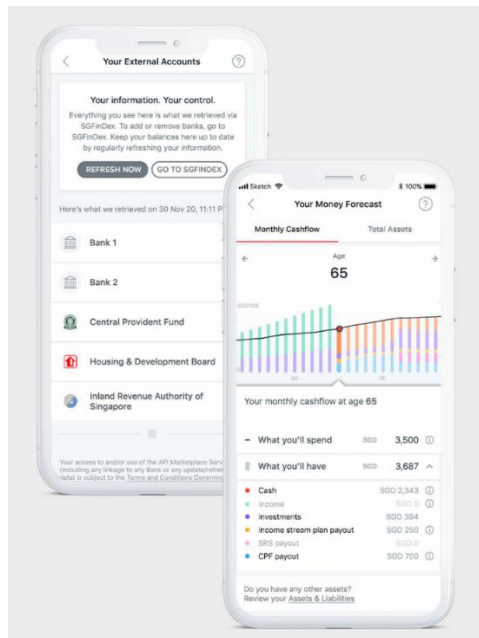
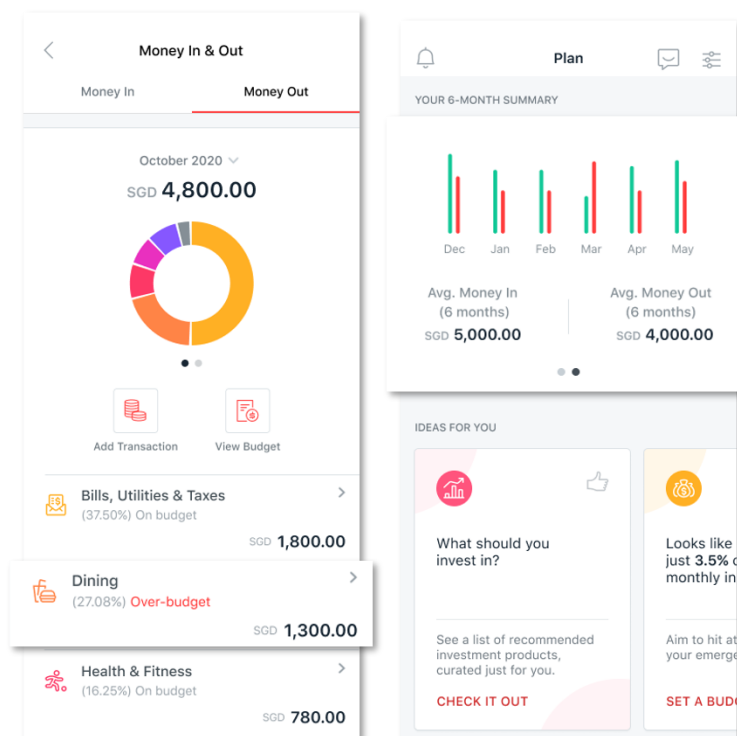


How DBS NAV Planner works

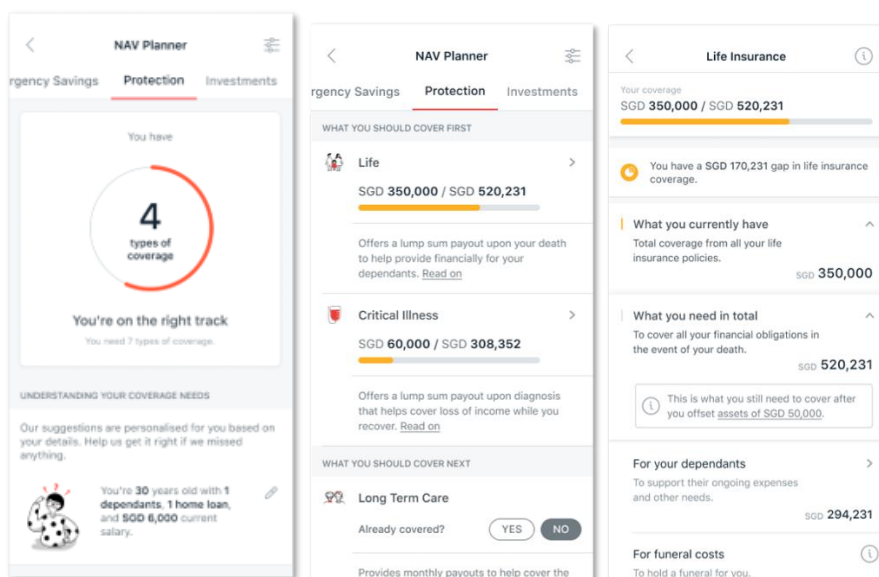
- **Personalised balance sheet:** DBS NAV Planner provides customers with a personalised balance sheet, which gives a full overview of their financials (savings, loans, CPF, property, insurance protection plans and current investments). With SGFinDex, customers can consolidate their external holdings into DBS NAV Planner to complete their balance sheet view.



