assets to Net Worth Ratio = Total Invested Assets / Net Worth

= \$50,810.00 / \$278,364.18

Net Worth = (Assets + Investments) - Liabilities

Guideline: More than 35%

18.25 %

REVIEW

Savings Ratio

Ratio

Savings Ratio is the cash surplus (or deficit) from your annual income and expenditure statement.

Savings Ratio = Annual Savings / Total Income

= \$26,364.16 / \$140,000.00

Annual Savings = Take Home Income + Passive Income - Cash Expense

Total Income = Take Home Income + Passive Income + Total CPF Employee Contribution

Guideline: More than 10%

18.83 %

HEALTHY



Goals

Get Married @ 28

Description Wedding

Wedding Costs \$30,000.00

Type	Description	Amount	Period
<i>Expenses</i>			
Other Expenses	Wedding Band	\$10,000.00 One Time	28
Other Expenses	Bridal Package	\$5,000.00 One Time @3.00% (Inflation)	28
Other Expenses	Honeymoon	\$6,000.00 One Time @3.00% (Inflation)	28

Buy Property @ 30

Description Buy 5-room HDB

Downpayment Cash: \$15,000.00
CPF-Client : \$60,000.00
CPF-Spouse : \$60,000.00

Type	Description	Amount	Period
<i>Assets</i>			
Property	5-room HDB	\$550,000.00 2.00% (Growth Rate)	30 to 99
<i>Expenses</i>			
Other Expenses	Loan Repayment - Mortgage Loan	\$1,746.63 Monthly @2.60% (Inflation)	30 to 55
Other Expenses	Furnishings (One Time)	\$15,000.00 One Time @3.00% (Inflation)	30
Other Expenses	Renovation (One Time)	\$15,000.00 One Time @3.00% (Inflation)	30
Other Expenses	Stamp Duty	\$11,100.00 One Time @3.00% (Inflation)	30



Goals

Having A Child @ 32

Description Having First Child

Delivery Costs \$15,000.00

Type	Description	Amount	Period
<i>Expenses</i>			
Maid's Levy/ Salary	Maid's Levy/ Salary	\$700.00 Monthly @3.00% (Inflation)	32 to 53
Child Care	Child Care	\$500.00 Monthly @3.00% (Inflation)	34 to 39
Child Expenses	Child Expenses	\$500.00 Monthly @3.00% (Inflation)	32 to 53
Children's School Fee	Children's School Fee - University	\$50,000.00 Annually @3.00% (Inflation)	51 to 55

Having A Child @ 35

Description Having Second Child

Delivery Costs \$15,000.00

Type	Description	Amount	Period
<i>Expenses</i>			
Child Expenses	Child Expenses	\$500.00 Monthly @3.00% (Inflation)	35 to 56
Child Care	Child Care	\$500.00 Monthly @3.00% (Inflation)	37 to 42
Children's School Fee	Children's School Fee - University	\$50,000.00 Annually @3.00% (Inflation)	54 to 58

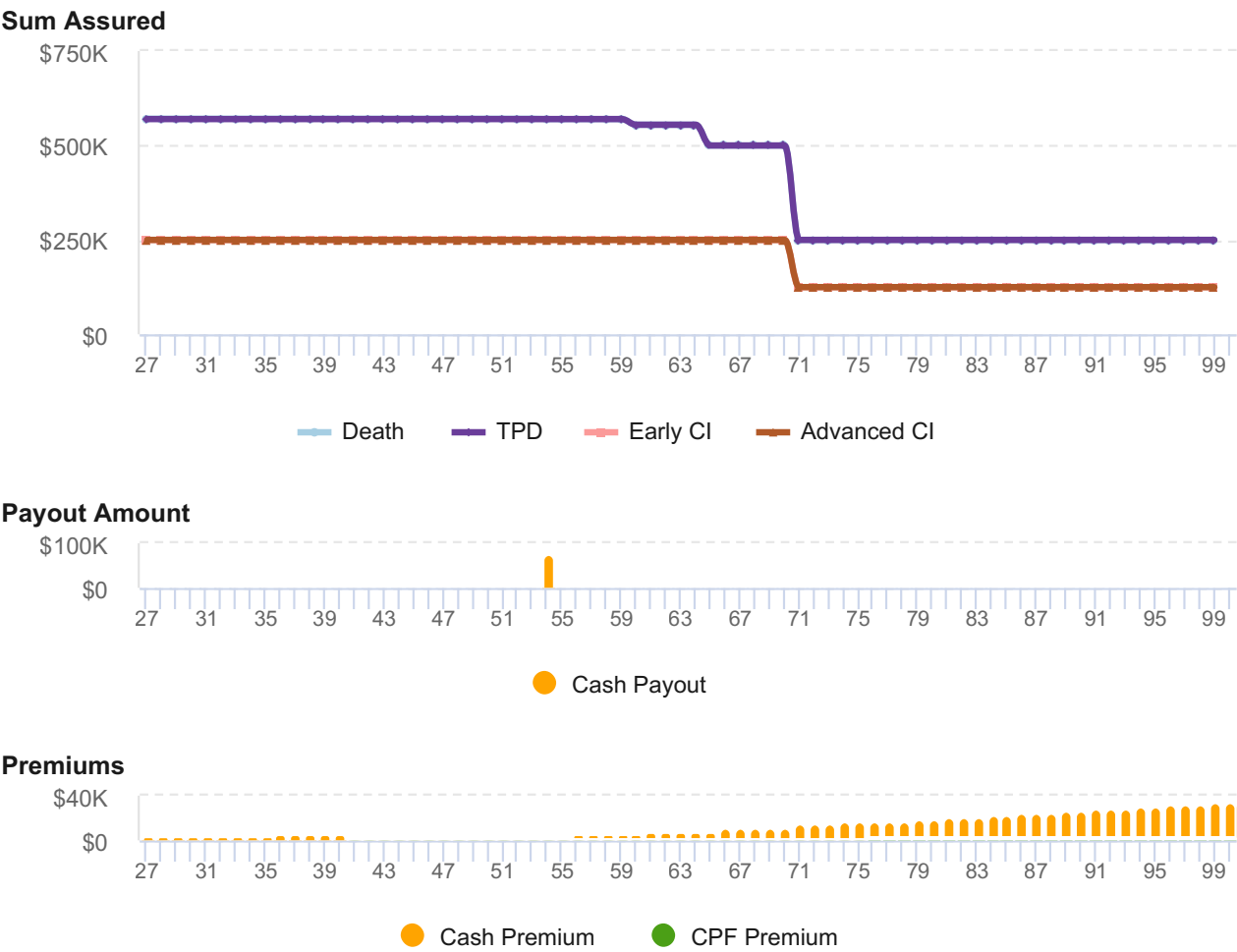


Insurance

The transfer of risk using Life Insurance is the most effective method to ensure that your family and you have sufficient financial compensation to help tide over unforeseen scenarios. The charts below, allow you to understand your coverage position and amount of premiums payable over the years.

