



360 FINANCE. GURU^{BETA}

MY 360 FINANCIAL REPORT

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INDEX

HOW DO WE PLAN OUR SUCCESS

1. WHERE AM I TODAY?

- My 360 financial score
- My 360 financial score by areas of personal finances

2. HOW DO I REACH MY DESIRED GOAL?

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

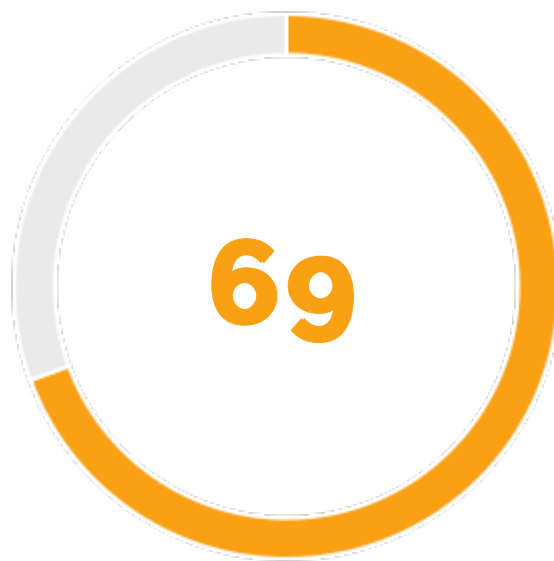
3. HOW DO I STAY ON THE RIGHT PATH?

- 360 financial advice

MY 360 FINANCIAL SCORE

YOUR 360 FINANCIAL SCORE IS 69 POINTS FROM 100 POINTS.

Your financial health needs improvement.

