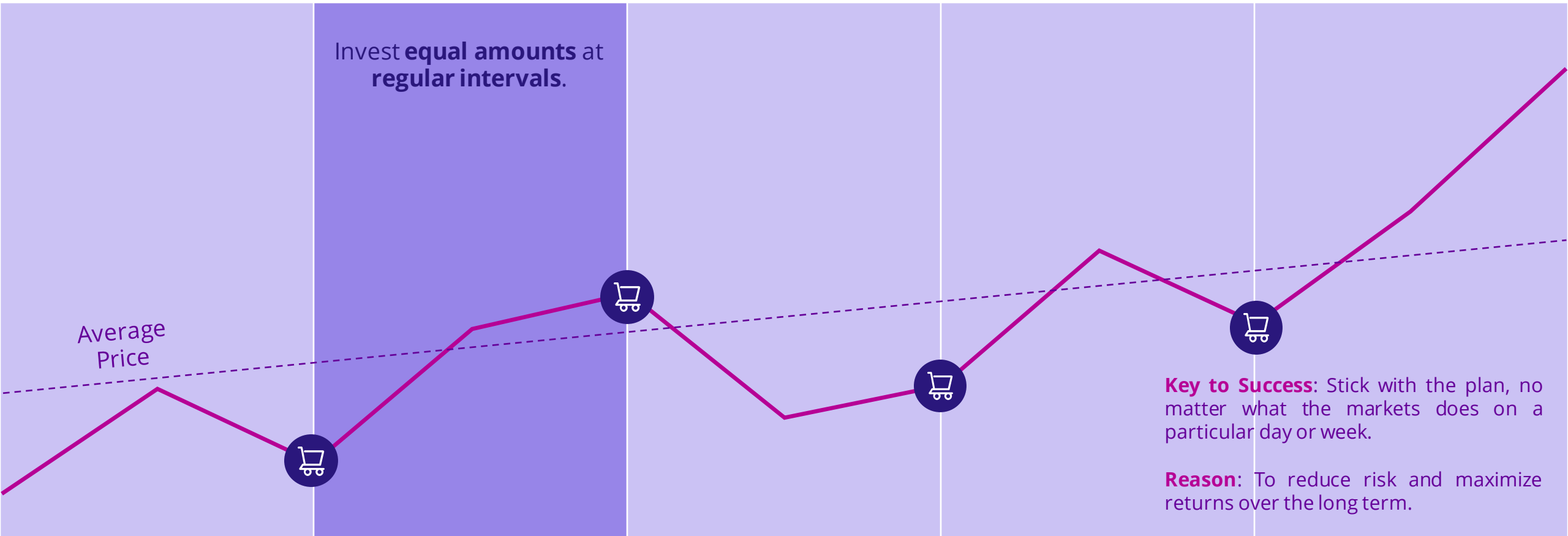




Selling Tools

What is Dollar Cost Averaging?

