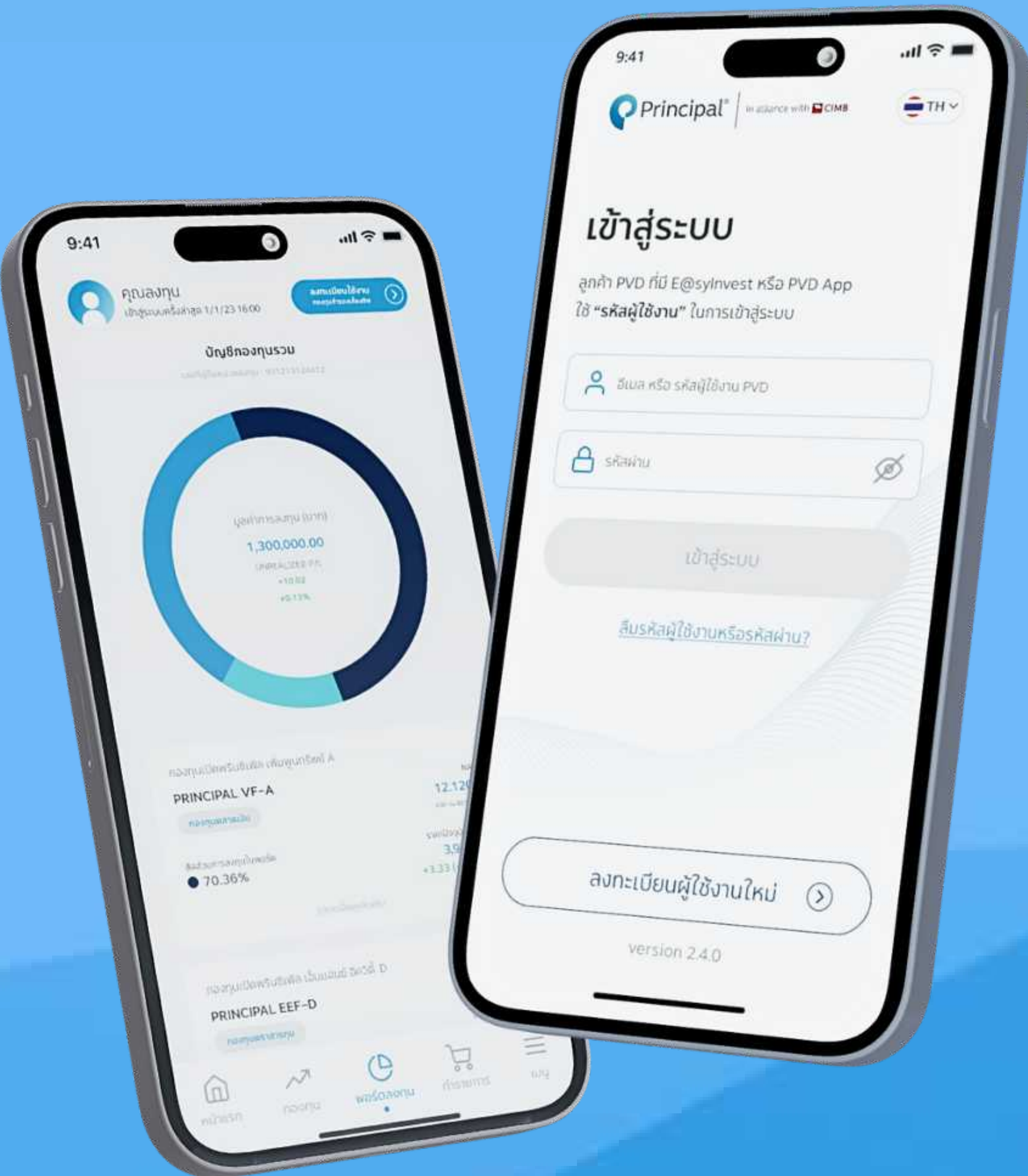




User Manual

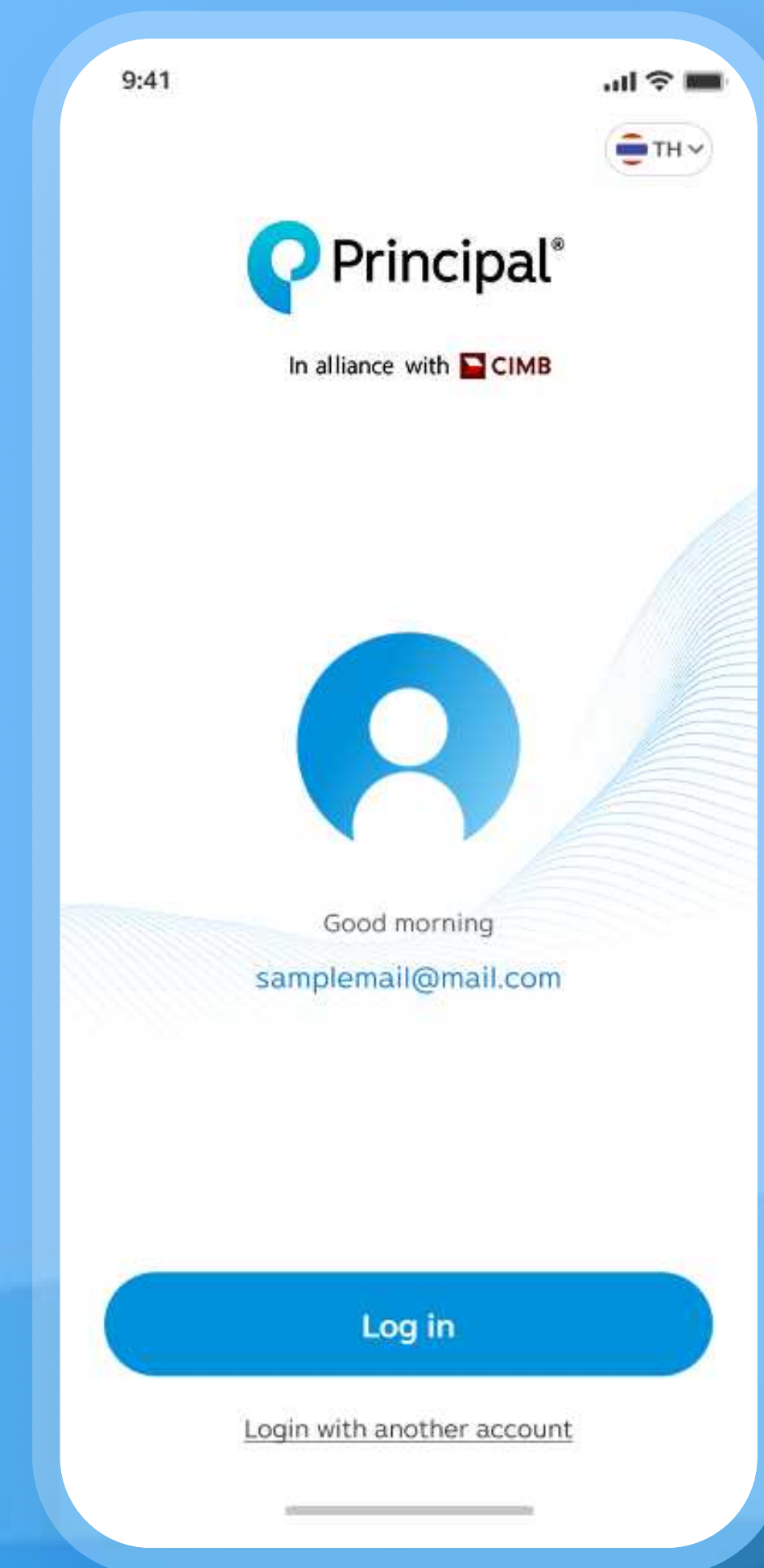


List of contents

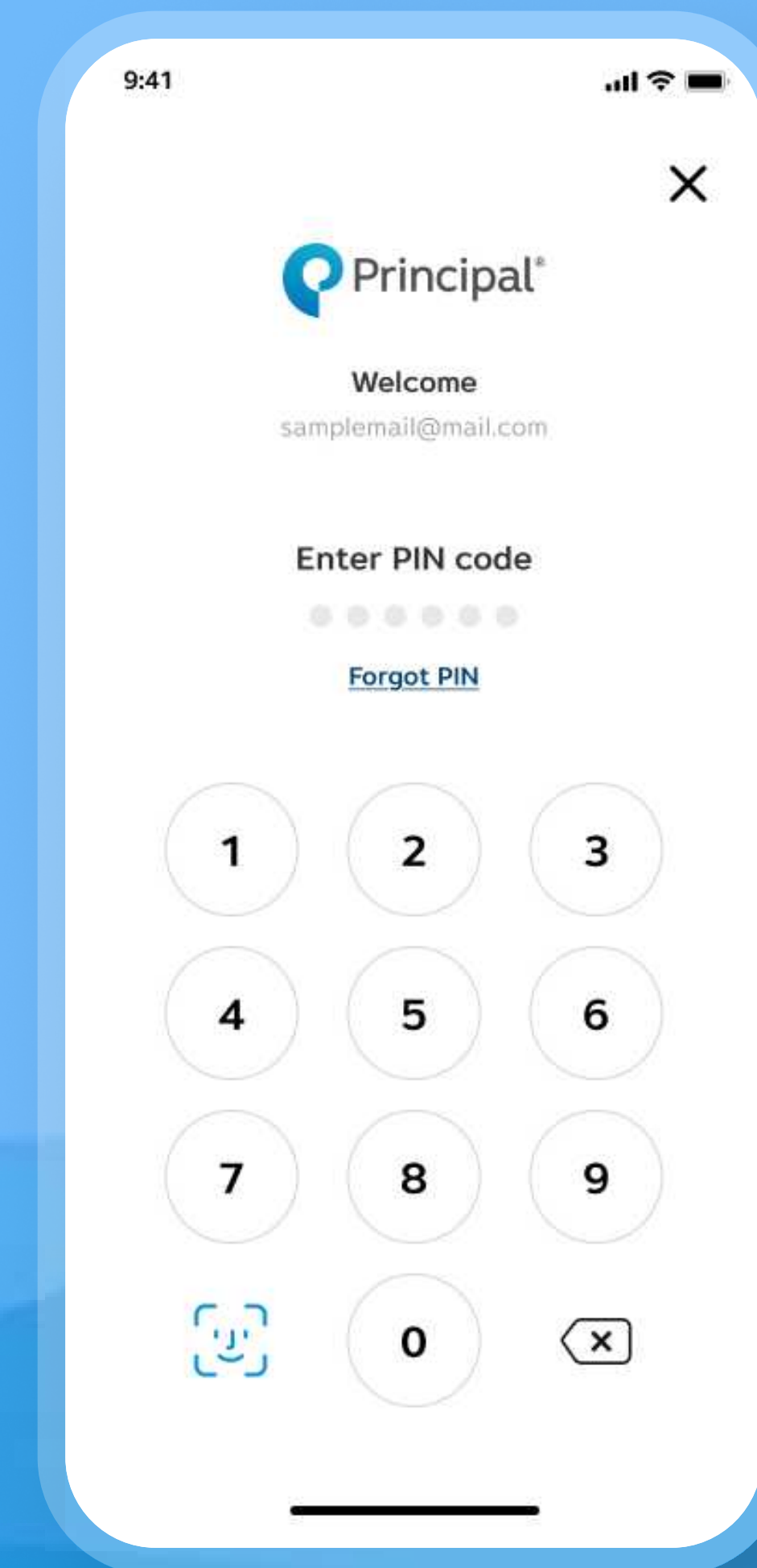
Plan Wise Retire Well	1
PVD Tax Calculator	10

Plan Wise Retire Well: Fill in Information

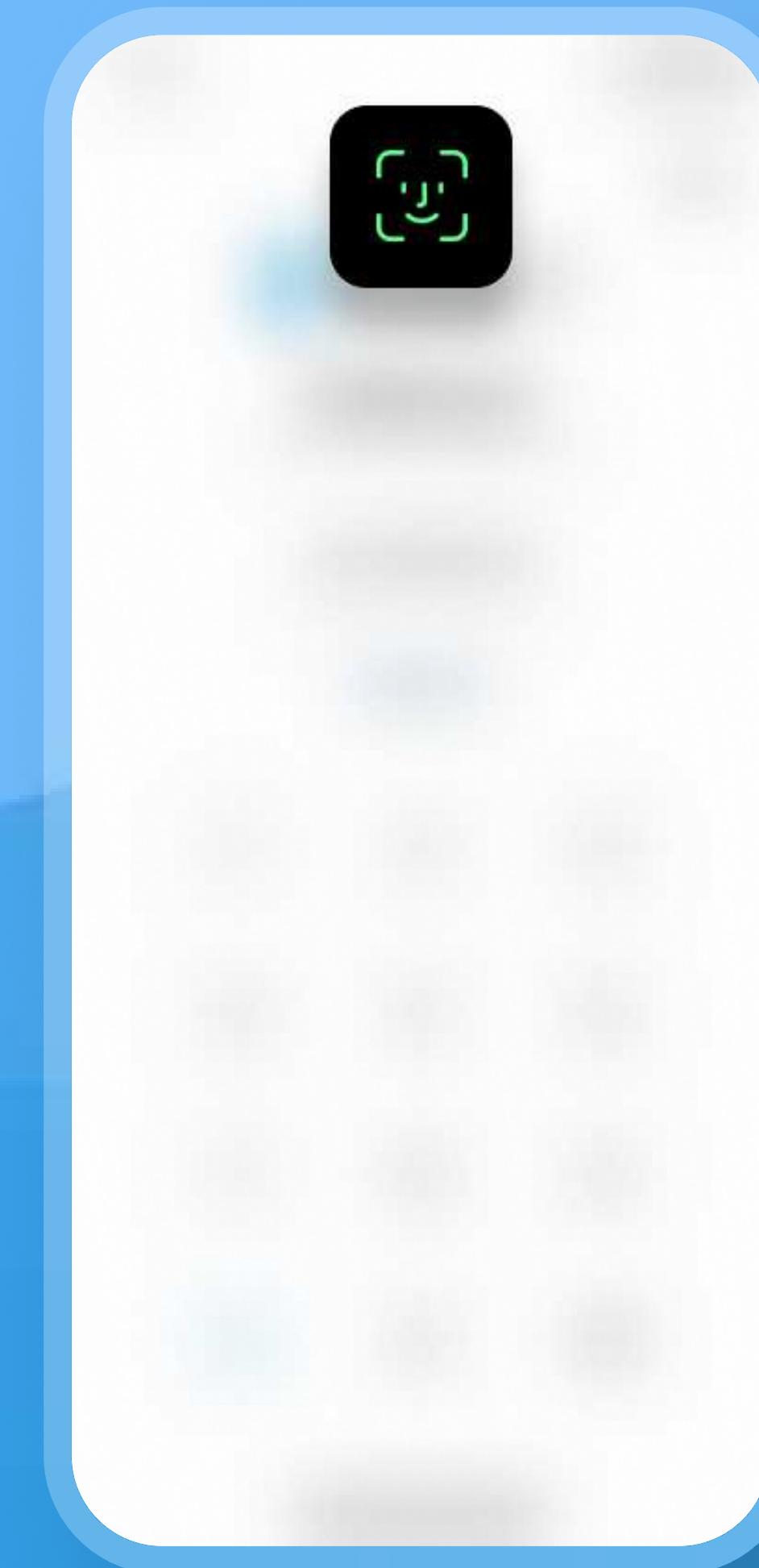
Plan Wise Retire Well



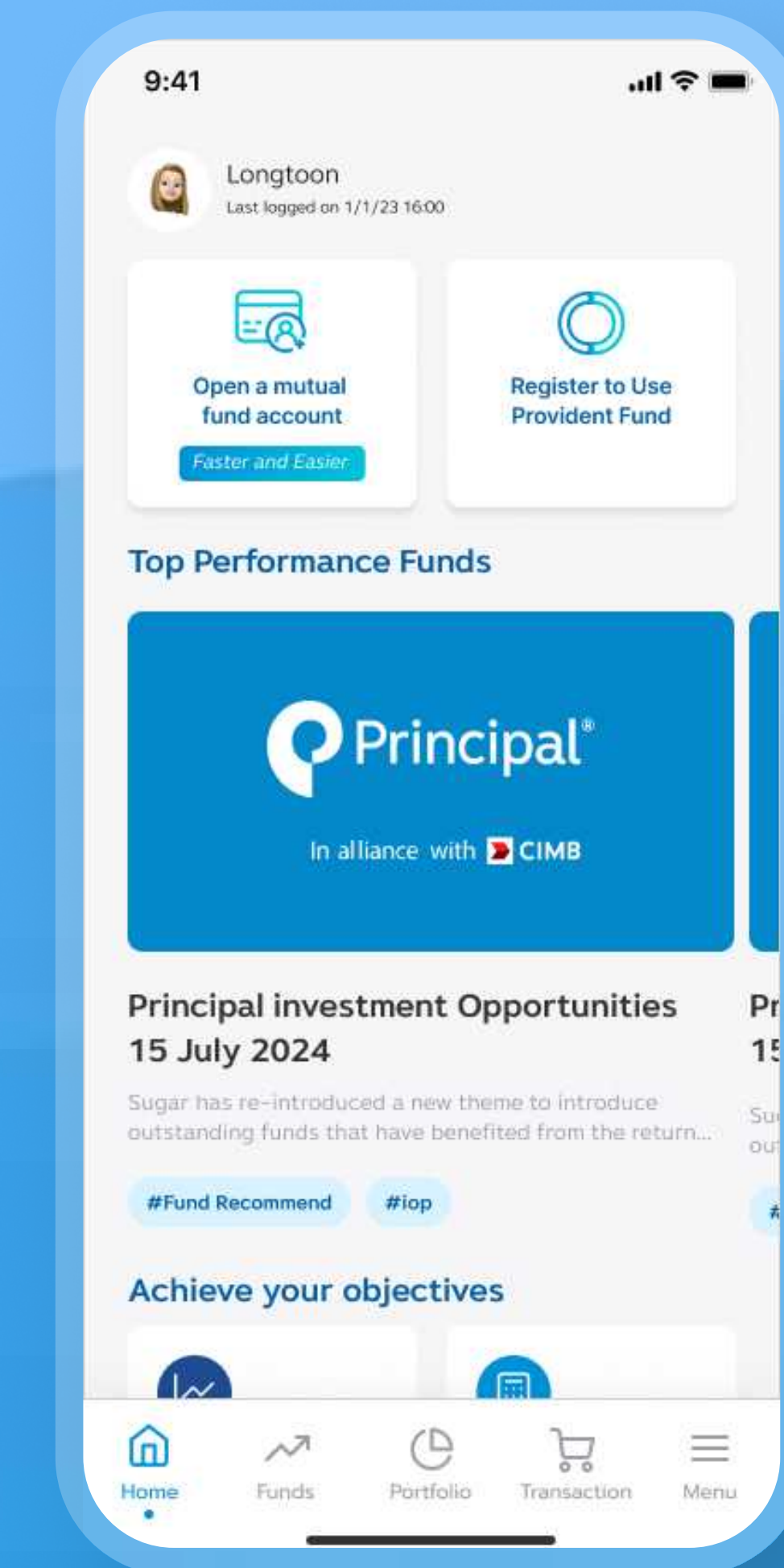
1. You can log in with your account or use another account.