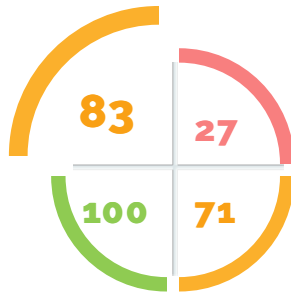


**MY FINANCIAL
HEALTH SCORE**

MY 360 FINANCIAL SCORE BY PERSONAL FINANCE AREAS

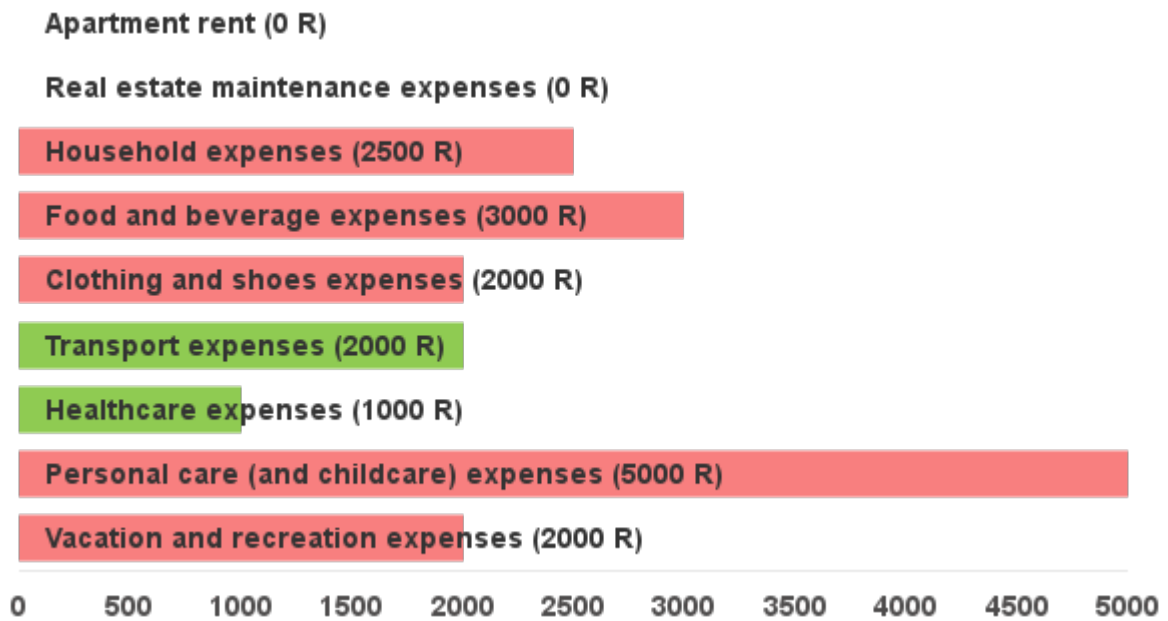


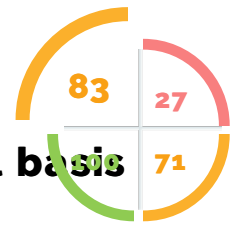
**MY PERSONAL
FINANCE QUADRANT©**



My income and expenses

SCORE: 83



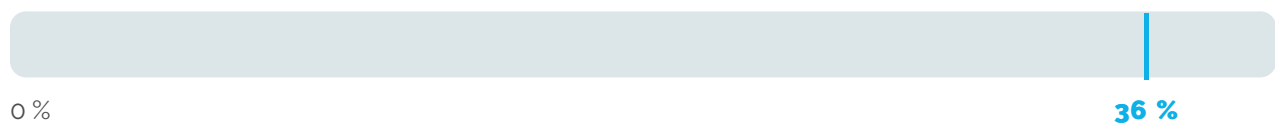


Comparison of expenses and income on an annual basis



I save **R 90.000** annually

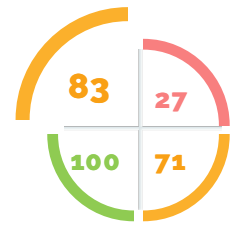
Level of indebtedness



Currently: **0%**

The highest recommended: **36%**

My level of indebtedness is within acceptable limits.



Apartment rent



o R

7.000 R

Currently: **R 0**

The highest recommended: **R 7.000**

My rent is within acceptable limits.

Real estate maintenance expenses



o R **1.250 R**

Currently: **R 0**

The highest recommended: **R 1.250**

My real estate maintenance costs are within acceptable limits.

