

**Future planning:  
Budgeting for your  
children's education needs**



## Start investing early

Saving for education is a long-term process. Start as early as possible to give the money you set aside enough time to grow.



## Set up a savings account

Start a dedicated savings account in your child's name to make sure the money that's saved is not used when other expenses arise.



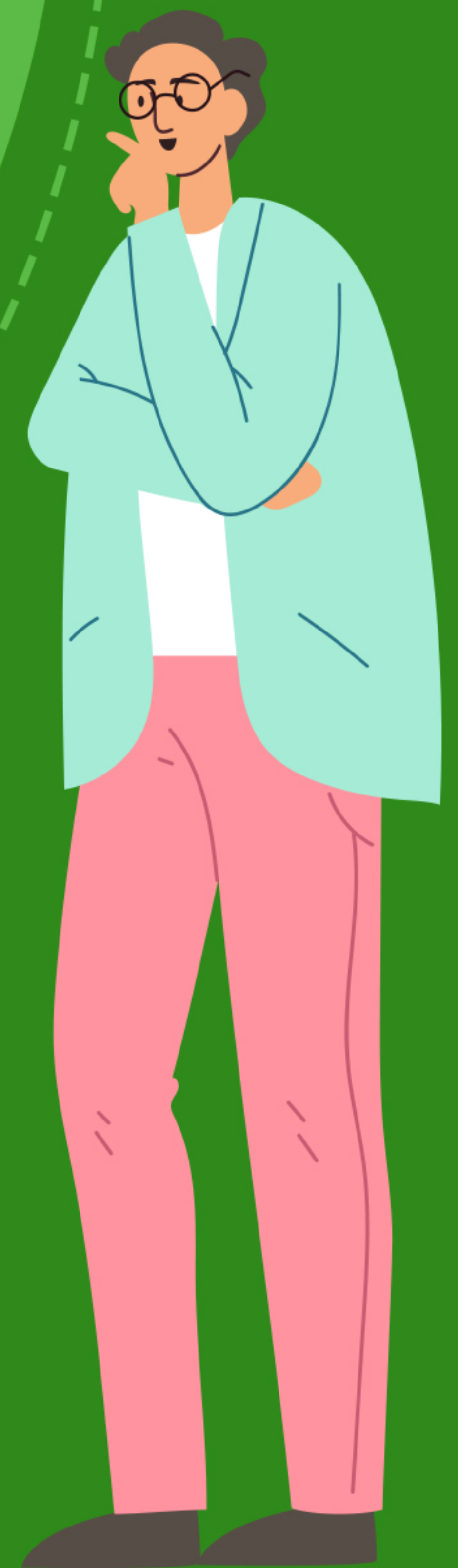
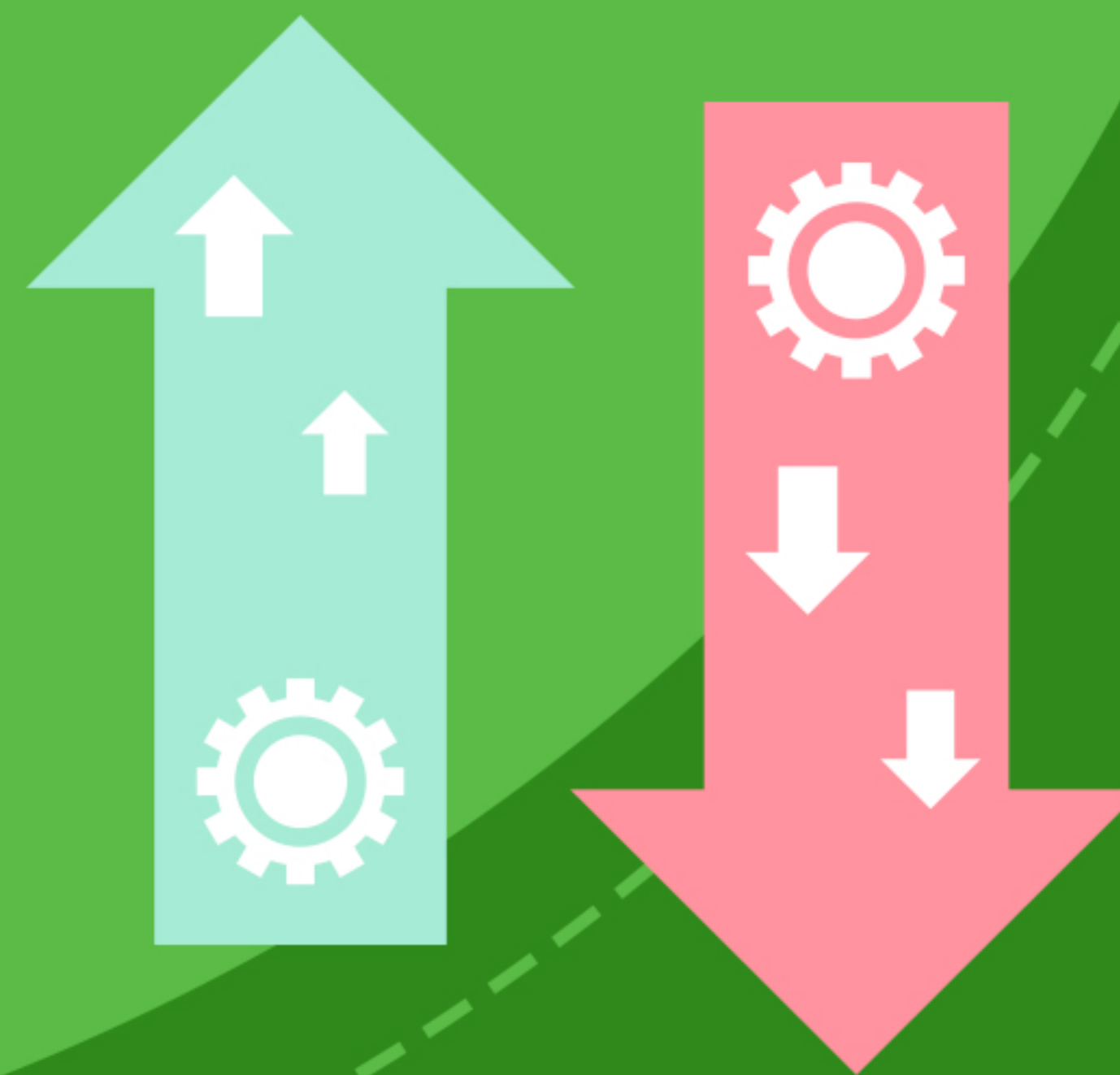
## Have a savings goal