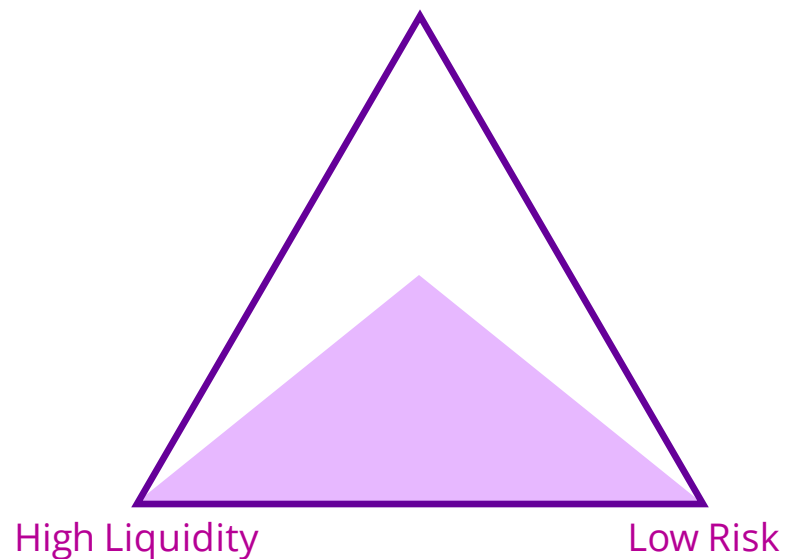


SLP-triangle

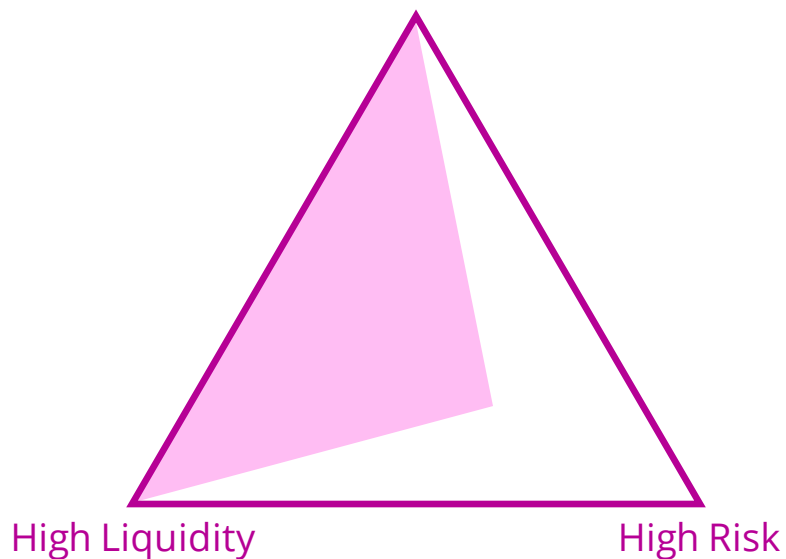
Security, liquidity and profitability



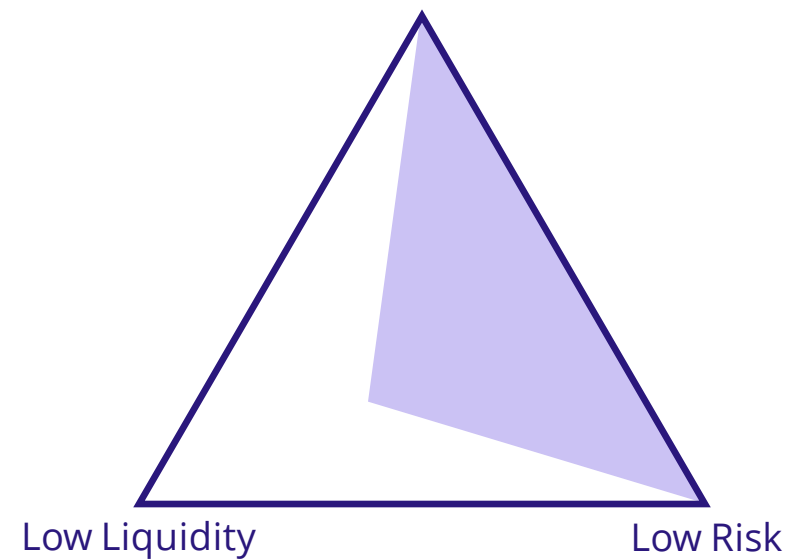
Low Returns



High Returns



High Returns



評級機構長期信貸評級定義



三大信貸評級機構：標準普爾，穆迪和惠譽的投資評級定義

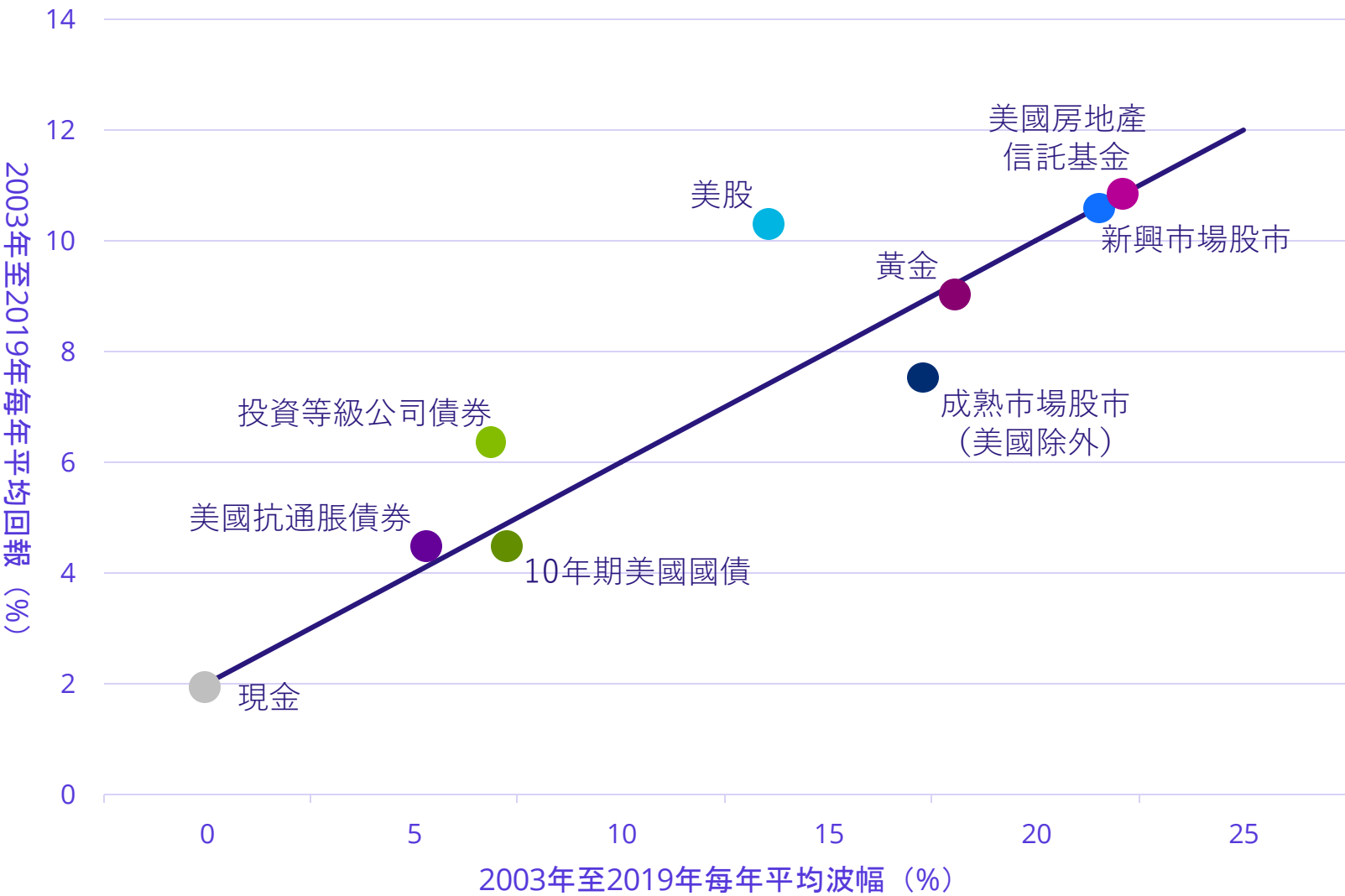
投資評級																								
穆迪	Aaa	Aa1	Aa2	Aa3	A1	A2	A3	Baa1	Baa2	Baa3	Ba1	Ba2	Ba3	B1	B2	B3	Caa1	Caa2	Caa3	Ca	C			
標準普爾	AAA	AA+	AA	AA-	A+	A	A-	BBB+	BBB	BBB-	BB+	BB	BB-	B+	B	B-	CCC+	CCC	CCC-	CC	C	D		
惠譽	AAA	AA+	AA	AA-	A+	A	A-	BBB+	BBB	BBB-	BB+	BB	BB-	B+	B	B-	CCC+	CCC	CCC-	CC	C	DDD	DD	D



