

# 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!...

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

Utilise *ICRP: LLC2002186* when registering as a new investor online at Public Mutual Berhad for best demonstrated experience! Please contact **Joseph..**

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**

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



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



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..