Decide where you would want your child to study. Then use online calculators or consult a financial advisor to determine how much you need to save each month to reach your goal.



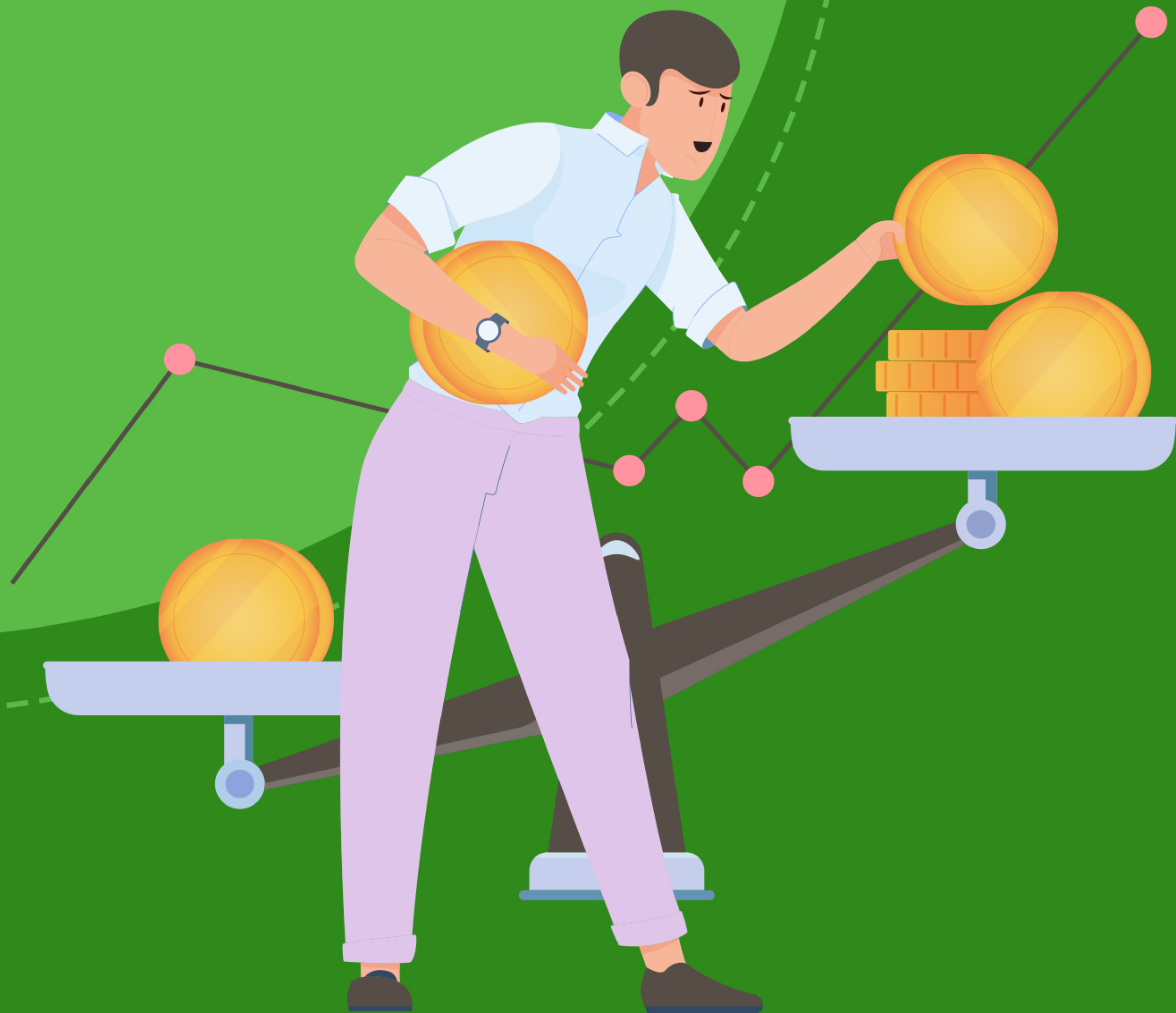
## Avoid low return investments

Diversify your portfolio. Don't choose packaged solutions since they will hardly match inflation to deliver optimal benefits by the time your child reaches college-age.



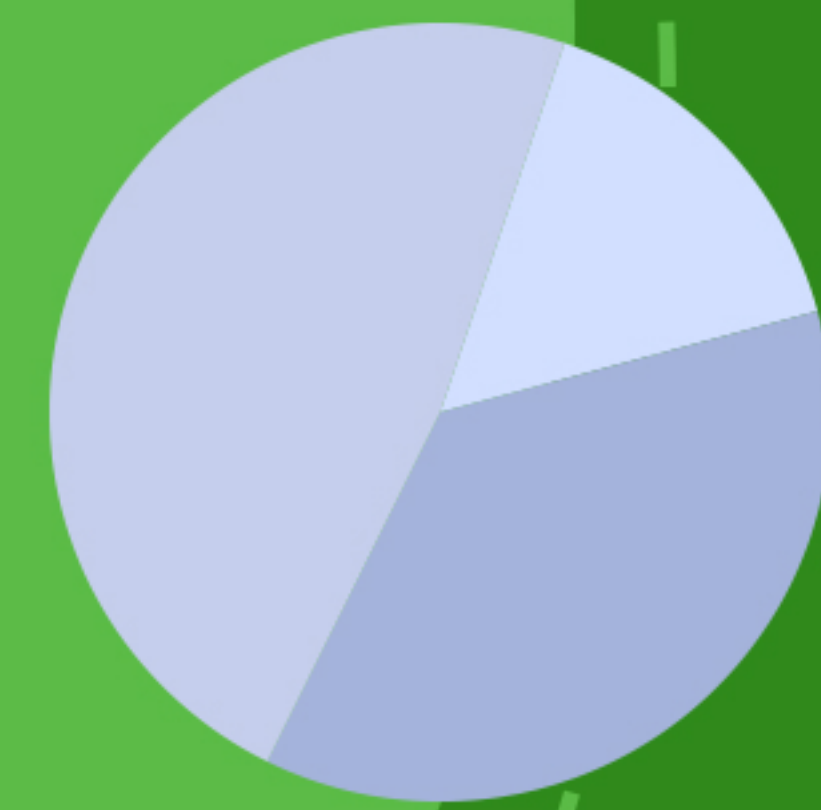