各類資產回報與波幅長遠相若

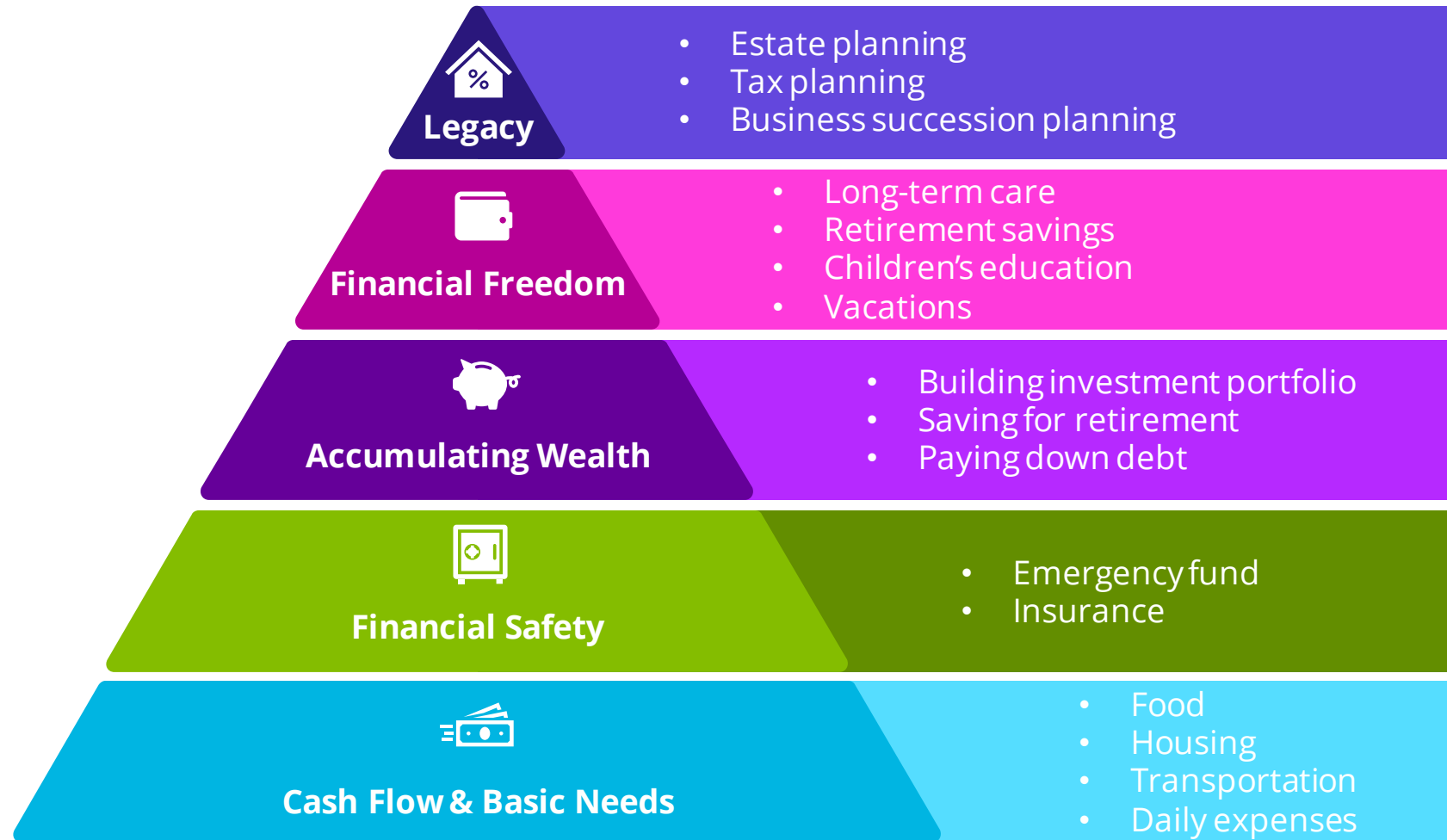


各類資產回報與波幅長遠相若



Financial Planning Pyramid

The Hierarchy of Financial Needs



Data Protection Policy



Our 6 Data Protection Policy

1

Collection Purpose & Means

Personal data must be collected in a lawful and fair way, for a purpose directly related to a function/activity of the data user.

All practicable steps shall be taken to notify the data subjects of the purpose of data collection, and the classes of persons to whom the data may be transferred.

Data collected should be necessary but not excessive.

2

Accuracy & Retention

Practicable steps shall be taken to ensure personal data is accurate and not kept longer than is necessary to fulfil the purpose for which it is used.

3

Use

Personal data is used for the purpose for which the data is collected or for a directly related purpose, unless voluntary and explicit consent is obtained from the data subject.

4

Security

A data user needs to take practicable steps to safeguard personal data from unauthorized or accidental access, processing, erasure, loss or use.

5

Openness