2. If you haven't set up Face ID or fingerprint login, enter your PIN Code to continue.

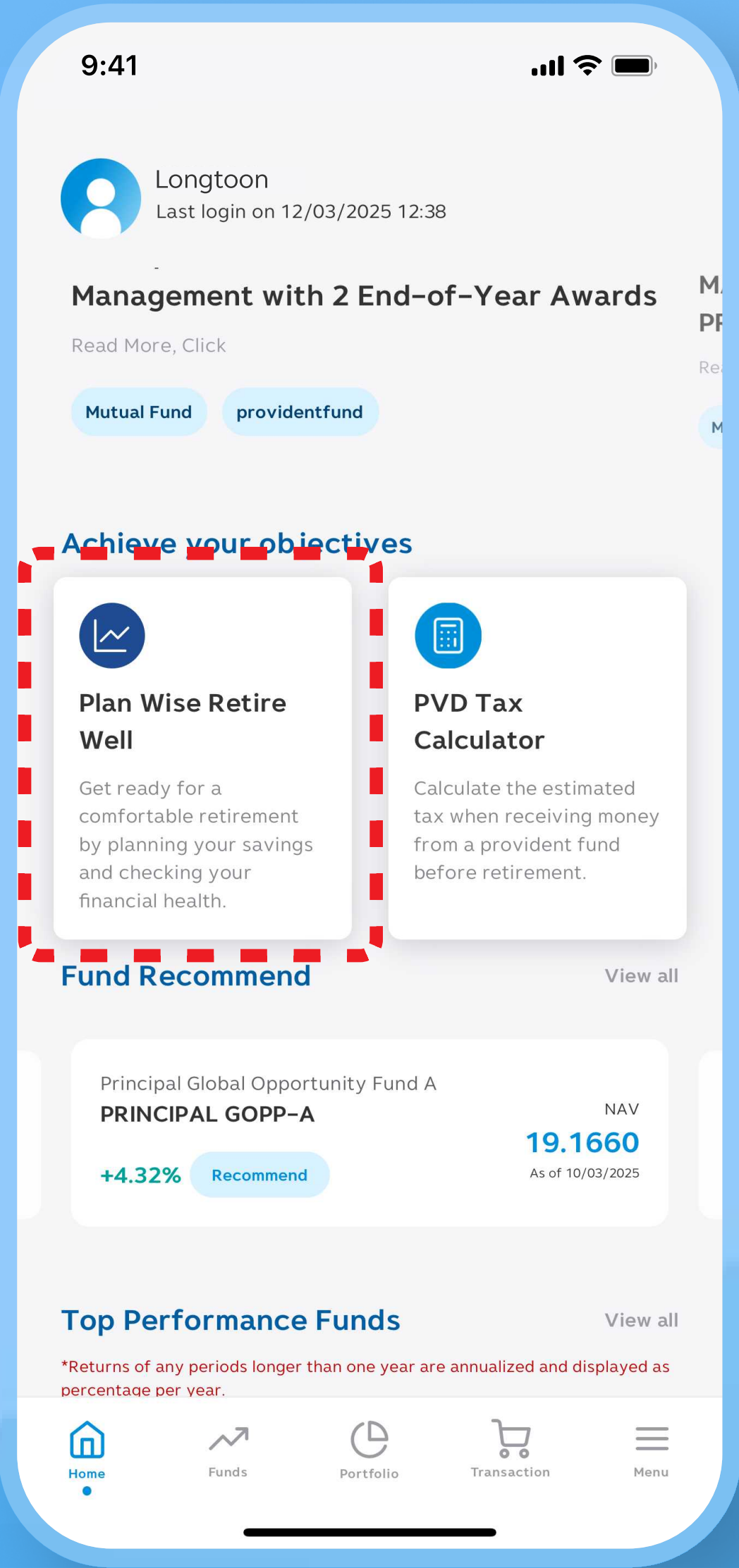


3. If Face ID or fingerprint login is set up, the system will log you in automatically.

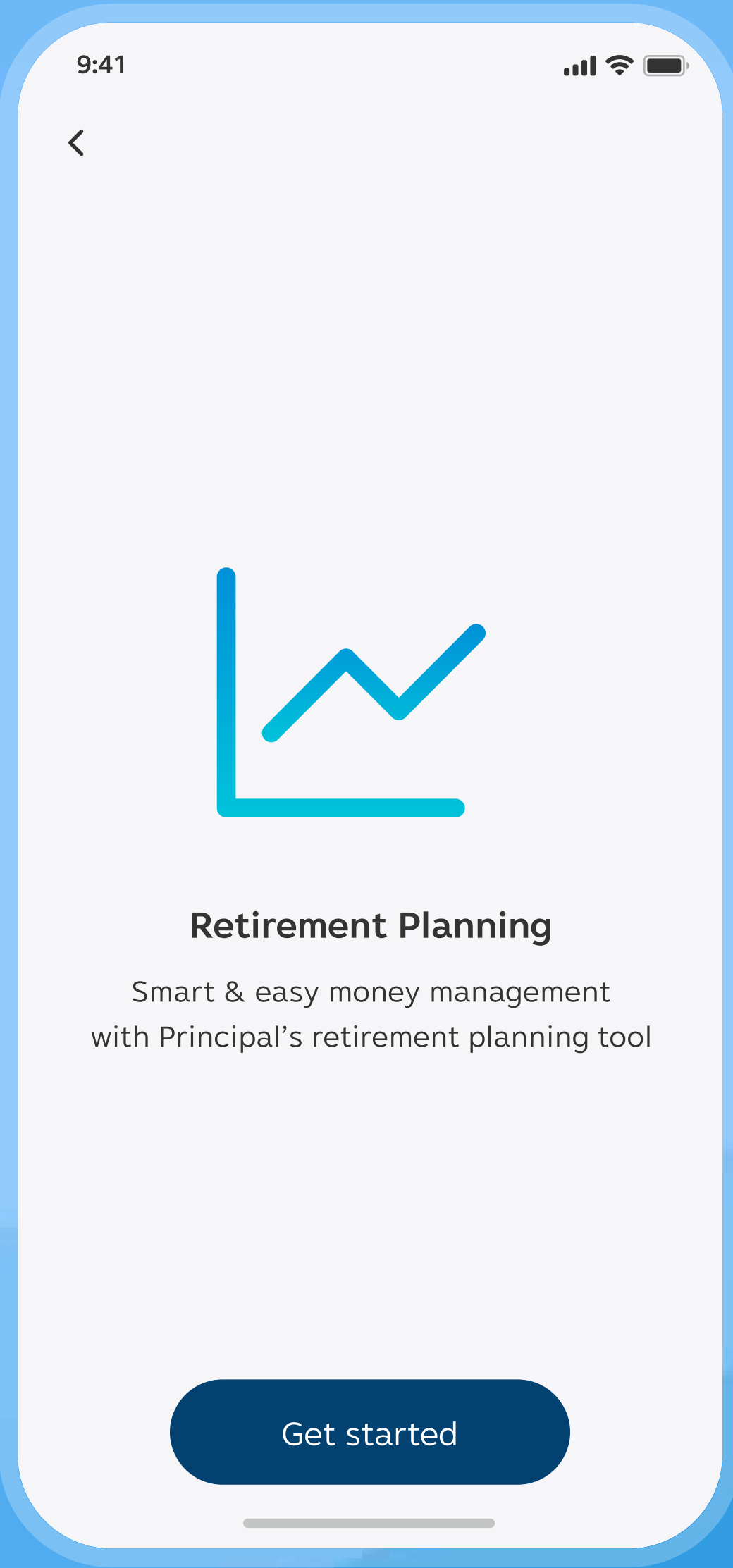


4. Go to "Home" page.

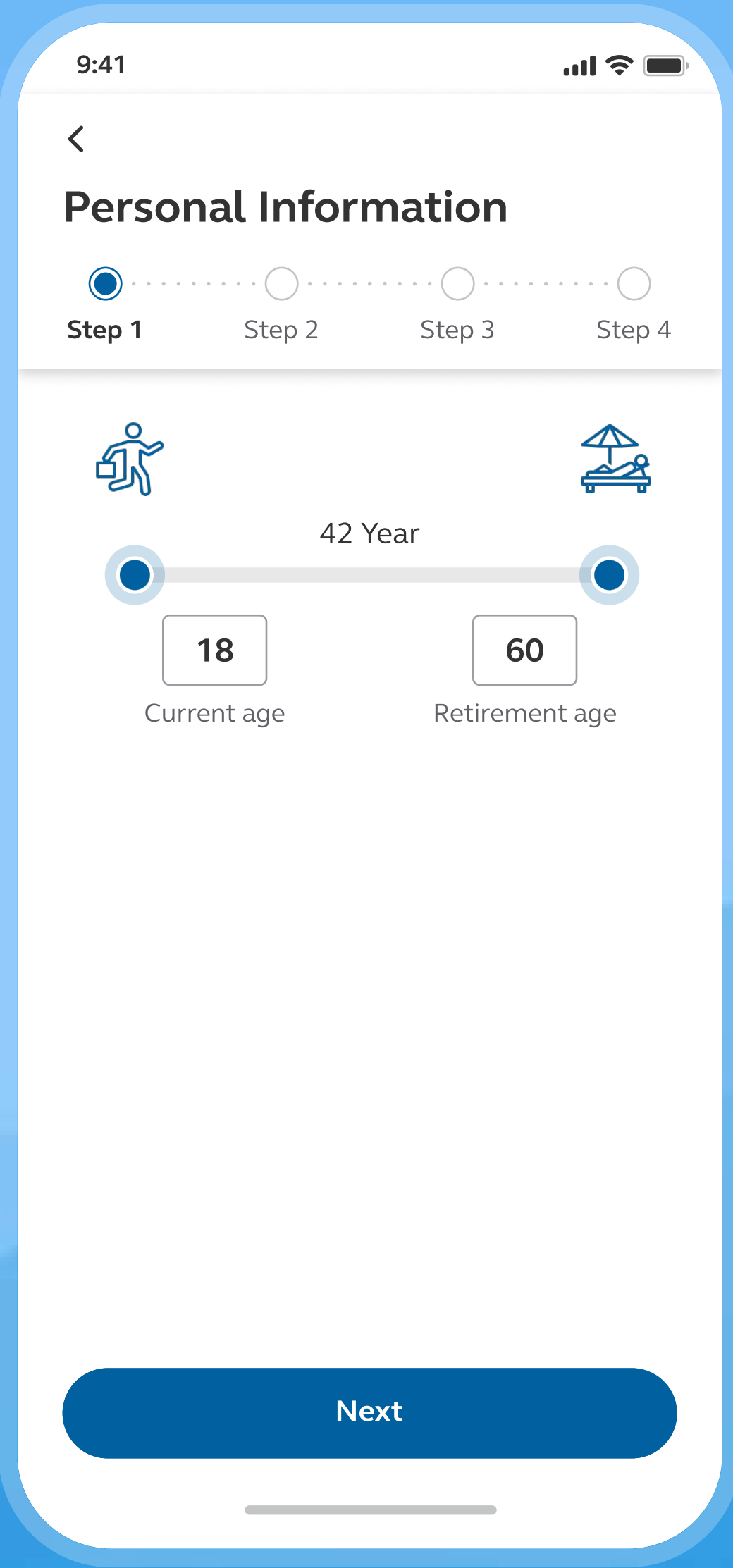
Plan Wise Retire Well: Fill in Information



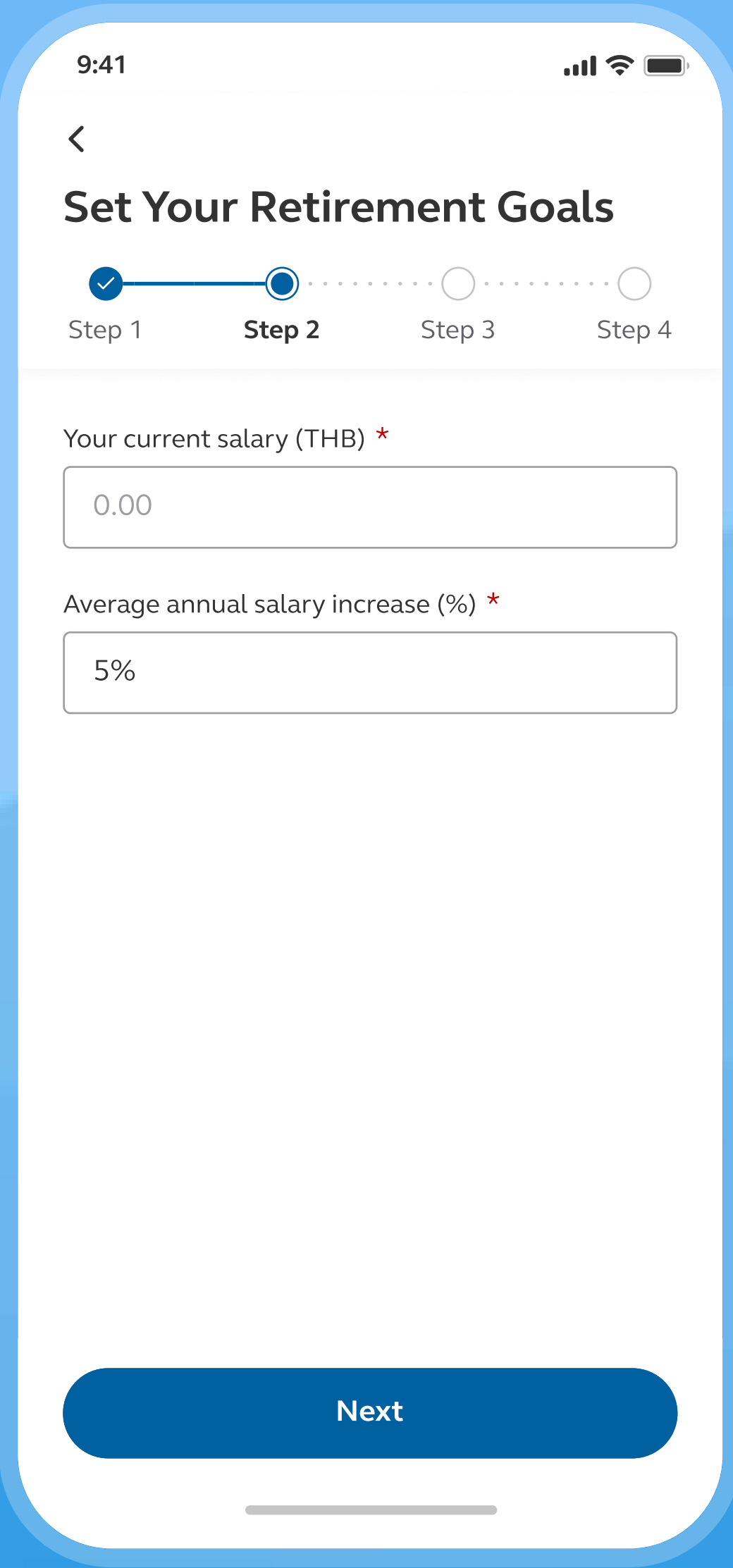
5. Click “Plan Wise Retire Well”.



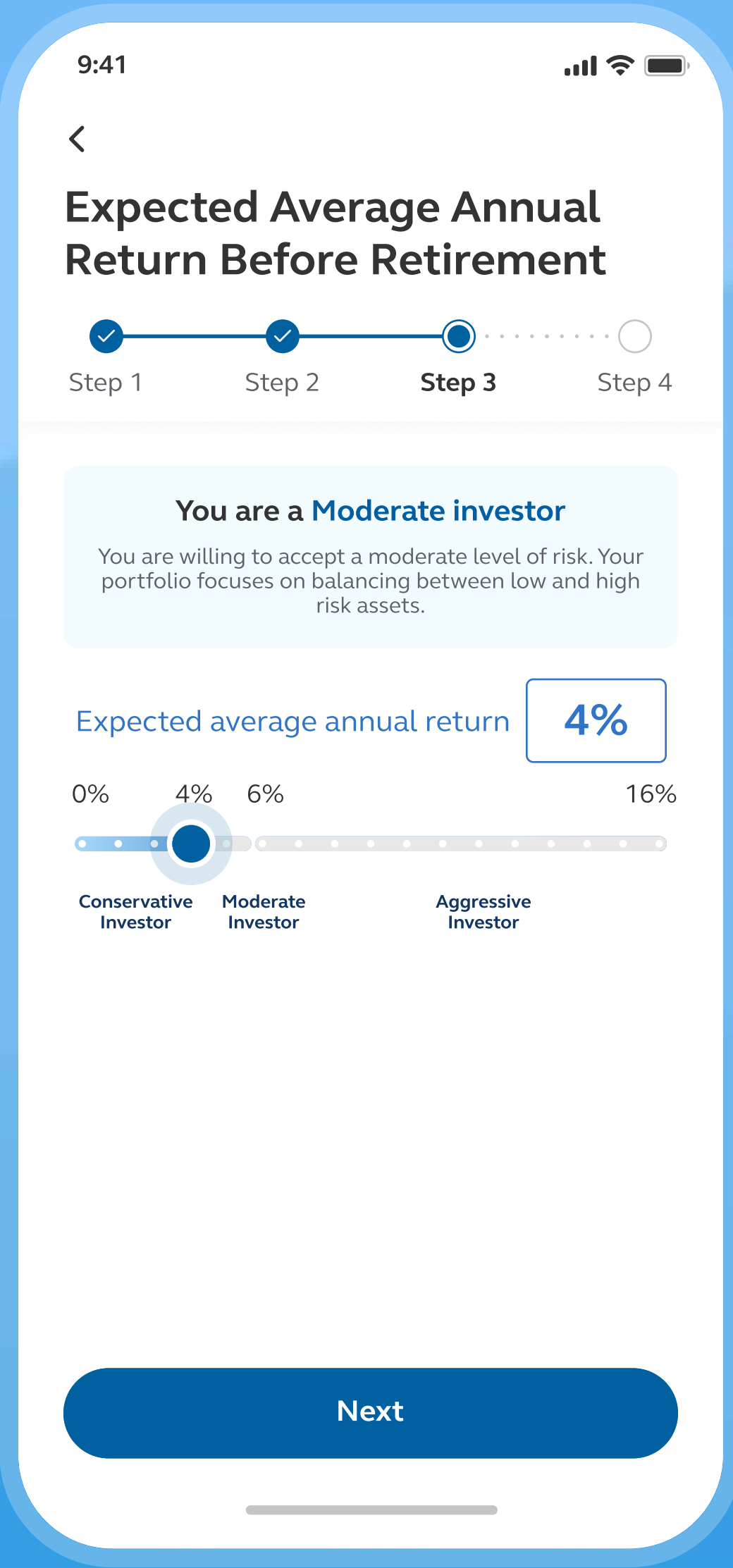
6. Click “Get started”.



