

PERFECT  
SOLUTIONS

ASSET WEALTH  
MANAGEMENT

BUYERS GUIDE 2019  
1st Edition

Prepared For:



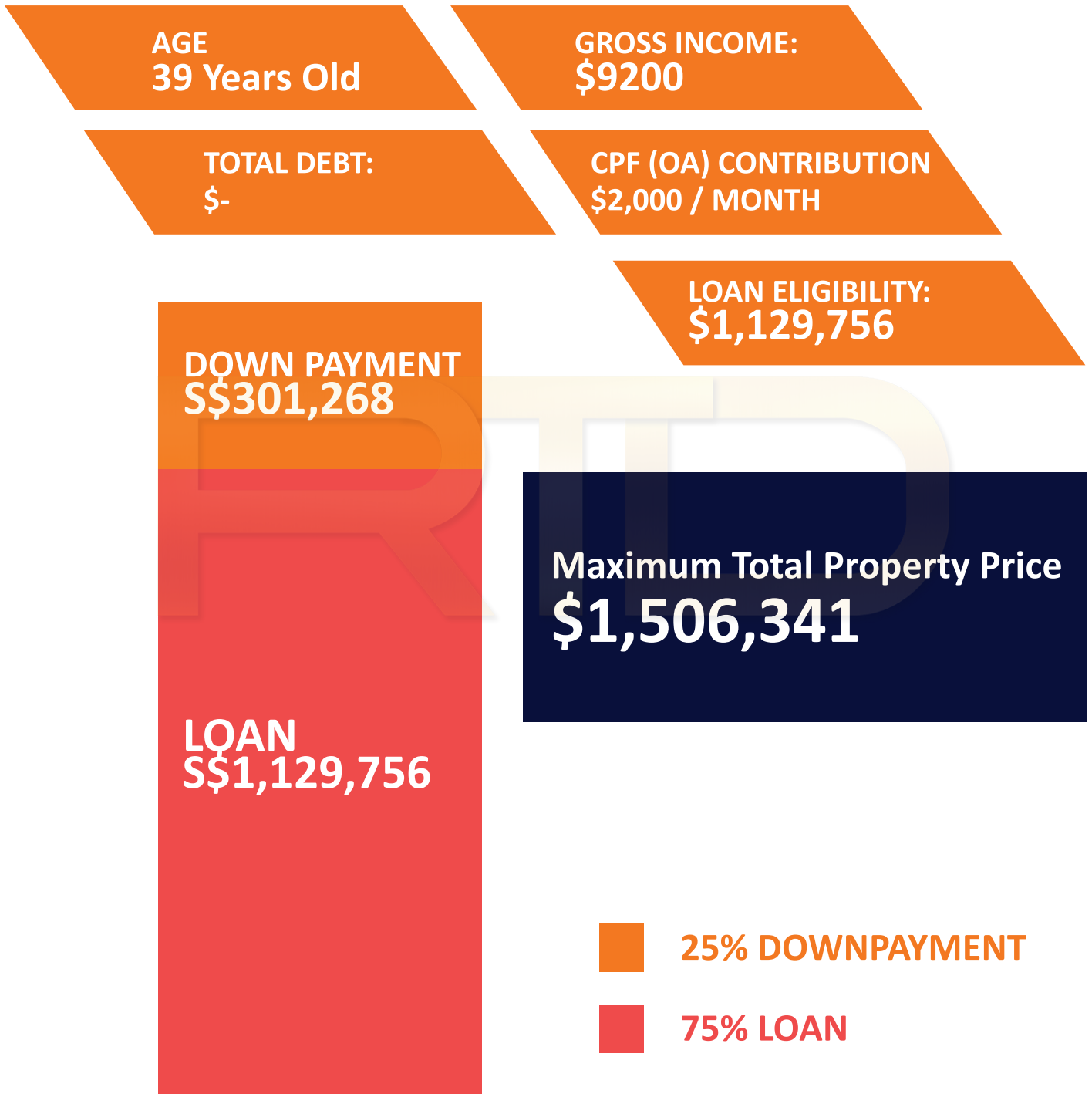
# ASSET PLANNING WEALTH PRESERVATION

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1. ***FINANCIAL HEALTH***
2. ***PROPERTY PORTFOLIO***
3. ***RESTRUCTURING OPTIONS***
4. ***PROJECTS COMPARISON***
5. ***IMPORTANT INFORMATION***