Life Assured - Stanley Koh - Sample

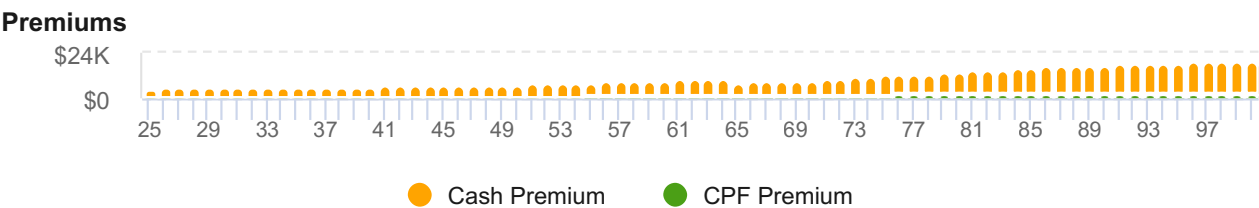
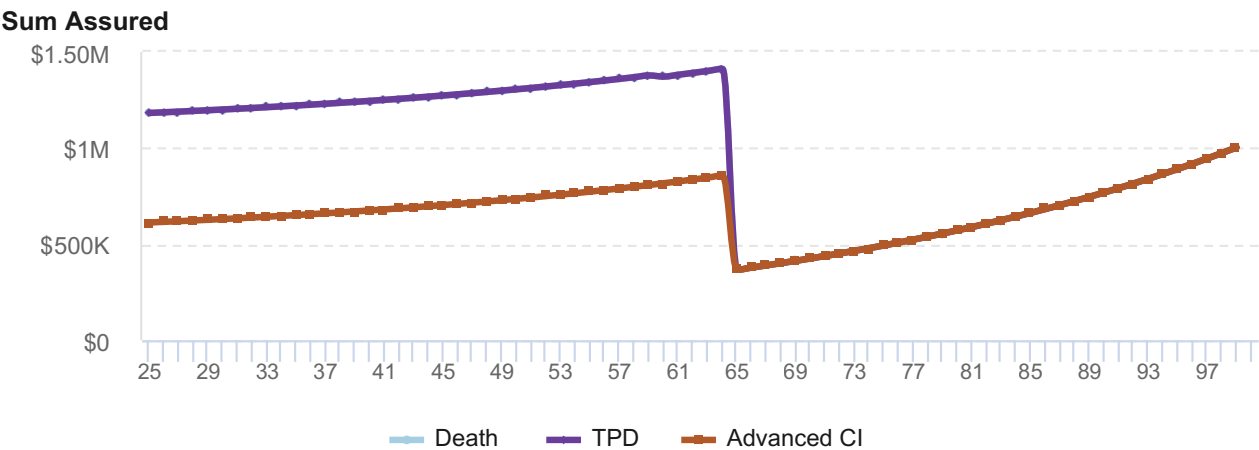
The charts below shows your Insurance Coverage and Premium cost over time.



Insurance

Life Assured - Mary Tan - Sample

The charts below shows your Insurance Coverage and Premium cost over time.



Insurance

This section shows a list of your existing insurance plans and their coverage.

Pru Life 20			
Owner	Stanley Koh - Sample	Death	TPD
Type	Whole Life	\$500,000.00	\$500,000.00
Company	Prudential	Early CI	Advanced CI
Policy Number	12345678	\$250,000.00	\$250,000.00
Start since age	21		
Life Assured			
	Stanley Koh - Sample		
Premiums			
	Cash payment of \$350.00/mth from age 21 to 41		
Cash/Maturity Benefits			
	One-time Cash payout of \$100,000.00 at age 55		
	One-time Cash payout of \$120,000.00 at age 65		
	One-time Cash payout of \$145,000.00 at age 75		
Remarks			
	With Early CI & Advanced CI Premium Waiver		

Insurance

HSBC Life Manager Plus			
Owner	Mary Tan - Sample	 Death	 TPD
Type	Investment Linked	\$112,550.88	\$112,550.88
Company	HSBC Life	 Advanced CI	
Policy Number	12345678		
Start since age	21		
Life Assured			
Mary Tan - Sample			
Premiums			
Cash payment of \$2,000.00/yr from age 21 to 99			
Cash/Maturity Benefits			
One-time Cash payout of \$150,000.00 at age 55			

Shield Plan A	
Owner	Stanley Koh - Sample
Type	Medishield Life/ISP
Company	HSBC Life
Policy Number	12345678
Start since age	23
Start Date	02-02-2018
Life Assured	
	Stanley Koh - Sample
Premiums	
	Refer to ANNEX A

Insurance

AIA Secure Term			
Owner	Mary Tan - Sample	 Death	 TPD
Type	Term Life	\$1,000,000.00	\$1,000,000.00
Company	AIA	 Advanced CI	
Policy Number	12345678		
Start since age	23		
Life Assured			
	Mary Tan - Sample		
Premiums			
Cash payment of \$250.00/mth from age 23 to 65			

NTUC Gro Saver Flex		
Owner	Stanley Koh - Sample	 Death 5% of premium
Type	Endowment	
Company	NTUC Income	
Policy Number	12345678	
Start since age	24	
Life Assured		
	Stanley Koh - Sample	
Premiums		
One-time Cash payment of \$20,000.00 at age 24		
Cash/Maturity Benefits		
One-time Cash payout of \$80,000.00 at age 54		

