

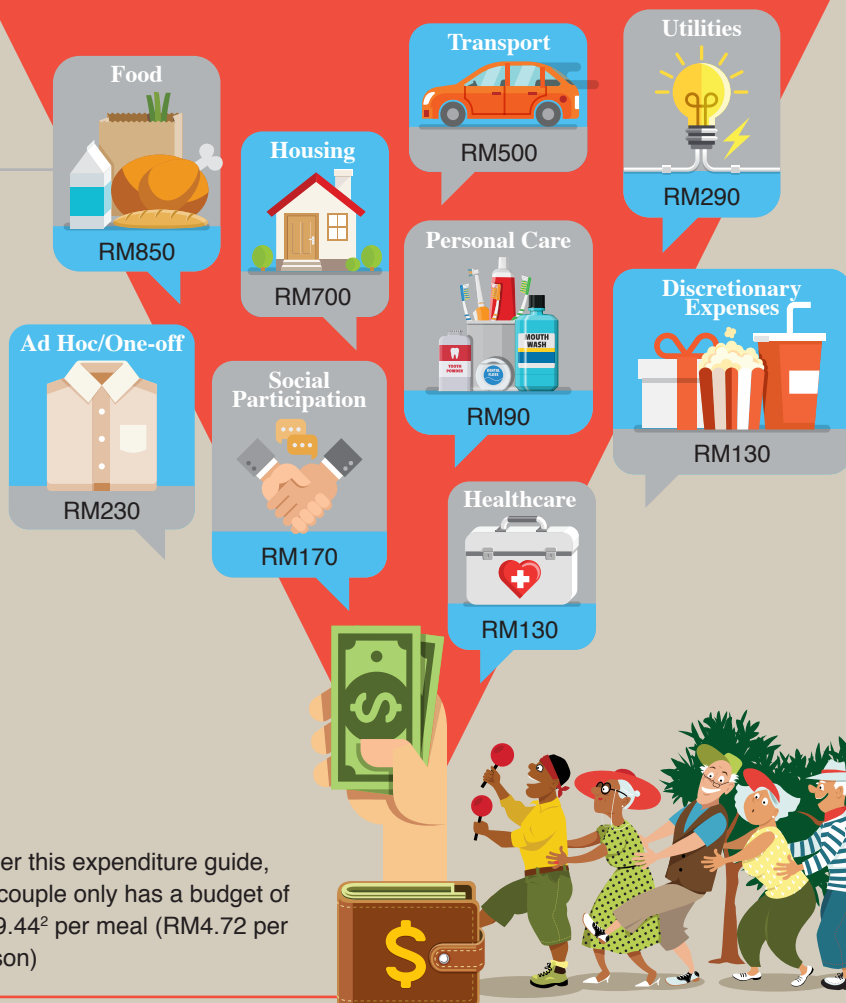
PLAN EARLY TO RETIRE WITH DIGNITY AND SECURITY



PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

According to *Belanjawanku*¹, a senior couple needs **RM3,090** per month for a reasonable standard of living.

The RM3,090 budget estimate per month for a senior couple covers the following in *Belanjawanku*¹:



¹ *Belanjawanku* is an expenditure guide for individuals and families residing in the Klang Valley, developed by the Employees Provident Fund (EPF) in collaboration with the Social Wellbeing Research Centre (SWRC) of University of Malaya.

² Assuming an average of 30 days a month and 3 meals a day.



What if you want to live beyond than just a ‘reasonable’ lifestyle during retirement?

If your monthly expenses during retirement is as follows:

RM5,000

RM8,000

RM10,000



You need to accumulate the following amount upon retirement³:

RM848,036

RM1,356,858

RM1,696,073



You need to start saving this amount on a monthly basis⁴:

RM691

RM1,106

RM1,382


³ Assuming:

- i. Retirement period of 20 years
- ii. Rate of return is 7% and inflation is 3%
- iii. Retirement expenses are withdrawn annually at the beginning of the year

⁴ Assuming: 30 years to retirement.

Why is Retirement Planning Important?

Simply because everyone wants a comfortable retirement life!



Long-term Sustainability

- Rising life expectancy due to medical advancement
- Escalating healthcare costs

Multiple Source of Income

- Don't just rely on EPF
- Save and invest to generate other income streams

Be Self-reliant

- Family size is getting smaller nowadays
- Don't be a financial burden on your loved ones

Manage the Impact of Inflation

- Inflation will erode your retirement fund
- Factor in inflation when you plan for your retirement

Tips To Boost Your Retirement Savings

1 Start Investing Early

For example:
Starting a monthly investment of RM200 at different ages will achieve different results when the investor reaches age 60.

Starting Age	20	30	40	50
Investment Amount	RM200/month			
Investment Outcome at age 60 ⁵	RM528,025	RM245,418	RM104,793	RM34,819

Invest early to take advantage of the power of compounding

⁵ Assumption: A constant rate of return of 7% per annum compounded on a monthly basis.

Invest Regularly

Automate your unit trust investments on a monthly basis through our Direct Debit Authorisation (DDA) and Regular Investment Authorisation (RIA) facilities to:

- Avoid market timing
- Develop a good saving habit
- Practise Ringgit cost averaging (RCA)

Optimise Your EPF Savings

Consider investing through the Employees Provident Fund Members Investment Scheme (EPF-MIS) to optimise and diversify your retirement fund.

Contribute to Private Retirement Scheme (PRS)

Build your retirement fund through PRS while enjoying these benefits:

- Up to RM3,000 tax relief⁶
- Free insurance/Takaful coverage⁷
- Protect your retirement savings from creditors⁸

⁶ Including tax relief for deferred annuity and it is valid till 2021

⁷ For Public Mutual PRS contributors only, subject to terms and conditions. Please refer to the brochure on free insurance/Takaful for more information

⁸ Money in PRS scheme is protected from creditors as stated in Section 139ZA of the Capital Markets and Services Act (CMSA)

Get In Touch with Us



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