A data user must take practicable steps to make personal data policies and practices known to the public regarding the types of personal data it holds and how the data is used.

6

Data Access & Correction

A data subject must be given access to his personal data and to make corrections where the data is inaccurate.

長者福利

長者福利



類別	資格	簡介
醫療券	65歲或以上	每年金額\$2,000 累積上限\$8,000 使用者不需預先登記，可於已參加醫療券的註冊西醫、中醫、牙醫、脊醫、註冊護士、登記護士、物理治療師、醫務化驗師、視光師等。 *用於視光服務醫療券設每年\$2,000上限
豁免公立醫院及診所費用	75歲或以上及正領取長者生活津貼人士 單身：資產限額\$150,000 夫婦：資產限額\$227,000	求診時出示身份證明文件及有關證明書，即可獲豁免相關費用。豁免費用包括公立醫院住院服務、急症室服務、專科門診、普通科門診、日間醫院、社康服務、以及注射及敷藥服務，並包括於診治期間獲處方的標準藥物費用。
高額長者生活津貼	65歲或以上 單身：資產限額\$150,000 入息限額\$7,970 單身：資產限額\$227,000 入息限額\$13,050	每月領取\$3,585 2019年2月1日起生效
普通長者生活津貼	65歲或以上 單身：資產限額\$343,000 入息限額\$7,970 單身：資產限額\$520,000 入息限額\$13,050	每月領取\$2,675 2019年2月1日起生效
高齡津貼（生果金）	70歲或以上 無需經濟審查	每月領取\$1,385 2019年2月1日起生效
廣東計劃 福建計劃	65-69歲需通過入息及資產審查 70歲或以上無需資產審查	選擇移居廣東或福建並符合申請資格的香港長者無須每年回港，亦可領取普通長者生活津貼、高額長者生活津貼及高齡津貼。
長者綜援	65歲或以上 申請人及其家庭成員須通過經濟審查	每月領取\$3,585
關愛基金 長者牙科資助	65歲或以上 正領取長者生活津貼人士	讓活動假牙及其他相關的牙科診療服務（包括口腔檢查、洗牙、補牙、脫牙及X光檢查）。

Compound Interest

Who will earn more?



Investor 1:

- Starts at 25
- Sets aside \$5,000 a year for 10 years in a row.
- No more investments after age 34.

