

# The Wealth Meta Financial Monthly Report

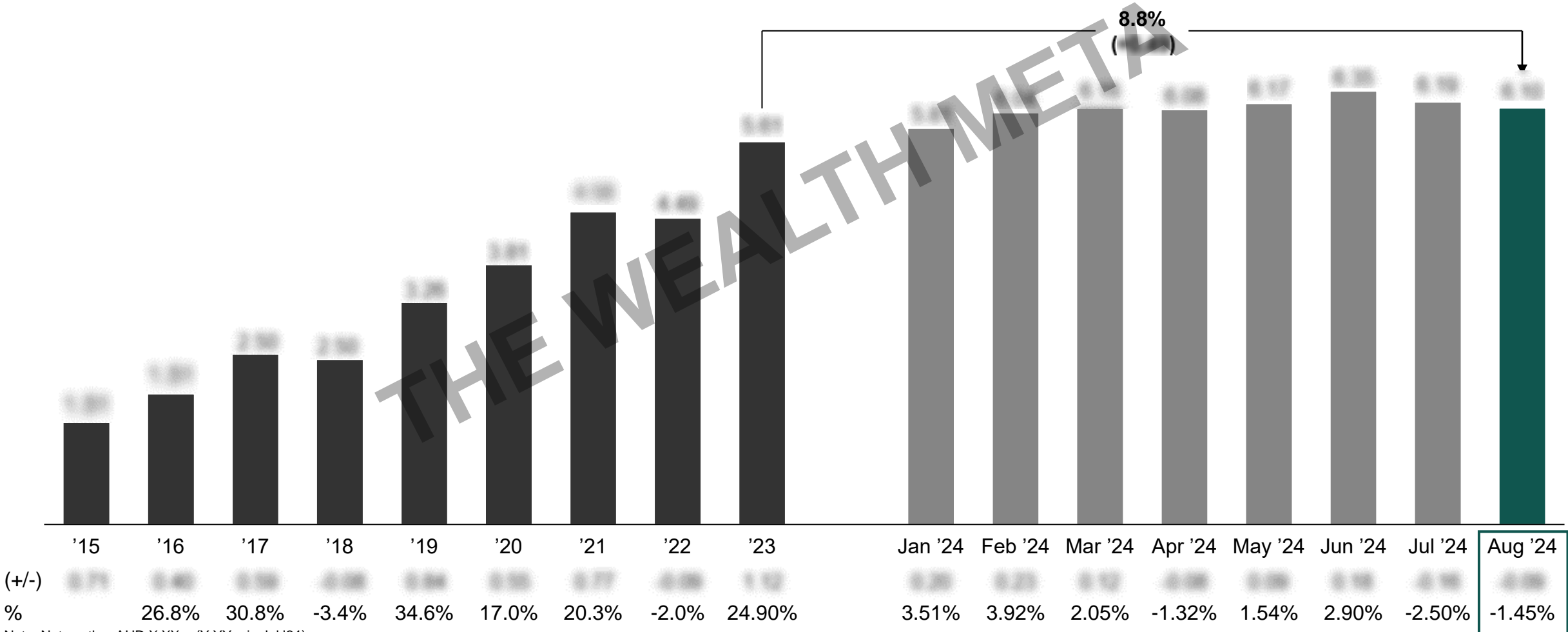
August 2024





