Goal Planner Model Assumption

How is my goal calculated?

Life Protection

Target amount	Expected achievement
(Monthly income to maintain for your family living x 12 months) x (Number of years of such income) adjusted by expected annual return rate (based on the lowest risk tolerance level) and inflation rate + Outstanding Debt Amount + Additional costs that you want to reserve for your family	• Current Life Insurance Coverage + Other life insurance coverage + Amount of Reserve • The results shown in the tool are estimates of what the family's position may be if death were to occur today. The tool calculates what the family will need in the event of death based on information input by the client regarding mortgages and debts which are desired to be paid off, current monthly income and the length of time this income is to be provided for, as well as any additional lump sum of money needed for other purposes. • It is assumed that any value entered for monthly income increases each year in line with inflation and is discounted by growth rate. A pre-defined inflation rate and a pre-defined secured growth rate per year are assumed. The rates are subject to adjustment from time to time. To calculate what the family will have in the event of death of the customer, the tool uses the values provided by the client for current savings and investments and life insurance. The illustration is presented on a gross basis and does not include the impact of fees and charges that may apply to a product(s) discussed with you or selected by you.

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Critical Illness

Target amount	Expected achievement
(Monthly Family Income Replacement x 12 months x Number of Years of income) adjusted by expected annual return rate (based on the lowest risk tolerance level) and inflation rate + Assumed Medical Cost	Current Critical Illness Coverage

Retirement

Target amount	Expected achievement
[(Life expectancy - Target Retirement Age) x (Monthly Expenses After Retirement x 12 months)] adjusted by expected annual return rate (based on risk tolerance level or your actual asset allocation in the linked integrated account) and inflation rate	• Existing reserves/assets* for retirement adjusted by expected annual return rate (based on our assumption#) • Retirement target gap is not applicable for retirees

Education

Target amount	Expected achievement
(Estimated annual costs of university / college for selected country/territory x Number of years to study) adjusted by expected annual return rate (based on risk tolerance level or your actual asset allocation in the linked integrated account) and inflation rate	Existing reserves/assets* for children's education adjusted by expected annual return rate (based on our assumption#)

Managing Wealth / Other Custom Goal(s)

Target amount	Expected achievement
Targeted saving adjusted by inflation rate	Existing reserves/assets* adjusted by expected annual return rate (based on our assumption#)

Legacy

Target amount	Expected achievement
Targeted saving adjusted by inflation rate	Existing reserves/assets* adjusted by expected annual return rate (based on our assumption#)

*Existing reserves/assets' calculation:
- If there is **no linked integrated account** with the goal, the reserved amount declared in the Financial Health Check ('FHC') would be used and not refreshed automatically by system.
- If there is **linked integrated account** for the goal achievement tracking purpose, the total asset value of the linked integrated account (HKD equivalent) (not including insurance policy(ies), if any) would be displayed. For joint account, all total asset value of the integrated account would be counted (except for the abovementioned insurance policy(ies)). The system would automatically refresh this amount according to the latest account asset value under the account. However, any overdraft amounts will not be counted in the projection calculation.

#Expected annual return rate based on our assumption:
- If there is **no linked integrated account** with the goal, the expected annual return rate is based on risk tolerance level.
- If there is **linked integrated account** with the goal, the expected annual return rate will vary by asset class. We calculate the portfolio's expected annual return rate by considering your actual asset allocation, the historical return of each respective asset class, their volatility, and the correlation coefficients between the different asset classes. Please note that the wealth projection in this tool does not include any overdraft amounts, and the information provided is for reference only. You are advised to carefully consider your overall financial position and any related liabilities to support a more comprehensive financial plan.

What does my goal status mean?

Goal status	Achievability	What does it mean? (based on shortfall analysis assumption and calculation)
Well Prepared	100% or above	The projected future value will be greater than or equal to the target amount
Keep Going	70% to 99%	The projected future value is expected to reach 70%-99% of the target amount
Needs More Attention	Below 70%	The projected future value is expected to reach less than 70% of the target amount
Target Date Passed	Not applicable	Your goal's target date has passed. Please review the achievement status and consider adjusting your plan to make sure it is in line with your financial needs (e.g. target amount, required tenor to fulfill the goal), or plan for your other goal(s).

Rates for simulation

Item	Value		Points to note
	Goals set or update in Q1 2025	Goals set or update in Q2-Q4 2025	
Inflation rate	2.16%	2.10%	The assumed inflation rate for goal target projection is set when the goal is established and remains fixed. It will only be updated if the goal information is edited and saved, at which point the latest inflation rate will be applied.

