



**360
FINANCE.
GURU**

MY 360 FINANCIAL REPORT

Marco Webster

February 2021

Prepared by: Teuns Diemont, Financial Advisor

INDEX

HOW DO WE PLAN OUR SUCCESS

1. WHERE AM I TODAY?

- My financial health score
- My financial health score by areas of personal finances

2. HOW DO I REACH MY DESIRED GOAL?

- My 360 financial state
- List of urgent measures and actions

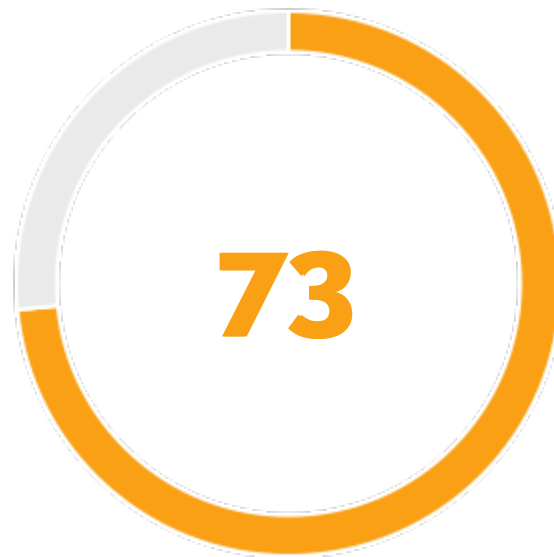
3. HOW DO I STAY ON THE RIGHT PATH?

- 360 financial advice

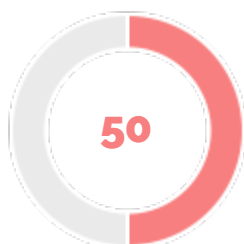
MY FINANCIAL HEALTH SCORE

73 POINTS OUT OF 100

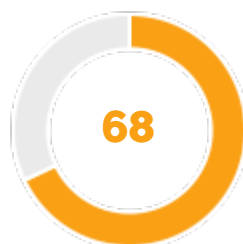
Your financial health needs improvement.



