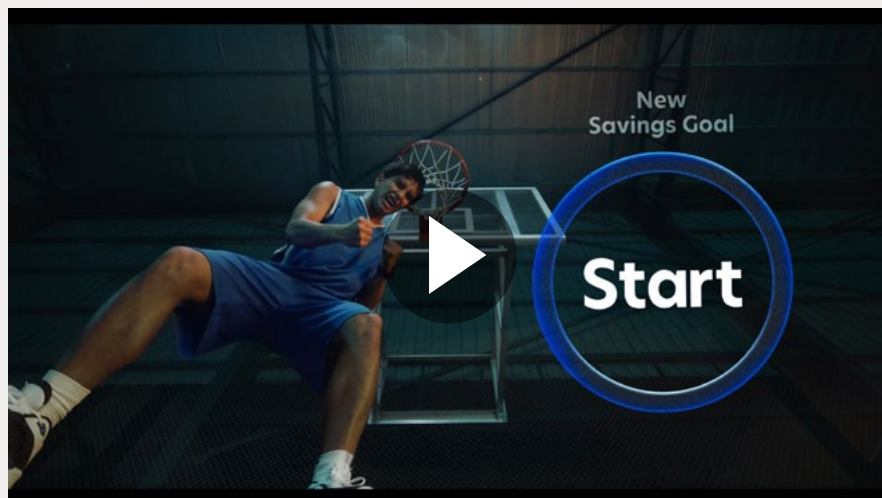




Financial Health Booklet

Name:

Your journey to financial fitness starts here



[Watch this video](#) and start your financial fitness journey.

Just like physical fitness, financial fitness takes time, discipline, and the right support. The first step can feel like the hardest — but once you start, momentum builds, and every choice adds up.

It's not about quick wins, but about building strength that lasts a lifetime. With UOB Financial Literacy, you'll get the tools, knowledge, and confidence to take charge of your money and build lasting habits that set you up for success.

This booklet is your training guide. Inside, you'll find quick tips, exercises, and reminders to help you keep working on your financial fitness long after today.

How financially fit are you?

Before you hit the weights, you need to know where you stand.

That's where UOB's new Financial Health Check comes in. It's a simple, practical tool that helps you:

- 1** Assess your financial fitness
- 2** See how you measure up against your peers*
- 3** Spot the areas that need the most attention

No matter where you are in your life's journey, this financial health check helps you understand your strengths and what to work on next.

Click the link below to get started

go.uob.com/financialhealthcheck

**Based on insights from the 2025 UOB ASEAN Consumer Sentiment Study (ACSS).*

Did You Know?

The UOB ASEAN Consumer Sentiment Study uncovers how people across the region save, spend and invest. Here are some highlights to get you thinking about your own financial fitness.



Only 17% of Singapore respondents meet at least three out of the four key financial guidelines. That means there's plenty of room for the rest of us to build stronger financial habits.



61% already have an emergency fund covering at least three months' worth of expenses. If you don't have one yet, it's never too late to start today.



Only 19% have both Critical Illness and Total Permanent Disability insurance. Take this opportunity to strengthen your protection for you and your loved ones.



Almost 50% invest at least 10% of our take-home pay. Every bit counts. Even small, regular investments can help you grow your wealth.



Only 18% have made a will and CPF nomination. Start early on essential legacy planning. This will help build peace of mind for you and security for your loved ones.

**ACSS 2025 polled consumers' financial allocations based on the following rules of thumb:*

(1) allocating at least three to six months' worth of expenses as emergency funds; (2) obtaining insurance protection for death, total permanent disability, and critical illness; (3) investing at least 10 per cent of take-home pay for retirement and other financial goals; and (4) making a will and CPF nomination.

Visit go.uob.com/financialhealthcheck for full details.

Save

Strengthen your core.

Saving is the first step towards building financial security and meeting both short-term and long-term goals. But like lifting weights, balance is key. Remember to prioritise what matters most so you can truly commit to your goals.