Household expenses



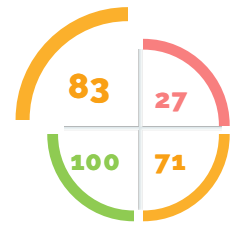
2.500 R

o R

2.500 R

Currently: **R 2.500**

The highest recommended: **R 2.500**



Food and beverage expenses



0 R **2.500 R**

Currently: **R 3.000**

The highest recommended: **R 2.500**

Clothing and shoes expenses



0 R **1.750 R**

Currently: **R 2.000**

The highest recommended: **R 1.750**

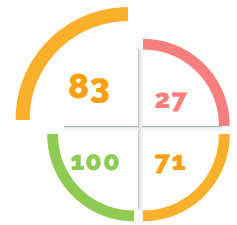
Healthcare expenses



0 R **1.250 R**

Currently: **R 1.000**

The highest recommended: **R 1.250**



Transport expenses



0 R **2.500 R**

Currently: **R 2.000**

The highest recommended: **R 2.500**

Personal care (and childcare) expenses



0 R **2.500 R**

Currently: **R 5.000**

The highest recommended: **R 2.500**

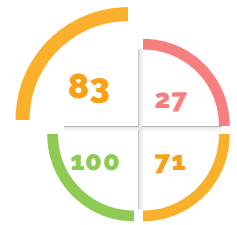
Vacation and recreation expenses



0 R **1.750 R**

Currently: **R 2.000**

The highest recommended: **R 1.750**



Insurance expenses



o R **1.250 R**

Currently: **R 0**

The highest recommended: **R 1.250**

Emergency money

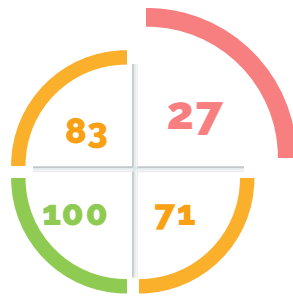


o R

210.000 R

Current value **R 300.000**

The necessary value **R 210.000**



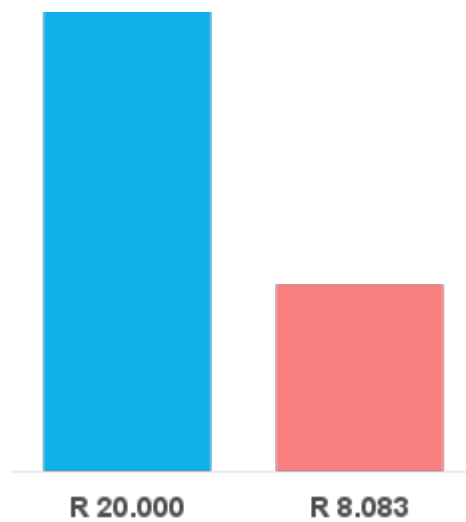
My risks

SCORE: 27

Protection of my family if I die

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

■ Necessary income
 ■ Expected income



In case of my death my family would be lacking **R 11.917** monthly to have a carefree life.

1.900.000 R



o R

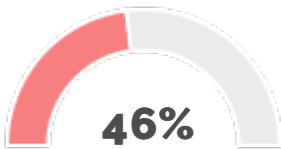
4.045.000 R

Current value **R 1.900.000**

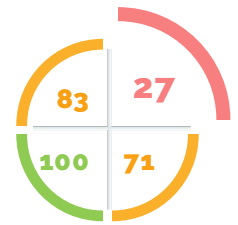
The necessary value **R 4.045.000**

The amount lacking for adequate family protection is **R 2.145.000**

Am I on the right track to protect my family?

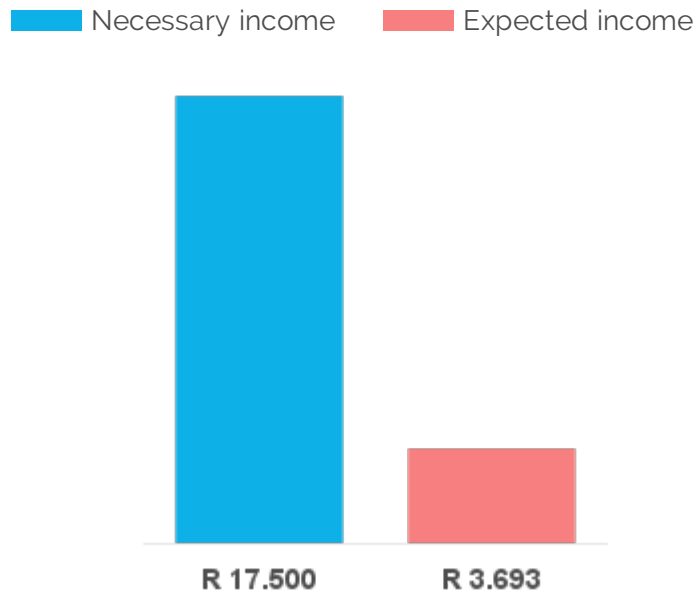


Success rate: **46 %**



Protection against permanent injuries

What will happen if I sustain a serious injury tomorrow?



If I had to retire due to disability, I would be lacking **R 13.807** (per month) to have a financially carefree disability pension.