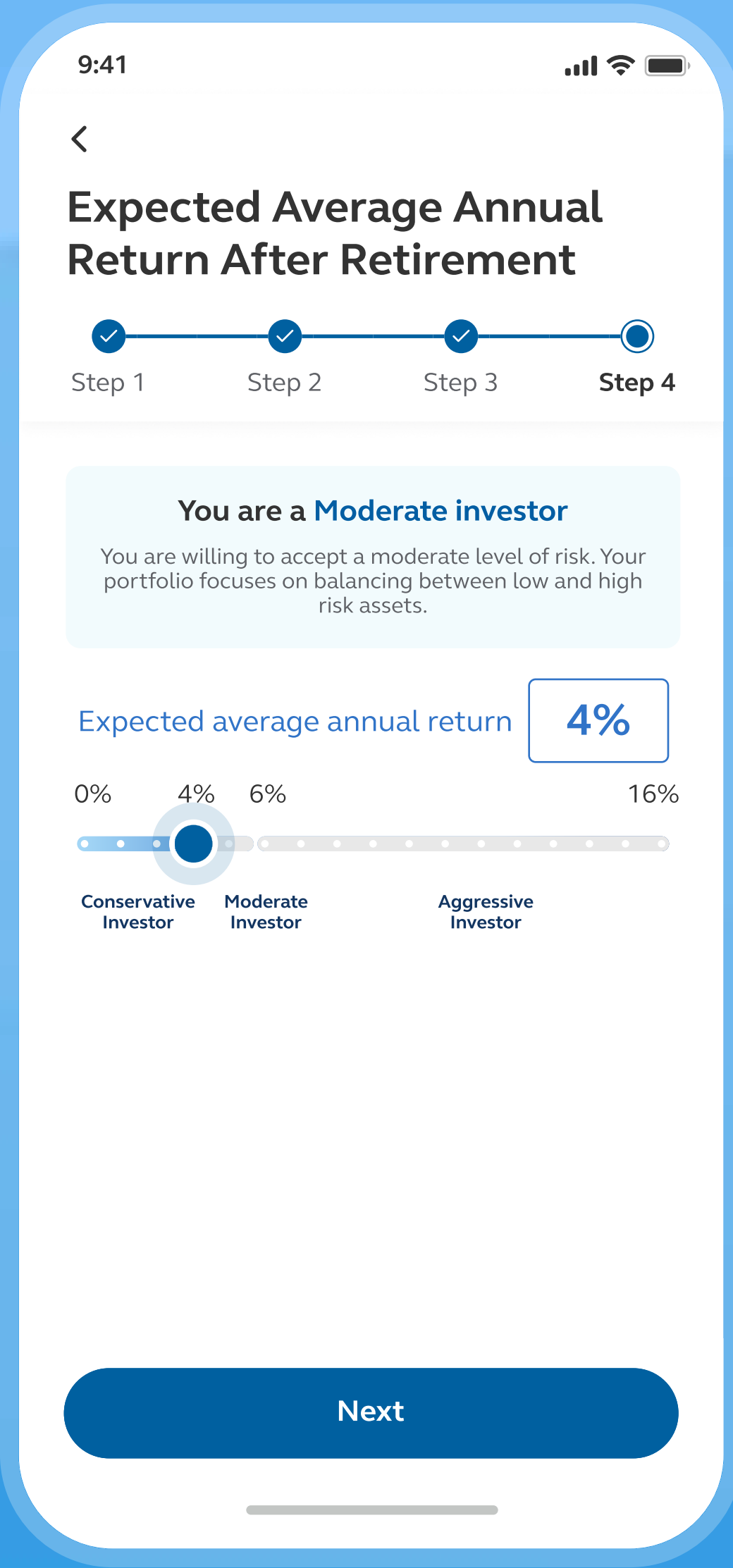
7. Fill in personal information.



8. Fill in retirement goals.



9. Fill in expected average annual return before retirement.



10. Fill in expected average annual return after retirement.

Plan Wise Retire Well: Fill in Information

9:41

<

Provident Fund Information

Current provident fund investment value (THB) *

80,000.00

Member's contribution (%) *

0.00

Company's contribution (%) *

0.00

Expected average annual return of provident fund (%) *

0.00

Ok

11. Fill in provident fund information.

9:41

<

Your Savings and Investments for Retirement

Current provident fund investment value (THB) *

80,000.00

Member's contribution (%) *

0.00

Company's contribution (%) *

0.00

Expected average annual return of provident fund (%) *

0.00

Ok

12. Fill in savings and investments for retirement.

1: Display for mutual fund unitholder

2: Display for users without mutual fund unitholder

9:41

<

Your Savings and Investments for Retirement

Your current retirement saving and investment(THB) *

0.00

Monthly additional investment amount (THB) *

0.00

Ok

9:41

<

Retirement Goals

Personal Information

Current age 18

Retirement age 60

Current salary (THB) 50,000.00

Average annual salary increase (%) 5%

Expected Return

Expected average annual return before retirement **Your expected return is 15%**

Expected average annual return after retirement **Your expected return is 5%**

Provident Fund Information

Current provident fund investment value (THB) 80,000.00

Member's contribution (%) 2.00

Company's contribution (%) 2.00

Expected average annual return of provident fund (%) 8.00

Your Savings and Investments for Retirement

13. Review the information and click “Ok”.

9:41

<

Retirement Goals

Your mutual fund investment value with Principal TH (THB) 500,000.00

Your other current retirement savings and investments (THB) 1,000,000.00

Monthly additional investment amount (THB) 5,000.00

Pension Insurance Information

Add more information to get a more accurate wellness score +

Social Security Information

Your monthly income from Social Security per month (THB) 5,000.00

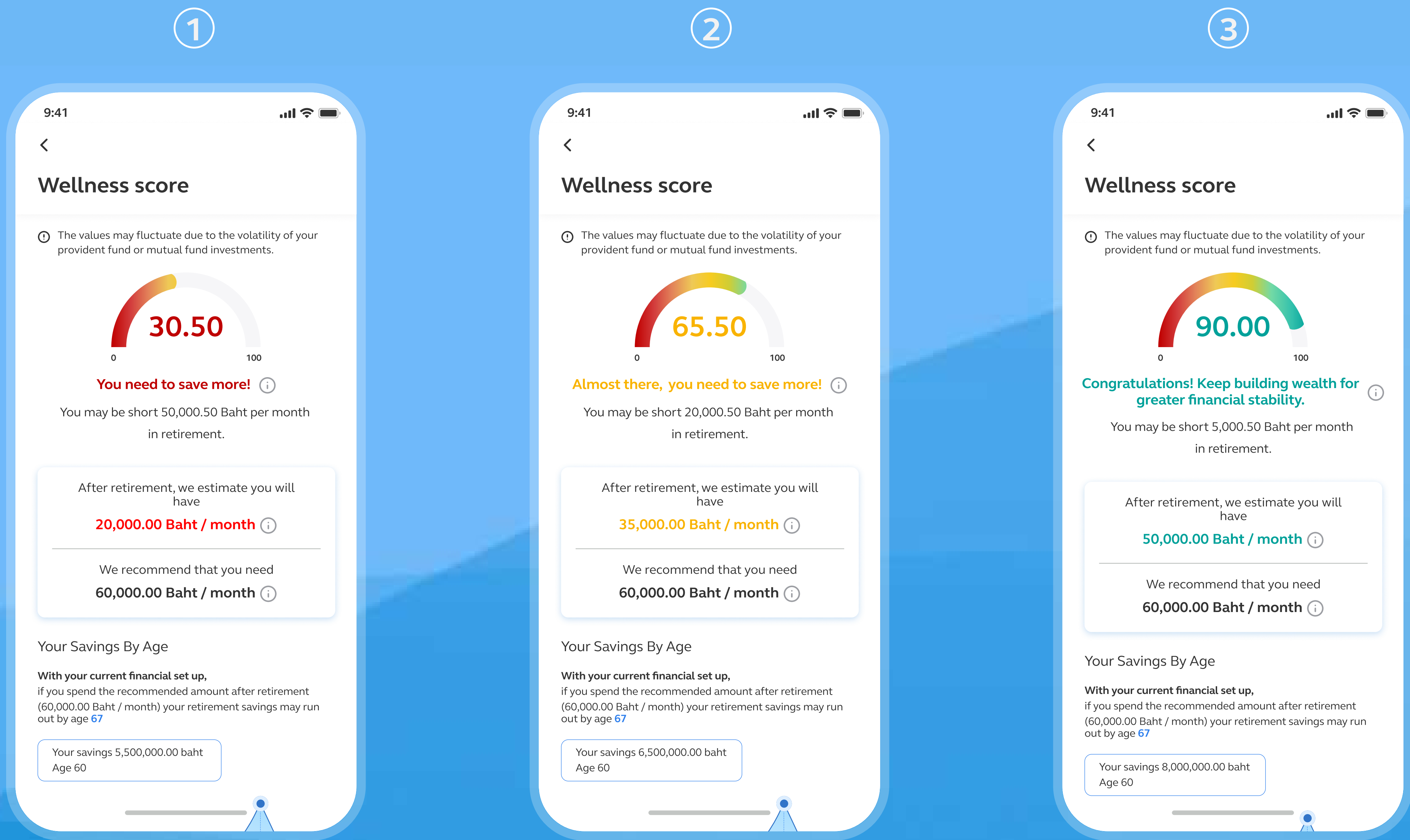
Other Income After Retirement

Your annual income from other revenue streams for example rental payment, dividends, or business profits (THB) 0.00

Lump sum amount at retirement e.g. legal severance pay (THB) 2,500.00

Ok

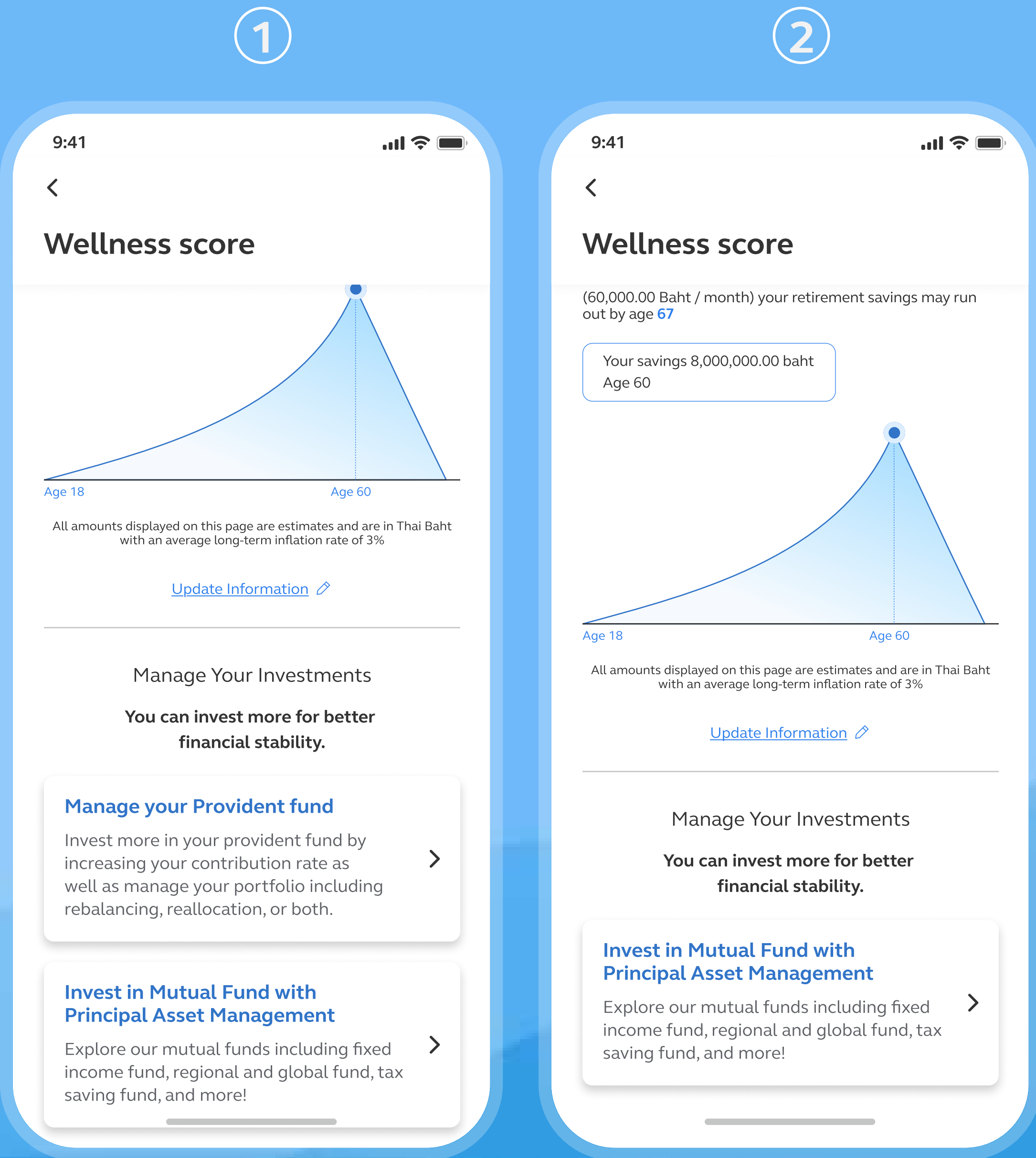
Plan Wise Retire Well: Wellness Score



14. Wellness score:

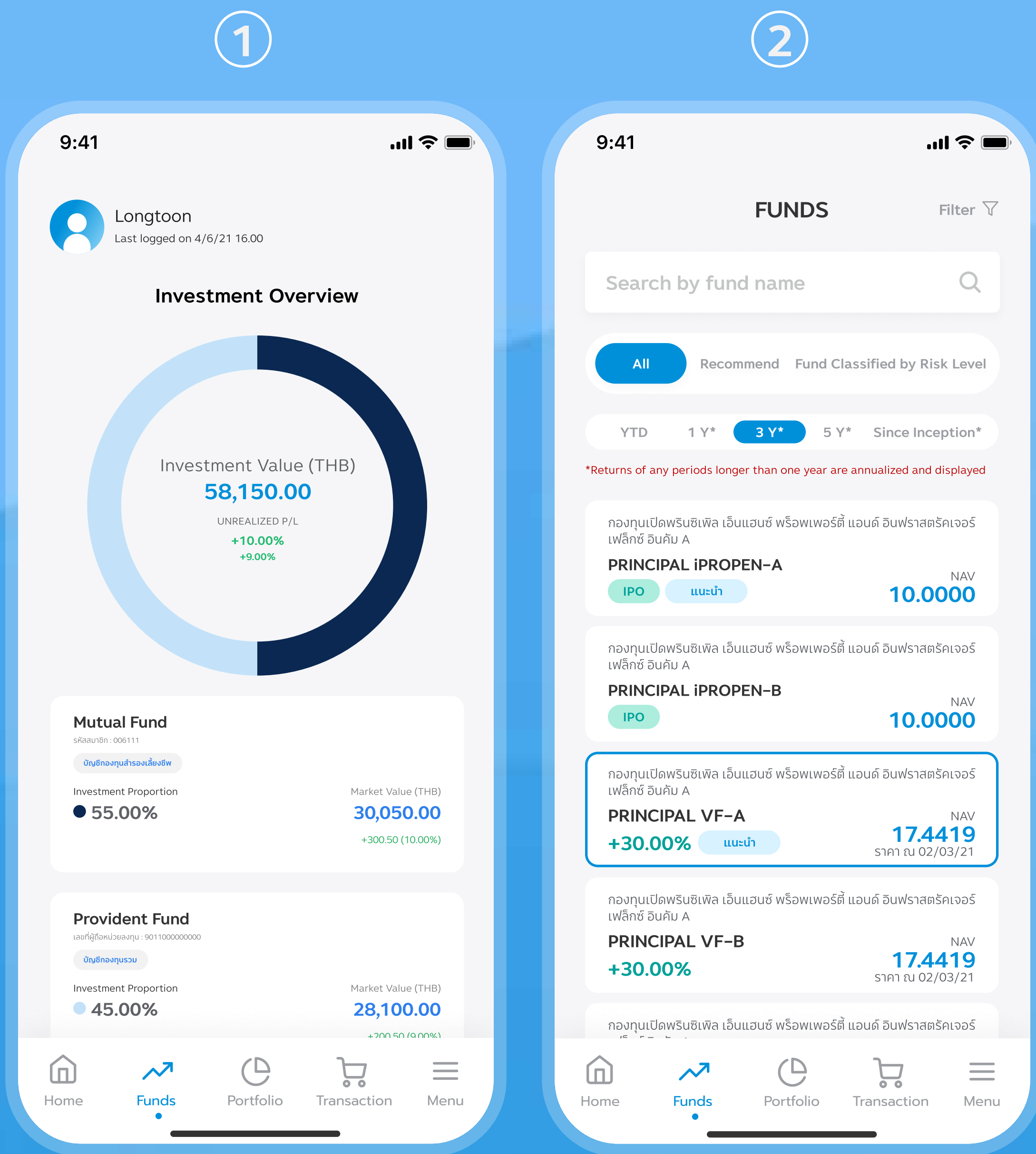
- 1: Low score according to the criteria
- 2: Medium score according to the criteria
- 3: High score according to the criteria