# Net worth in Aug '24 decreased RM [XX]k (-1.45%) to RM [Y.YY]m

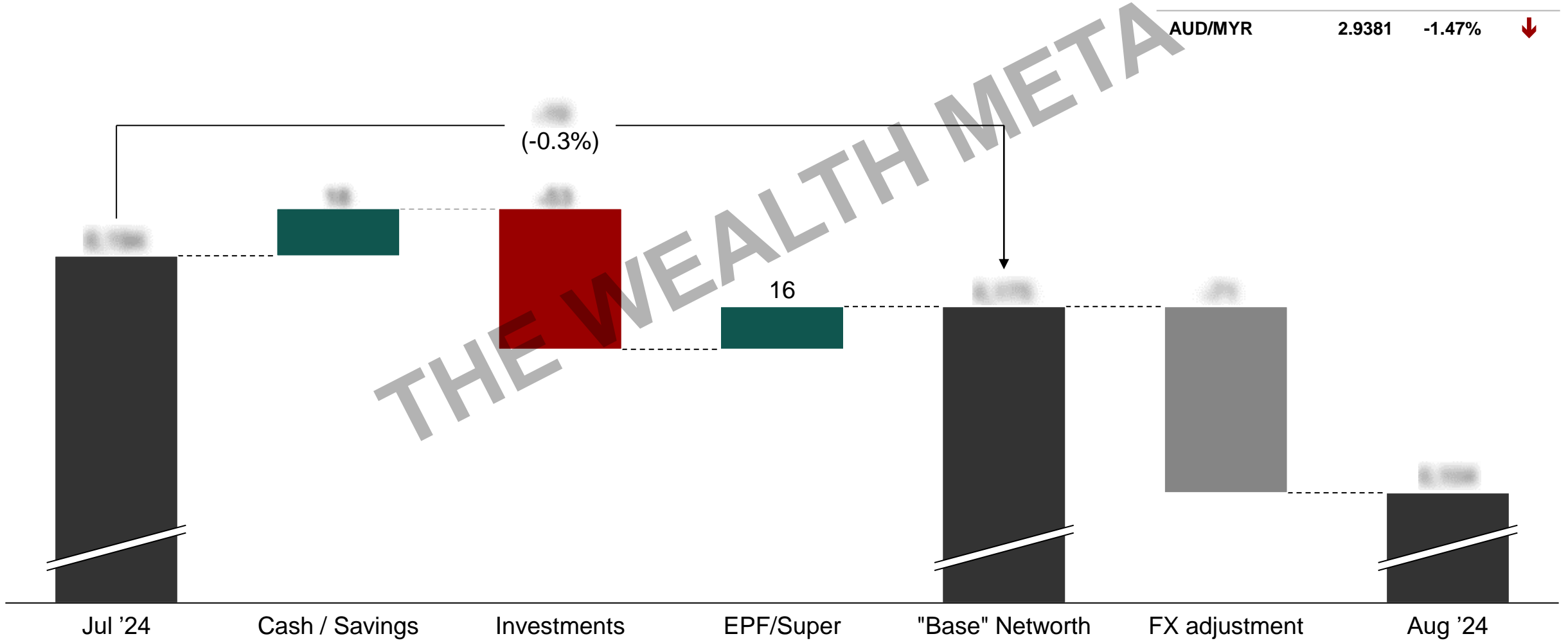
Net Worth (RM 'm)