Insurance

DPS			
Owner	Mary Tan - Sample	 Death	 TPD
Type	Dependent Protection Scheme	\$70,000.00	\$70,000.00
Company	Great Eastern Life		
Start since age	25		
Life Assured			
	Mary Tan - Sample		
Premiums			
	CPF-OA payment of \$18.00/yr from age 25 to 35		
	CPF-OA payment of \$30.00/yr from age 35 to 40		
	CPF-OA payment of \$50.00/yr from age 40 to 45		
	CPF-OA payment of \$93.00/yr from age 45 to 50		
	CPF-OA payment of \$188.00/yr from age 50 to 55		
	CPF-OA payment of \$298.00/yr from age 55 to 60		
	CPF-OA payment of \$298.00/yr from age 60 to 66		

Insurance

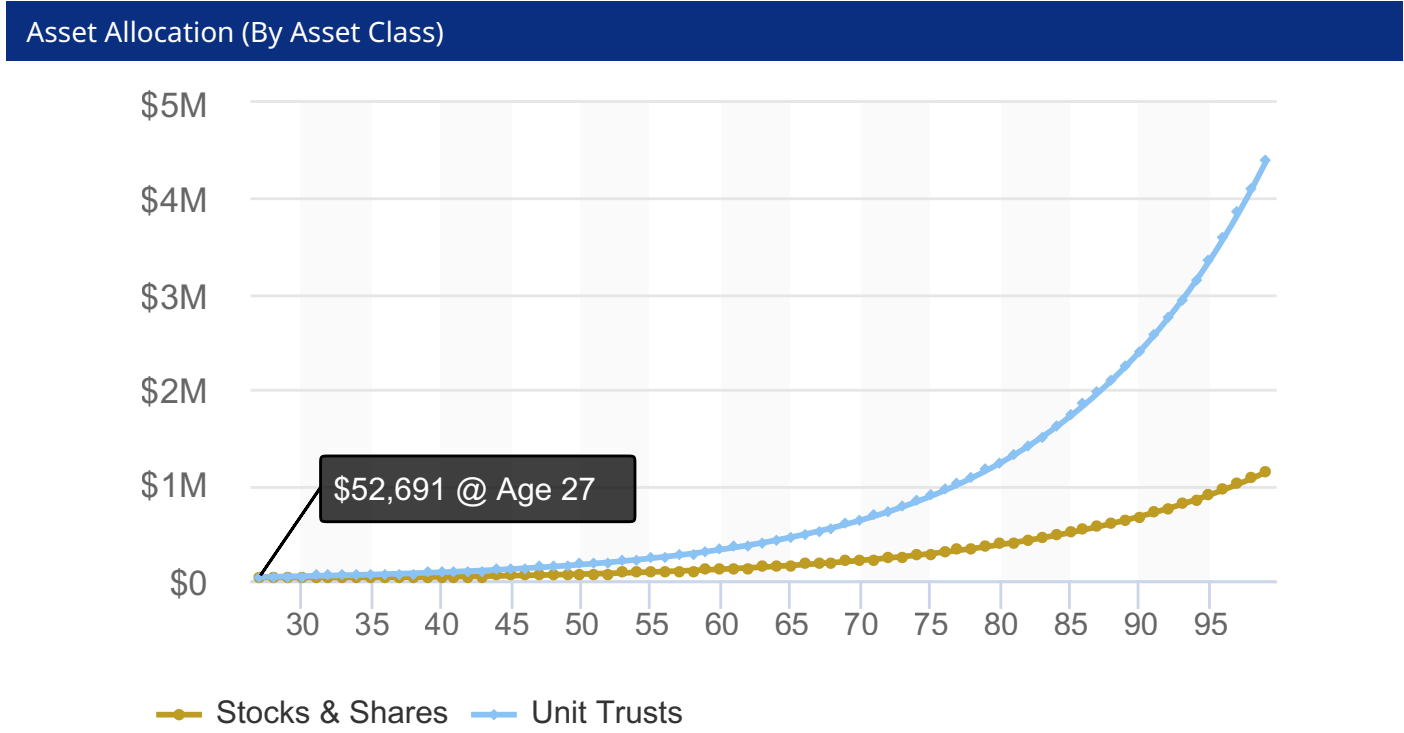
SingLife Shield Plan 1 (fka MyShield Plan 1)	
Owner	Mary Tan - Sample
Type	Medishield Life/ISP
Company	SingLife
Policy Number	12345678
Start since age	25
Life Assured	
	Mary Tan - Sample
Premiums	
	Refer to ANNEX A

Insurance

DPS			
Owner	Stanley Koh - Sample	 Death	 TPD
Type	Dependent Protection Scheme	\$70,000.00	\$70,000.00
Company	Great Eastern Life		
Start since age	27		
Life Assured			
	Stanley Koh - Sample		
Premiums			
	CPF-OA payment of \$18.00/yr from age 27 to 35		
	CPF-OA payment of \$30.00/yr from age 35 to 40		
	CPF-OA payment of \$50.00/yr from age 40 to 45		
	CPF-OA payment of \$93.00/yr from age 45 to 50		
	CPF-OA payment of \$188.00/yr from age 50 to 55		
	CPF-OA payment of \$298.00/yr from age 55 to 60		
	CPF-OA payment of \$298.00/yr from age 60 to 66		