Plan Wise Retire Well: Wellness Score



Wellness score: Your Savings by Age

- 1: Display for Provident Fund unitholders
- 2: Display for users without Provident Fund unitholder

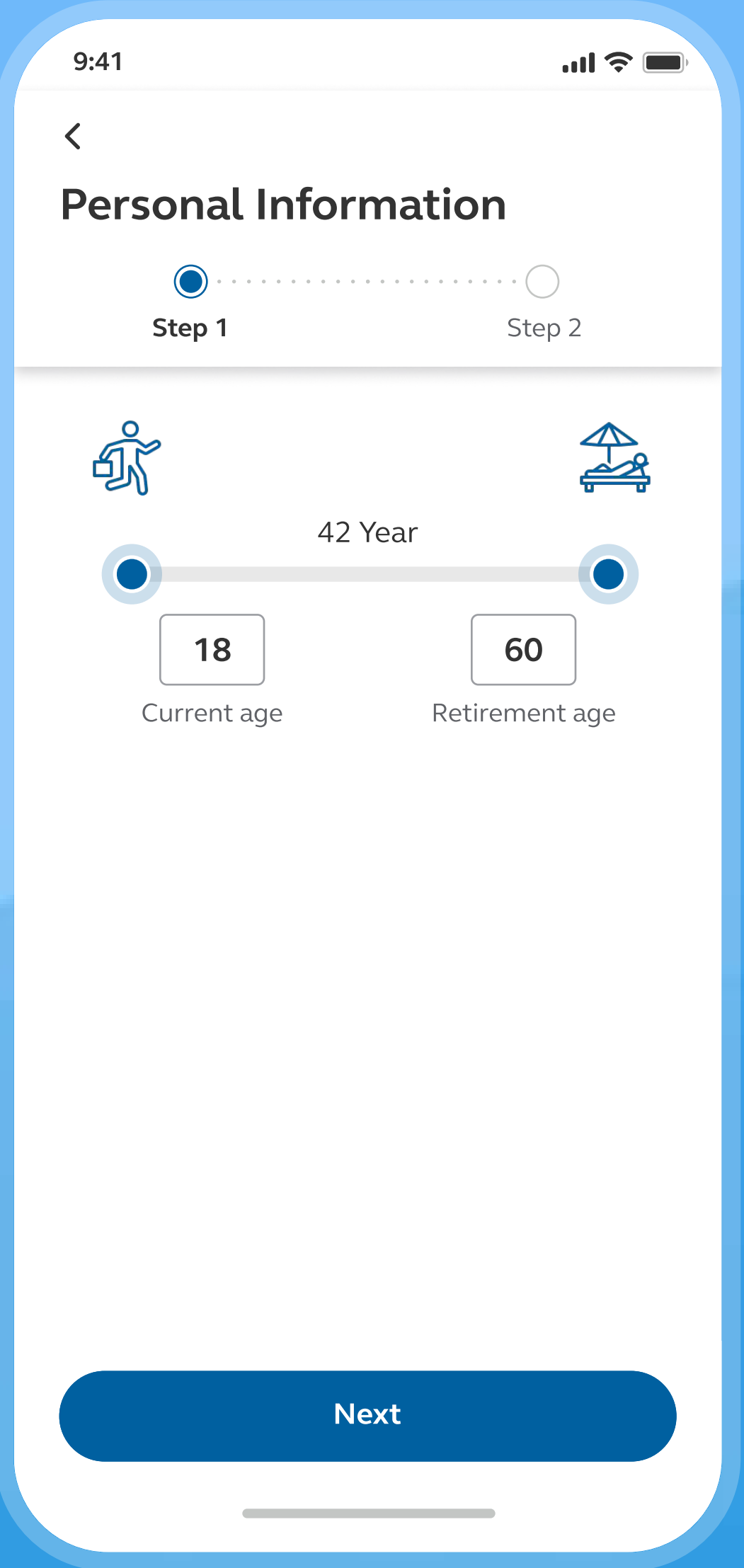
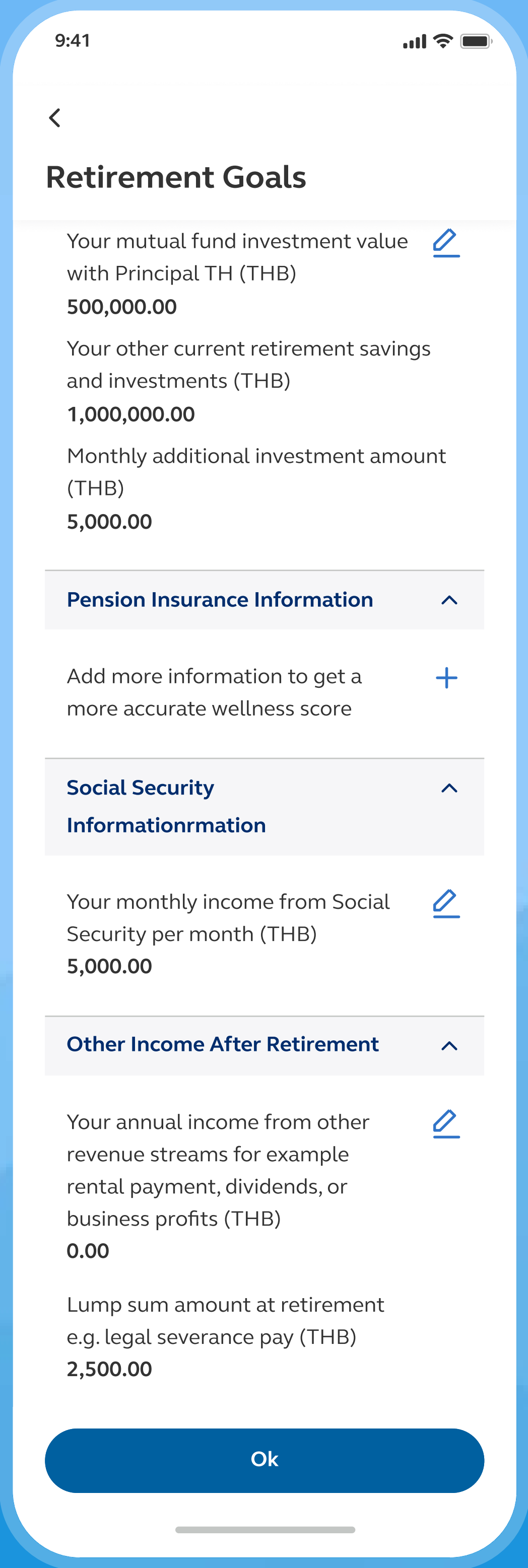
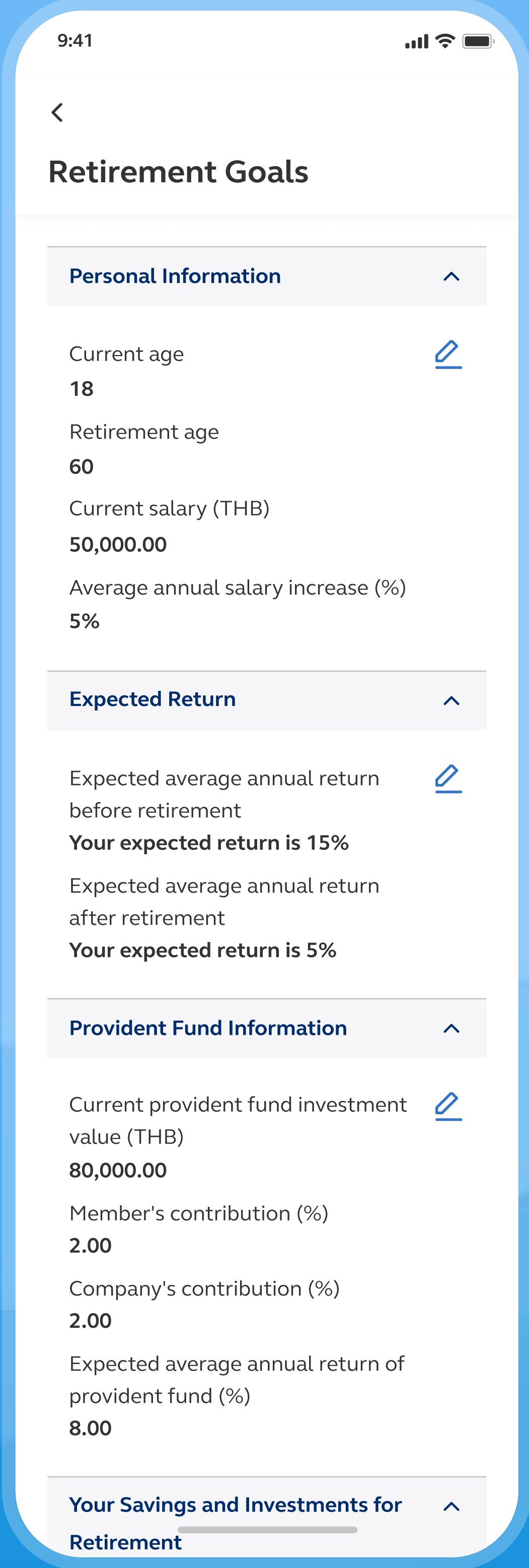


Click on banner:

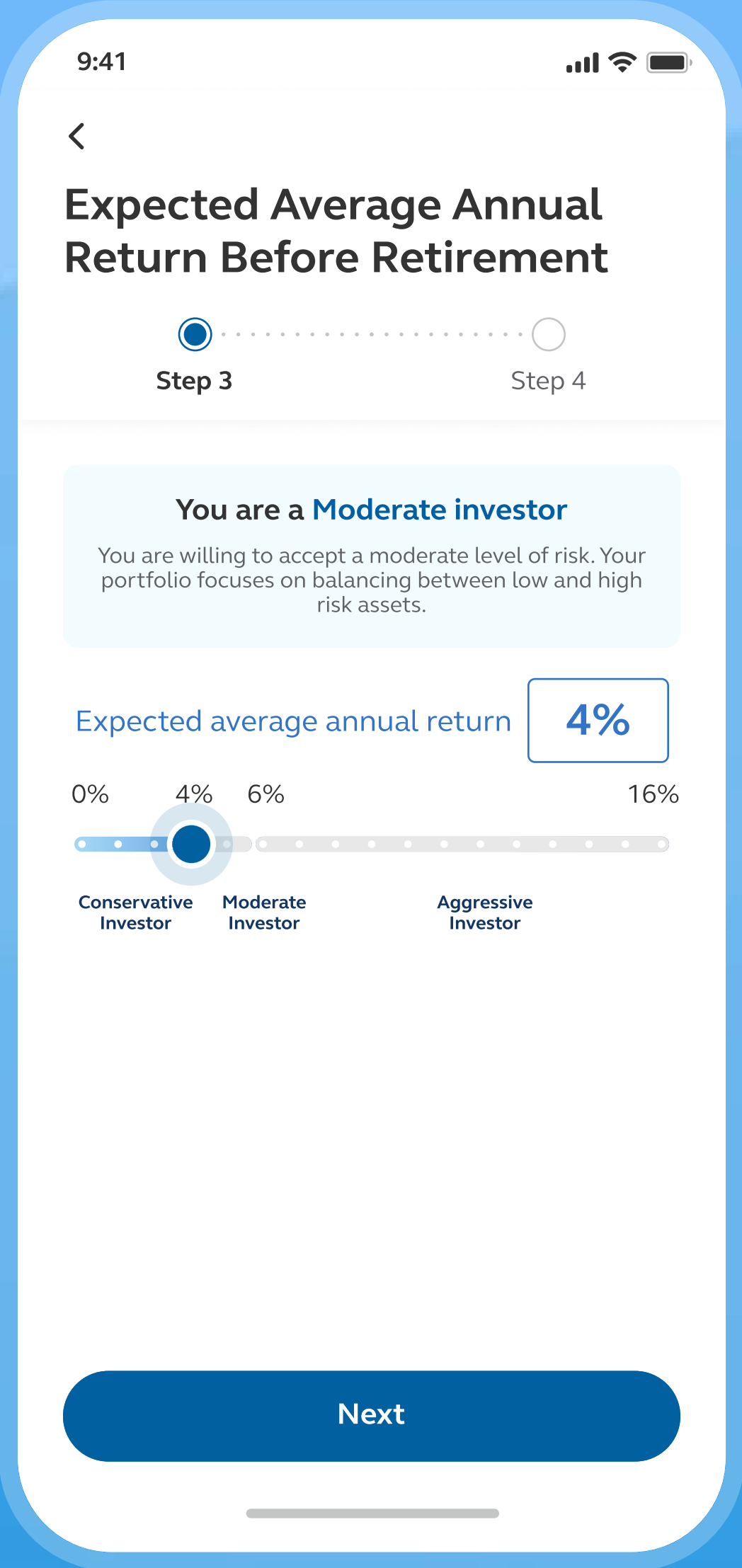
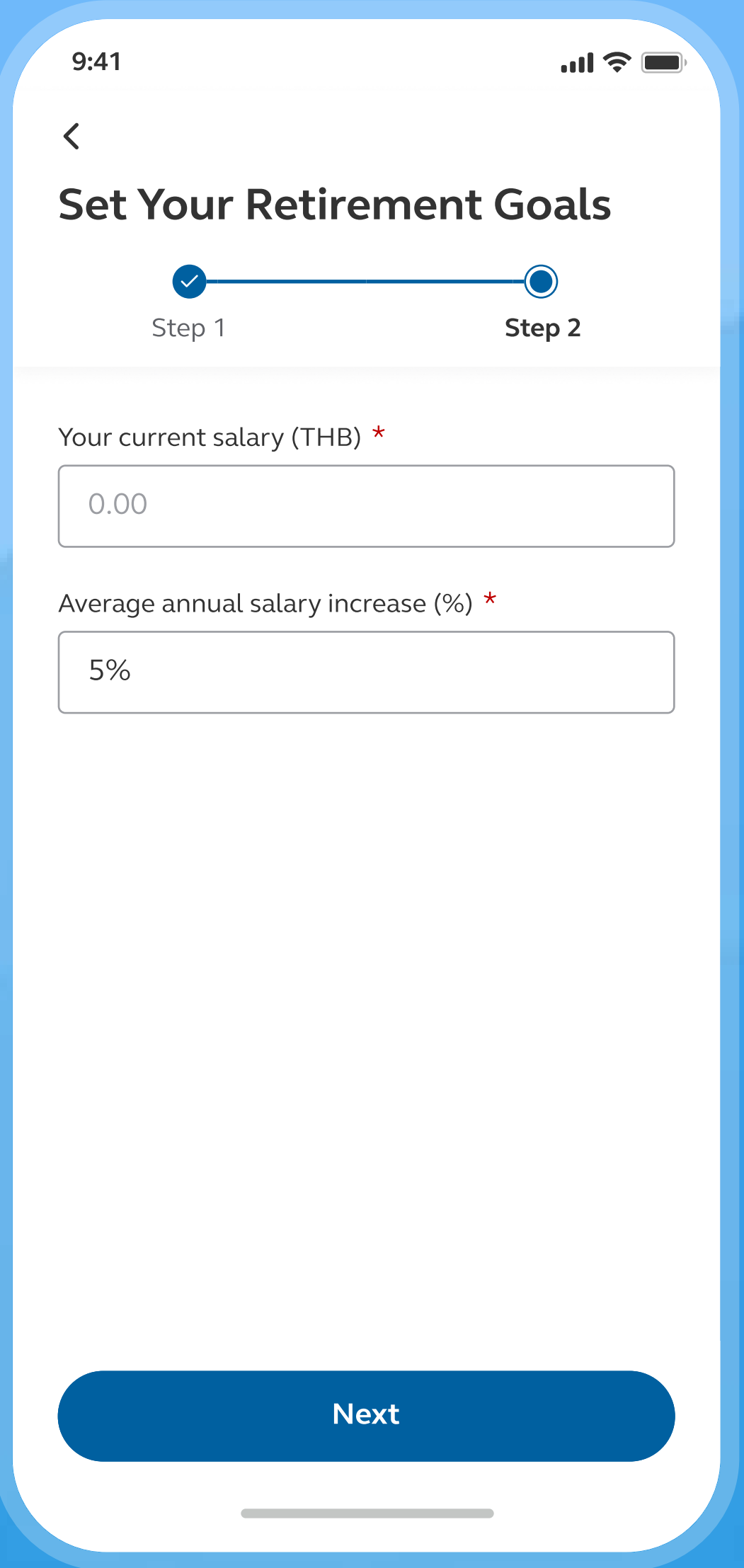
- 1: Click Manage Your Provident Fund, go to Portfolio Page.
- 2: Click Invest in Mutual Fund with Principal Asset Management, go to Fund Tab.