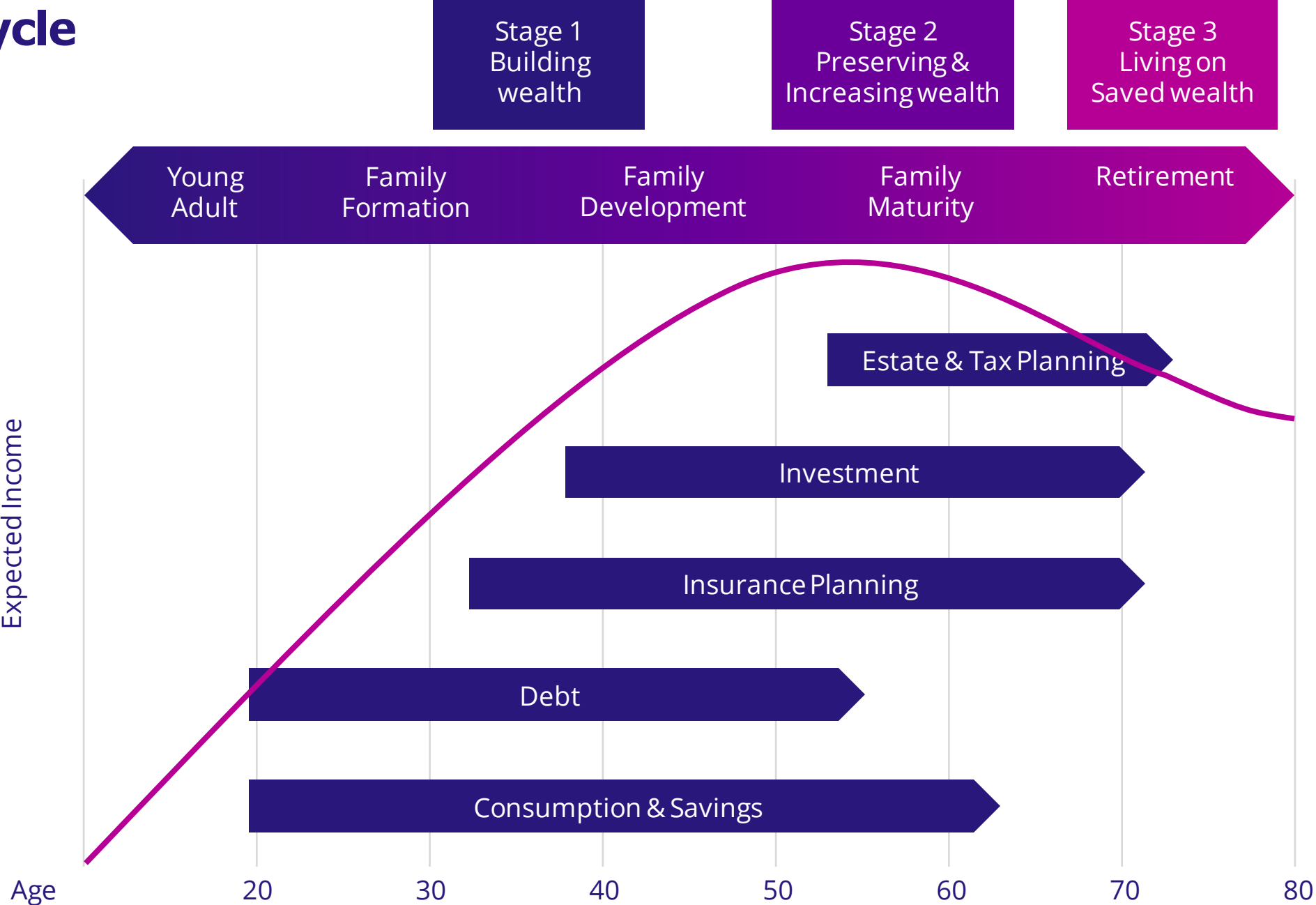


Investor 2:

- Starts at 35
- Invests \$5,000 each year for 30 years in a row until reaching age 65.



Life Cycle



Financial Planning Process

6 Key Steps of Financial Planning



