



STANDARD CHARTERED GOALS PLANNER FREQUENTLY ASKED QUESTIONS

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1. General Matters

1.1. What is Standard Chartered Goals Planner about?

Standard Chartered Goals Planner simplify financial planning and making it possible for anyone, regardless of net worth or financial acumen, to make better financial decisions. You can proactively explore a wide range of financial goals such as buying a property and build a plan to make them happen.

1.2. How do I access the Standard Chartered Goals Planner for the first time?

Simply access via Online Banking or SC Mobile app.

1.3. Is it mandatory to accept the Terms & Conditions?

Yes, it is a one-time acknowledgement. It is important to understand the terms and conditions for using the Standard Chartered Goals Planner.

1.4. What devices can the Standard Chartered Goals Planner be accessed from?

SC Goals Planner is desktop, tablet and mobile friendly.

1.5. Why isn't my existing profile with the Bank available on Standard Chartered Goals Planner?

Your existing profile does not automatically get populated to Standard Chartered Goals Planner. All existing clients using the Standard Chartered Goals Planner for the first time will have to key in the relevant information as requested by the Standard Chartered Goals Planner to start planning. The data captured by the Standard Chartered Goals Planner will enable a more holistic review of current financial status and future life planning.

To change the information previously keyed in, head over to the Navigation Menu on the upper left-hand side, click "Profile" and update your information accordingly.

2. Financial Summary

2.1. What is the Financial Summary about?

The Financial Summary provides you with a summary of the current state of your financial plan in a format that you can download as a PDF to share with your family as well as your trusted financial advisor for future planning. In addition, you can print the PDF summary.

2.2. How to access my Financial Summary?

You can access your Financial Summary through the "Financial Summary" button located on the top navigation in the life planning application.

3. Recommended Actions

3.1. What is the Recommended Action feature?

Recommended Actions provide recommendations and the next steps for you based on the information you have entered. In addition, it provides a summary to help you interpret the status of your financial plan. As you update your financial plan, the summary shown in the Recommended Actions will be automatically updated, showing the most relevant



suggestions first.

3.2. How do I access Recommended Actions?

The Recommended Actions panel will open by default after you complete inputting your information. The Recommended Actions are also accessible any time via the lightbulb icon on the bottom right or by clicking on the Out of Cash (OOC) icon on My Life Plan (if there is an OOC situation).

3.3. How do I calculate out of cash before retirement?

Out of Cash (OOC) situation arises when all liquid assets (e.g. investments, bank accounts, etc.) have been depleted before you have reached your retirement year. We do not account for illiquid assets (e.g. properties) while calculating OOC. You can refer to the recommended solutions shown on the Recommended Actions panel to solve the OOC situation.

3.4. How do I calculate Shortfall Retirement Funds?

Shortfall during Retirement is calculated by deducting the projected monthly expenses at retirement from the projected monthly income. We calculate the projected monthly income by combining all the incomes earned during the retirement and dividing it by the retirement period. Retirement period starts from the year that the first of Main/Partner retires till the live-till age of the one that ends retirement last.

3.5. How do I calculate Excess Retirement Funds?

Excess during Retirement is calculated by deducting the projected monthly expenses at retirement from the projected monthly income. We calculate the projected monthly income by combining all the incomes earned during the retirement and dividing it by the retirement period. Retirement period starts from the year that the first of Main/Partner retires till the live-till age of the one that ends retirement last.

3.6. How do the recommendations work?

Depending on whether you have Out of Cash (OOC) before retirement or shortfall during retirement, we will show you some recommendations and next steps to solve the OOC/shortfall, if there is any. If there is no OOC/shortfall, we will suggest recommendations and next steps to enhance your financial plan. Please note the recommendations serve as a guidance to you on the suggested actions you may wish to consider such as reducing the current expenses to meet the targeted retirement age.

3.7. How do I edit my dreams/events after seeing the Recommended Actions?

You can click on the dream icon on the Life Plan graph to open and edit it accordingly.

3.8. How do I undo the Recommended Actions?

Currently, there is no option to undo the exact recommendation, you can delete or edit any event that is changed as a part of the solution.

3.9. How do I proceed without choosing one of the offered solutions?

To proceed without choosing any of the recommendations, you can simply ignore them and make changes to your financial plan as you like.



4. Feedback

4.1. How do I provide feedback on Standard Chartered Goals Planner?

All feedback or suggestions are highly welcomed! Take our survey from the navigation menu on top left corner. Click on that to do a quick survey and leave your comments. Your insights are greatly appreciated as they help us to make the solution better!

5. Technical Support

5.1 Who do I contact if there is a system issue?

You may contact us at 1800 747 7000 (local) or +65 6747 7000 (from overseas) for assistance.