Plan Wise Retire Well: Edit Information

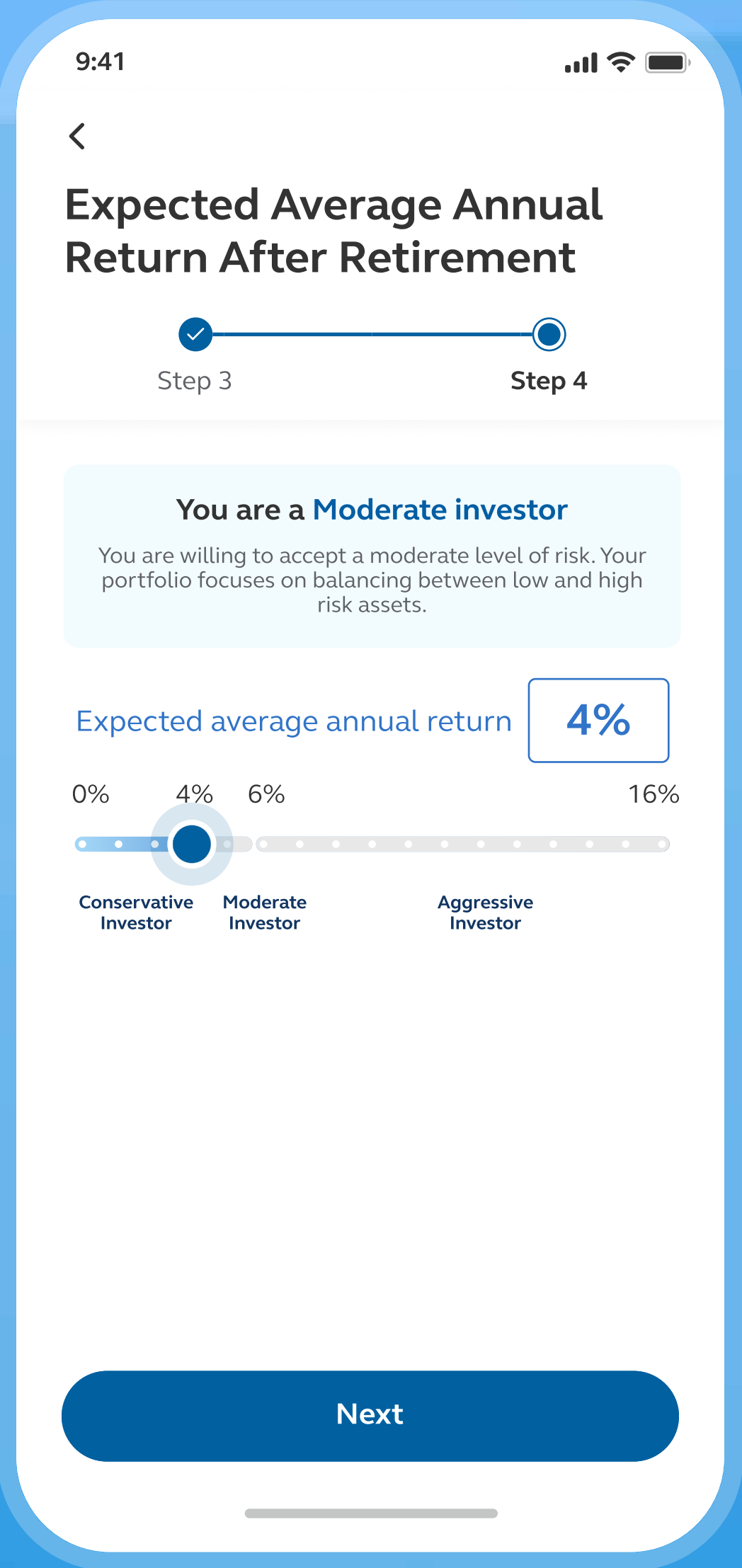
From the wellness score page, you can add/edit any information that you want to change.



Edit personal information

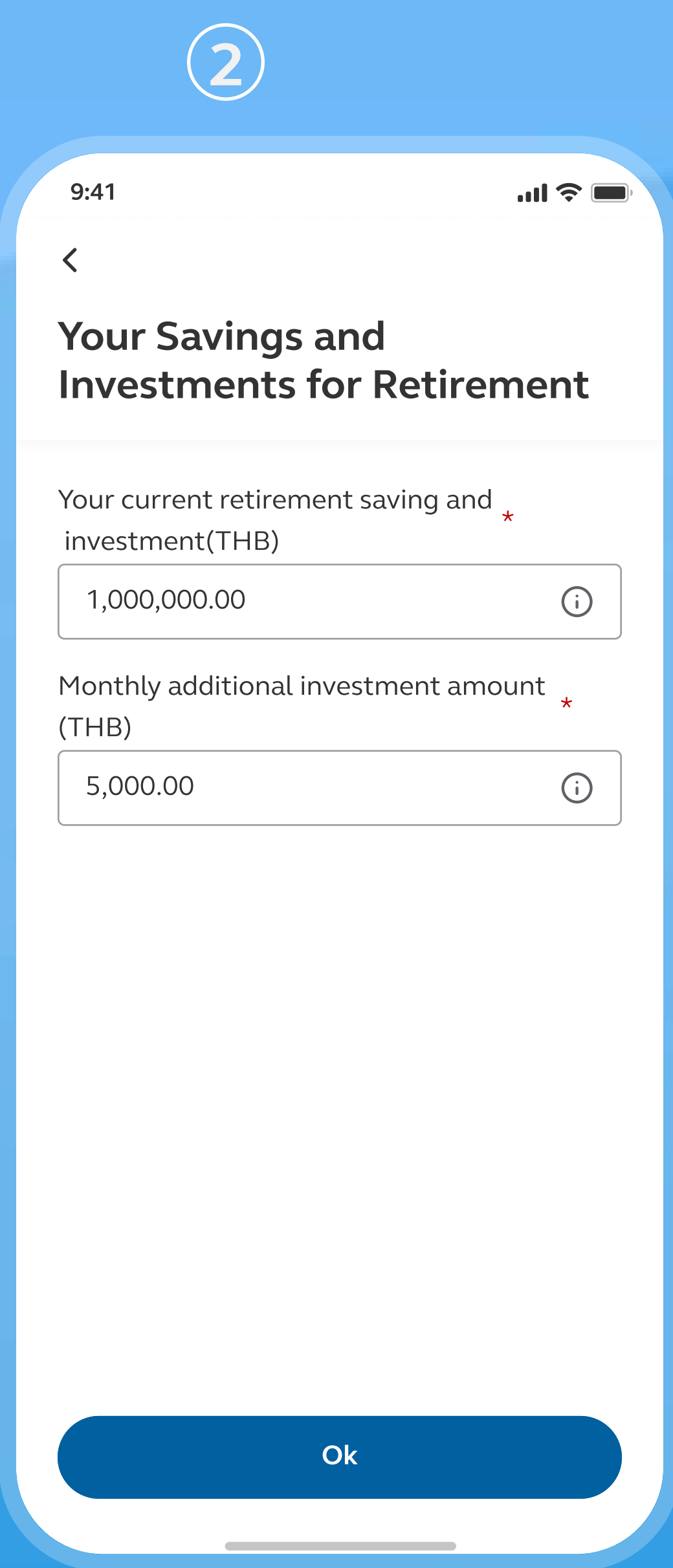
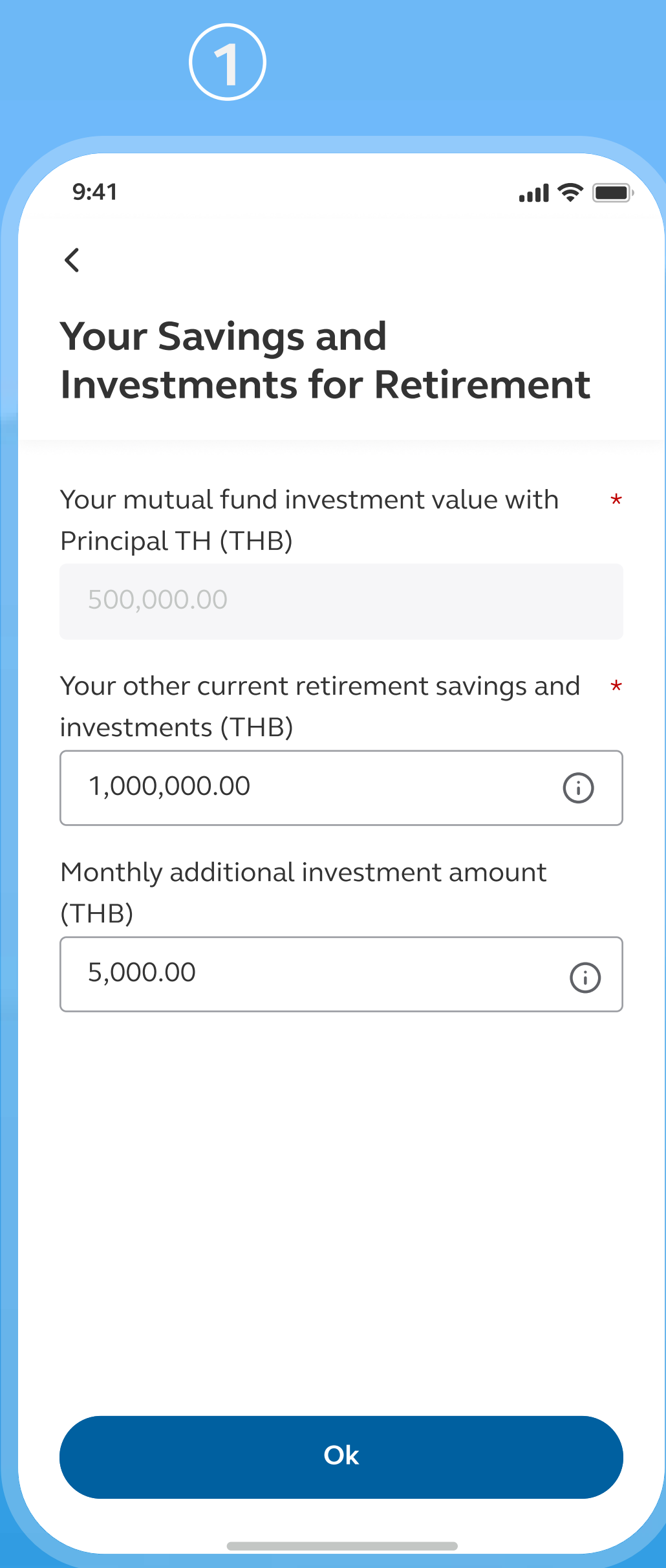
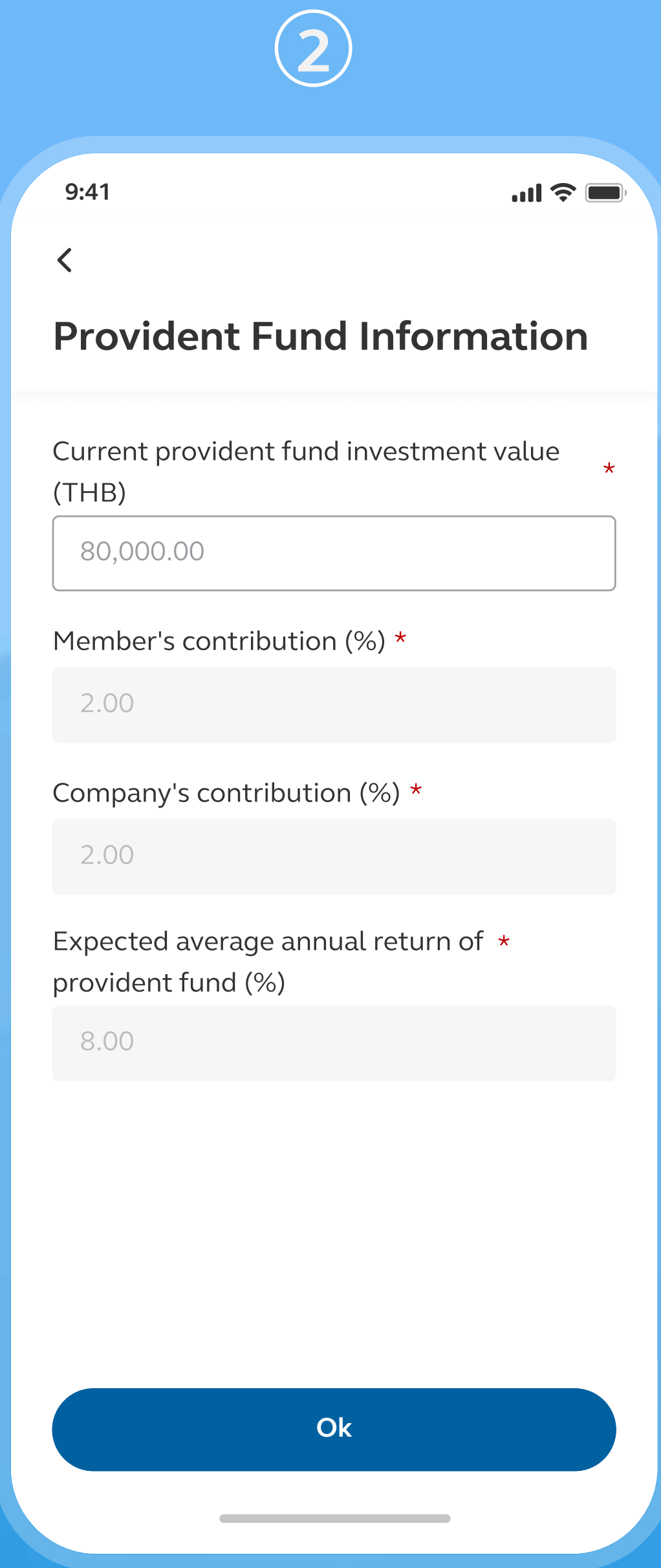
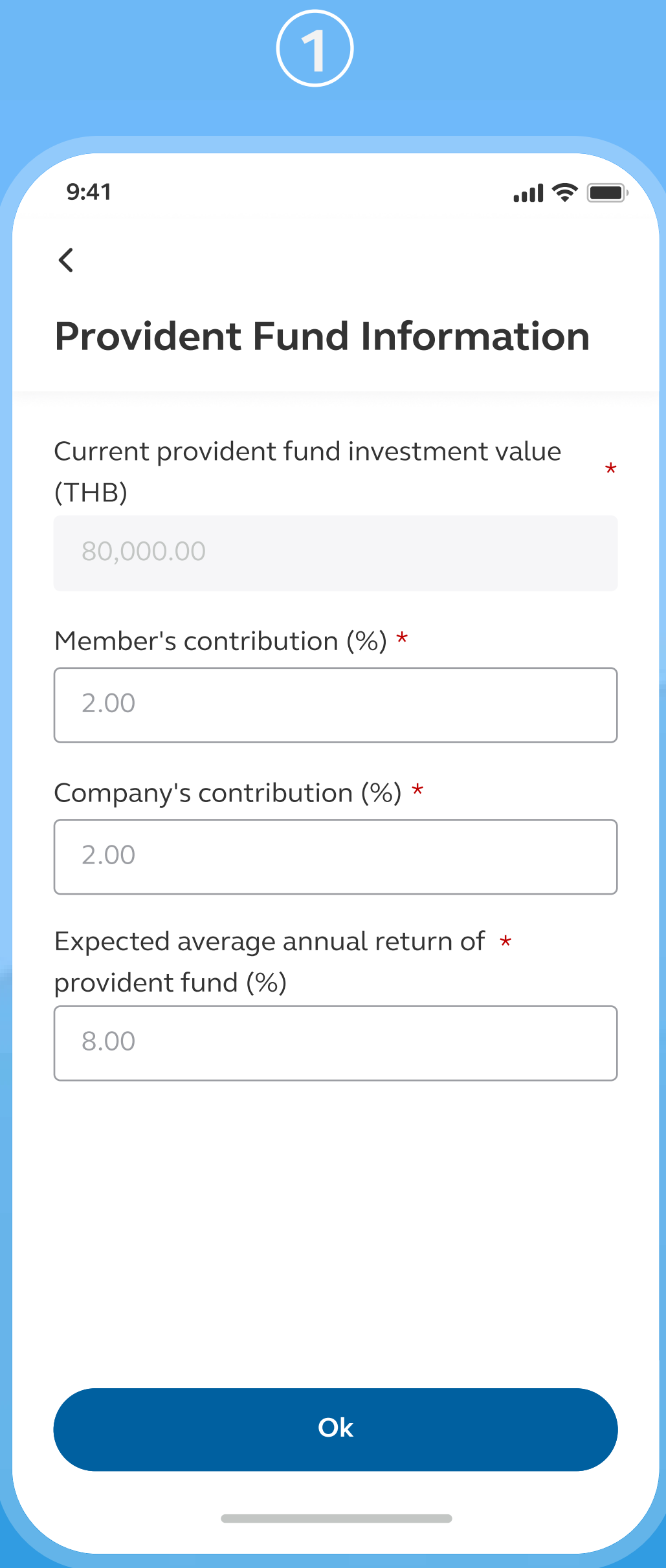
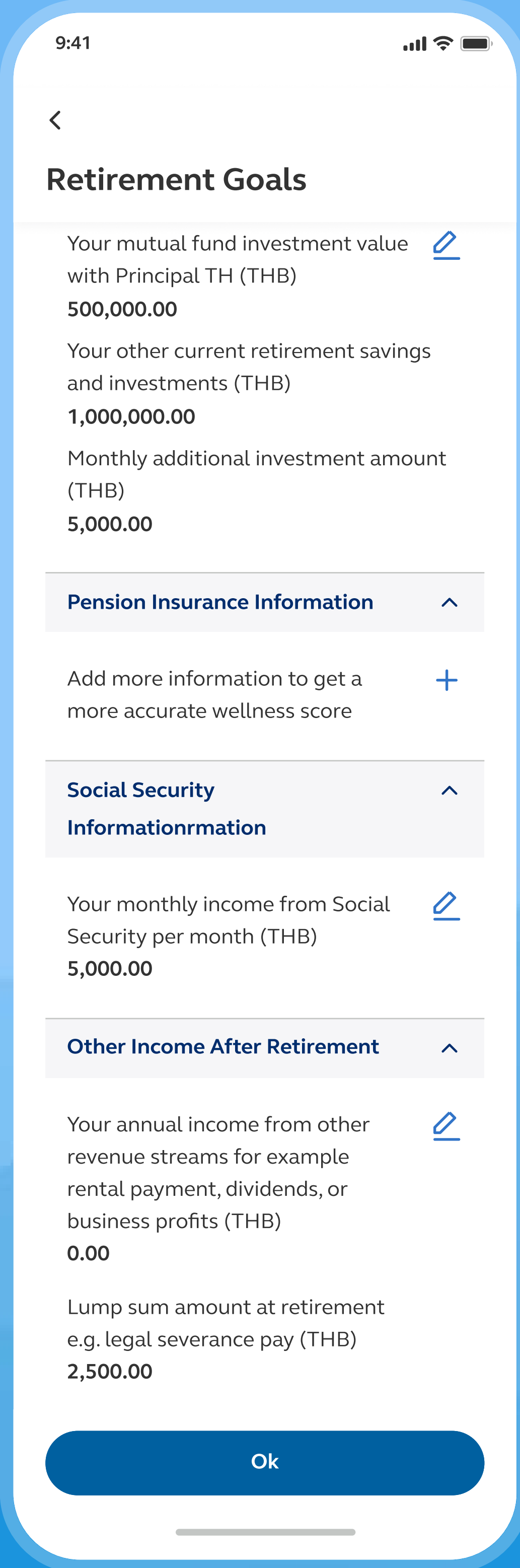
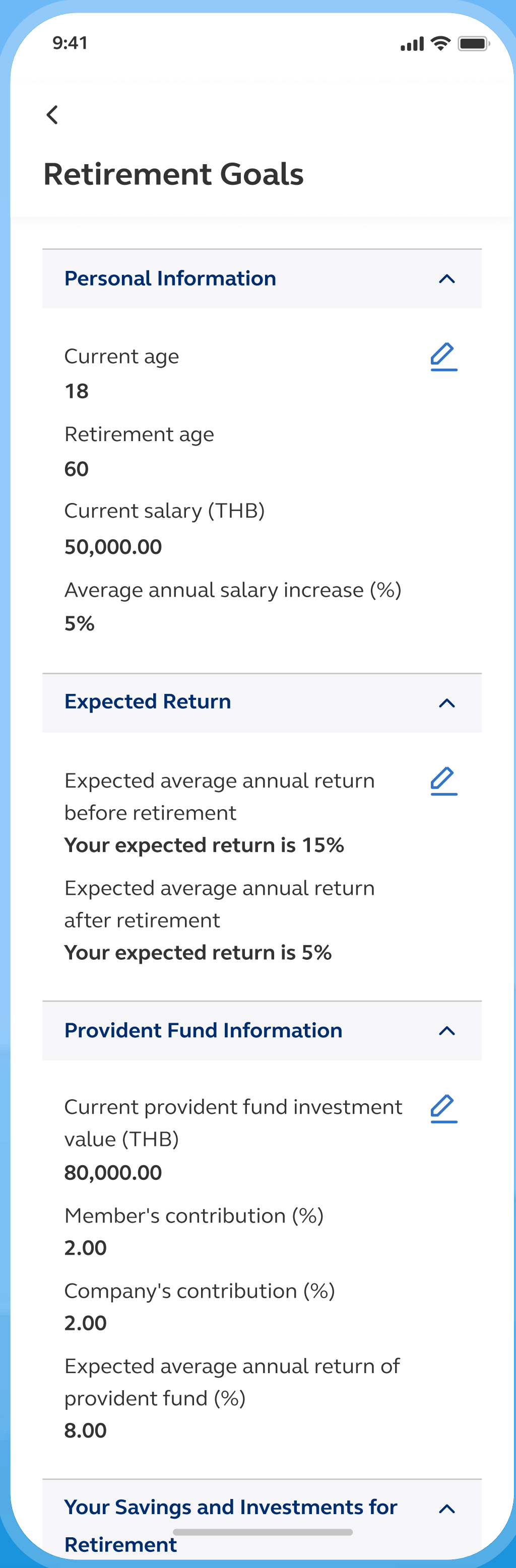
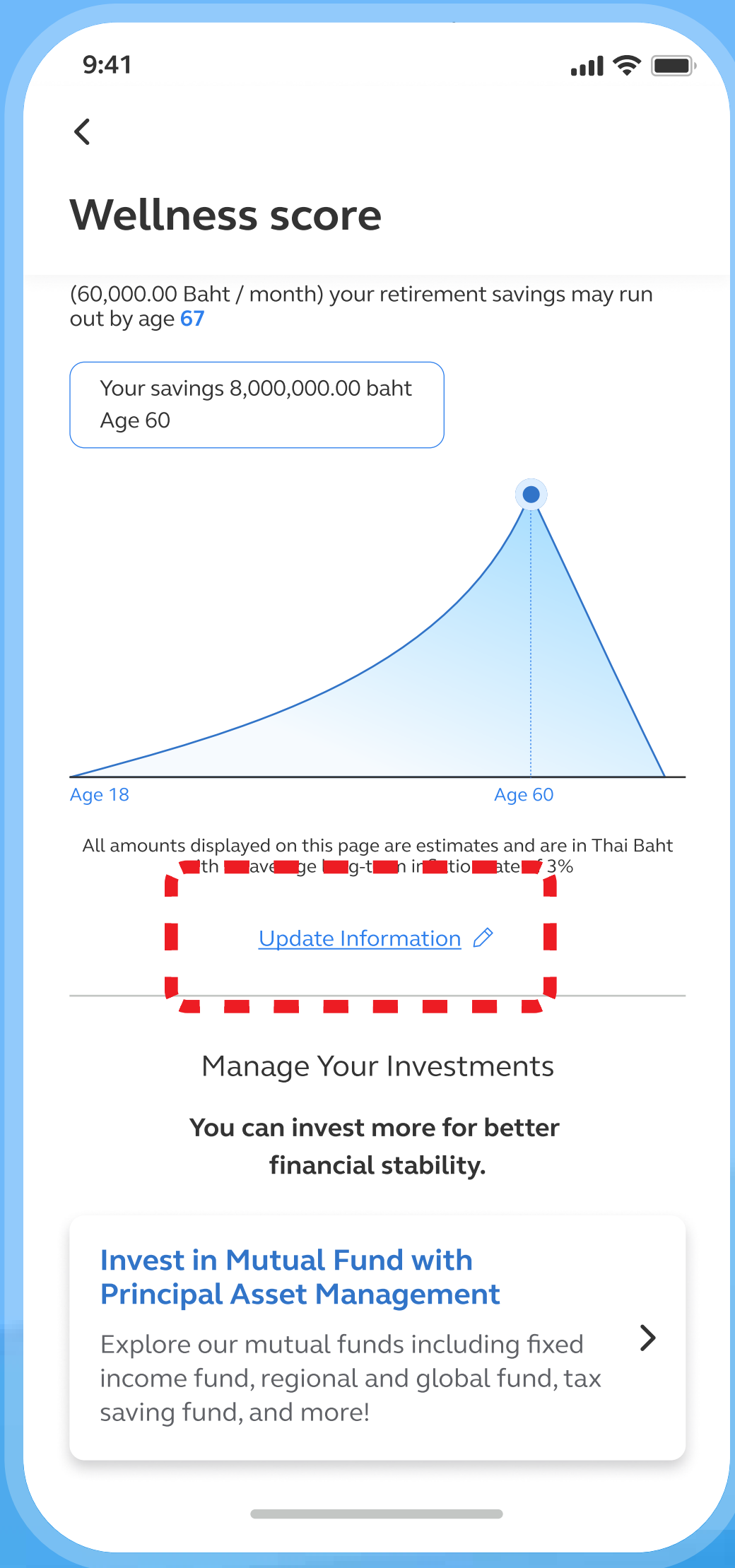