Goal Planner 模型假設

我的目標是如何計算的？

人壽保障

目標金額	預計目標達成
（每月收入以維持家人的生活開支×12 個月）×（該收入的年期）以最低風險接受程度假設的預期年度回報率及通脹率作調整 + 債務總額 + 其他為家人準備的額外費用	- 現有的人壽保險保障總額 + 其他人壽保障額 + 已預留的儲備 - 工具顯示的結果估計如果今天客戶不幸身故，客戶的家庭財務狀況可能會是怎樣情形。 工具計算如果客戶不幸身故，家庭將需要多少資金償還樓宇貸款、還清債務、彌補目前每月的收入和所需收入年期、及任何用於其他目的所需要金額 - 假設輸入的每月收入都會每年根據一個預定的通脹率增加，並以一個預定的穩當型增長率折算。 此通脹率和增長率會隨時調整。 當計算客戶的家庭財務狀況如因不幸身故時，此工具運用了客戶提供的活期儲蓄、投資及人壽保險產品的價值。 分析以總值計算，並不包括任何我們與你討論或你自己選擇的產品的收費及費用

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危疾保障

目標金額	預計目標達成
（每月所需的家庭收入保障×12 個月×收入年期）以最低風險接受程度假設的預期年度回報率及通脹率作調整＋假設的醫療費用金額	現有的危疾保障金額

退休計劃

目標金額	預計目標達成
[（預期壽命- 目標退休年齡）×（退休後的每月開支×12 個月）]以風險接受程度假設或已連結綜合戶口的實際資產配置計算出的預期年度回報率及通脹率作調整	• 已為退休預留的儲備資產*（以本行假設的預期年度回報率#作調整） • 退休目標缺口之計算不適用於已退休人士

子女教育

目標金額	預計目標達成
（選定國家／地區的每年大學／學院的費用 x 學習年期）以風險接受程度假設或已連結綜合戶口的實際資產配置計算出的預期年度回報率及通脹率作調整	已為子女教育預留的儲備/資產*（以本行假設的預期年度回報率#作調整）

財富管理／其他自訂目標

目標金額	預計目標達成
目標儲蓄金額以通脹率作調整	已為目標預留的儲備/資產*（以本行假設的預期年度回報率#作調整）

財富傳承

目標金額	預計目標達成
目標儲蓄金額以通脹率作調整	已為目標預留的儲備/資產*（以本行假設的預期年度回報率#作調整）

*已為目標預留的儲備/資產之計算如下:

- 如目標**沒有連結綜合戶口資產**，會以客戶於財務狀況檢查(FHC)輸入的數據作計算，而此數據不會自行更新

- 如目標**已連結綜合戶口資產**以追蹤該目標進度，將顯示該綜合戶口之港元等值的資產總值（不包括保險計劃(如有))。如已連結戶口為聯名戶口，該綜合戶口全數資產總值(除上述保險計劃)會被包括在內。系統會自動根據最新的戶口資產總值而更新相關金額。然而，當中的任何透支金額將不會被計算在財富預測內。

#我們假設的預期年度回報率如下:

- 如目標**沒有連結綜合戶口資產**，會以風險接受程度假設的預期年度回報率作計算

- 如目標**已連結綜合戶口資產**，預期年度回報率將因應不同資產類別而有所不同。我們將根據你的實際資產配置、各資產類別的歷史回報、波幅率及不同資產類別之間的相關系數來計算投資組合的預期年度回報率。請注意，由於本工具的財富預測計算並不包括你的透支金額，當中所提供的數據僅作參考之用。因此你應謹慎考慮你的整體財務狀況及相關負債以作更全面的財務規劃。

我的目標進度是代表甚麼意思？

目標進度	實現百分比	含義 (跟據差距分析的假設和計算)
充分預備	100% 或以上	預測之未來價值可達到或超過目標金額
繼續努力	70% 至 99%	預測之未來價值可達目標金額的 70%-99%
多加留意	70% 以下	預測之未來價值僅達目標金額的 70%以下
目標期已過	不適用	你早前規劃的目標計劃已到期，請檢視你的目標達成狀況，並視乎需要調整計劃以切合你的財務需要 (如目標金額、達成所需時間等)，或規劃下一個目標計劃。

模型使用的數據

項目	數值		注意事項
	2025 年第一季建立或更新的目標	2025 年第二至四季建立或更新的目標	
通脹率	2.16%	2.10%	用作計算目標金額的假設通脹率，會於設定目標時釐定並固定不變，只有在客戶更改並重新儲存該目標設定時，系統才會套用最新的假設通脹率作計算