Smart saving tips to get you started:

Create a savings goal

Aim to save at least 20% of your income each month. To make that possible, ensure your expenses stay below your income. Use spreadsheets or budgeting apps to track spending and spot areas to cut back.

Build your emergency fund

Set aside savings of at least 3–6 months' worth of expenses to handle life's curveballs.

Manage and safeguard your savings*

Manage your money on the [**UOB TMRW app**](#) with personalised insights on your spending and saving patterns to plan your finances for the months ahead. Plus, safeguard your funds with tools like [**Money Lock**](#).

Why prioritise an emergency fund?

Having an emergency fund creates a safety net, giving you...

Freedom & Control	Discipline	Peace of Mind
Less reliance on family, loans, or credit cards in tough times.	Builds strong saving habits from the start, developing awareness of spending and discipline in long-term financial planning.	Knowing you're prepared reduces stress when the unexpected hits.

Struggling with impulse spending?

Try **Money Lock** – a feature in the **UOB TMRW app** that lets you “lock up” a portion of your savings.

- Keeps your funds safe from digital fraud and scammers.
- Prevents accidental overspending and builds the discipline of having a separate savings fund.
- Locked funds still earn interest while staying out of reach.

***Deposit Insurance Scheme**

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$100,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Insure

Safeguard what matters most.

Just like how good form keeps you safe from injury in the gym, insurance protects you from the financial shocks you don't always see coming.



How you can benefit from insurance:

Protects Your Income

If illness, injury, or death keeps you from working, insurance ensures your family still has financial support.

Safeguards Your Assets

Insurance helps you recover from damage, theft, or accidents without draining your savings.

Reduces Stress During Life's Surprises

Insurance helps protect you from the financial strain of unexpected medical expenses, giving you peace of mind when it matters most.

Supports Long-Term Goals

Keeps plans like retirement, education or leaving a legacy on track.

Provides Peace of Mind

Knowing you're covered allows you to focus on living and planning confidently, without fear.

What kind of insurance do you need?

Find out more in '[Insurance needs at different life stages](#)'

Types of insurance to know:

Life Insurance

Provides support for your loved ones, no matter what happens.

Health Insurance

Covers large medical bills and costly outpatient treatments.

Disability Insurance

Offers monthly payouts should you suffer from severe disability.

Fire Insurance & Home Insurance

Protect your home and contents against damage or theft.

Click [here](#) to find out more.

Quick Benchmarks

Death and Total Permanent Disability (TPD) Insurance

Coverage of **9x annual income**.

Critical Illness Insurance

Coverage of **4x annual income**.

Insurance Premiums

Keep insurance costs at **15% or less of your take-home pay**.

Invest

Grow your gains.

Investing helps your money grow over time — building wealth for long-term life goals, securing your financial future, and keeping you ahead of inflation so your money doesn't lose value.

But just like using weights at the gym, you shouldn't jump in without knowing what you're getting into. Start by knowing your investment goals and objectives, then risk appetite and time horizon. Also budget how much you can put aside for investments.

Every investment carries risk, and understanding it helps you stay in control.

Know the Risks

Before you lift,
check your form.
Before you invest,
check the risks.

- **Market Risk**

Financial markets can rise and fall due to factors like economic changes or global events. When this happens, your investments may lose value — even if the companies you invest in are strong.

- **Interest Rate Risk**

When interest rates rise, new bonds with higher rates may become available, causing older bonds with lower rates to be less attractive and lose value.

- **Liquidity Risk**

Some investments can't be easily sold at the price or time you desire. If you need to sell quickly, you may struggle to find a buyer or end up accepting a lower price.

- **Currency Risk**

If you invest in foreign currencies or international markets, changes in exchange rates can affect your returns — either boosting or reducing your gains.

- **Inflation Risk**

If inflation grows faster than your returns, your money's value shrinks over time. This is especially true for investments that pay a fixed rate of return.

- **Credit Risk**

When you invest in bonds, you're lending money to a company or government. If they fail to make interest payments or go bankrupt, you could lose part or all of your investment.

How can you manage investment risks?

