

## Joseph Loi, Licensed Private Retirement & Unit Trust Consultant



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

**GET STARTED NOW**

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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?**

Is it Worth to Explore..

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

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

flip next page /...

" 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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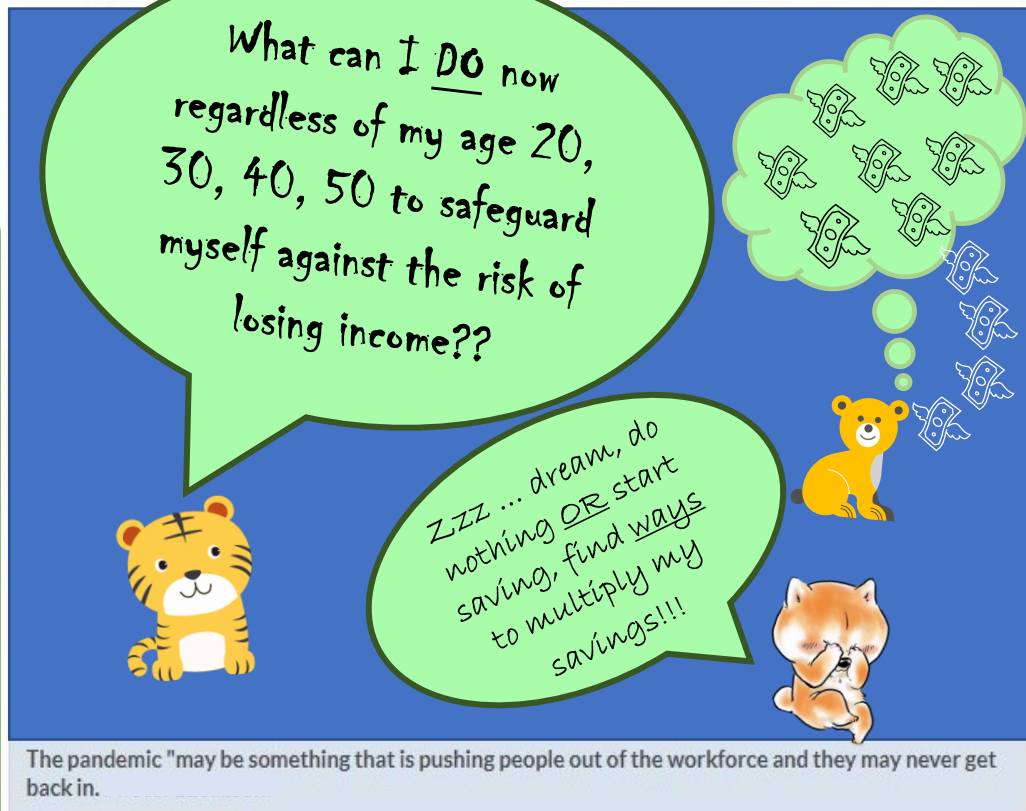
# Unemployment: Those over 55 are most at risk

**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  
Lifetime**



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



PETER

Age: 30

Invest RM 400 / month for 30years

At the age of 60...

Total funds invested:  
**RM144,000**

Funds accumulated at retirement:  
**RM792,037**

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. Please refer \*Disclaimer at page 1



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

**SHOW ME SUCCESS SECRET**



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What is the right combination for legitimate, licensed successful money savings accumulation? Winning Combination basket thru impactful real track record..