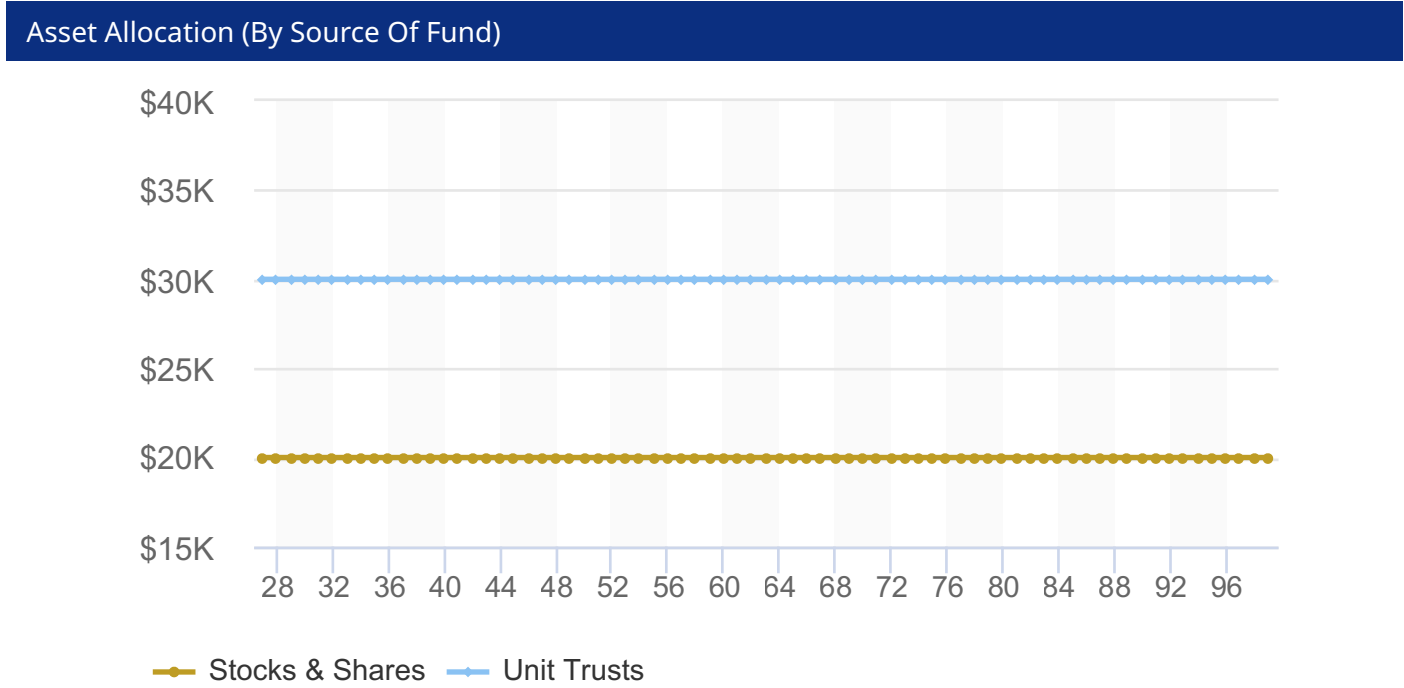
Investments

Investing is very important to assist you to achieve your life financial goals. There are various source of funds you can use to invest. The chart below shows the allocation of your investment based on your source of funds.



Investments

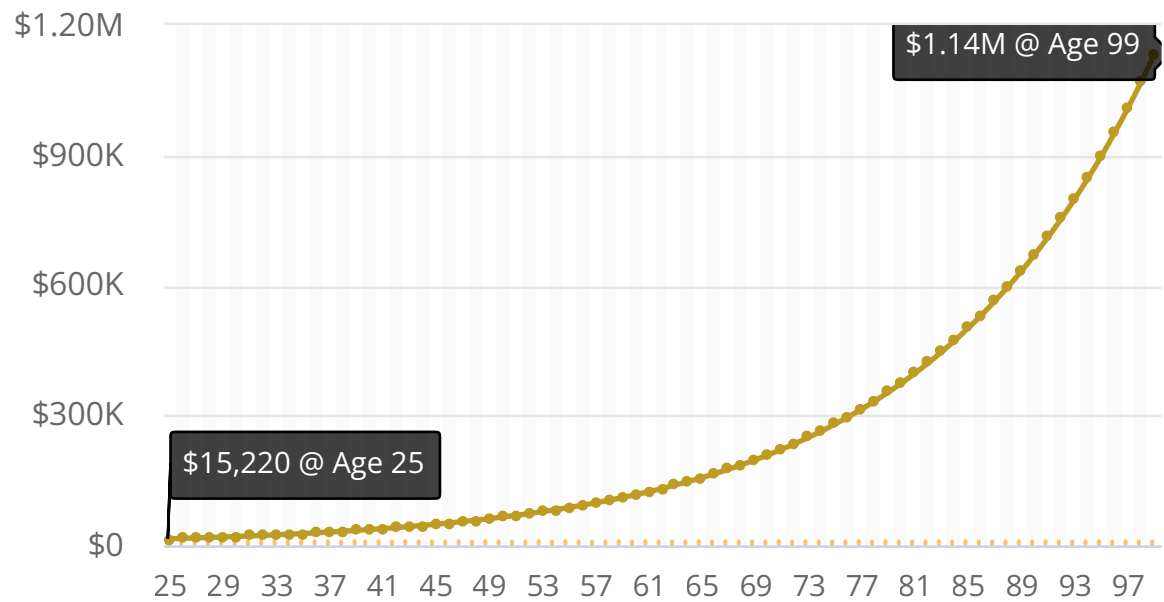
Investing is very important to assist you to achieve your life financial goals. There are various source of funds you can use to invest. The chart below shows the allocation of your investment based on your source of funds.



Investments

The next section shows a list of your existing investments and their current value.