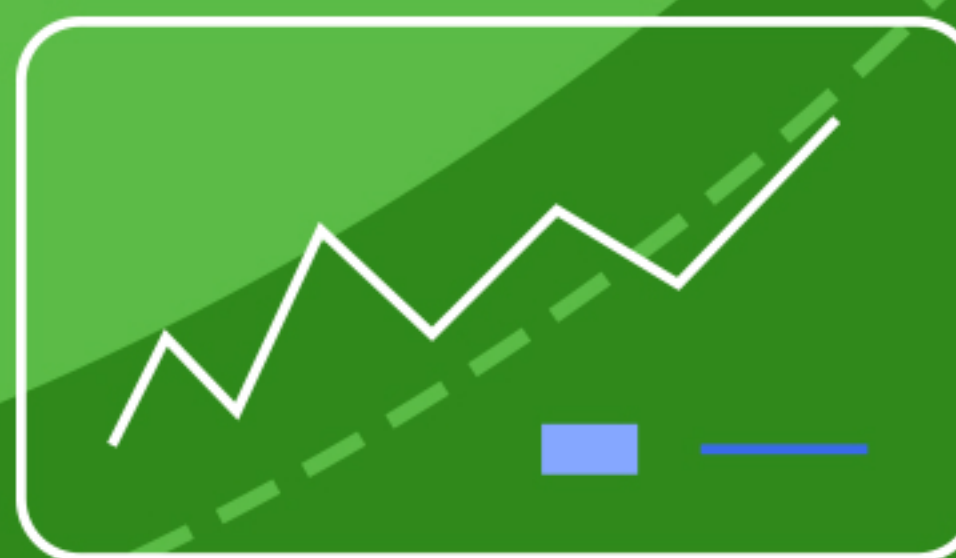
## Keep investment options open

Choose flexible options and adjust savings goals to factor in rising cost of education and change in plans or needs.



## Work with a qualified advisor

A well-planned portfolio will make sure that long-term growth and returns are clearly in line with predefined goals. Get professional help to ensure you achieve your savings goals.



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