Edit expected average annual return before and after retirement



Plan Wise Retire Well: Edit Information

From the wellness score page, you can add/edit any information that you want to change.



Edit provident information

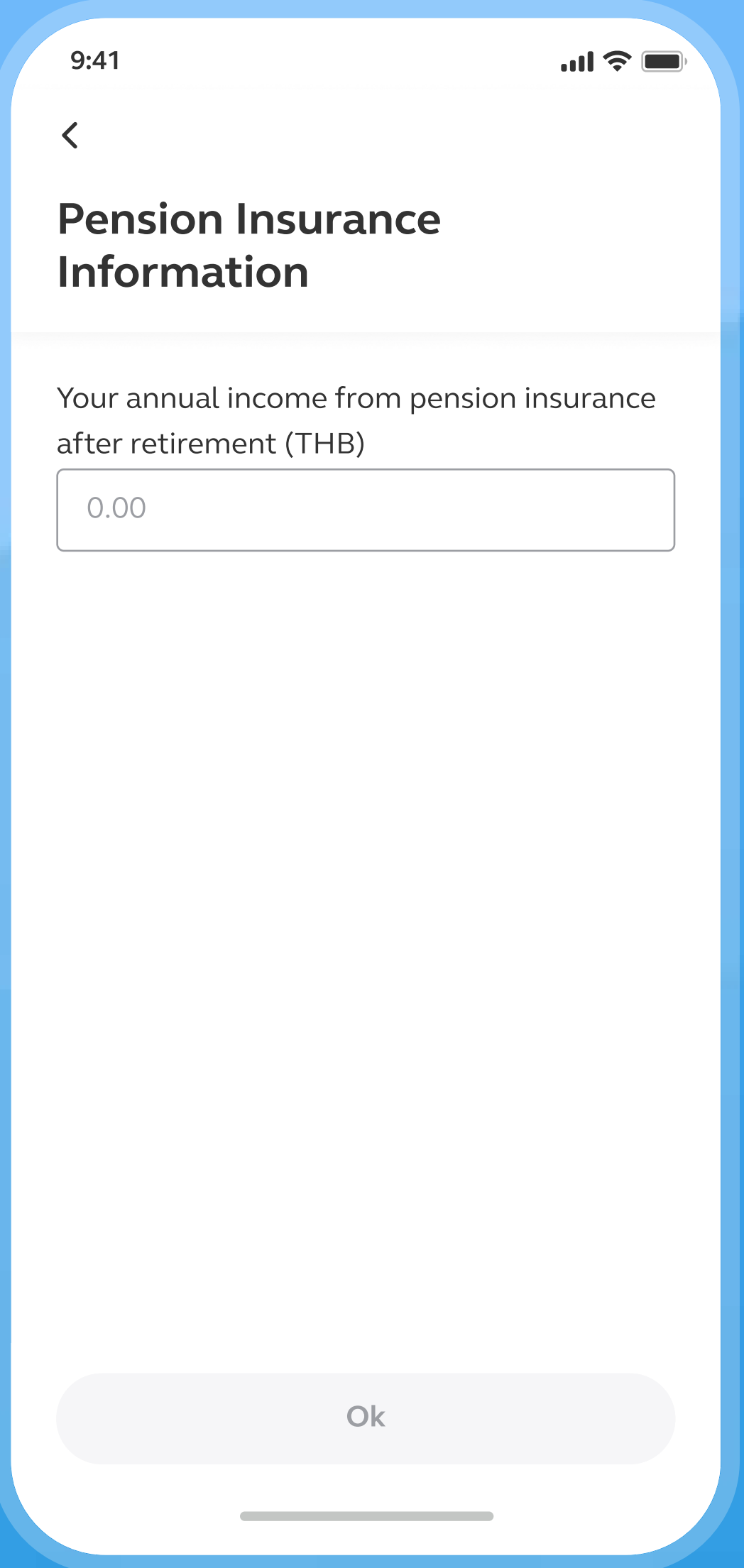
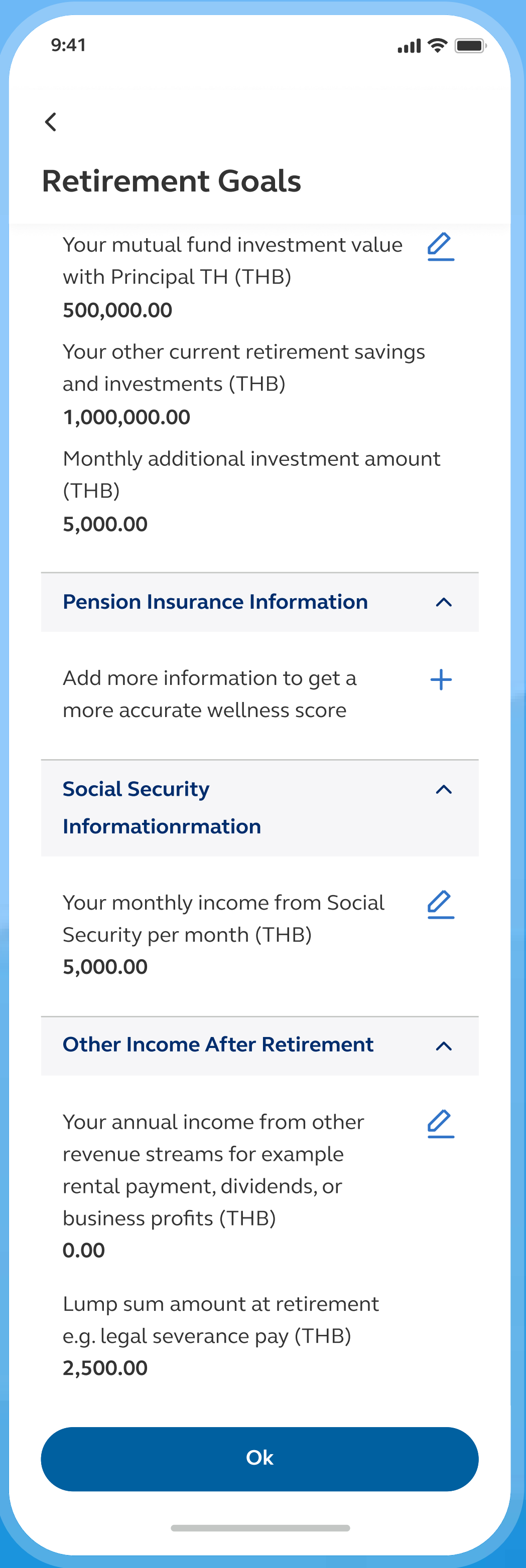
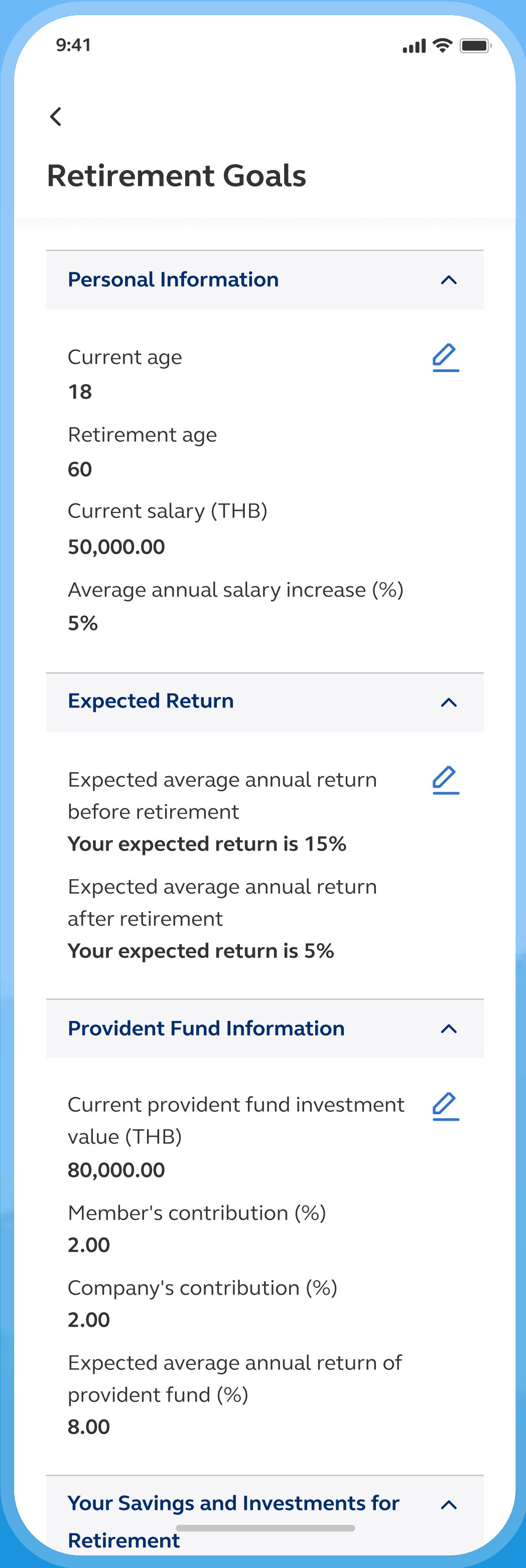
- 1: Provident fund Unitholders cannot edit the investment value
- 2: Users without provident fund Unitholders can edit the investment value

Edit your savings and investments for retirement

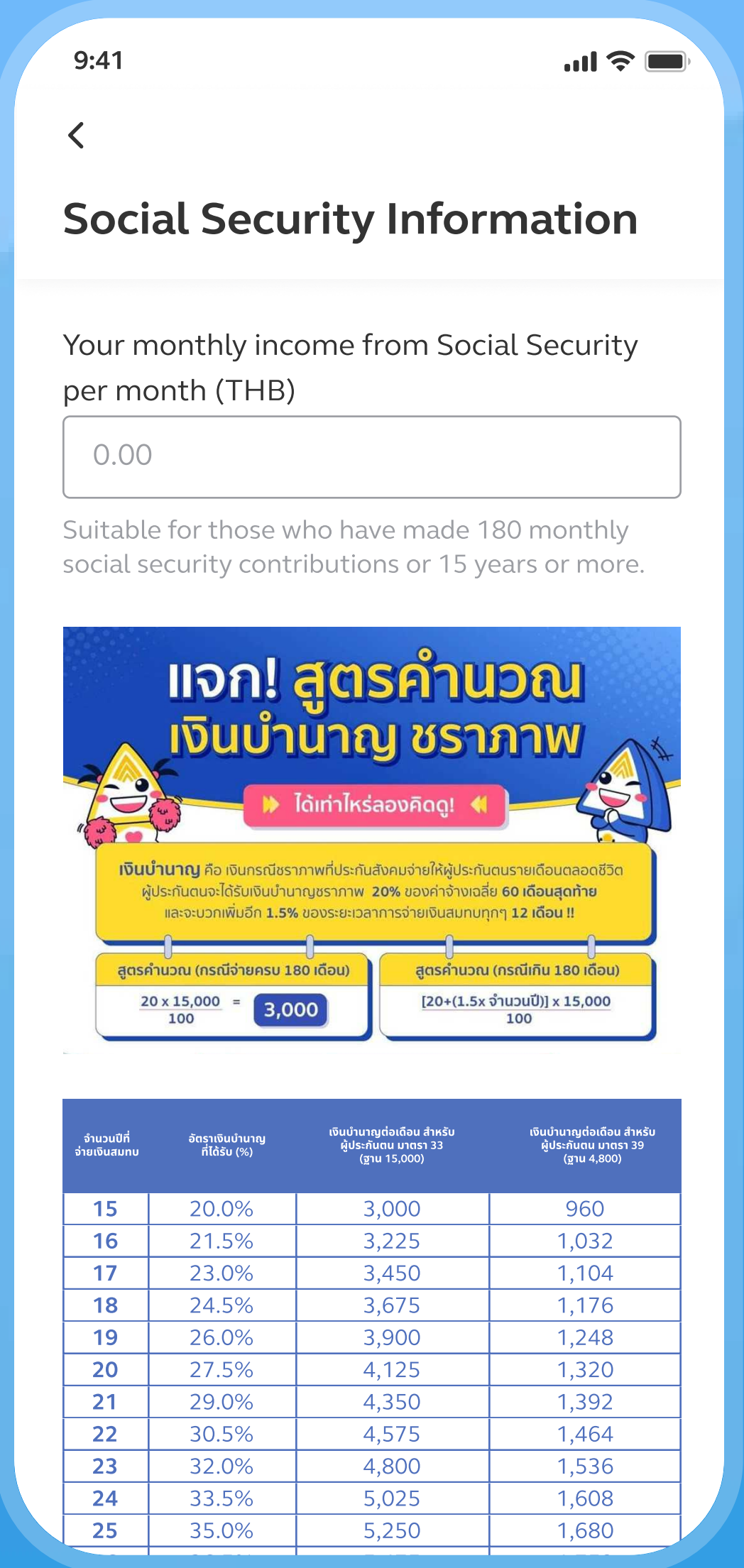
- 1: Mutual Fund Unitholders cannot edit the investment value with Principal TH
- 2: Display for users without mutual fund with Principal TH

Plan Wise Retire Well: Edit Information

From the wellness score page,
you can add/edit any information
that you want to change.



