

點止轉按咁簡單

優化按揭慳息計劃

提早贖樓、減輕負擔、節省利息、額外創富

Endowment Policy

作為按揭儲備 (Mortgage Reserve)

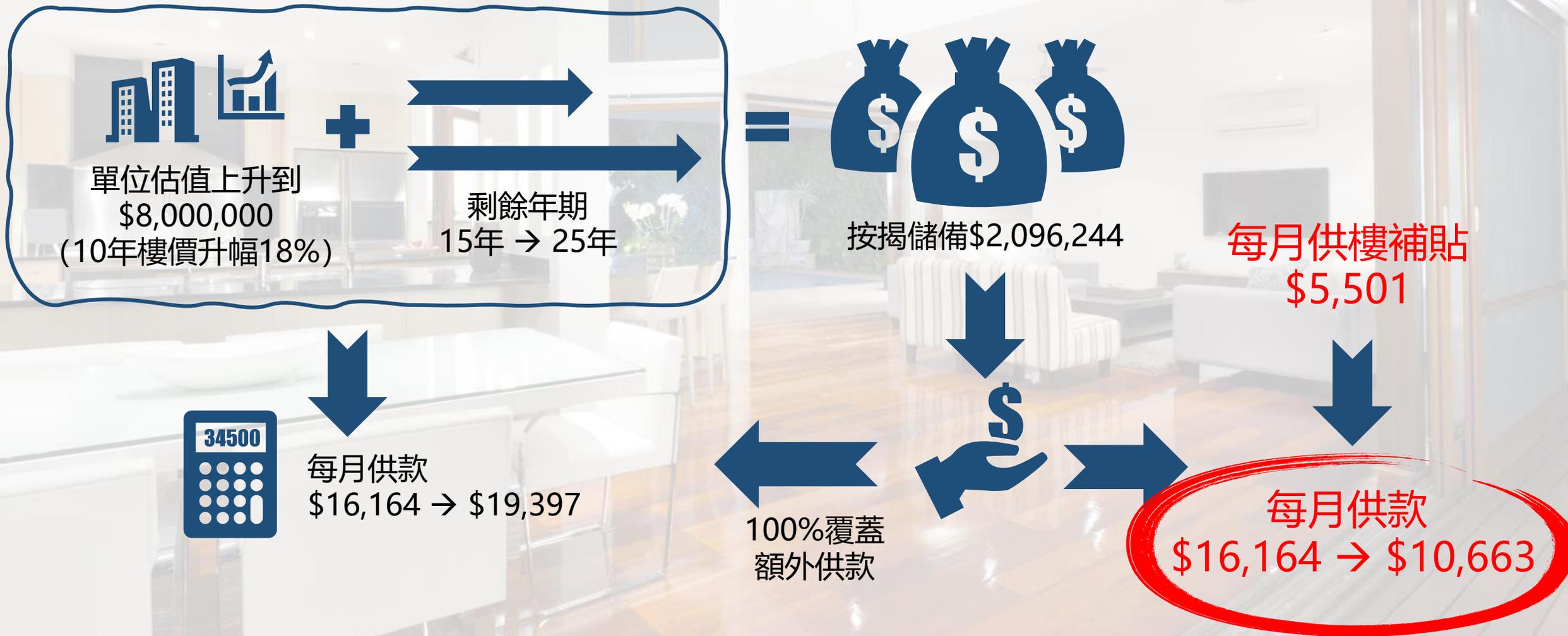


A modern interior space with a white ceiling, recessed lighting, and a polished wooden floor. In the foreground, there is a white bar counter with a glass top and white bar stools. In the background, there is a kitchen area with wooden cabinets and a white countertop. A large blue trapezoidal shape is overlaid on the center of the image, containing white text.

慳息方案一

減輕每月還款負擔

操作總結



世事道理



慳息方案二

儘早完成按揭

償還貸款 (提早)



儲備每月支付
新舊供款差額
\$3,233



每月維持
原本供款額
\$16,164



於第12年
按揭儲備現金價值
= \$2,793,500



新按揭尚欠貸款
= \$2,732,318



可全數清還按揭欠款
餘額剩\$61,182

提早贖樓
3年

節省供款
\$581,904



A modern interior space with a polished wooden floor, a white bar counter with stools, and a glass-walled room. A dark blue trapezoidal overlay is centered on the image, containing white text.

慳息方案三

額外創富

償還貸款 (如期)

於第15年時:



按揭儲備
\$3,654,729

清還按揭後

新按揭尚欠貸款
\$2,150,869



額外創造財富
\$1,503,860