UOB Kay Hian

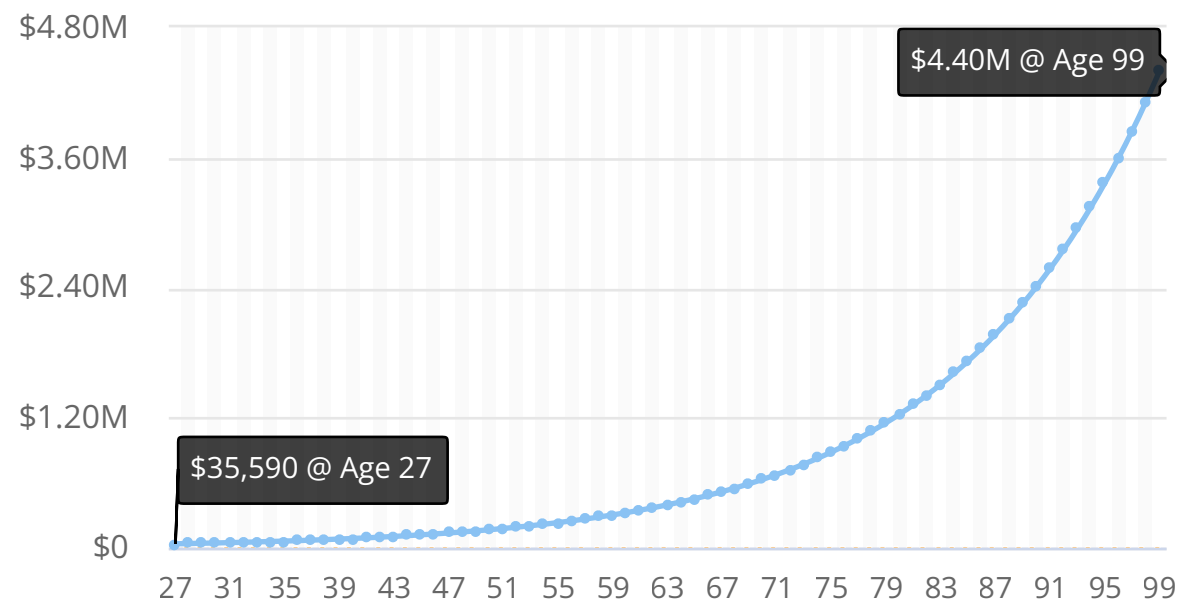


Investment Detail

Owner	Mary Tan - Sample	Payments
Type	Stock & Shares	One-time Cash payment of \$20,000.00 at age 23
Company	UOB Kay Hian	
Acct. No.	12345678	
Returns	6.00%	
Source of Fund	Cash	

Investments

Fund Supermart



Investment Detail

Owner	Stanley Koh - Sample	Mgmt Fees	1.00%
Type	Unit Trusts	Payments	
Company	Fund Supermart	One-time Cash payment of \$30,000.00 at age 25 3.0% sales charge	
Acct. No.	12345678		
Returns	8.00%		
Source of Fund	Cash		

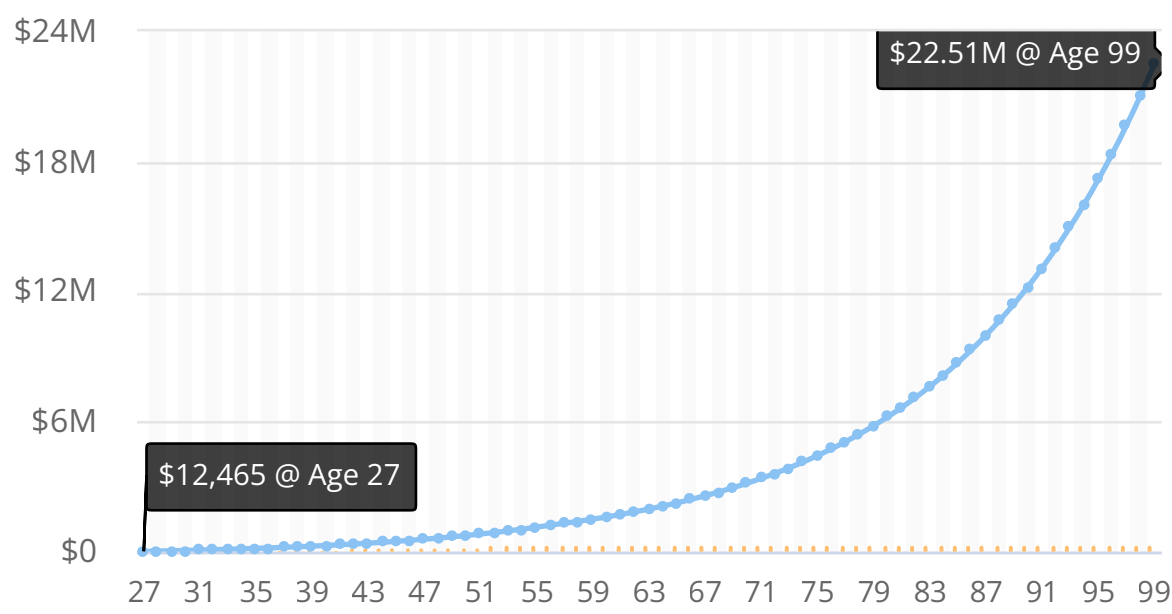
Recommendations

These recommendations are paramount to helping you to achieve your financial goals and manage different life scenarios. Please review the following recommendations to make a better informed decision.

Insurance Plan			
Owner	Stanley Koh - Sample	 Death	 TPD
Type	Term Life	\$1,500,000.00	\$1,500,000.00
Start since age	27	 Advanced CI	\$500,000.00
Life Assured	Stanley Koh - Sample		
Premiums	Cash payment of \$300.00/mth from age 27 to 70		

Recommendations

Investment Plan



Investment Detail

Owner	Mary Tan - Sample	Payments
Type	Unit Trusts	Cash payment of \$1,000.00/mth from age 27 to 57
Returns	7.00%	
Source of Fund	Cash	