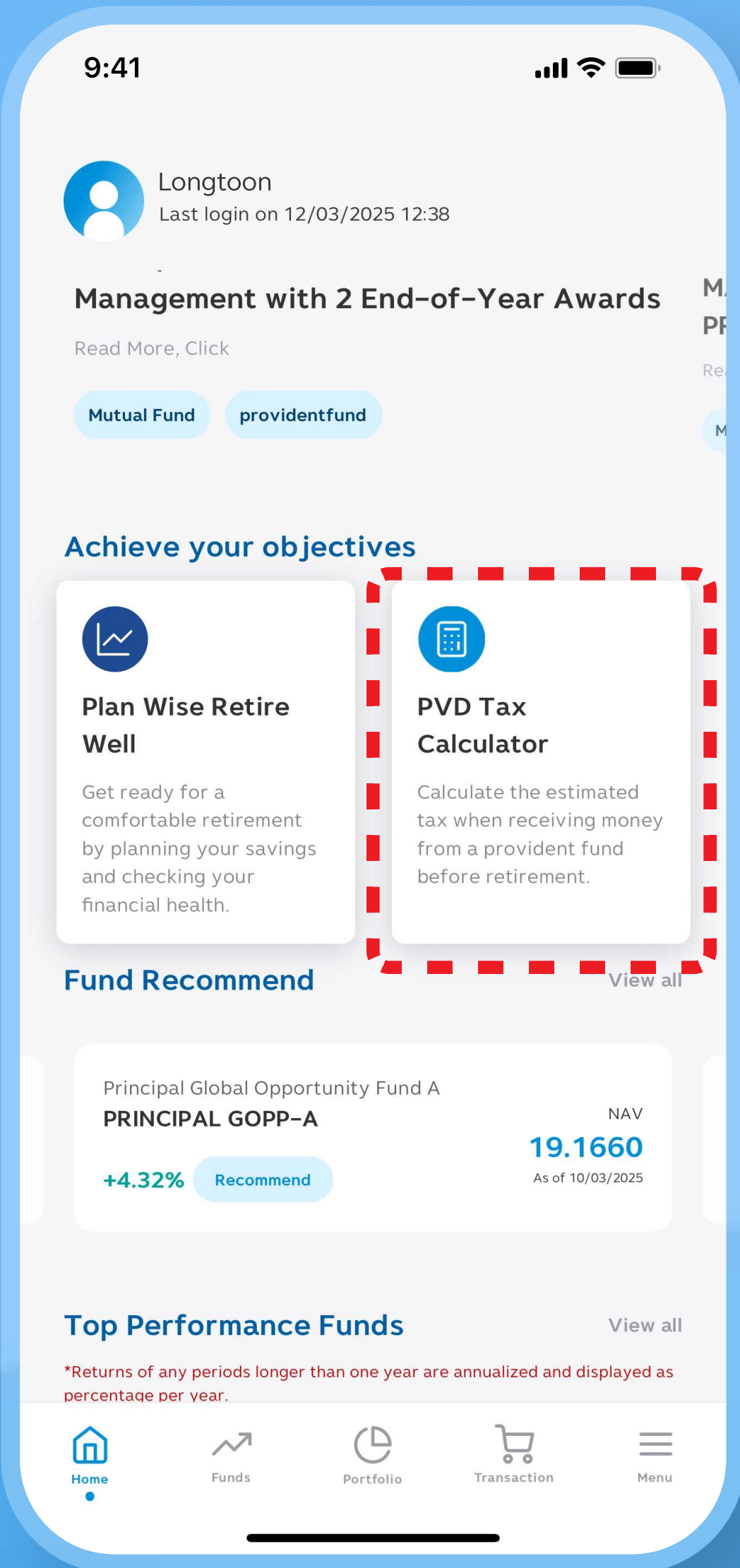
Edit pension insurance
Information



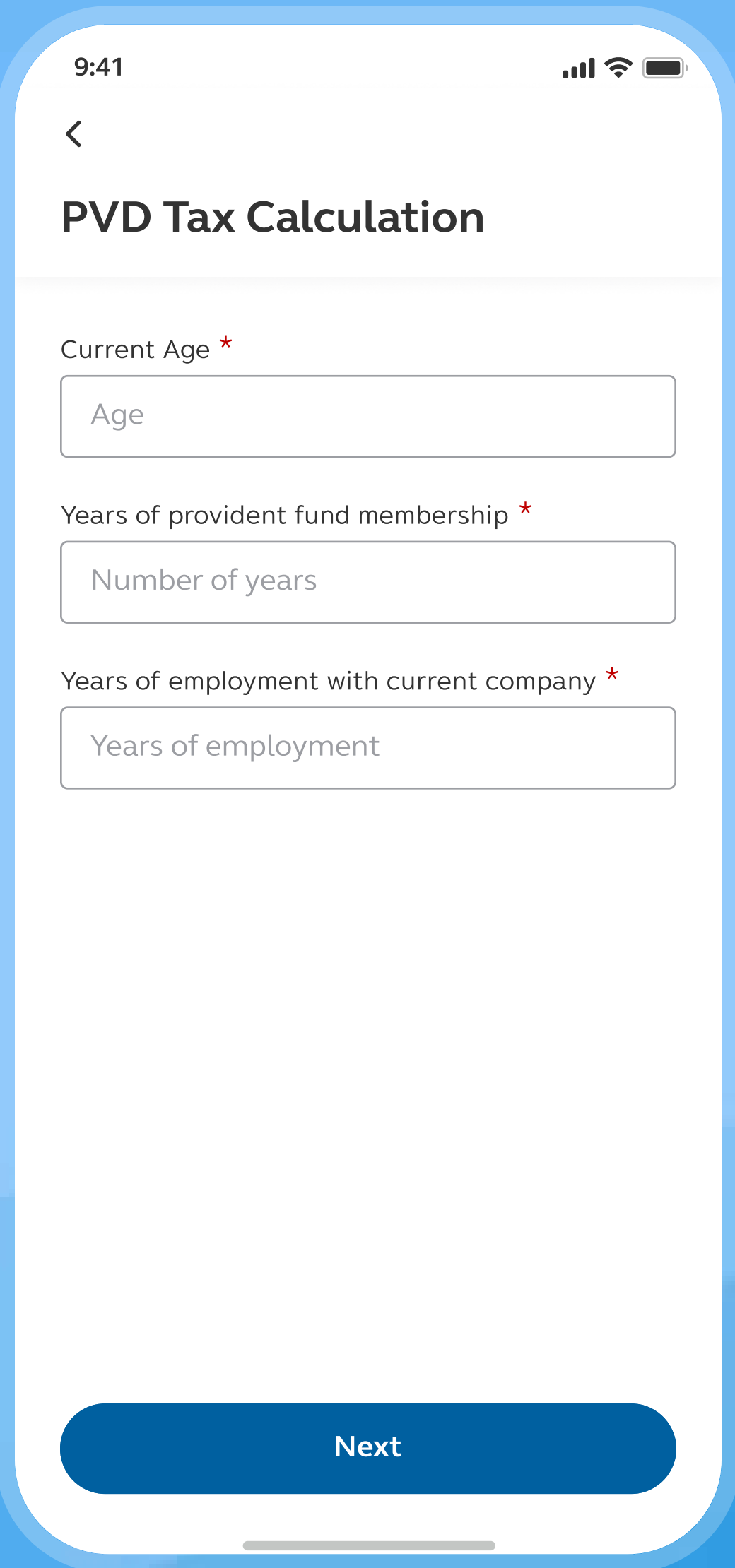
Edit social security
information

PVD Tax Calculator

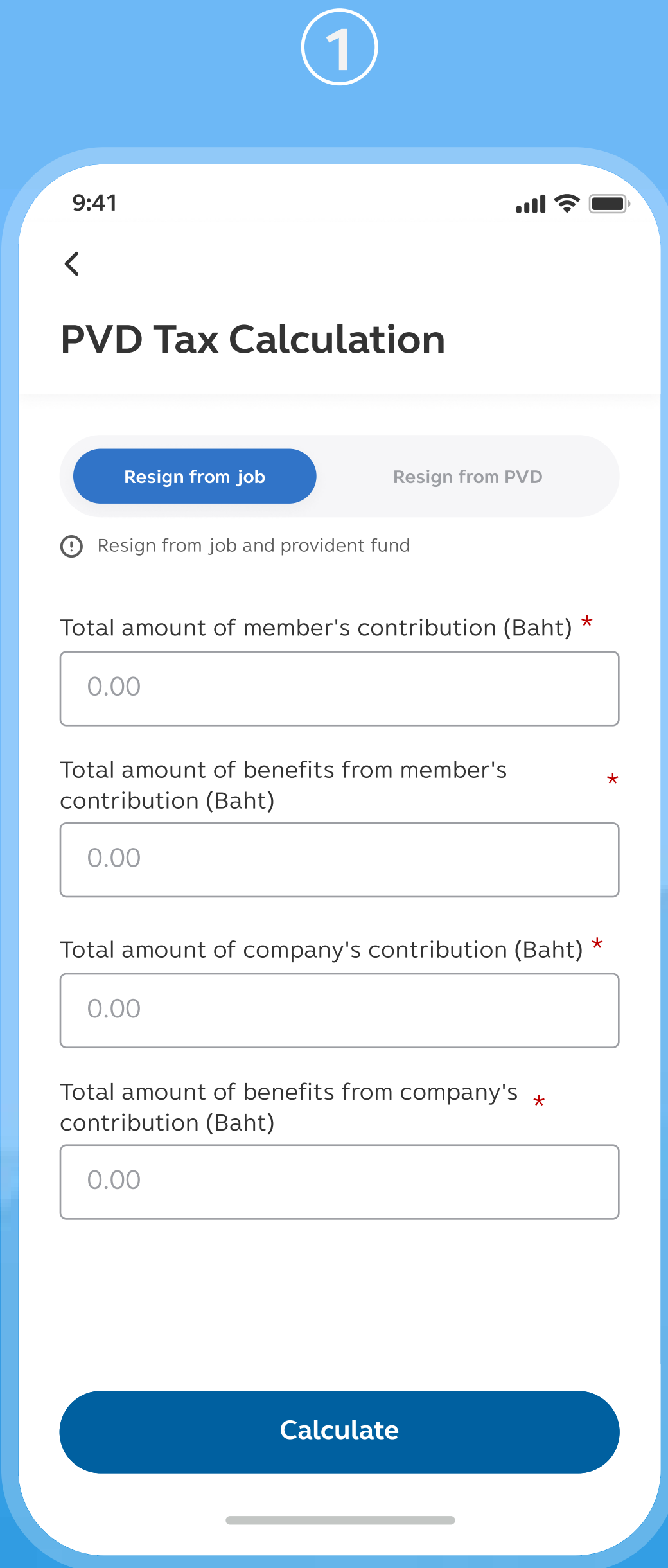
PVD Tax Calculator



1. Click
“PVD Tax Calculator”

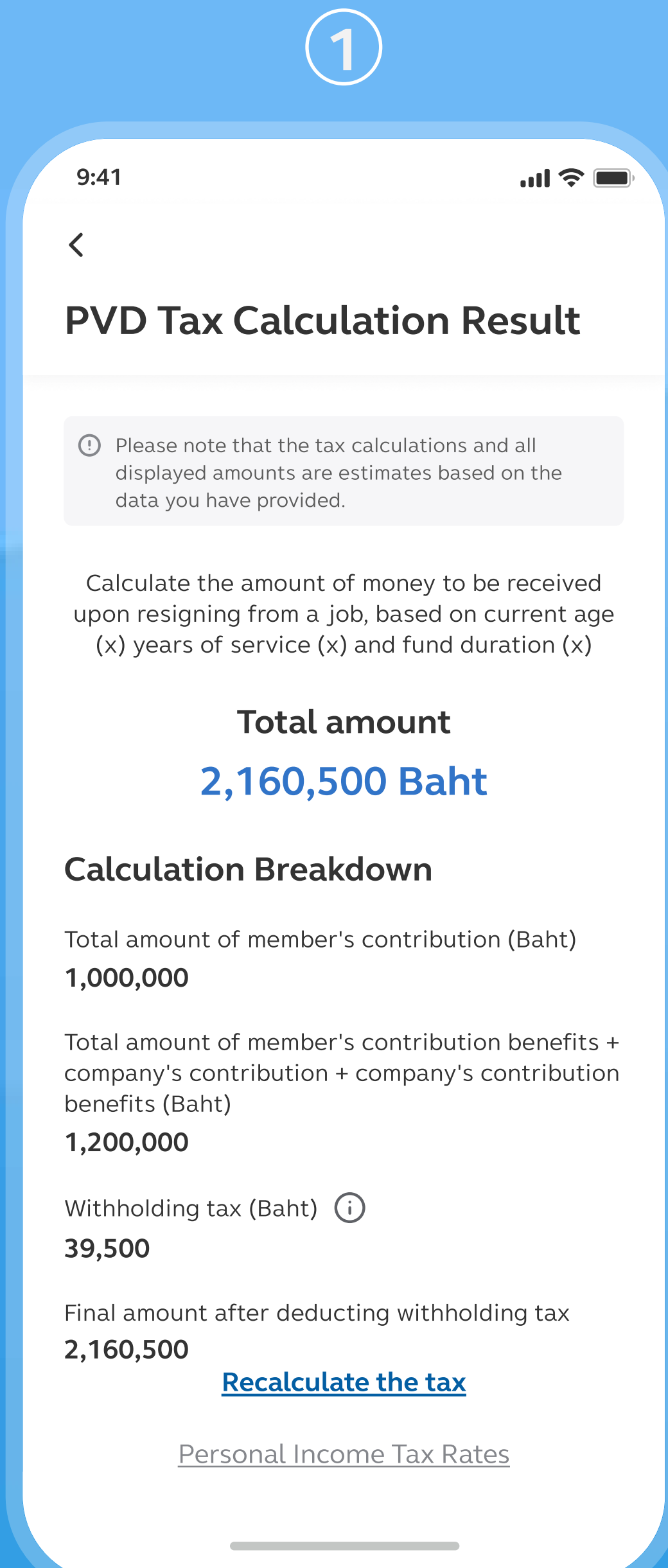
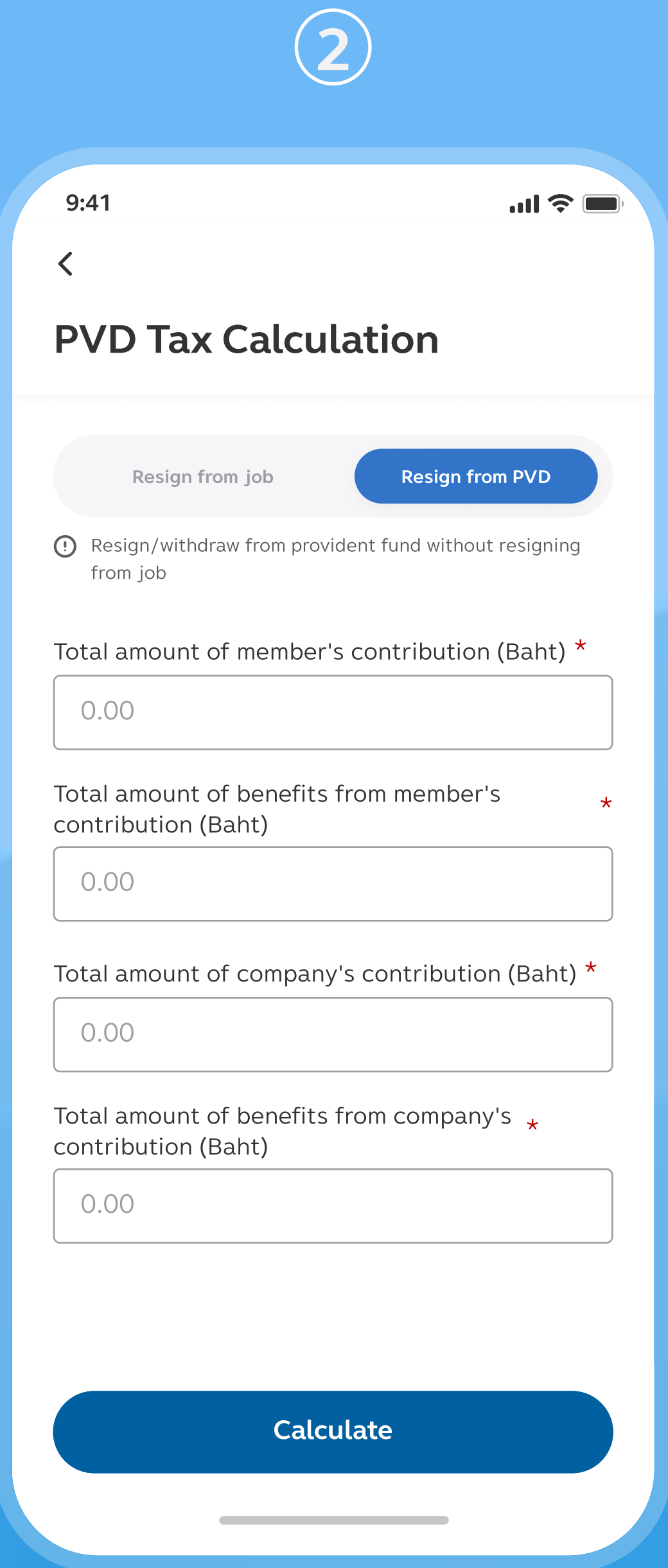