**Know
your risk
appetite**

**Balance
with asset
allocation**

**Diversify
your
portfolio**

**Practise
dollar-cost
averaging**

**Regularly
review your
portfolio**

Want to dive deeper?

Find out more in
'Understanding
investment risks and
how to manage them'

Know your risk appetite

The first step is knowing how much risk you can take. Your goals, time horizon, affordability and tolerance for loss all influence how much risk you're comfortable taking. Remember, your risk appetite can change over time so reassess it as you move through different life stages.

Balance with asset allocation

Combining asset types with different risk levels (like stocks, bonds, commodities, etc) helps match your risk appetite to your goals. Younger investors may lean into stocks for growth, while those nearing retirement may prefer bonds for a steadier income.

Diversify your portfolio

Do not put all your eggs in one basket. Spreading investments across different asset classes, regions, and industries helps to cushion your portfolio. If one dips, another may rise.

Practise dollar-cost averaging

Commit to investing a fixed amount of money at regular intervals, no matter how the market is doing. Over time, this can potentially lower your average cost price – and keep emotions from driving your decision-making.

Regularly review your portfolio

Markets change just like your goals do. Semi-annual check-ins help you adjust your investments to keep your portfolio in shape.

Legacy Planning



Protect what you've built for your loved ones.

We may not like to think about it, but planning for the times when we are not around is an important act of care for ourselves and our loved ones.

Without a plan, families can face stress, disputes, or financial uncertainty during difficult times. With a plan, you protect your assets, honour your wishes, and take care of your family.



Even if you've already done your legacy planning, life circumstances and personal values can change. After pivotal events – like marriage, the birth of a child, or the passing of a loved one – it's important to revisit your documents to ensure they still reflect your wishes.

Here's how to get started:

1

End-of-Life Planning

Prepare for scenarios where you may lose the ability to make decisions (e.g. illness, accident).

- **Lasting Power of Attorney (LPA)**
Appoint someone you trust to manage your finances and personal affairs.
- **Advance Care Plan (ACP)**
Outline your values and preferences regarding future medical care.

2

Estate Planning

Decide how your assets will be distributed after your passing.

- **Write a Will**
Outline how your assets should be distributed and appoint an executor to manage the distribution.
- **CPF Nomination**
Nominate beneficiaries for your CPF savings (not covered by a will).
- **Review Property Ownership**
Understand how joint tenancy vs tenancy-in-common affects transfer of ownership.

Plan your goals.

Every great fitness plan starts with a goal — your finances are no different.

What are 3 financial goals you want to achieve?

1.

Start Date:

Target Date:

2.

Start Date:

Target Date:

3.

Start Date:

Target Date:

Unsure where to start?

Here are some examples depending on your financial goals – whether you're planning for the short term, preparing for life's next chapter, or building a secure future.

Short-term Goals

These are goals that cover immediate needs or smaller milestones that help build your financial foundation.

- Keep expenses below income
- Automate savings
- Consider term insurance for low-cost protection
- Work towards home purchase
- Take first legacy planning steps



Mid-term Goals

These are goals that support life transitions and give you stability as you grow.

- Pay off student loans
- Save 3-6 months' worth of expenses for emergencies
- Pay down high-interest debt
- Explore ways to grow income
- Review insurance and investments for changing needs