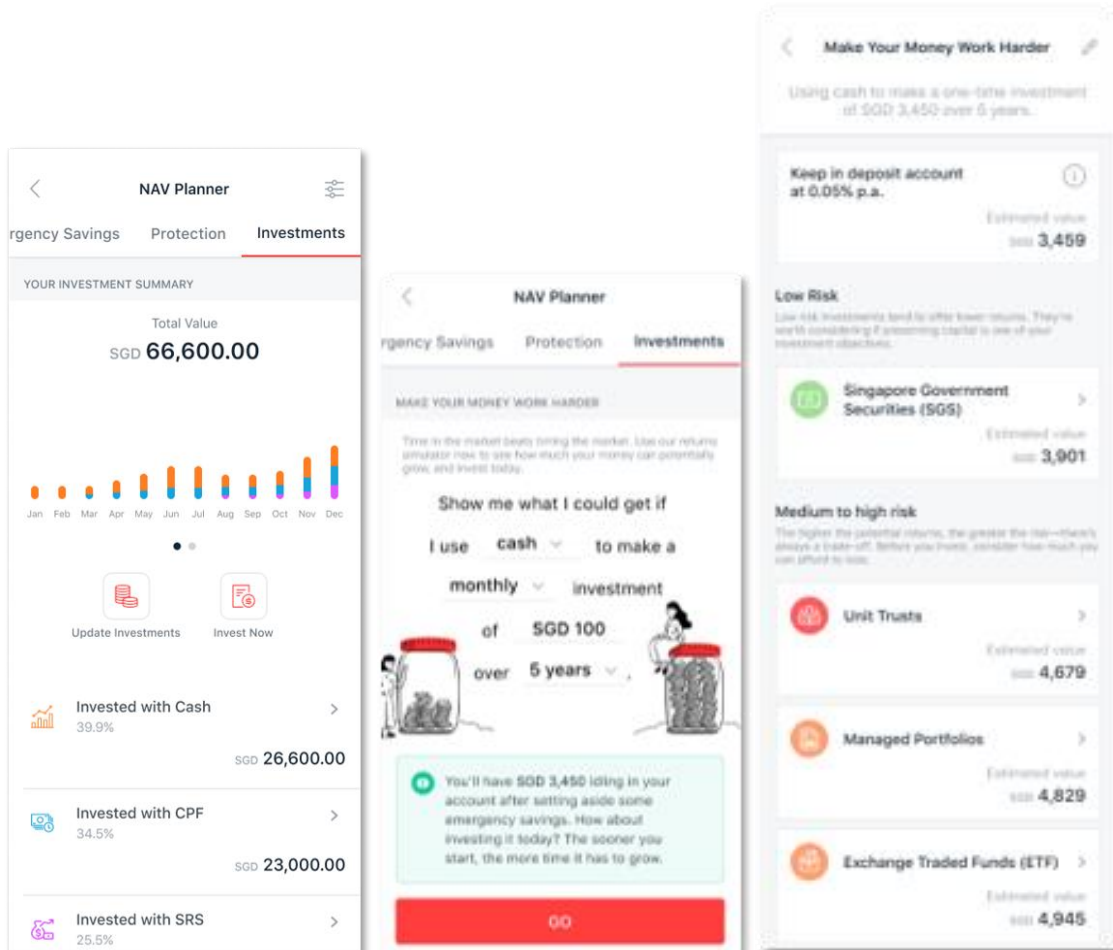
- **Budget and savings tracker:** The solution seamlessly tracks customers' cashflow, helps set up a realistic budget and sorts users' income and spending automatically. It helps customers understand their spending habits by automatically categorising (e.g. by shopping, utilities, F&B, transportation, etc.) their top transactions for review. To build up customers' emergency savings (if needed), DBS NAV Planner will provide personalised suggestions and nudges to help inculcate good money management habits.



