

การบริหารจัดการ ความเสี่ยงส่วนบุคคล

(Personal Risk Management)

RUANGSAK PANYABODEGUN, CFP®



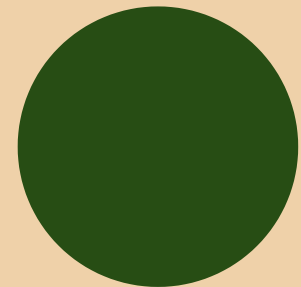
1. กำหนดอัตราส่วนทางการเงิน และเกณฑ์อ้างอิงทั่วไป

Personal Financial Ratios	Equation	Reference Range
Survival	Income : Expenses	More than 100%
Liquidity	Cash (near cash items) : ST liability	More than 100%
Basic Liquidity	Cash (near cash items) : Monthly Expenses	3-6 times
Debt to Asset	Liability : Asset	Less than 50%
Debt Service	Pay off Debt : Income	Less than 35%

2. ออกแบบสร้างระบบเตือนภัย (Warning System)

WARNING COLOR CODES

GREEN



Qualified Financial Ratios

All Ratios

Result (Financial Status)

Standard

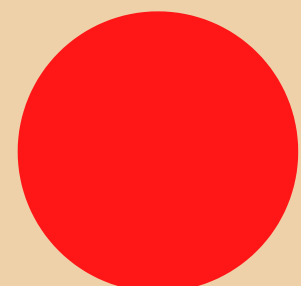
YELLOW



Liquidity, Basic Liquidity,
Debt to Asset

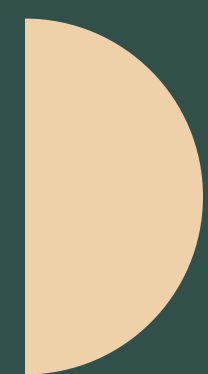
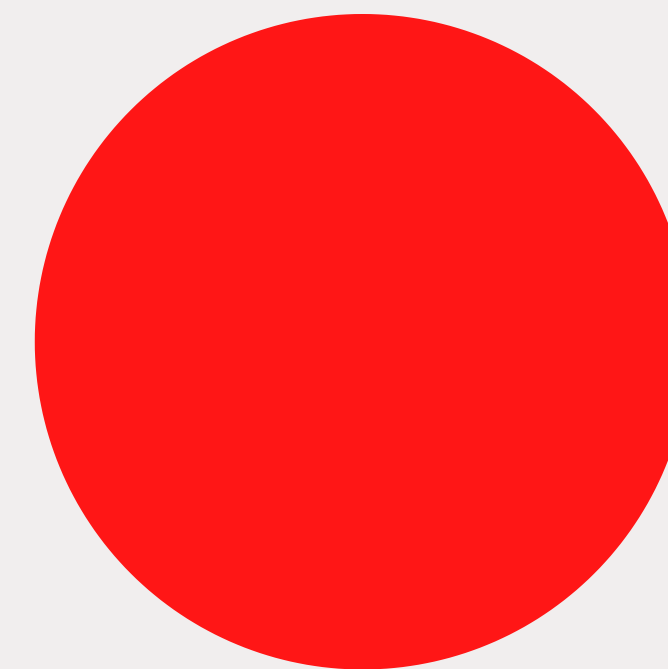
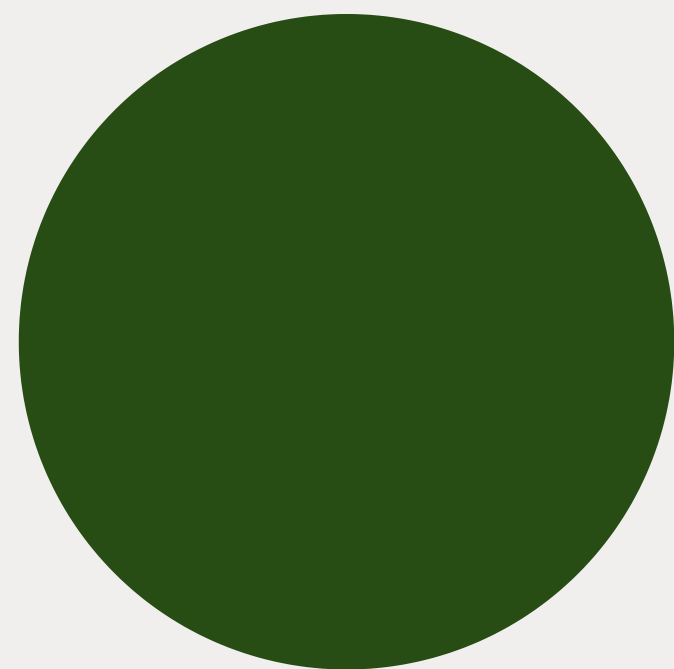
Caution

RED



None

Sub-standard



**3. กำหนดแผนความคุ้มครอง ให้สอดคล้อง
และเหมาะสมกับ **Warning Color****

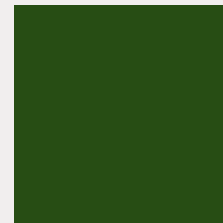
PERSONAL RISK MANAGEMENT AT VARIOUS LIFE STAGES

Ex 1. First Jobber อายุ 25 ปี เป็นพนักงานบริษัท คุณพ่อ คุณแม่ พึ่งตัวเองได้ และกำลังผ่อนคอนโด

Warning Color

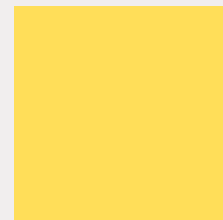
Action Plan

Green



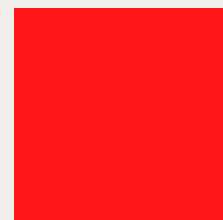
1. Income Protection (TPD)
2. Debt Protection (Life & TPD)
3. Critical illness (CI)
4. Retirement Plan

Yellow



1. Income Protection (TPD)
2. Debt Protection (Life & TPD)
3. Critical illness (CI)

Red



1. Income Protection (TPD)
2. Debt Protection (Life & TPD)



Ex 2. A Married Man with 2 Children อายุ 45 ปี อาชีพรับเหมาก่อสร้าง ภรรยาเป็นแม่บ้าน มีภาระหนี้บ้าน

Warning Color

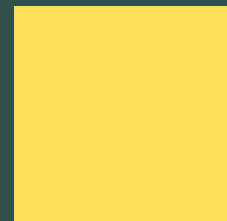
Action Plan

Green



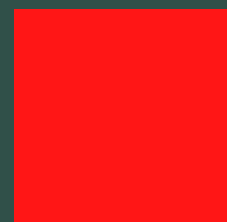
1. Income and Debt Protection (Life & TPD)
2. Critical illness (CI)
3. Health Insurance (HI)
4. Education Plan
5. Retirement Plan including HI and CI Premium, Nursing Home & others
6. Estate and Funeral Plan

Yellow



1. Income and Debt Protection (Life & TPD)
2. Critical illness (CI)
3. Health Insurance (HI)
4. Education Plan

Red



1. Income and Debt Protection (Life & TPD)
2. Education Plan



Ex 3. Post Retirement

Review Life insurance Portfolios to ensure that they still meet your needs

Retirement Fund

Health and Critical illness Premium (up to 80 Yrs)

Nursing Home (Long Term Care)

Estate and Funeral Plan

However, If you want to buy Life and Health Insurance, you should consider about cost and benefit as well

THANK YOU

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