# Excluding FX fluctuations, net worth increased RM[XX]k to RM[Y.YY]m in Aug '24



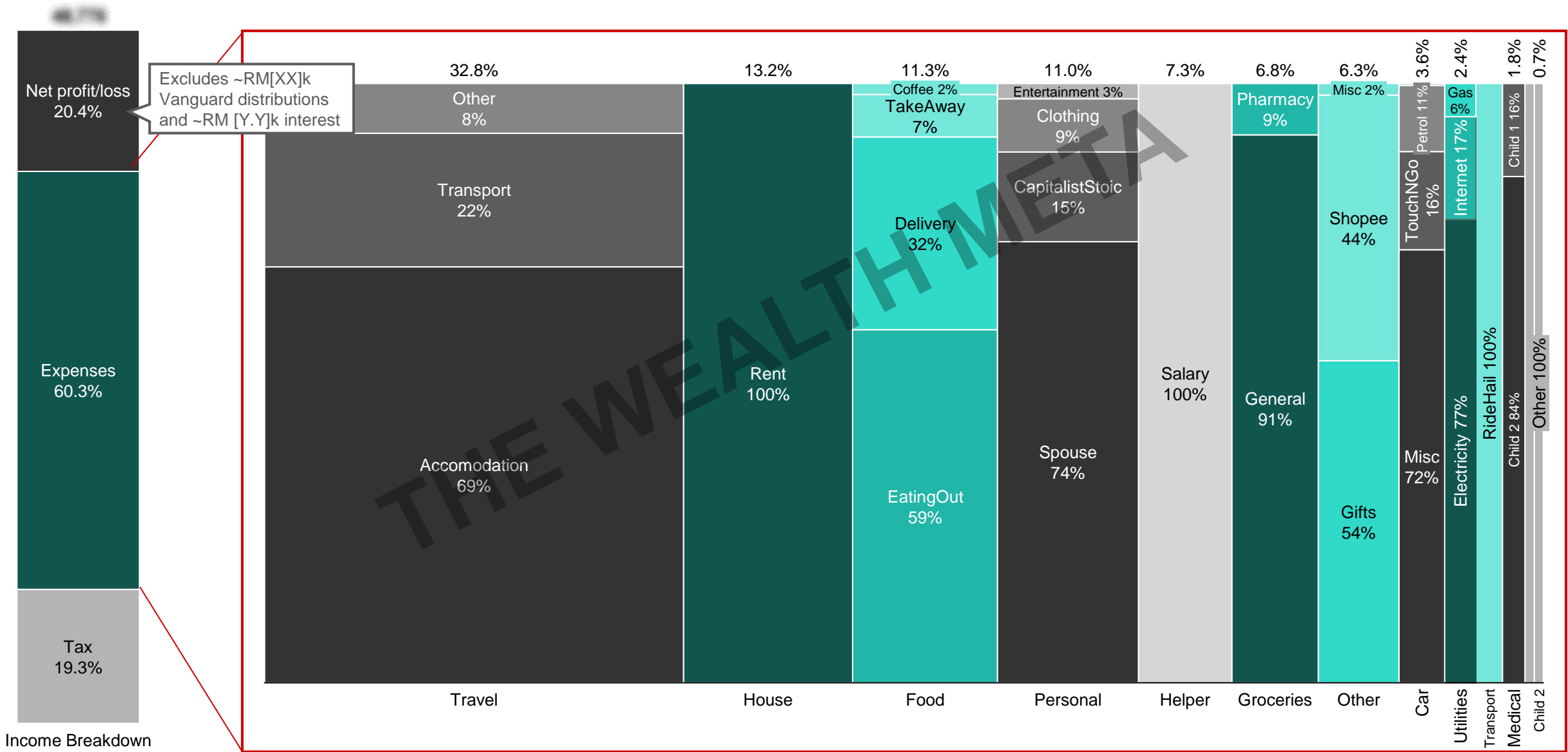
Changes to Net Worth (RM '000)



Index	31-Aug-24	%	+/-
S&P 500	5,648.40	2.28%	↑
ASX 300	8,011.70	-0.18%	↓
AUD/MYR	2.9381	-1.47%	↓



# Aug '24 expenses decreased to RM[XX]k (Jul ~RM[YY]k)



Note: Not including work reimbursements of Gym (RM XX), Child 1 Medical (RM Y,YYY) and work-related transport (RM ZZ)