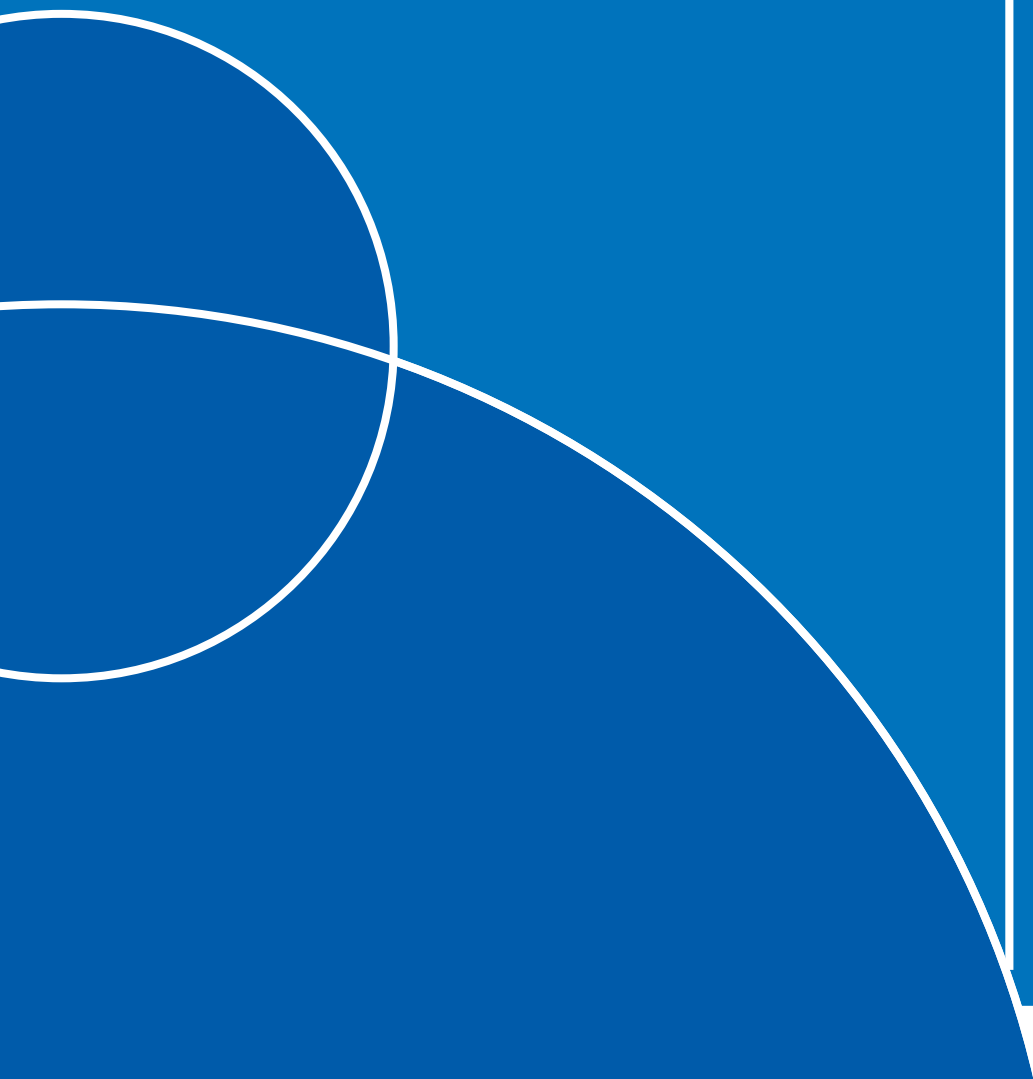
Long-term Goals

These are big-picture goals that help shape your future and legacy.

- Save for children's tertiary education
- Secure sufficient health, life and disability insurance
- Invest for retirement
- Complete legacy planning
- Pay off home loan before retirement



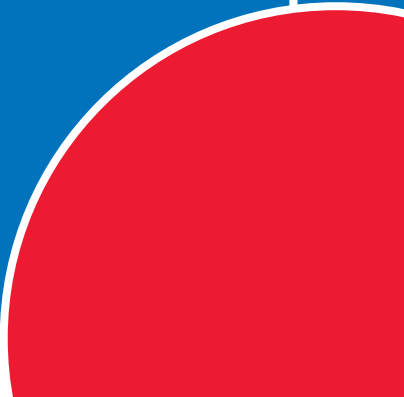
Keep On Training



Your financial journey doesn't stop here. Think of your financial planning journey like your muscles – the more you train, the stronger you get.

And remember to revisit your financial plan regularly to make sure it still matches your goals!

For more tips, tools, and resources to strengthen your financial fitness, visit [UOB Financial Literacy](#) at



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Right By You