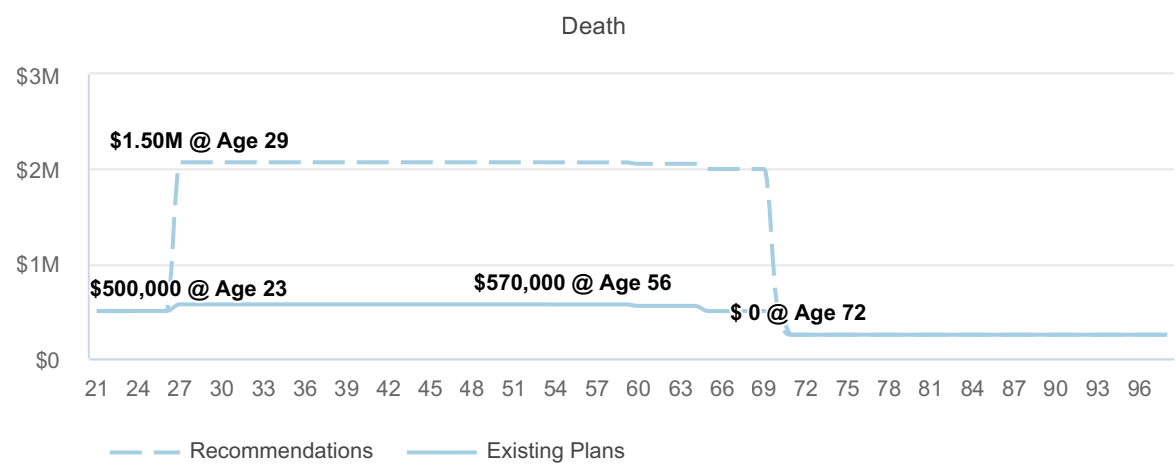
Risk Management

Risk Management is essential to provide financial security for different life scenarios that could potentially have a huge impact to your personal finances. At this segment, we showcase the changes in your insurance coverage after you implement the Recommendations.

Life Assured - Stanley Koh - Sample

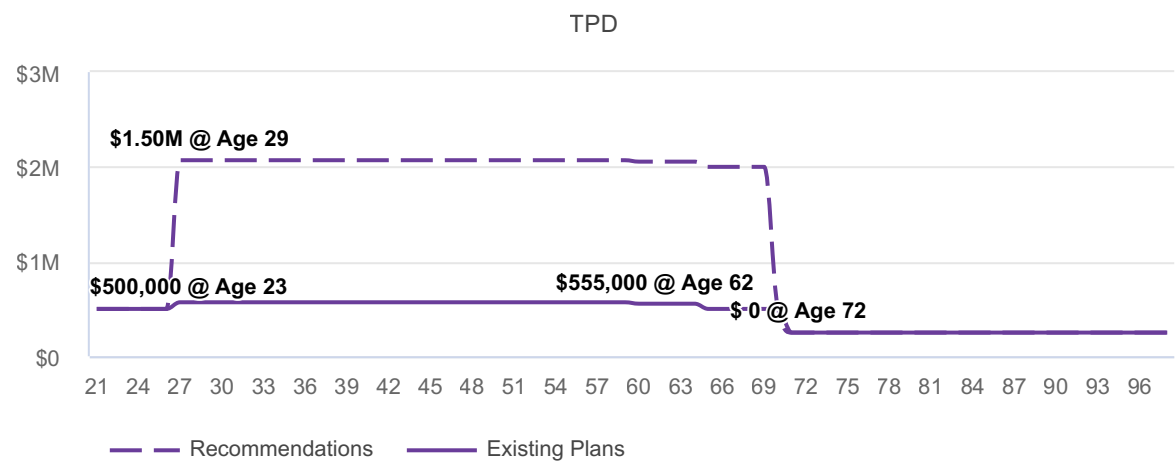
Death Coverage

The table below shows the impact of the recommendations on your existing Death Coverage.



Total Permanent Disability Coverage

The table below shows the impact of the recommendations on your existing Total Permanent Disability Coverage.

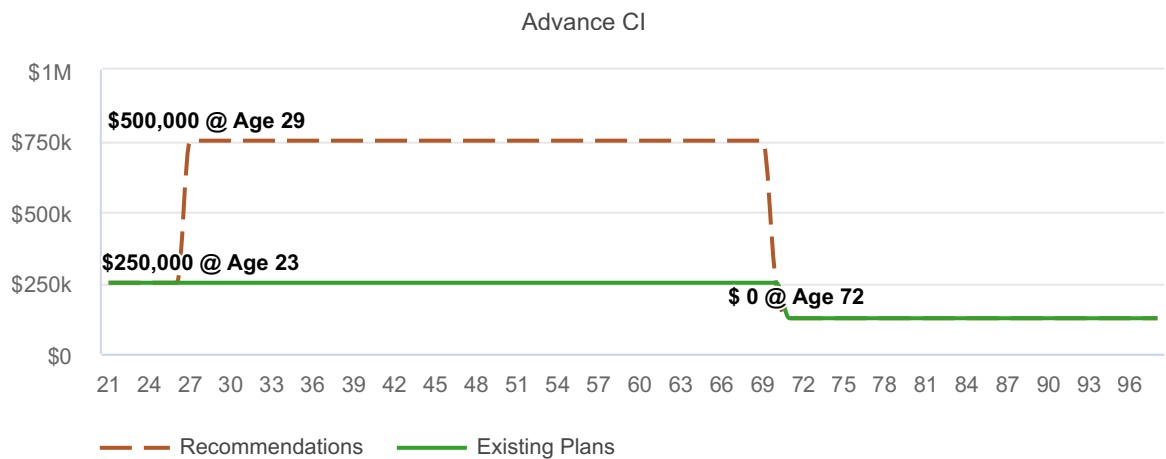


Risk Management

Life Assured - Stanley Koh - Sample

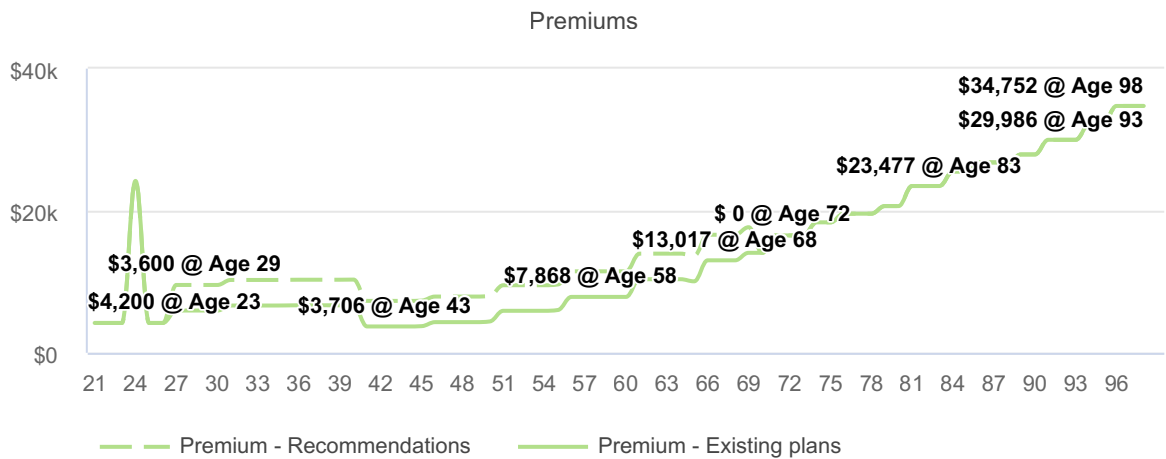
Advanced Critical Illness Coverage

The table below shows the impact of the recommendations on your existing Advanced Critical Illness Coverage.