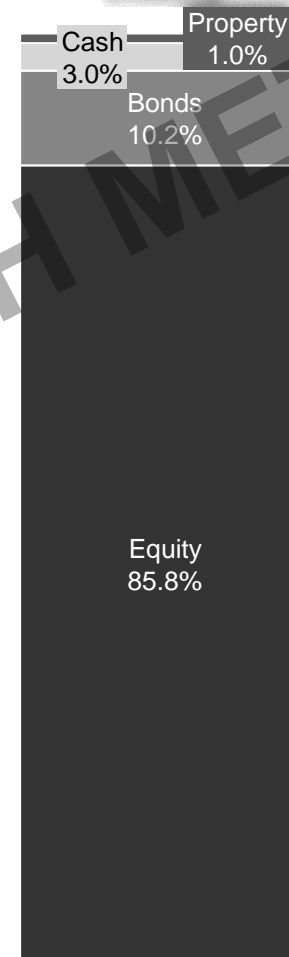


# Balance sheet & portfolio allocation (RM)

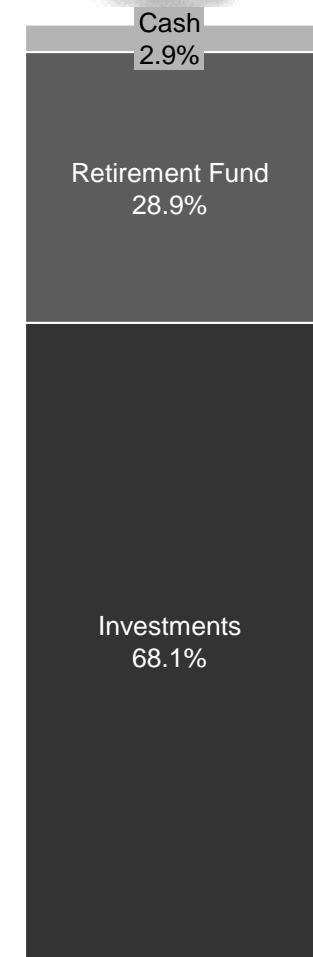
## Balance Sheet

		Aug '24	Jul '24	%
Bank Accounts	<i>Cash &amp; equiv.</i>	[XX]	[YY]	-19.25%
SSPN	<i>Cash &amp; equiv.</i>	[XX]	[YY]	0.00%
Deposits	<i>Cash &amp; equiv.</i>	[XX]	[YY]	0.10%
Fund	<i>Investments</i>	[XX]	[YY]	-2.69%
Legacy ILP	<i>Investments</i>	[XX]	[YY]	0.00%
EPF	<i>Retirement AC</i>	[XX]	[YY]	1.35%
PRS	<i>Retirement AC</i>	[XX]	[YY]	-3.97%
Superannuation	<i>Retirement AC</i>	[XX]	[YY]	-1.12%
<b>Assets</b>		<b>[XX]</b>	<b>[YY]</b>	<b>-2.19%</b>
FEE-HELP	<i>Student loan</i>	[XX]	[YY]	0.00%
Credit card		[XX]	[YY]	0.00%
<b>Liabilities</b>		<b>[XX]</b>	<b>[YY]</b>	<b>0.00%</b>
<b>Net Worth</b>		<b>[XX]</b>	<b>[YY]</b>	<b>-2.23%</b>

## Aug '24 Assets by class



## Aug '24 Assets by type



# To do list

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Description	Status	Comments
Update will & create Power of Attorneys	In Progress	<ul style="list-style-type: none"> <li>• Do in Malaysia with [Corporate Trustee Co]</li> <li>• Follow-up with [Law Firm] for Australia assets</li> </ul>
Explore high deductible medical insurance	In progress	<ul style="list-style-type: none"> <li>• Completed for CapitalistStoic, Child 1 &amp; Child 2</li> <li>• Outstanding: Find policy for spouse (shortlisted Lonpac Insurance)</li> </ul>
Refine future goals	In progress	<ul style="list-style-type: none"> <li>• To be updated</li> </ul>
Review Financial Plan + Investment Policy Statement	In progress	<ul style="list-style-type: none"> <li>• To be updated</li> </ul>

THE WEALTH META

# Appendix: Financial Plan

THE WEALTH META



Financial Plan sample available on [www.thewealthmeta.com](http://www.thewealthmeta.com) in the article [“What is a Financial Plan and why do I need one?”](#)