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"THE QUESTION ISN'T AT WHAT AGE I WANT TO RETIRE, IT'S AT WHAT INCOME..."

DEMO LIVE!

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<http://bit.ly/whatapps-joseph>

PRIVATE RETIREMENT SCHEME (PRS)

Retirement: A Reality Check

Facts about Retirement Planning

Only 21% of Malaysian retirees realised the need to plan by age of 30

RM 1.9 million is needed for Malaysia's middle class for comfortable retirement.
53% worry could not save enough

Invest RM100/month
Start at age 25 > by 60 : RM143,183
Start at age 40 > by 60 : RM46,435
Based on return of 6% p.a.

50% of retirees exhaust their EPF savings within 5 years

What is your CHOICE?

Enjoy Tax Relief of up to 3K!

Source: The Edge (5th-11th Oct 2015)

PRIVATE RETIREMENT SCHEME (PRS)

The Need to Save More



Life Expectancy



72.2 years



77.3 years

EPF/Pension may not be sufficient

Higher Medical Costs

Unsettled Debts / Commitments

Rising Inflation

Increased Life Expectancy

Source: Department of Statistics Malaysia, 2019 est.

What is your ACTION?

I wanna have **higher rate of return** from saving that can beat inflation rate.. lead me to a comfortable old life!...

How ah!!

<https://www.publicmutual.com.my/>

Utilise iCRP: CLM3002950 when registering as a new investor online at Public Mutual Berhad for best demonstrated experience!

When can I ever have a **pool of money** for my dream wealth with the low FD interest rate...??

" Know what you own, and know why you own it. The biggest risk of all is not taking one! " - Peter Lynch -



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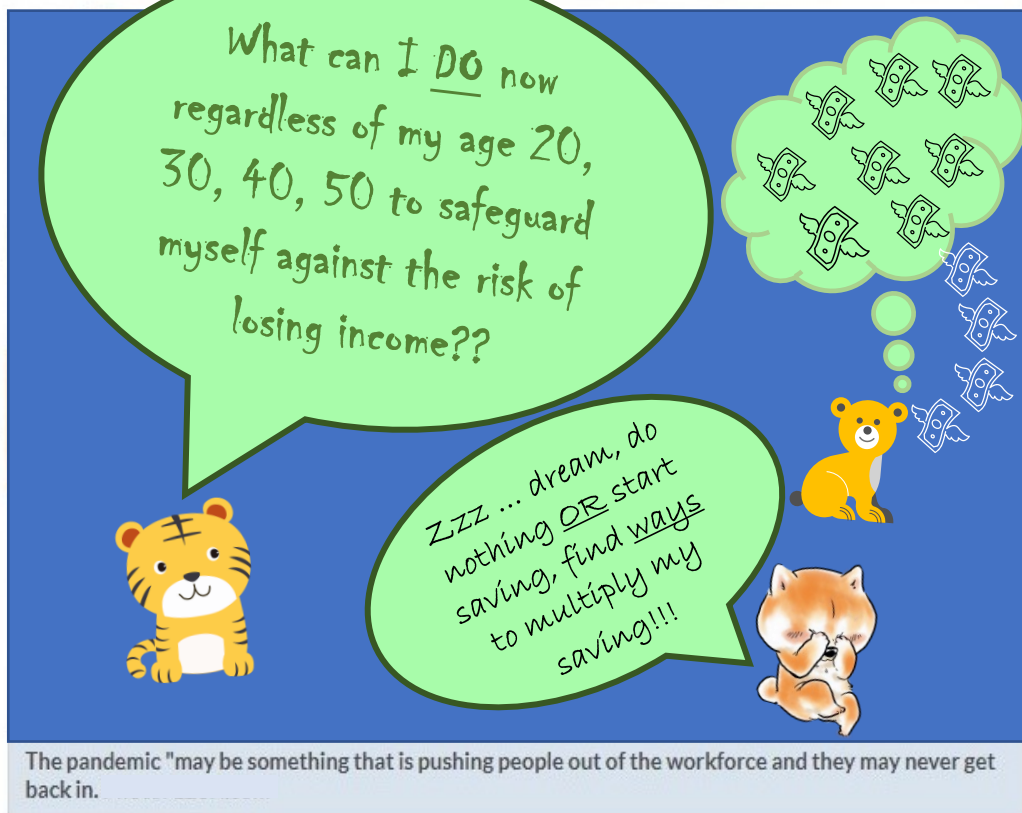
Unemployment: Those over 55 are most at risk

FAMILY TheStar.com my

Wednesday, 21 Oct 2020

3:00 PM MYT

**Start
Building
your
Emergency
Fund today!
As low as
RM 200 per
month ...
=
1 MILLION
?**



The pandemic "may be something that is pushing people out of the workforce and they may never get back in."

For the first time in nearly 50 years, older workers face higher unemployment than their mid-career counterparts, according to a study released this week by the New School university in New York City in the United States.

DID YOU KNOW

It Is Costly to Start Investing Late?

You get to enjoy the power of compounding interest if you start investing early

However, if start investing 10 years later, you will NOT achieve a similar outcome



ALBERT

Age: 20

Invest RM 300 / month for 40years

Total funds invested:
RM144,000

Funds accumulated at retirement:
RM792,037



PETER

Age: 30

Invest RM 400 / month for 30years

Total funds invested:
RM144,000

Funds accumulated at retirement:
RM490,835

Assumption:

1. Rate of return is constant at 7% per annum. All investments are made at the beginning of the month
2. Calculation is based on net investment amount

The cost of starting the investment 10 years later:

RM792,037 - RM490,835 = RM301,202

It is harder to play catch up!

Take advantage of the magic of compound interest by investing early

Disclaimer: This is only an illustration and It is not and should not be regarded as an investment advises or as a recommendation regarding any specific trust fund



ProFound
Information

WHAT IS THE
POTENTIAL ANNUALISED
8% RATE OF RETURN
AFFECTS YOUR TOTAL
SAVING PLACEMENT?

I SHOW YOU!

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