Premium

The chart below shows the impact of the recommendations on the premium you pay.



Annex A

Stanley Koh - Sample: - Shield Plan A

	Medishield Life		Shield Plan A		Enhanced Care
Age	CPF Medisave	Cash	CPF Medisave	Cash	Total
27 to 30	\$295.00	\$0	\$300.00	\$1,135.50	\$1,730.50
31 to 35	\$503.00	\$210.00	\$300.00	\$1,422.00	\$2,435.00
36 to 40	\$503.00	\$210.00	\$300.00	\$1,442.60	\$2,455.60
41 to 45	\$637.00	\$475.00	\$600.00	\$1,944.00	\$3,656.00
46 to 50	\$637.00	\$615.00	\$600.00	\$2,370.50	\$4,222.50
51 to 55	\$903.00	\$1,335.00	\$600.00	\$2,884.90	\$5,722.90
56 to 60	\$903.00	\$1,826.00	\$600.00	\$4,241.30	\$7,570.30
61 to 65	\$1,131.00	\$2,671.10	\$600.00	\$5,657.90	\$10,060.00
66 to 68	\$1,326.00	\$3,505.60	\$600.00	\$7,585.20	\$13,016.80
69 to 70	\$1,326.00	\$3,600.70	\$600.00	\$8,548.20	\$14,074.90
71 to 73	\$1,643.00	\$4,453.30	\$900.00	\$9,527.00	\$16,523.30
74 to 75	\$1,816.00	\$5,218.80	\$900.00	\$10,428.00	\$18,362.80
76 to 78	\$2,027.00	\$5,829.30	\$900.00	\$10,826.00	\$19,582.30
79 to 80	\$2,187.00	\$6,689.10	\$900.00	\$10,877.50	\$20,653.60
81 to 83	\$2,303.00	\$7,069.00	\$900.00	\$13,205.00	\$23,477.00
84 to 85	\$2,616.00	\$8,150.50	\$900.00	\$13,860.00	\$25,526.50
86 to 88	\$2,785.00	\$9,022.80	\$900.00	\$14,094.30	\$26,802.10
89 to 90	\$2,785.00	\$9,995.40	\$900.00	\$14,240.30	\$27,920.70
91 to 93	\$2,826.00	\$10,705.50	\$900.00	\$15,554.90	\$29,986.40
94 to 95	\$2,826.00	\$11,625.60	\$900.00	\$16,802.40	\$32,154.00
96 to 98	\$2,826.00	\$12,055.70	\$900.00	\$18,969.90	\$34,751.60
99 to 99	\$2,826.00	\$12,246.60	\$900.00	\$19,742.90	\$35,715.50



Annex A

Mary Tan - Sample: - SingLife Shield Plan 1 (fka MyShield Plan 1)

	Medishield Life	SingLife Shield Plan 1 (fka MyShield Plan 1)		SingLife Health Plus Private Prime (fka MyHealthPlus - Option C-II)	
Age	CPF Medisave	Cash	CPF Medisave	Cash	Total
25 to 25	\$295.00	\$0	\$277.00	\$681.50	\$1,253.50
26 to 26	\$295.00	\$7.00	\$300.00	\$681.50	\$1,283.50
27 to 27	\$295.00	\$9.00	\$300.00	\$681.50	\$1,285.50
28 to 28	\$295.00	\$13.00	\$300.00	\$681.50	\$1,289.50
29 to 29	\$295.00	\$15.00	\$300.00	\$681.50	\$1,291.50
30 to 30	\$295.00	\$18.00	\$300.00	\$681.50	\$1,294.50
31 to 31	\$503.00	\$114.00	\$300.00	\$779.30	\$1,696.30
32 to 32	\$503.00	\$115.00	\$300.00	\$779.30	\$1,697.30
33 to 33	\$503.00	\$116.00	\$300.00	\$779.30	\$1,698.30
34 to 34	\$503.00	\$117.00	\$300.00	\$779.30	\$1,699.30
35 to 35	\$503.00	\$119.00	\$300.00	\$779.30	\$1,701.30
36 to 36	\$503.00	\$125.00	\$300.00	\$779.30	\$1,707.30
37 to 37	\$503.00	\$126.00	\$300.00	\$779.30	\$1,708.30
38 to 38	\$503.00	\$127.00	\$300.00	\$779.30	\$1,709.30
39 to 39	\$503.00	\$129.00	\$300.00	\$779.30	\$1,711.30
40 to 40	\$503.00	\$132.00	\$300.00	\$779.30	\$1,714.30
41 to 41	\$637.00	\$272.00	\$600.00	\$936.18	\$2,445.18
42 to 42	\$637.00	\$283.00	\$600.00	\$936.18	\$2,456.18
43 to 43	\$637.00	\$294.00	\$600.00	\$936.18	\$2,467.18
44 to 44	\$637.00	\$306.00	\$600.00	\$936.18	\$2,479.18
45 to 45	\$637.00	\$316.00	\$600.00	\$936.18	\$2,489.18
46 to 46	\$637.00	\$387.00	\$600.00	\$998.32	\$2,622.32
47 to 47	\$637.00	\$429.00	\$600.00	\$998.32	\$2,664.32
48 to 48	\$637.00	\$439.00	\$600.00	\$998.32	\$2,674.32