Goal Planner 模型假设

我的目标是如何计算的？

人寿保障

目标金额	预计目标达成
（每月收入以维持家人的生活开支×12 个月）×（该收入的年期）以最低风险接受程度假设的预期年度回报率及通胀率作调整 + 债务总额 + 其他为家人准备的额外费用	• 现有的人寿保险保障总额 + 其他人寿保障额 + 已预留的储备 • 工具显示的结果估计如果今天客户不幸身故，客户的家庭财务状况可能会是怎样情形。 工具计算如果客户不幸身故，家庭将需要多少资金偿还楼宇贷款、还清债务、弥补目前每月的收入和所需收入年期、及任何用于其他目的所需要金额 • 假设输入的每月收入都会每年根据一个预定的通胀率增加，并以一个预定的稳当型增长率折算。 此通胀率和增长率会随时调整。 当计算客户的家庭财务状况如因不幸身故时，此工具运用了客户提供的活期储蓄、投资及人寿保险产品的价值。 分析以总值计算，并不包括任何我们与你讨论或你自己选择的产品的收费及费用

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危疾保障

目标金额	预计目标达成
（每月所需的家庭收入保障×12 个月×收入年期) 以最低风险接受程度假设的预期年度回报率及通胀率作调整+假设的医疗费用金额	现有的危疾保障金额

退休计划

目标金额	预计目标达成
[（预期寿命- 目标退休年龄）×（退休后的每月开支×12 个月）]以风险接受程度假设或已连结综合户口的实际资产配置计算出的预期年度回报率及通胀率作调整	• 已为退休预留的储备资产*（以本行假设的预期年度回报率#作调整） • 退休目标缺口之计算不适用于已退休人士

子女教育

目标金额	预计目标达成
（选定国家／地区的每年大学／学院的费用 x 学习年期）以风险接受程度假设或已连结综合户口的实际资产配置计算出的预期年度回报率及通胀率作调整	已为子女教育预留的储备/资产*（以本行假设的预期年度回报率#作调整）

财富管理／其他自订目标

目标金额	预计目标达成
目标储蓄金额以通胀率作调整	已为目标预留的储备/资产*（以本行假设的预期年度回报率#作调整）

财富传承

目标金额	预计目标达成
目标储蓄金额以通胀率作调整	已为目标预留的储备/资产*（以本行假设的预期年度回报率#作调整）

*已为目标预留的储备/资产之计算如下:

- 如目标没**有连结综合户口资产**，会以客户于财务状况检查(FHC)输入的数据作计算，而此数据不会自行更新

- 如目标**已连结综合户口资产**以追踪该目标进度，将显示该综合户口之港元等值的资产总值（不包括保险计划(如有))。如已连结户口为联名户口，该综合户口全数资产总值(除上述保险计划)会被包括在内。系统会自动根据最新的户口资产总值而更新相关金额。然而，当中的任何透支金额将不会被计算在财富预测内。

#我们假设的预期年度回报率如下:

- 如目标**没有连结综合户口资产**，会以风险接受程度假设的预期年度回报率作计算

- 如目标**已连结综合户口资产**，预期年度回报率将因应不同资产类别而有所不同。我们将根据你的实际资产配置、各资产类别的历史回报、波幅率及不同资产类别之间的相关系数来计算投资组合的预期年度回报率。请注意，由于本工具的财富预测计算并不包括你的透支金额，当中所提供的数据仅作参考之用。因此你应谨慎考虑你的整体财务状况及相关负债以作更全面的财务规划。

我的目标进度是代表什么意思？

目标进度	实现百分比	含义 (跟据差距分析的假设和计算)
充分预备	100% 或以上	预测之未来价值可达到或超过目标金额
继续努力	70% 至 99%	预测之未来价值可达目标金额的 70%-99%
多加留意	70% 以下	预测之未来价值仅达目标金额的 70%以下
目标期已过	不适用	你早前规划的目标计划已到期，请检视你的目标达成状况，并视乎需要调整计划以切合你的财务需要 (如目标金额、达成所需时间等)，或规划下一个目标计划。

模型使用的数据

项目	数值		注意事项
	2025 年第一季建立或更新的目标	2025 年第二至四季建立或更新的目标	
通胀率	2.16%	2.10%	用作计算目标金额的假设通胀率，会于设定目标时厘定并固定不变，只有在客户更改并重新储存该目标设定时，系统才会套用最新的假设通胀率作计算