1.400.000 R



o R

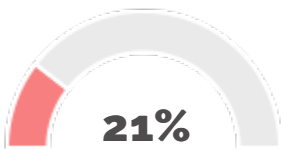
6.634.049 R

Current value **R 1.400.000**

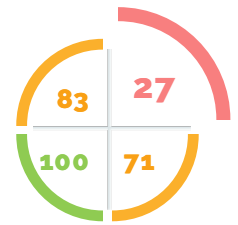
The necessary value **R 6.634.049**

The amount lacking for adequate permanent injuries protection is
R 5.234.049

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

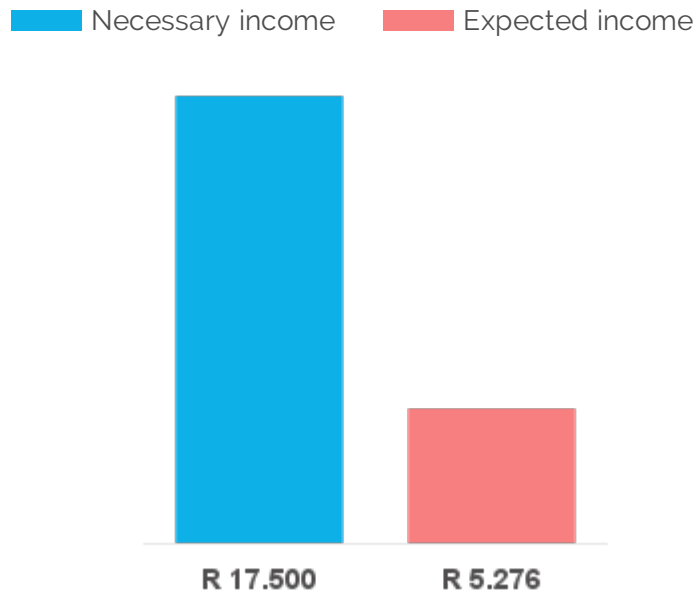


Success rate: **21 %**



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 12.224** (per month) to have a financially carefree disability pension.

2.000.000 R



o R

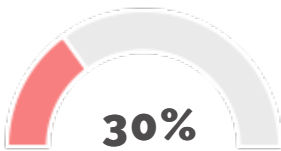
6.634.049 R

Current value **R 2.000.000**

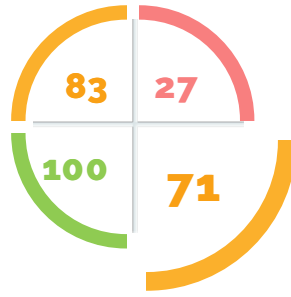
The necessary value **R 6.634.049**

The amount lacking for adequate income protection is **R 4.634.049**

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



Success rate: **30 %**



My future

SCORE: 71

Pension

What is my recommended pension?



How long will my savings last when I am retired?

When I reach **85 years**, I am left without the recommended supplementary pension.

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

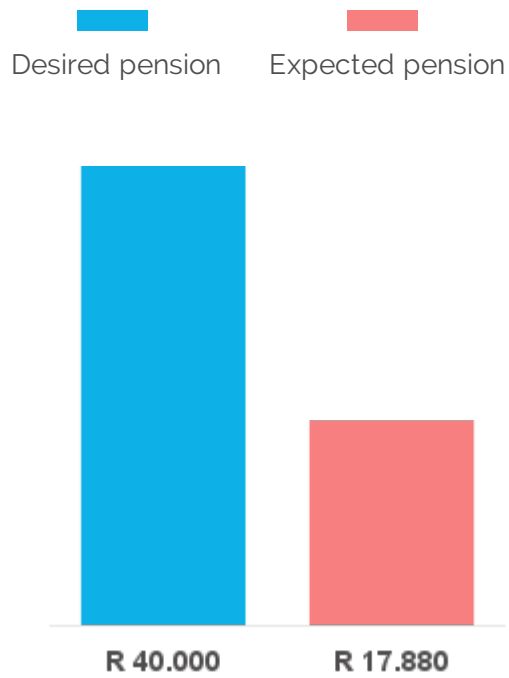
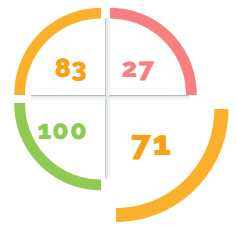
How much would I have to save for my recommended pension?



Am I on the right track to the recommended pension?