MY FINANCIAL HEALTH SCORE



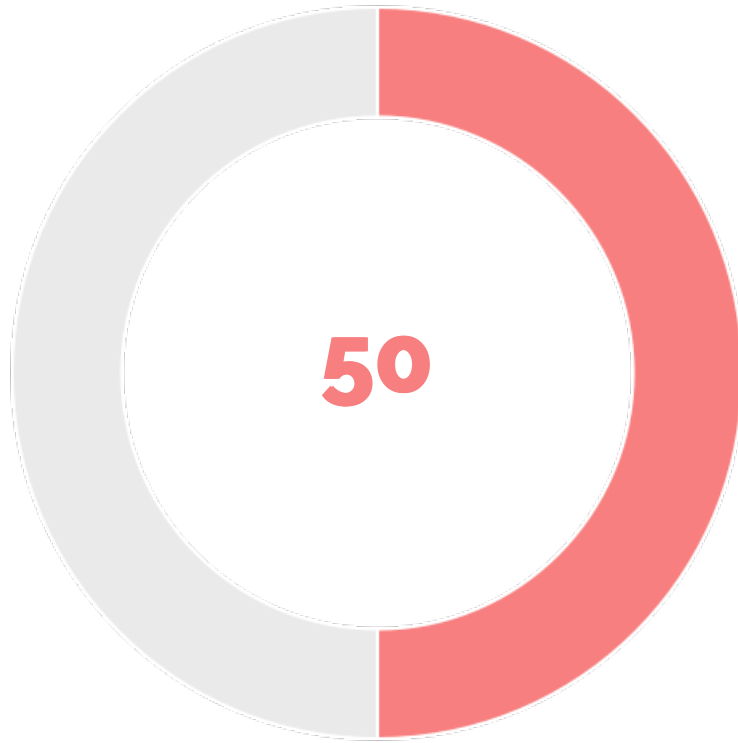
RISK SCORE



FUTURE SCORE



**MONEY
MANAGEMENT
SCORE**

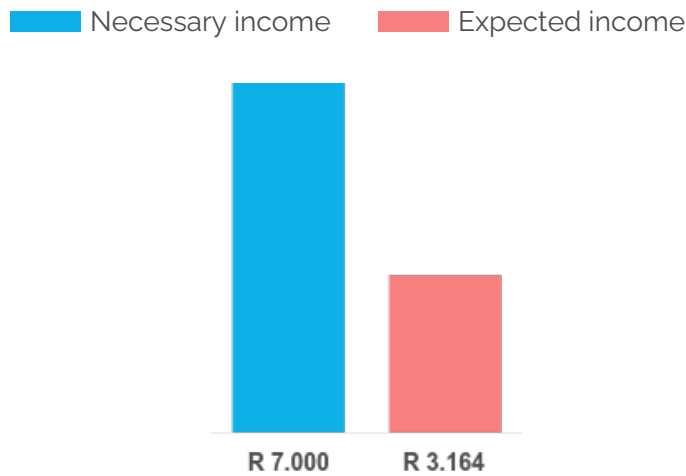


My risks

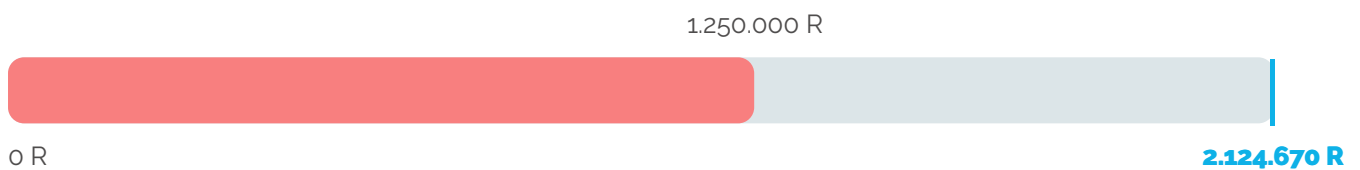
—
SCORE: 50

Protection of my family if I die

What will happen to my family if I do not make it home tomorrow?



In case of my death my family would be lacking **R 3.836** monthly to have a carefree life.

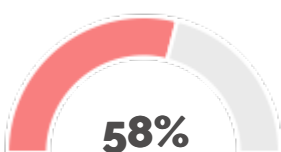


Current value **R 1.250.000**

The necessary value **R 2.124.670**

The amount lacking for adequate family protection is **R 874.670**

Am I on the right track to protect my family?



Success rate: **58 %**

Protection against permanent injuries

What will happen if I sustain a serious injury tomorrow?

■ Necessary income ■ Expected income



Current value **R 7.250.000**

The necessary value **R 7.175.031**

I am on the right track for protection against permanent injuries.

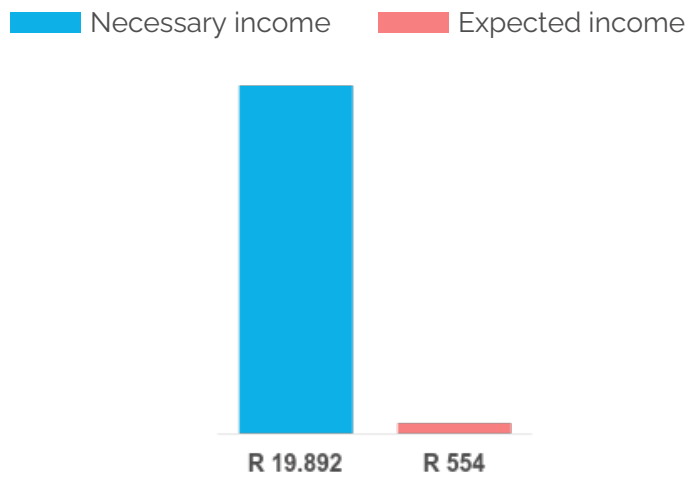


Success rate: **100 %**

I am on the right path towards protection against permanent injuries.

Income protection benefit

What happens if I can not go to work tomorrow?



If I had to retire due to disability, I would be lacking **R 19.337** (per month) to have a financially carefree disability pension.