▶ **FINANCIAL HEALTH**



▶ **PROPERTY PORTFOLIO**

**ADDRESS: 281B SENGKANG EAST AVENUE  
# \_\_ - \_\_**

**SIZE: 990 SQFT  
SALES PRICE: \$580,000  
OUTSTANDING LOAN: \$200,000 (5/4/19)  
CPF AFTER SALES: \$206,000 (5/4/19)  
CASH AFTER SALES: \$174,000**

**281B Sengkang East Avenue #03-XX**

\$498K (\$503 psf) Sold on Apr 2019  
92 sqm (990 sqft) Premium Apartment.



**281B Sengkang East Avenue #08-XX**

\$570K (\$576 psf) Sold on Mar 2019  
92 sqm (990 sqft)



**SRX 282A Sengkang East Avenue #05-XX**

\$550K (\$556 psf) Sold on 30 Mar 2019  
92 sqm (990 sqft)



**282B Sengkang East Avenue #10-XX**

\$555K (\$561 psf) Sold on Mar 2019  
92 sqm (990 sqft)



**SRX 281B Sengkang East Avenue #02-XX**

\$488K (**\$493 psf**) Sold on 08 Mar 2019  
92 sqm (990 sqft)



**282A Sengkang East Avenue #08-XX**

\$570K (\$576 psf) Sold on Mar 2019  
92 sqm (990 sqft) Premium Apartment.  
\$570K (VAL) \$0(COV)



# ESTATE PLANNING WEALTH PRESERVATION

**SELL:**  
281B SENGKANG AVENUE  
REASON: CASH OUT THE MONEY  
FOR ASSET PROGRESSION

PROPOSE PURCHASE  
1 PRIVATE (OWN STAY)  
RISK: DOUBLE LOSSES

TOTAL FUNDS AVAILABLE  
CASH: \$174,000

TOTAL CPF: \$322,000  
HUSBAND: \$159,000  
WIFE: \$163,000

## HUSBAND & WIFE

### PURCHASE CONDO (THE FLORENCE RESIDENCES)

3 BEDROOM: \$1,300,000  
CASH: \$174,000  
CPF: \$322,000  
ABSD: \$36,600 (4% - MATRIMONIAL HOME)  
BALANCE CASH AFTER PURCHASE: \$109,000

BALANCE CASH: \$109,000  
BALANCE CPF: \$25,400  
MONTHLY CPF (OA): \$2,000  
MONTHLY INSTALLMENT: \$4,203  
BANK INTERET: 2.5%

**TOTAL ASSET INCREASE: INITIAL \$580,000 TO \$1,300,000**



**HDB  
PRICE  
DROPPED  
12.58%  
SINCE  
2013**

# ESTATE PLANNING WEALTH PRESERVATION

## HUSBAND & WIFE

### PURCHASE CONDO (THE FLORENCE RESIDENCES)

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MONTHLY INSTALLMENT: \$4,203

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**TOTAL ASSET INCREASE: INITIAL \$580,000 TO \$1,300,000**

Timeline	Progressive Work	Payment Schedule	Balance CPF and Cash
1 <sup>st</sup> Year	Completion of foundation work (10%)	5% CPF: \$65,000	CASH: \$109,000
		5% Loan: \$280/month	CPF: \$46,040
2 <sup>nd</sup> Year	Completion of reinforced concrete framework of unit (10%)	\$840/month	CASH: \$109,000
			CPF: \$59,960
3 <sup>rd</sup> Year	Completion of reinforced wall, ceiling, door, wiring and carparks (20%)	\$1,961/month	CASH: \$109,000
			CPF: \$60,428

Since this is a progressive payment:

From 1st Year – 3rd Year, we seen an increased of CPF on the right column.

### Explanation:

After purchasing The Florence Residences, my client have a balance of \$25,400 CPF. On a monthly basis, my client have \$2,000 CPF (OA) contribution.