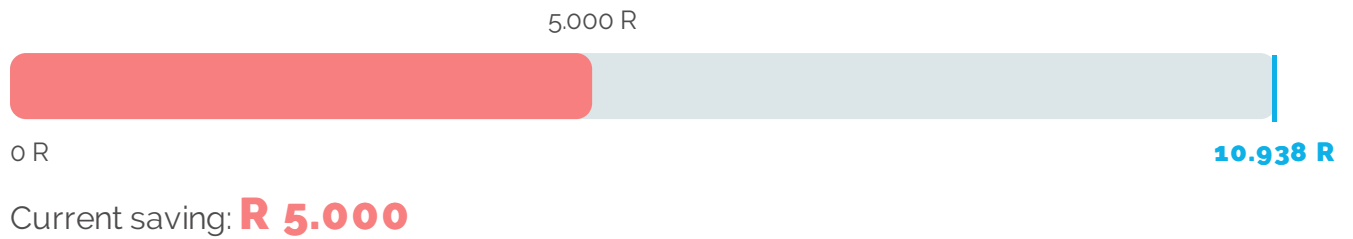


What is my desired pension?



The amount missing to my desired pension is **R 22.120** monthly.

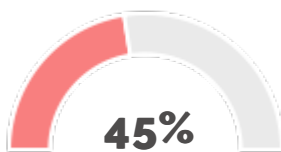
How much would I have to save for my desired pension?



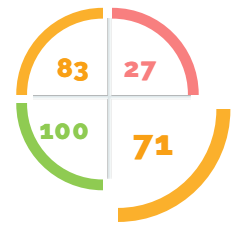
Necessary savings: **R 10.938**

The amount of savings missing to my desired pension is **R 5.938** monthly.

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



Success rate: **45 %**



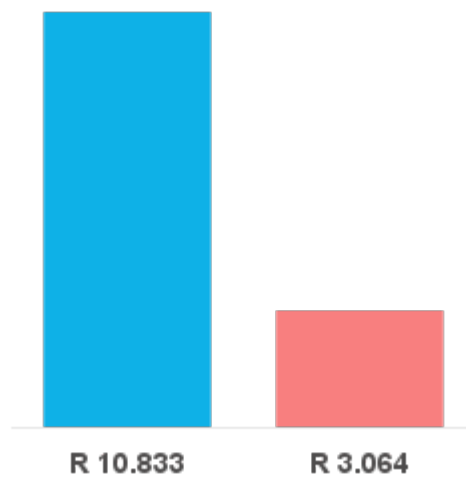
Number of children – recommended scholarship

Monica

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

Monthly scholarship

■ Recommended scholarship
 ■ Expected scholarship



My child will miss **R 7.769** to have a carefree study.

How much would I have to save for a recommended scholarship?

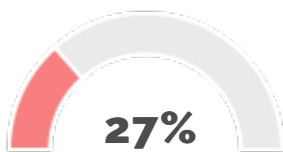


Current saving: **R 0**

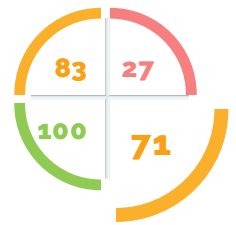
Necessary savings: **R 1.495**

The amount missing for my child's carefree study is **R 1.495** monthly.

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



Success rate: **27 %**



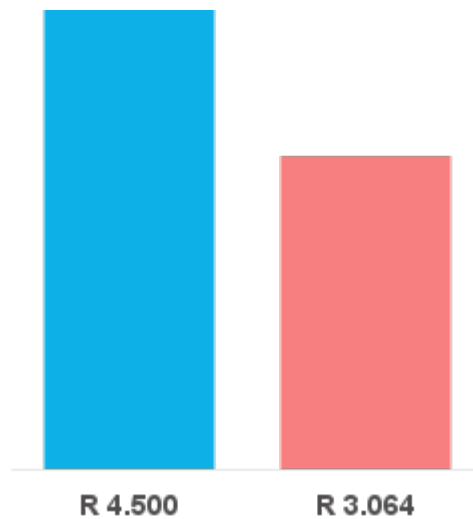
Study my children – desired scholarship

Monica

Will I be able to afford my child to study?