200.000 R



0 R

7.175.031 R

Current value **R 200.000**

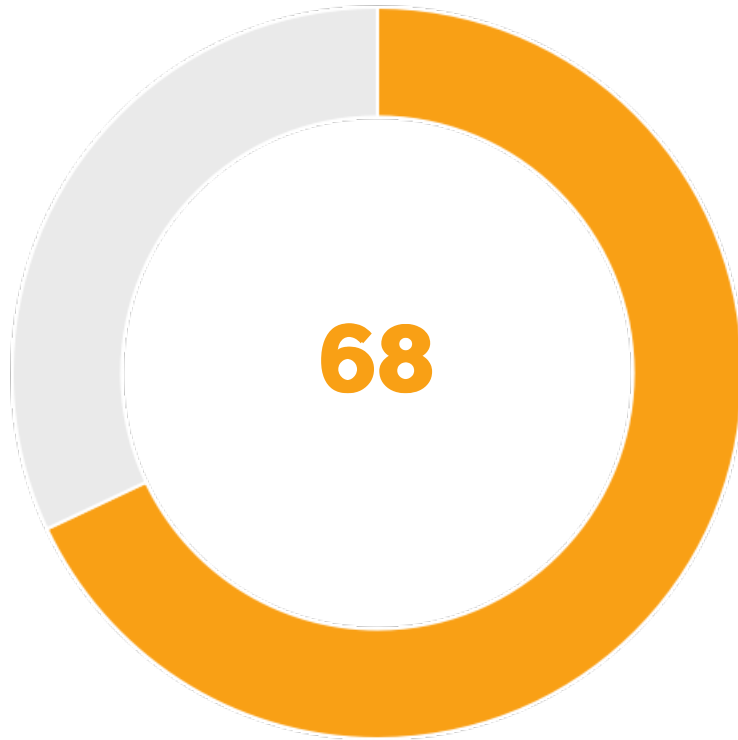
The necessary value **R 7.175.031**

The amount lacking for adequate income protection is **R 6.975.031**

Am I on the right track to protection against loss of income?



Success rate: **2 %**

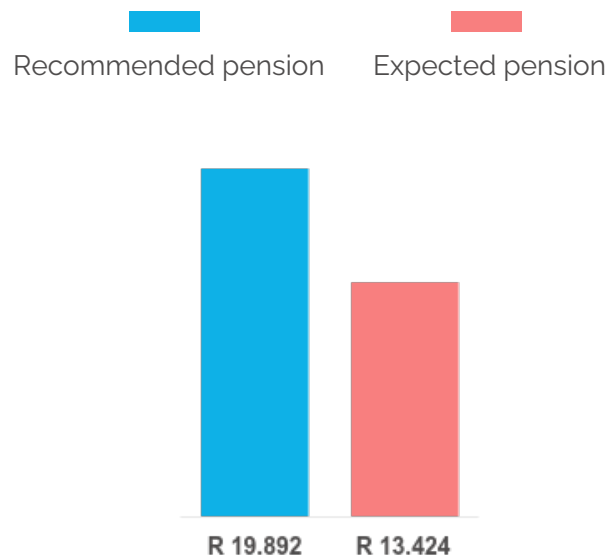


My future

—
SCORE: **68**

Pension

What is my recommended pension?



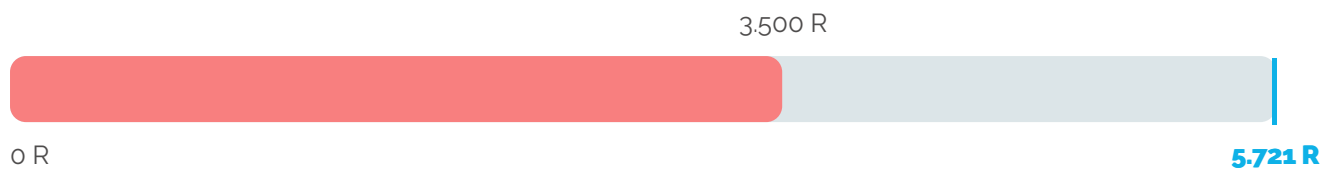
The deficit to the recommended pension is **R 6.468** monthly.

How long will my savings last when I am retired?

When I reach **78 years**, I am left without the recommended supplementary pension.

Thereafter, I will only receive **R 0** monthly state pension.

How much would I have to save for my recommended pension?



o R

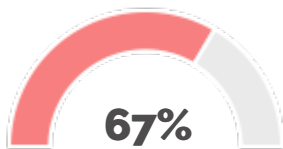
5.721 R

Current saving: **R 3.500**

Necessary savings: **R 5.721**

The amount missing for the recommended pension is **R 2.221** monthly.

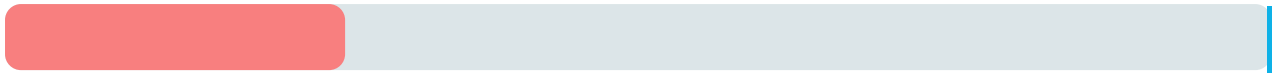
Am I on the right track to the recommended pension?



