

# PLAN EARLY TO RETIRE WITH DIGNITY AND SECURITY



**PUBLIC MUTUAL**  
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

According to *Belanjawanku*<sup>1</sup>, a senior couple living in Klang Valley would need at least **RM3,210** per month for a reasonable standard of living that covers the following expenses:



<sup>1</sup> *Belanjawanku* Expenditure Guide – A Reference Budget for Malaysian 2022/2023



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

If your monthly expenses during retirement are as follows:

**RM5,000**

**RM8,000**

**RM10,000**



You need to accumulate the following amounts upon retirement<sup>2</sup>:

**RM785,119**

**RM1,256,191**

**RM1,570,239**



You need to start saving this amount on a monthly basis<sup>3</sup>:

**RM523**

**RM837**

**RM1,047**

<sup>2</sup> Assuming:

- Retirement period of 20 years
- Rate of return of 8% per annum and yearly inflation rate of 3%
- Retirement expenses are withdrawn annually at the beginning of the year

<sup>3</sup> Assuming: 30 years to retirement. Investments are made at the beginning of the month and compound monthly.

# 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 Sources 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 stages of life will achieve different results when the investor reaches the age of 60.

Starting Age	20	30	40	50
Investment Amount	RM200/month			
Investment Outcome at age 60 <sup>4</sup>	<b>RM702,856</b>	RM300,059	RM118,589	RM36,833

Invest early to take advantage of the power of compounding

### 2 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)

### 3 Optimise Your EPF Savings

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

### 4 Contribute to the Private Retirement Scheme (PRS)

Build your retirement fund through PRS while enjoying these benefits:

- Tax relief of up to RM3,000<sup>5</sup>
- Free insurance/Takaful coverage<sup>6</sup>
- Protect your retirement savings from creditors<sup>7</sup>

<sup>4</sup> Assumption: A constant rate of return of 8% per annum compounded on a monthly basis.

<sup>5</sup> Including tax relief for deferred annuity; valid till 2025.

<sup>6</sup> For Public Mutual PRS contributors only, subject to terms and conditions. Please refer to the brochure on free insurance/Takaful for more information.

<sup>7</sup> Money in the PRS is protected from creditors as stated in Section 139ZA of the Capital Markets and Services Act (CMSA)

## Invest to Expand Your Retirement Nest Egg

Public Mutual offers a variety of funds that seek capital growth which you can take advantage of to grow your retirement savings.

Some of the funds that invest in countries or regions with long-term growth opportunities include:

<b>Conventional Series</b>	<b>Shariah-Based Series</b>
Public ASEAN Growth Fund	Public Asia Ittikal Fund
Public India-Global Equity Fund	Public Islamic ASEAN Growth Fund
Public Vietnam-Global Equity Fund	Public Islamic Asia Leaders Equity Fund

Some of the funds that invest in sectors or themes with structural growth prospects include:

<b>Conventional Series</b>	<b>Shariah-Based Series</b>
Public e-Artificial Intelligence Technology Fund	Public e-Islamic Innovative Technology Fund
Public e-Pioneer Entrepreneur Fund	Public e-Islamic Sustainable Millennial Fund
Public Healthcare-Global Equity Fund	Public e-Islamic Pioneer Entrepreneur 40 Fund
Public Lifestyle & Technology Fund	

## Get In Touch with Us



Unit Trust Consultant



Public Mutual Branch/Customer Service Centre



03-2022 5000



[www.publicmutual.com.my](http://www.publicmutual.com.my)

Investors are advised to read and understand the contents of the relevant Prospectuses, Supplemental Prospectuses, Disclosure Documents and Product Highlights Sheet (PHS) before investing. Investors should understand the risks of the fund(s) as well as compare and consider the fees, charges and costs involved in investing in the fund(s). A copy of the Prospectus, Supplemental Prospectus, Disclosure Documents and PHS can be viewed at our website [www.publicmutual.com.my](http://www.publicmutual.com.my). Investors should make their own assessment of the merits and risks of the investment. If in doubt, investors should seek professional advice. Please refer to [www.publicmutual.com.my](http://www.publicmutual.com.my) for our investment disclaimer.

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