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Annex A

	Medishield Life	SingLife Shield Plan 1 (fka MyShield Plan 1)		SingLife Health Plus Private Prime (fka MyHealthPlus - Option C-II)	
Age	CPF Medisave	Cash	CPF Medisave	Cash	Total
49 to 49	\$637.00	\$543.00	\$600.00	\$998.32	\$2,778.32
50 to 50	\$637.00	\$637.00	\$600.00	\$998.32	\$2,872.32
51 to 51	\$903.00	\$896.00	\$600.00	\$1,256.04	\$3,655.04
52 to 52	\$903.00	\$914.00	\$600.00	\$1,256.04	\$3,673.04
53 to 53	\$903.00	\$929.00	\$600.00	\$1,256.04	\$3,688.04
54 to 54	\$903.00	\$983.00	\$600.00	\$1,256.04	\$3,742.04
55 to 55	\$903.00	\$1,038.00	\$600.00	\$1,256.04	\$3,797.04
56 to 56	\$903.00	\$1,369.00	\$600.00	\$1,829.58	\$4,701.58
57 to 57	\$903.00	\$1,384.00	\$600.00	\$1,829.58	\$4,716.58
58 to 58	\$903.00	\$1,406.00	\$600.00	\$1,829.58	\$4,738.58
59 to 59	\$903.00	\$1,431.00	\$600.00	\$1,829.58	\$4,763.58
60 to 60	\$903.00	\$1,484.00	\$600.00	\$1,829.58	\$4,816.58
61 to 61	\$1,131.00	\$1,824.00	\$600.00	\$2,490.70	\$6,045.70
62 to 62	\$1,131.00	\$2,065.00	\$600.00	\$2,490.70	\$6,286.70
63 to 63	\$1,131.00	\$2,248.00	\$600.00	\$2,490.70	\$6,469.70
64 to 64	\$1,131.00	\$2,429.00	\$600.00	\$2,490.70	\$6,650.70
65 to 65	\$1,131.00	\$2,490.00	\$600.00	\$2,490.70	\$6,711.70
66 to 66	\$1,326.00	\$3,057.00	\$600.00	\$3,061.16	\$8,044.16
67 to 67	\$1,326.00	\$3,120.00	\$600.00	\$3,061.16	\$8,107.16
68 to 68	\$1,326.00	\$3,183.00	\$600.00	\$3,061.16	\$8,170.16
69 to 69	\$1,326.00	\$3,247.00	\$600.00	\$3,061.16	\$8,234.16
70 to 70	\$1,326.00	\$3,319.00	\$600.00	\$3,061.16	\$8,306.16
71 to 71	\$1,643.00	\$3,759.00	\$900.00	\$3,406.50	\$9,708.50
72 to 72	\$1,643.00	\$4,005.00	\$900.00	\$3,406.50	\$9,954.50
73 to 73	\$1,643.00	\$4,251.00	\$900.00	\$3,406.50	\$10,200.50
74 to 74	\$1,816.00	\$4,617.00	\$900.00	\$3,504.30	\$10,837.30

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Annex A

	Medishield Life	SingLife Shield Plan 1 (fka MyShield Plan 1)		SingLife Health Plus Private Prime (fka MyHealthPlus - Option C-II)	
Age	CPF Medisave	Cash	CPF Medisave	Cash	Total
75 to 75	\$1,816.00	\$4,983.00	\$900.00	\$3,504.30	\$11,203.30
76 to 76	\$2,027.00	\$5,106.00	\$900.00	\$3,546.06	\$11,579.06
77 to 77	\$2,027.00	\$5,476.00	\$900.00	\$3,546.06	\$11,949.06
78 to 78	\$2,027.00	\$5,644.00	\$900.00	\$3,546.06	\$12,117.06
79 to 79	\$2,187.00	\$6,211.00	\$900.00	\$3,600.06	\$12,898.06
80 to 80	\$2,187.00	\$6,511.00	\$900.00	\$3,600.06	\$13,198.06
81 to 81	\$2,303.00	\$7,189.00	\$900.00	\$3,794.62	\$14,186.62
82 to 82	\$2,303.00	\$7,436.00	\$900.00	\$3,794.62	\$14,433.62
83 to 83	\$2,303.00	\$7,464.00	\$900.00	\$3,794.62	\$14,461.62
84 to 84	\$2,616.00	\$7,681.00	\$900.00	\$3,924.00	\$15,121.00
85 to 85	\$2,616.00	\$7,766.00	\$900.00	\$3,924.00	\$15,206.00
86 to 86	\$2,785.00	\$8,385.00	\$900.00	\$4,054.40	\$16,124.40
87 to 87	\$2,785.00	\$8,478.00	\$900.00	\$4,054.40	\$16,217.40
88 to 88	\$2,785.00	\$8,571.00	\$900.00	\$4,054.40	\$16,310.40
89 to 89	\$2,785.00	\$8,696.00	\$900.00	\$4,273.42	\$16,654.42
90 to 90	\$2,785.00	\$8,703.00	\$900.00	\$4,273.42	\$16,661.42
91 to 91	\$2,826.00	\$8,714.00	\$900.00	\$4,559.66	\$16,999.66
92 to 92	\$2,826.00	\$8,726.00	\$900.00	\$4,559.66	\$17,011.66
93 to 93	\$2,826.00	\$8,736.00	\$900.00	\$4,559.66	\$17,021.66
94 to 94	\$2,826.00	\$8,747.00	\$900.00	\$5,020.12	\$17,493.12
95 to 95	\$2,826.00	\$8,826.00	\$900.00	\$5,020.12	\$17,572.12
96 to 96	\$2,826.00	\$8,876.00	\$900.00	\$5,398.04	\$18,000.04
97 to 97	\$2,826.00	\$8,926.00	\$900.00	\$5,398.04	\$18,050.04
98 to 98	\$2,826.00	\$8,976.00	\$900.00	\$5,398.04	\$18,100.04
99 to 99	\$2,826.00	\$9,026.00	\$900.00	\$5,916.56	\$18,668.56