Success rate: **67 %**

Savings for my goal pension with regard to my retirement age

240.000R



oR

892.579R

Current assets: **R 240.000**

The assets necessary according to my age: **R 892.579**

Risk approach for the goal pension

CURRENT VALUE

DYNAMIC

RECOMMENDED

AGGRESSIVE ?

Your risk approach is inappropriate.

What is my desired pension?



How much would I have to save for my desired pension?



Am I on the right track to reach my desired pension?



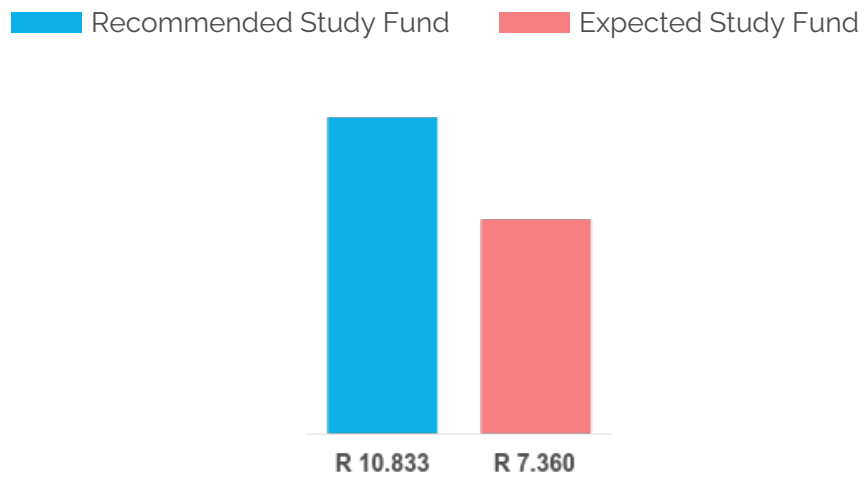
Actions are not necessary.

Recommended Study Fund

Evita

Will I be able to afford my child a carefree study?

Monthly study expenses



My child will miss **R 3.473** to have a carefree study.

How much should I save for a recommended Study Fund?



o R

1,512 R

Current saving: **R 1.000**

Necessary savings: **R 1.512**

The amount missing for my child's carefree study is **R 512** monthly.

Am I on the right track to provide a carefree study to my child?



Success rate: **65 %**

Savings for the goal child's study, with regard to his or her years - Evita



oR

20,800R

Current assets: **R 0**

The assets necessary according to my child's age: **R 20.800**

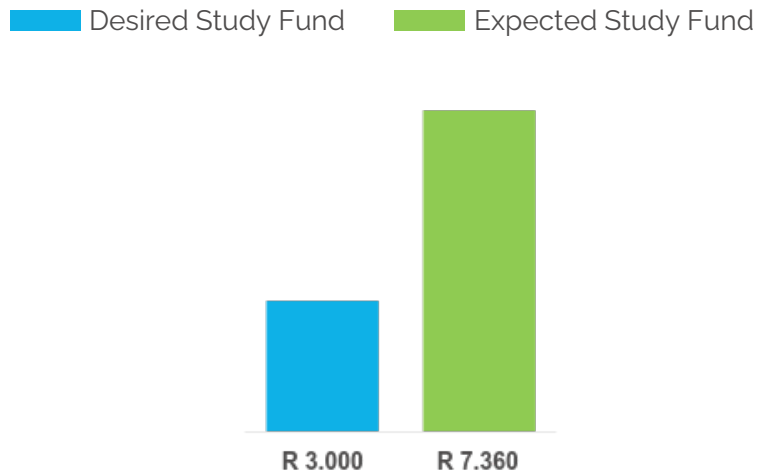
The amount of savings missing for your child's studying according to his age is **R 20.800**

Study my children – Desired Study Fund

Evita

Will I be able to afford my child to study?

Monthly study expenses



How much would I have to save for desired Study Fund?



Current saving: **R 1.000**

Actions are not necessary.

Retirement healthcare

Will I be able to afford healthcare (in addition to Medical Aid) when retired?

■ Necessary additional income ■ Expected additional income



Current saving: **R 2.500**

Am I on the right track to be able to afford adequate healthcare in retirement?