2. Fill in the personal
information and click
“Next”

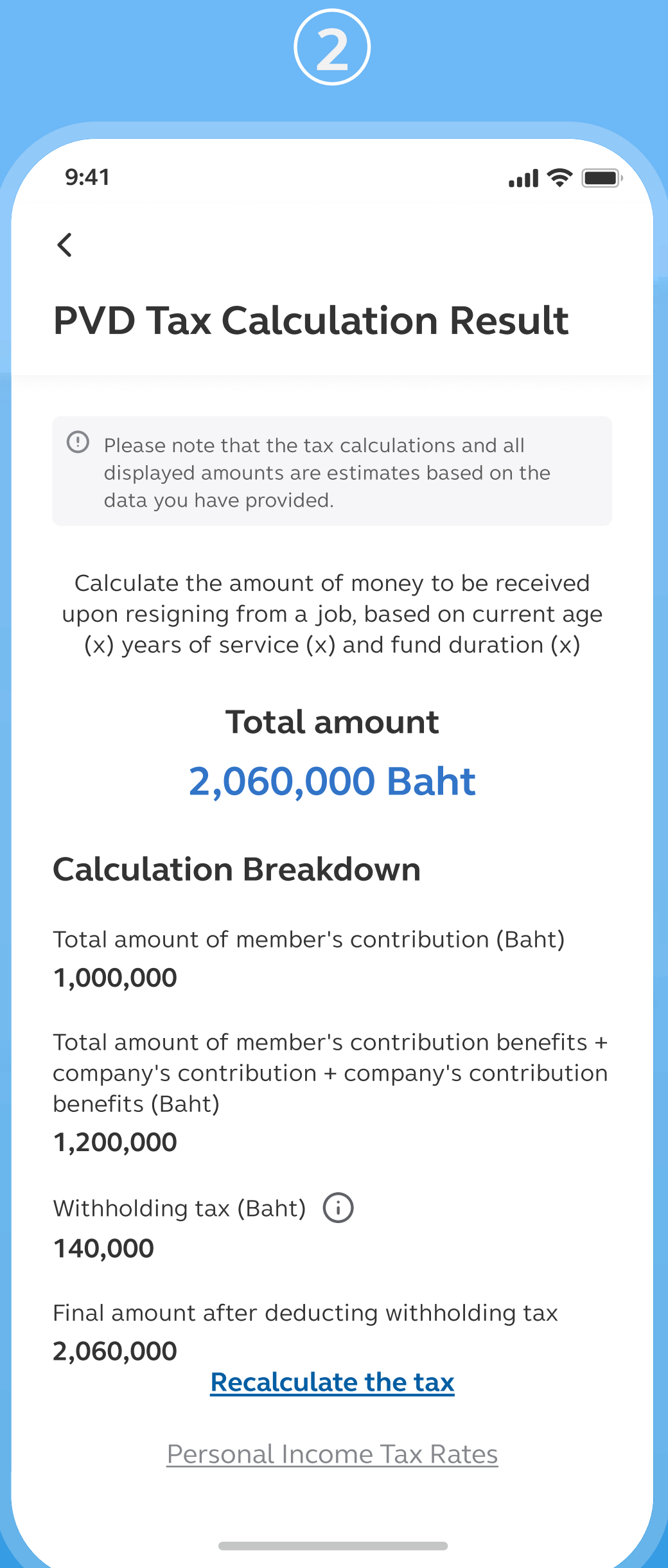


3.Fill in the provident fund information and click
“Calculate”.

- 1: Member resigning from job
- 2: Member resigning from PVD

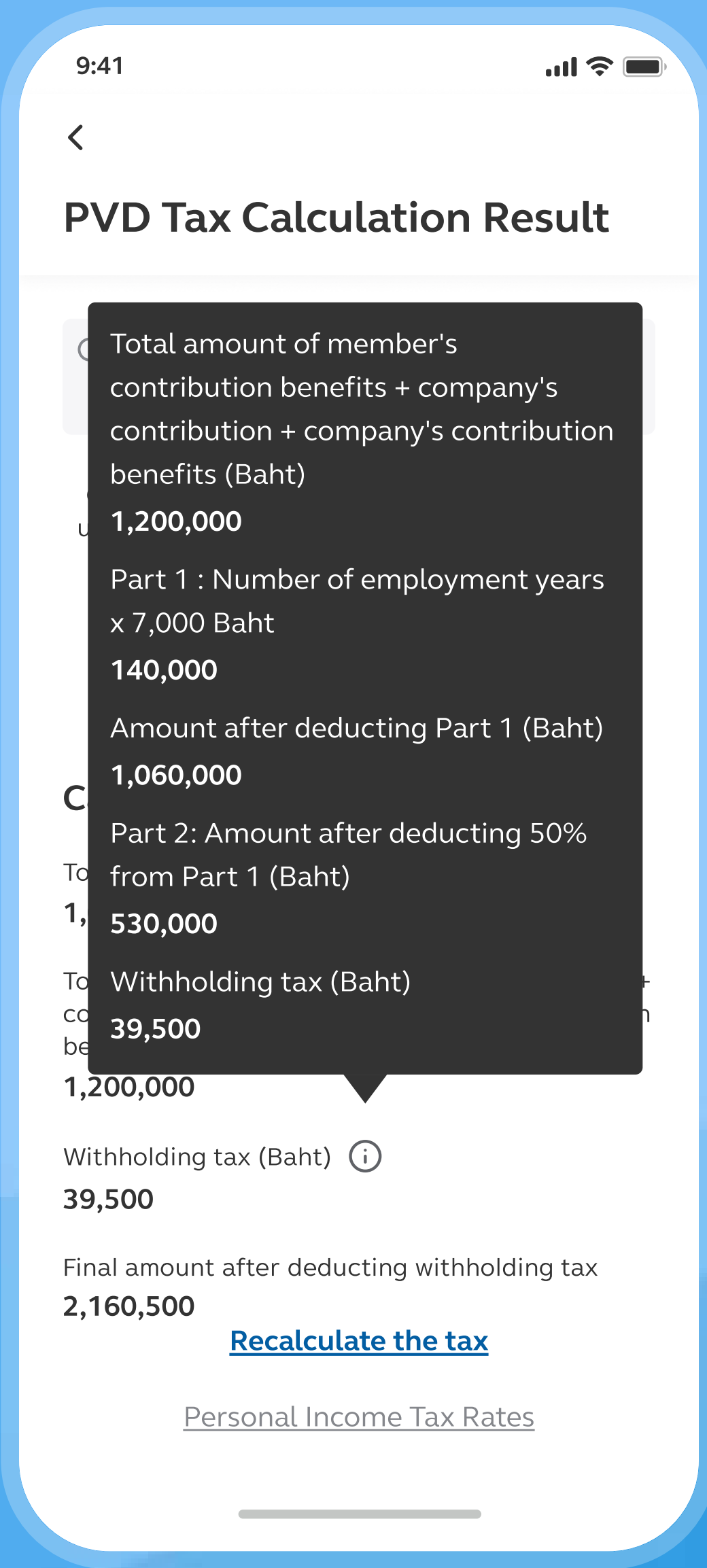


- 4.1 Tax Calculation Results
- 1: For cases where the period of service is more than 5 years
 - 2: For cases where the period of service is less than 5 years

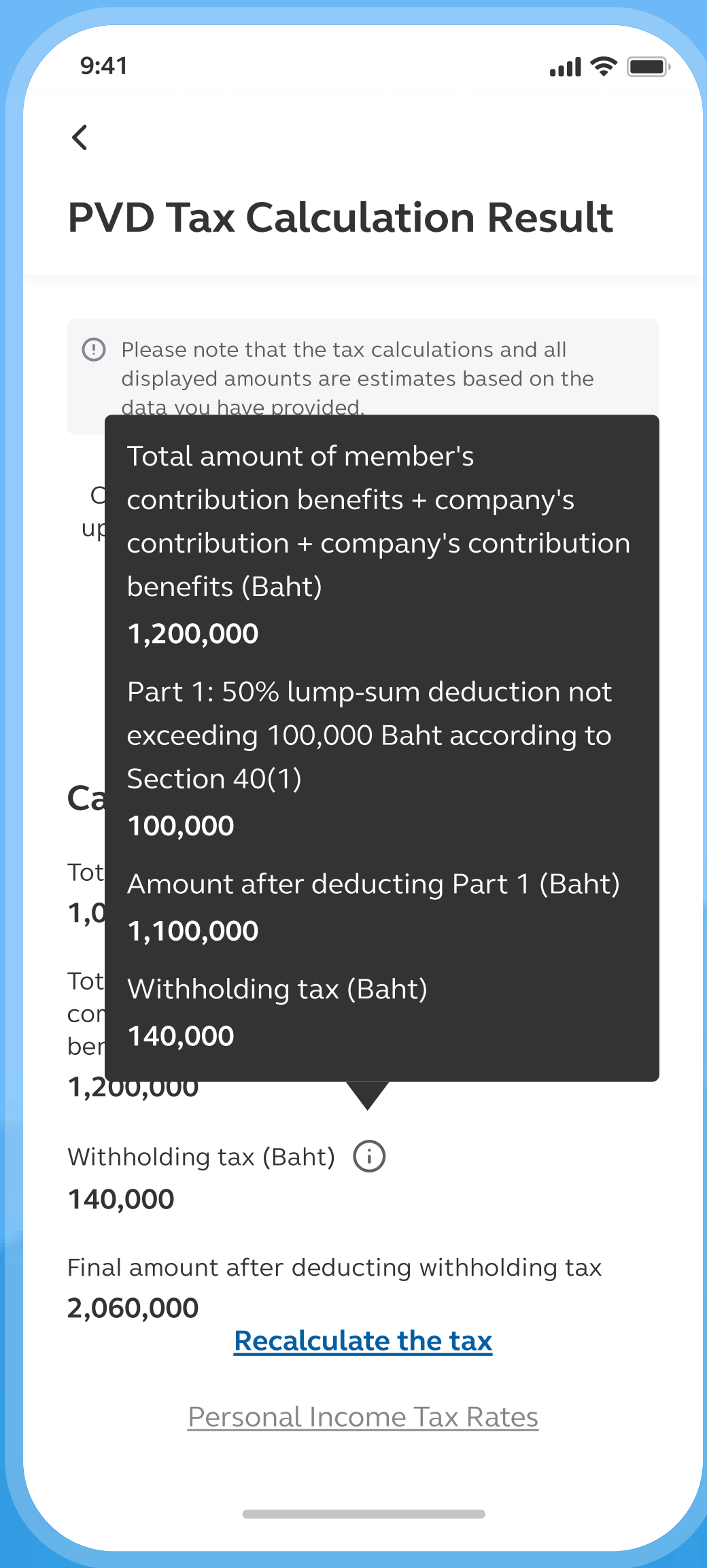


PVD Tax Calculator

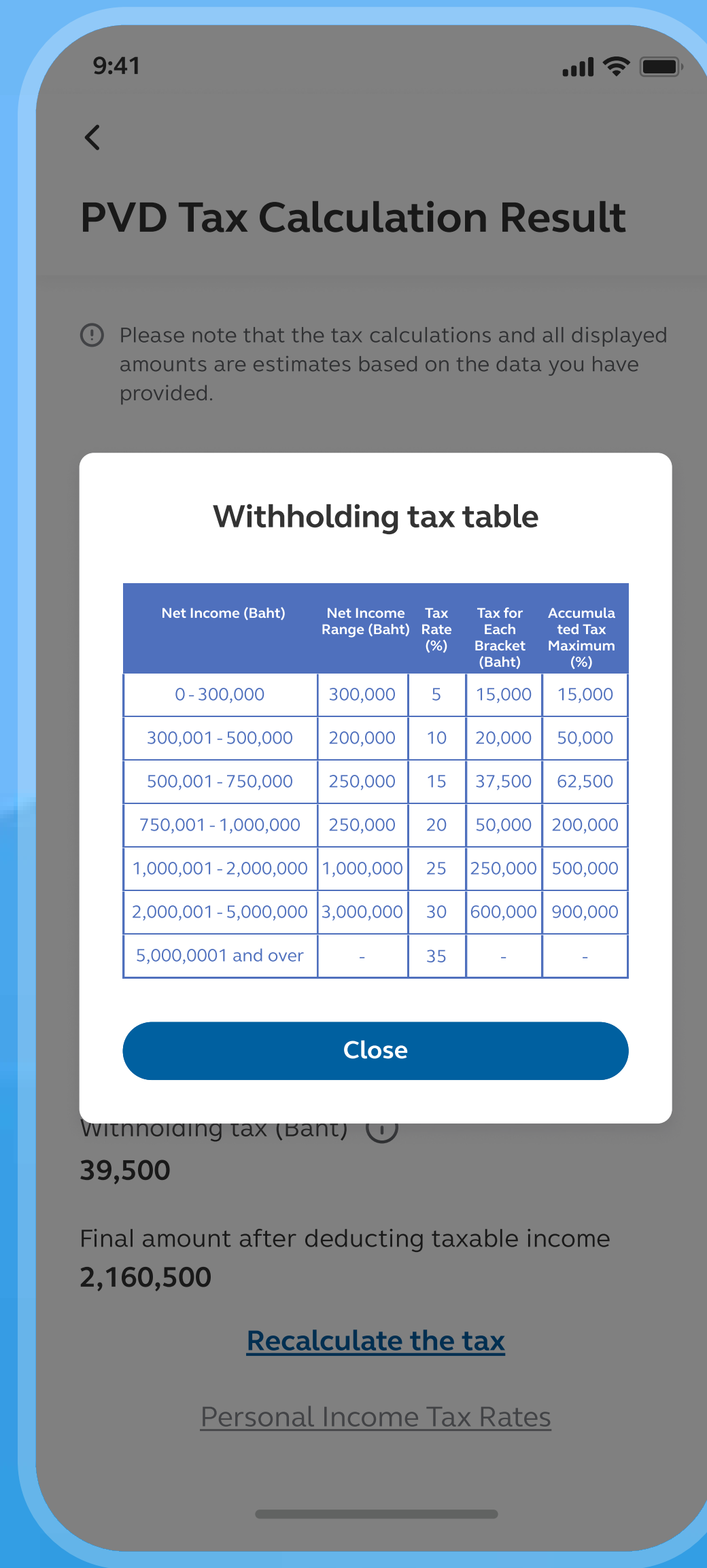
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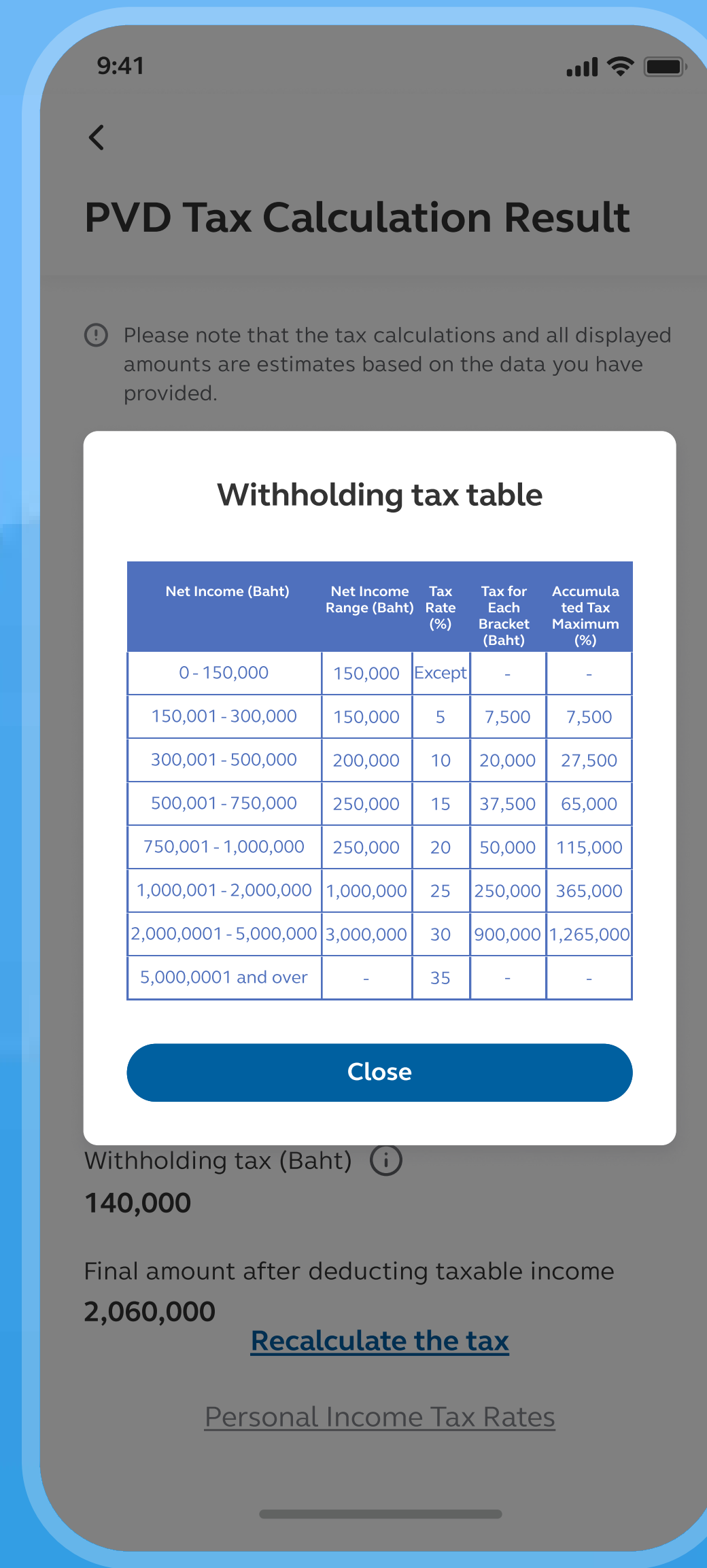
2



1



2



4.2 Tax Calculation Method

- 1: For cases where the period of service is more than 5 years
- 2: For cases where the period of service is less than 5 years

4.3 Table Displaying Personal Income Tax Rates

- 1: For cases where the period of service is more than 5 years
- 2: For cases where the period of service is less than 5 years



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ผู้ร่วมลงทุนทำความเข้าใจลักษณะสินค้า (กองทุน) เงื่อนไขผลตอบแทน และความเสี่ยงก่อนตัดสินใจลงทุน/ผู้ลงทุนต้องศึกษาข้อมูลของกองทุนรวม โดยเฉพาะอย่างยิ่งนโยบายการลงทุนความเสี่ยงและผลการดำเนินงานของกองทุนรวมที่เปิดเผยไว้ในแหล่งต่างๆ หรือให้ขอข้อมูลจากเจ้าหน้าที่ก่อนตัดสินใจลงทุน ผลการดำเนินงานอดีตมิได้เป็นที่ยืนยันถึงผลการดำเนินงานในอนาคต