

PLAN EARLY TO RETIRE WITH DIGNITY AND SECURITY



PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

Why is Retirement Planning Important?



Long-term Sustainability

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



Be Self-reliant

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



Multiple Source of Income

- Don't just rely on Employees Provident Fund (EPF)
- Save and invest to generate other income streams

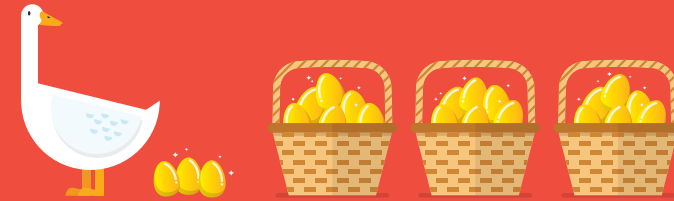


Manage the Impact of Inflation

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

Tips to Boost Your Retirement Savings

- **Start investing early** to take advantage of the power of compounding.
- Commit to the retirement plan by **investing regularly**.
- Consider investing through the EPF Members Investment Scheme (EPF-MIS) to **optimise and diversify your retirement fund**.
- Contribute to **Private Retirement Scheme (PRS)**.



How Much Retirement Fund is Needed?

If your monthly expenses during retirement are as follows:

RM5,000

RM8,000

RM10,000

You need to accumulate the following amount upon retirement¹:

RM848,036

RM1,356,858

RM1,696,073

You need to start saving this amount on a monthly basis²:

RM691

RM1,106

RM1,382

¹ Assuming:

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- Retirement expenses are withdrawn annually at the beginning of the year

² 30 years to retirement

About Public Mutual



INDUSTRY LEADER

No.1* in private unit trusts and Private Retirement Scheme (PRS).

Trusted by more than 5 million accountholders nationwide.

Has a wealth of more than 40 years of fund management experience.

A wholly-owned subsidiary of Public Bank.

* In terms of total retail fund size managed amongst private unit trust companies and Private Retirement Scheme (PRS) providers in Malaysia. Source: The Edge-Lipper, 21 March 2022.