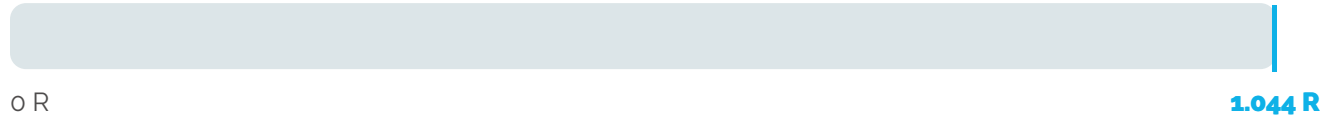


Success rate: **100 %**

Actions are not necessary.

My goals

Car

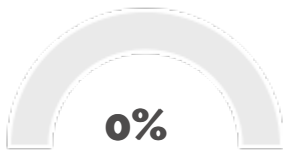


Current saving: **R 0**

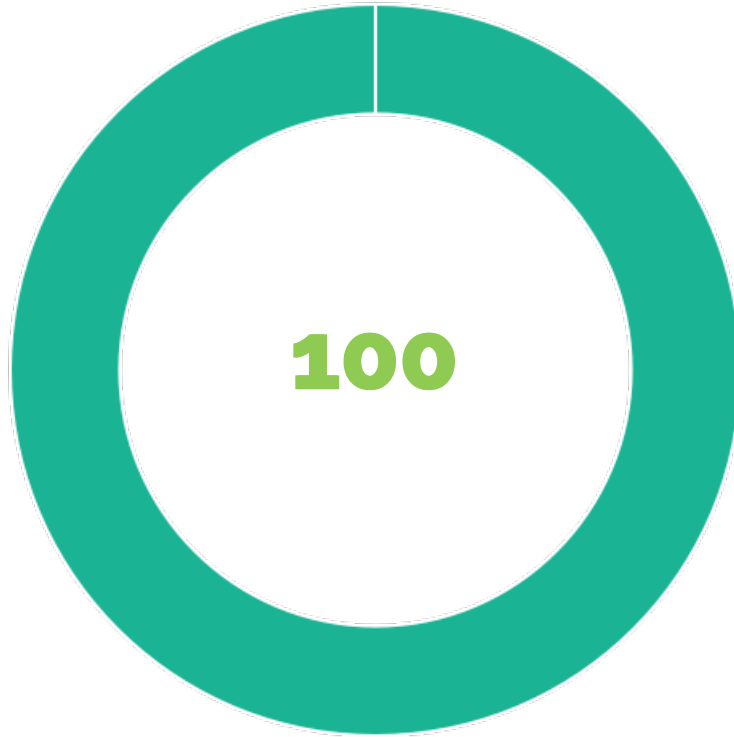
Necessary savings: **R 1.044**

The amount missing for the goal is **Car** is **R 1.044** monthly.

Am I on the right track for the goal Car?



Success rate: **0 %**



My income and expenses

—
SCORE: **100**

My monthly expenses

Comparison of expenses and income on an annual basis



I save **R 263.000** annually

Level of indebtedness



Currently: **11%**

The highest recommended: **36%**

My level of indebtedness is within acceptable limits.

Emergency money



Current value **R 341.000**

The necessary value **R 238.700**

My emergency money is appropriate.

THE LIST OF URGENT MEASURES AND ACTIONS

My risks

Protection of my family if I die

RECOMMENDATION!

To protect my family, I have to take out insurance of **R 874.670** over a period of **19 years**

Protection from serious illnesses

RECOMMENDATION!

For protection against serious illnesses, I have to take out an insurance for **R 6.975.031** over a period of **26 years**

My future

How much would I urgently have to save from today on to reach my recommended pension?

RECOMMENDATION!

From today on, I should save **R 2.221** per month for the period of **26 years**

How much would I have to urgently invest today for a recommended pension??

RECOMMENDATION!

For a carefree pension, you would have to invest **R 652.579** today

Evita

How much would I have to save from today on for my child's carefree study?

RECOMMENDATION!

From today on, I should save **R 512** per month additionally over a period of **19 years**

Evita

How much would I have to urgently invest today for my child's study?

RECOMMENDATION!

For a carefree child's study, you would today have to invest

R 20.800

Car

How much would I have to save from today on for my goal?

RECOMMENDATION!

From today on, I should additionally save **R 1.044** monthly over a period of **5 years**

YOUR EXPERT



Teuns Diemont
Financial Advisor

Telephone: 0800 029 999

Mail: info@fin-gym.eu