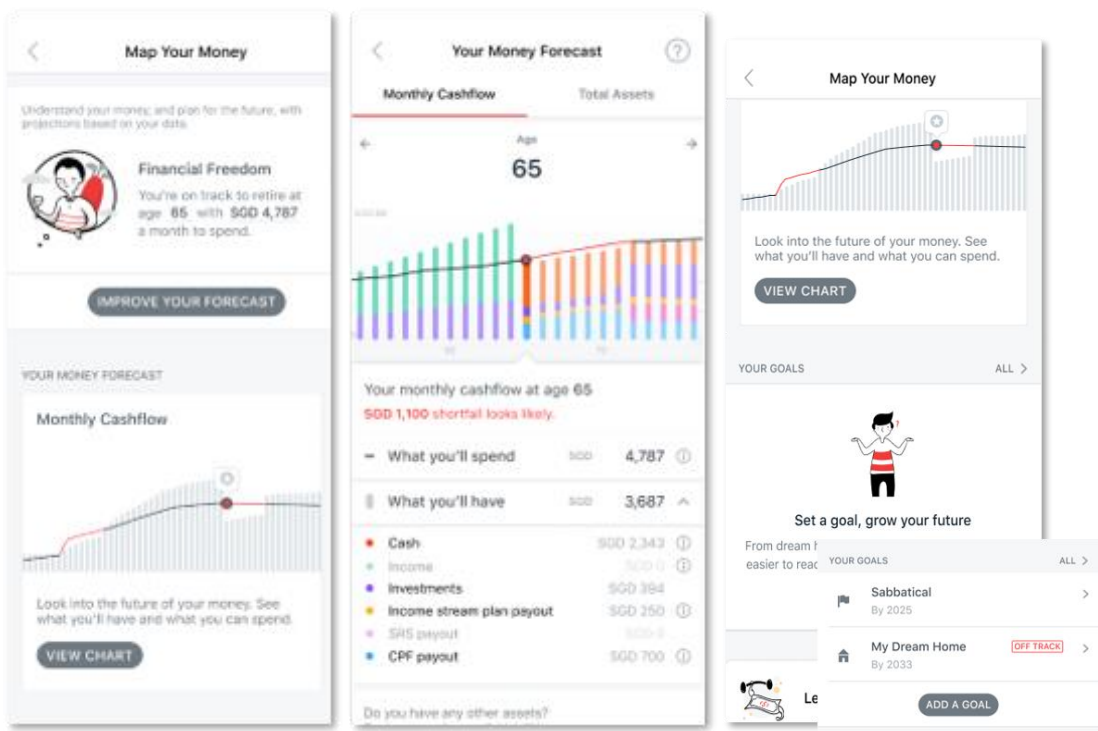
- Protection:** The advisory solution further assesses if the customer is adequately covered by evaluating their protection needs based on their dependants and financial commitments. It can help customers prioritise the types of coverage they need as well as identify coverage gaps and potential blind spots (e.g. funeral costs, inflation, etc.).



- Investment tracking and making your money work harder:** With SGFinDex, customers can get a consolidated view of their investments and track their performance across cash, CPF and SRS*. Simple profiling questionnaires make it easy for novice investors to get started, with customers who complete the questionnaires being three times more likely to start investing. In addition, DBS NAV Planner provides personalised and actionable insights to customers on how to deploy their idle cash. It also recommends affordable investment options which they can instantly sign up for, all within the platform.



- Plan for retirement with “Map Your Money”:** The function pulls together customers’ existing assets (with SGFinDex), and projects their future income so they can better visualise their future cashflow. It also integrates baseline CPF and SRS rules so customers can accurately assess their financial future, with key factors taken into consideration. To close any potential gaps in future cashflows, they are prompted with personalised ideas and recommendations on how to grow their wealth.



- Best-in-class investment solutions, affordable and accessible to all:** DBS has also made investing easy so that anyone can get started. For example, DBS digiPortfolio – investment portfolios starting at SGD 1,000 that are run completely in-house and based on DBS’ Chief Investment Office’s Strategic Asset Allocation views. The ETF portfolios can be purchased by those with no prior investment experience, are watched over by the bank’s investment specialists and are rebalanced when needed to ensure they remain resilient to market volatility and provide optimal returns.