Monthly scholarship

■ Desired scholarship ■ Expected scholarship



My child will miss **R 1.436** to have a carefree study.

How much would I have to save for desired scholarship?



0 R

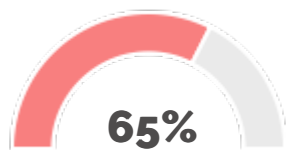
295 R

Current saving: **R 0**

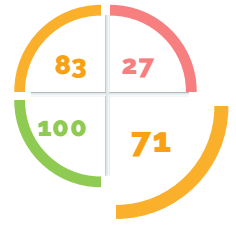
Necessary savings: **R 295**

The amount missing for my child's carefree study is **R 295** monthly.

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



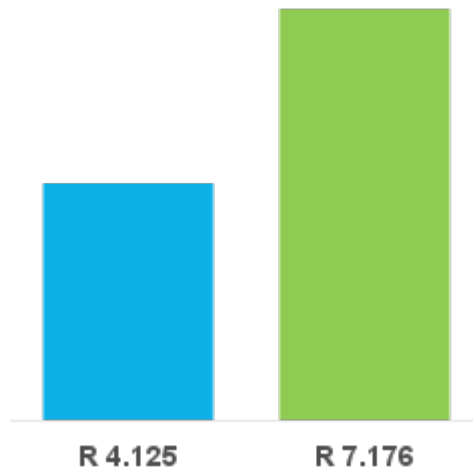
Success rate: **65 %**



Retirement healthcare

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

■ Necessary additional income
 ■ Expected additional income



0 R

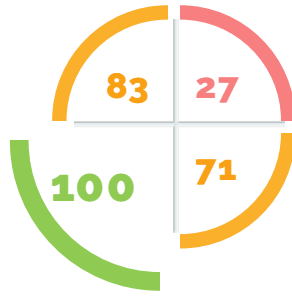
1 R

Current saving: **R 0**

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



Success rate: **100 %**



My assets

SCORE: 100

Risk approach for the goal pension

CURRENT VALUE

AGGRESSIVE

RECOMMENDED

AGGRESSIVE ?

Your risk approach is appropriate.

Savings for my goal pension with regard to my retirement age



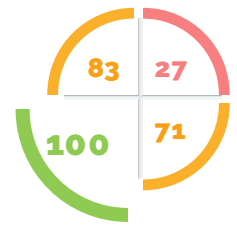
oR

525.813R

Current assets: **R 0**

The assets necessary according to my age: **R 525.813**

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



75,000R



oR

86.840R

Current assets: **R 75.000**

The assets necessary according to my child's age: **R 86.840**

The amount of savings missing for your child's studying according to his age is **R 11.840**

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 2.145.000** over a period of **15 years**

ADVISOR'S PROPOSAL

DO YOU WISH TO TALK ABOUT YOUR FINANCES WITH A TOP FINANCIAL EXPERT?

We will **contact you** for a discussion appointment. Please **check that your contact information is correct.**

You can also contact us at teuns@fingym.co.za or phone us at **082 909 2223**

Protection against permanent injuries

RECOMMENDATION!

For protection against permanent injuries, I have to take out an insurance for **R 5.234.049** over a period of **30 years**

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at [082 909 2223](tel:0829092223)

Protection from serious illnesses

RECOMMENDATION!

For protection against serious illnesses, I have to take out an insurance for **R 4.634.049** over a period of **30 years**

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My future

Monica

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

RECOMMENDATION!

From today on, I should save **R 1.495** per month additionally over a period of **15 years**

ADVISOR'S PROPOSAL

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My assets

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

RECOMMENDATION!

For a carefree pension, you would have to invest **R 525.813** today

ADVISOR'S PROPOSAL

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Monica

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 11.840

ADVISOR'S PROPOSAL

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YOUR EXPERT



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