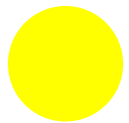
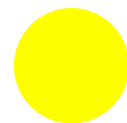


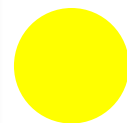
WHERE DO I PUT MY MONEY?



BASICS OF FINANCIAL PLANNING



**PROTECT
YOURSELF
AT ALL TIMES**



Savings vs Investment

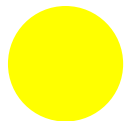


VS



SAVE = KEEP

INVEST = GROW



Let's consider Mario as an example:

Started saving at:

AGE: 25
 MONTHLY SAVINGS: Php 1,000
 PERIOD OF SAVINGS 10 years
 PURPOSE: Retirement fund

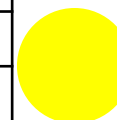


NOTE:

Juan invested his savings into a collective investment fund that yielded a **10% average annual return**

Age	Mario	
	Contribution for the period	Earnings for the period
25 to 35	120,000.00	86,596.08
35 to 40		126,128.98
40 to 45		203,131.98
45 to 50		327,146.08

SUMMARY at 50	Mario	
Total Contributions	120,000.00	
Total Earnings		743,003.11
Total Savings Amount At the AGE of 50		<u>863,003.11</u>



On the other hand, Luigi, his twin brother:

Started saving at:

AGE: 35
 MONTHLY SAVINGS: Php 2,000
 PERIOD OF SAVINGS 15 years
 PURPOSE: Retirement fund

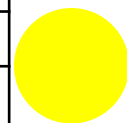


NOTE:

Pedro invested his savings into a collective investment fund that yielded a **10% average annual return**

Age	Luigi	
	Contribution for the period	Earnings for the period
25 to 35		
35 to 40	120,000.00	36,198.24
40 to 45	120,000.00	136,993.93
45 to 50	120,000.00	302,833.71

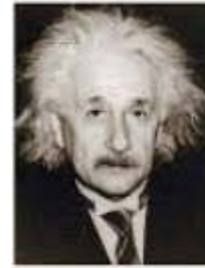
SUMMARY at 50	Luigi	
Total Contributions	360,000.00	
Total Earnings		476,025.88
Total Savings Amount At the AGE of 50		<u>836,025.88</u>





Age	Mario		Luigi	
	Contribution for the period	Earnings for the period	Contribution for the period	Earning for the period
25 to 35	120,000.00	86,596.08		
35 to 40		126,128.98	120,000.00	36,198.24
40 to 45		203,131.98	120,000.00	136,993.93
45 to 50		327,146.08	120,000.00	302,833.71
SUMMARY at 50				
	Mario		Luigi	
Total Contributions	120,000.00		360,000.00	
Total Earnings		743,003.11		476,025.88
Total Savings Amount		<u>863,003.11</u>		<u>836,025.88</u>

3 ESSENTIAL ELEMENTS:



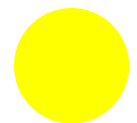
“The most powerful force in the universe is **compound interest.”**

Albert Einstein

MONEY



TIME



Why invest and not just save?

Because we have life goals.



Education



Business

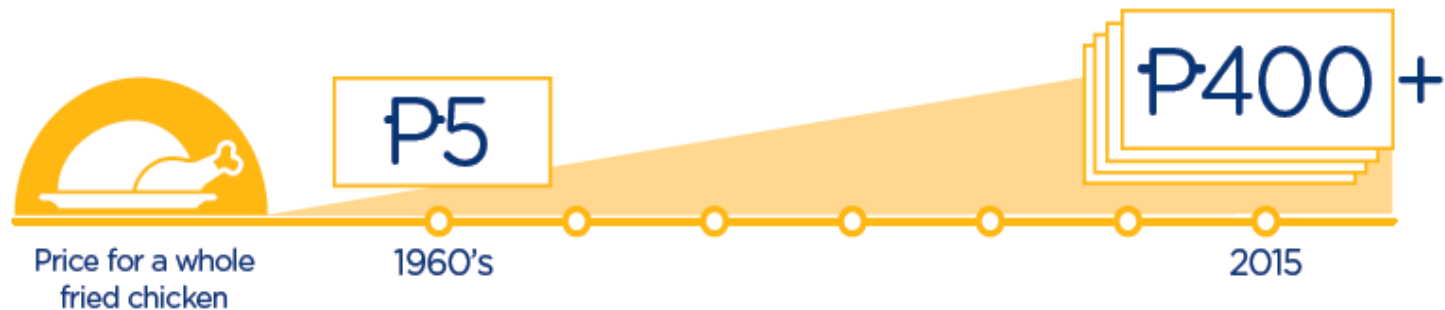


Travel



Retirement

Because inflation will just eat up your savings.



Because you want to achieve your life goals faster.

If I set aside P5,000 a month, how long do I need to save or invest to have P1,000,000?



P1M

10 YEARS

INVEST

With an annual potential return of 10.0%



P1M

18 YEARS

SAVE

With an annual deposit rate of 0.25%

TODAY