1st Year instalment \$280/ month

\$2,000 minus \$280 = \$1,720 CPF

Annual CPF accumulated = \$1,720 x 12 = \$20,640

Add \$20,640 to existing CPF \$25,400 = **\$46,040 for 1st year**



# ESTATE PLANNING

## OPTION I

# WEALTH PRESERVATION

### HUSBAND & WIFE

#### PURCHASE CONDO (THE FLORENCE RESIDENCES)

3 BEDROOM: \$1,300,000

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CPF: \$322,000

ABSD: \$36,600 (4% - MATRIMONIAL HOME)

BALANCE CASH AFTER PURCHASE: \$109,000

BALANCE CASH: \$109,000

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2 <sup>nd</sup> Year	Completion of reinforced concrete framework of unit (10%)	\$840/month	CASH: \$109,000
			CPF: \$59,960
3 <sup>rd</sup> Year	Completion of reinforced wall, ceiling, door, wiring and carparks (20%)	\$1,961/month	CASH: \$109,000
			CPF: \$60,428
4 <sup>th</sup> Year (TOP)	Temporary Occupation Permit or Certificate of Statutory Completion (25%)	\$3,363/month	CASH: \$109,000
			CPF: \$44,072
5 <sup>th</sup> Year (CSC)	On Completion Date (15%)	\$4,203/month	CASH: \$109,000
			CPF: \$17,636

#### Explanation:

On the 4<sup>th</sup> Year: There is a reduction of CPF amount because monthly instalment higher than CPF (OA) contribution.

On the 5<sup>th</sup> Years onwards:

Monthly Outstanding Instalment after CPF deduction = \$4,203 - \$2,000 = **\$2,203**

Total Cash + CPF: \$109,000 + \$17,636 = **\$126,636**

No. Months for Cash & CPF to Deplete:

\$126,636 Divide \$2,203 = **57 Months (4.7 Years)**

First 5 Years of Progressive Payment add (4.7 Years)

5 years + 4.7 years = **9.7 YEARS of Zero Cash Outlay.**



# ▶ PROPERTY APPRECIATION VS RENTAL EXPENSES

## Projected Appreciation

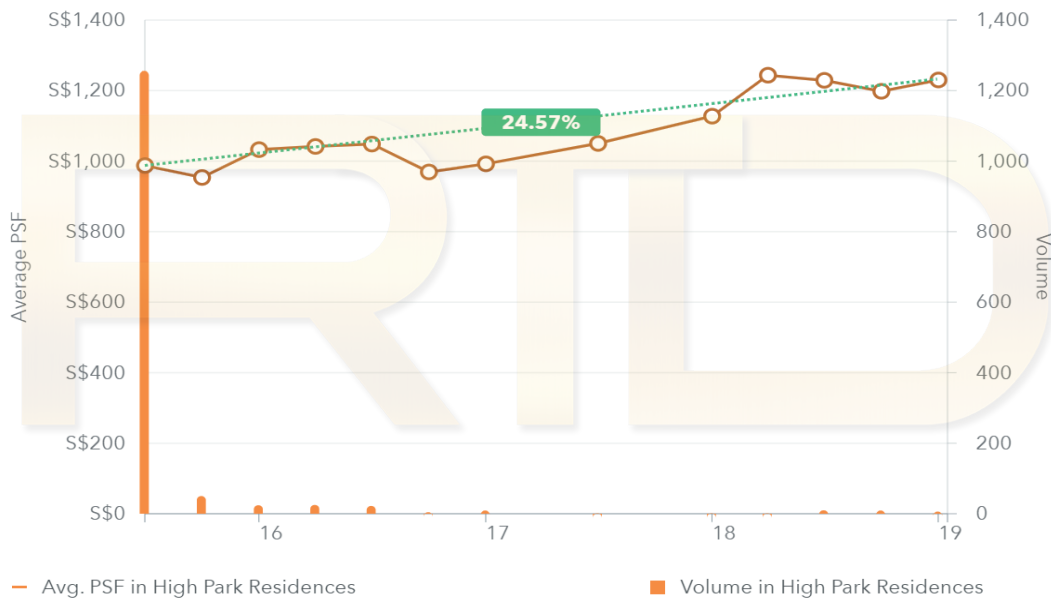
### Transaction trend

Data source: URA, Realis and 99.co

Avg. PSF

Monthly Quarterly Yearly

Show my agent signature on graph



### HIGH PARK RESIDENCES Average Appreciation of 25%

Bought from Developer:

20 Jul 15 #25-39 1,109sqft \$807psf      \$895,000

Sold in the Resale Market:

27 Feb 18 #25-39 1,109sqft \$1,127psf      \$1,250,000



**\$355,000  
PROFIT**

**HIGH PARK RESIDENCES**  
Average Appreciation of 25%  
\$1,300,000+25% = \$1,625,000

**RENTAL EXPENSES FOR 4 YEARS**  
\$2,000 x 4 Years = \$96,000

▶ **PROJECTS  
COMPARISON**



**Unit: #14-29**  
**Price: \$1,225,000**  
**Size: 861sqft**  
**Psf: \$1,423**

**Parc Botannia**

Competitive Edge:

- Going to TOP
- Affordable Psf



**Unit: #12-15**  
**Price: \$1,309,000**  
**Size: 926sqft**  
**Psf: \$1,413**

**Florence Residences**

Competitive Edge:

- 128 Facilities
- Upcoming Shopping
- Upcoming MRT Interchange



**Unit: #10-06**  
**Price: \$1,351,000**  
**Size: 850sqft**  
**Psf: \$1,589**

**Affinity @ Serangoon**

Competitive Edge:

- Upcoming MRT



**Unit: #12-70**  
**Price: \$1,257,000**  
**Size: 915sqft**  
**Psf: \$1374**

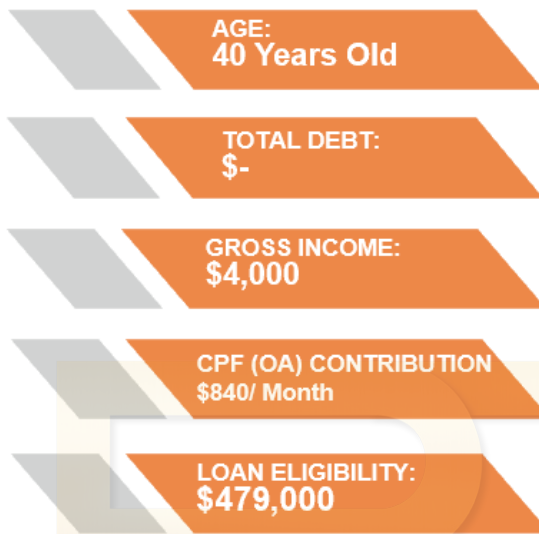
**Riverfront Residences**

Competitive Edge:

- Riverfront Facing
- Most affordable psf
- Shuttle Bus to MRT

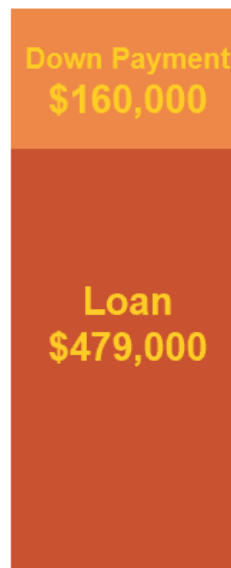
▶ **FINANCIAL HEALTH**

**Name: Mr Eason**

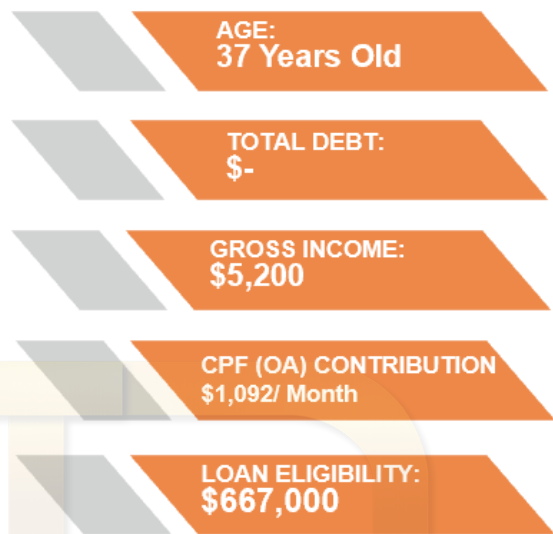


**Maximum Total Property Price: \$639,000**

100%  
90%  
80%  
70%  
60%  
50%  
40%  
30%  
20%  
10%  
0%

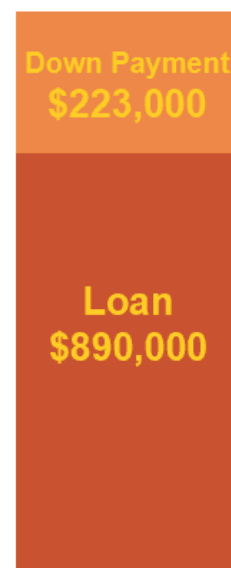


**Name: Mdm Linda**



**Maximum Total Property Price: \$890,000**

100%  
90%  
80%  
70%  
60%  
50%  
40%  
30%  
20%  
10%  
0%



**OPTION 2**  
Sell 1 Buy 2

▶ **ESTATE PLANNING**  
**WEALTH PRESERVATION**

**WIFE (Age: 37) Fixed Salary \$5,200**

**PURCHASE RESALE CONDO (HOUGANG GREEN)**

**3 BEDROOM: \$798,000**

**CASH ON HAND: \$174,000**

**CPF AVAILABLE: \$163,000**

**ABSD: \$18,540 (3%)**

**BALANCE CASH: \$118,960**

**BALANCE CPF: \$0**

**MONTHLY CPF (OA): \$1,092**

**MONTHLY INSTALLMENT: \$2,479**

**BANK INTERET: 2.5%**

**TOTAL ASSET INCREASE: INITIAL \$580,000 TO \$1,475,000**

Timeline	Progressive Work	Payment Schedule	Monthly Cash
Moved-In	On Completion Date	\$2,479/month	CASH TOP-UP: \$1,387

**NEXT SLIDE WILL SHOW HOW I MANAGED  
TO INCREASE THE TOTAL ASSET:**

**INITIAL \$580,000 TO \$1,475,000**





# ESTATE PLANNING

## WEALTH PRESERVATION

**HUSBAND (Age: 40) Fixed Salary \$4,000**

**PURCHASE NEW LAUNCH CONDO (THE FLORENCE RESIDENCES)**

**1 BEDROOM: \$677,000**

**CASH ON HAND: \$118,960**

**CPF AVAILABLE: \$159,000**

**ABSD: \$14,910 (3%)**

**BALANCE CASH: \$85,110**

**BALANCE CPF: \$8,690**

**MONTHLY CPF (OA): \$840**

**MONTHLY INSTALLMENT: \$2,278**

**BANK INTERET: 2.5%**

**TOTAL ASSET INCREASE: INITIAL \$580,000 TO \$1,475,000**

Timeline	Progressive Work	Payment Schedule	Balance CPF and Cash
1 <sup>st</sup> Year	Completion of foundation work (10%)	5% CPF: \$33,850	CASH: \$85,110
		5% Loan: \$151/month	CPF: \$16,958
2 <sup>nd</sup> Year	Completion of reinforced concrete framework of unit (10%)	\$455/month	CASH: \$85,110
			CPF: \$21,578
3 <sup>rd</sup> Year	Completion of reinforced wall, ceiling, door, wiring and carparks (20%)	\$1,063/month	CASH: \$85,110
			CPF: \$18,902
4 <sup>th</sup> Year (TOP)	Temporary Occupation Permit or Certificate of Statutory Completion (25%)	\$1,822/month	Rental +\$1,600/month: \$104,310
			CPF: \$7,118
5 <sup>th</sup> Year (CSC)	On Completion Date (15%)	\$2,278/month	Rental +\$1,600 CASH: \$113,372
			CPF: \$0

Refinance Loan Upon CSC if applicable to lower monthly instalment.

Refinance Upon CSC will not have Penalty from Banks.

**Formula: 75 - Age - Loan with the bank (Capped at 35)**

**= 75 - 45age - 5years**

**= 25 loan tenure**

(This has impact only for project CSC faster, Resale or Younger buyers)

## ▶ **IMPORTANT INFORMATION**

### **SUMMARIZE PROJECT RESOURCES**

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*Thank You!*

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