

**Example: Current investment portfolio is 5.716% (Before restructuring)**

<b>Asset</b>	<b>Current Market Value (RM)</b>	<b>Income (RM)</b>	<b>Return (%)</b>	<b>Allocation (%)</b>	<b>Weighting Return (%)</b>
Savings account	28,000	0	0	4.94	0
Fixed deposits	34,000	1,156	3.4%	6	0.204
Stocks and Shares	60,000	6,600	11%	10.58	1.164
Unit Trust	120,000	8,400	7%	21.17	1.482
EPF	324,918	0	5%	57.31	2.866
<b>Total</b>	<b>566,918</b>	<b>16,156</b>	<b>26.40</b>	<b>100</b>	<b>5.716</b>

**Example: Investment portfolio rebalancing is 5.833% (After restructuring)**

<b>Asset</b>	<b>Current Market Value (RM)</b>	<b>Income (RM)</b>	<b>Return (%)</b>	<b>Allocation (%)</b>	<b>Weighting Return (%)</b>
Savings account	28,000	0	0	4.94	0
Fixed deposits	20,000	680	3.4%	3.53	0.12
Stocks and Shares	64,000	7,040	11%	11.29	1.242
Unit Trust	130,000	9,100	7%	22.93	1.605
EPF	324,918	0	5%	57.31	2.866
<b>Total</b>	<b>566,918</b>	<b>16,820</b>	<b>26.40</b>	<b>100</b>	<b>5.833</b>