

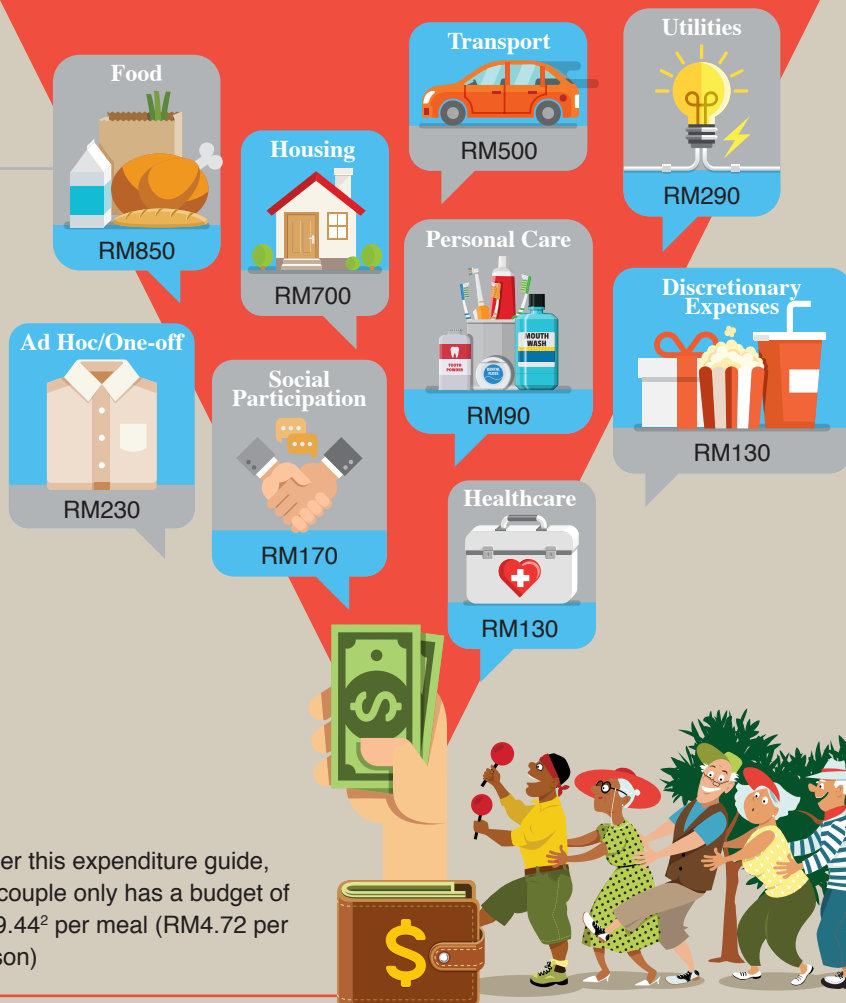
# PLAN EARLY TO RETIRE WITH DIGNITY AND SECURITY



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

According to *Belanjawanku*<sup>1</sup>, a senior couple 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*<sup>1</sup>:



Under this expenditure guide, the couple only has a budget of RM9.44<sup>2</sup> per meal (RM4.72 per person)

<sup>1</sup> *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.

<sup>2</sup> 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 retirement<sup>3</sup>:

**RM848,036**

**RM1,356,858**

**RM1,696,073**



You need to start saving this amount on a monthly basis<sup>4</sup>:

**RM691**

**RM1,106**

**RM1,382**

<sup>3</sup> 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 Retirement expenses are withdrawn annually at the beginning of the year

<sup>4</sup> 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 <sup>5</sup>	RM702,856	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 fund.

## 4 Contribute to Private Retirement Scheme (PRS)

Build your retirement fund through PRS while enjoying these benefits:

- Up to RM3,000 tax relief<sup>6</sup>
- Free insurance/Takaful coverage<sup>7</sup>
- Protect your retirement savings from creditors<sup>8</sup>

<sup>5</sup> Assumption: A constant rate of return of 8% per annum compounded on a monthly basis.  
<sup>6</sup> Including tax relief for deferred annuity and it is valid till 2025  
<sup>7</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>8</sup> Money in PRS scheme 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 in which you may capitalise on to grow your retirement nest egg.

Funds that invest in countries or regions with long-term growth opportunities, e.g.:

Conventional Series	Shariah-Based Series
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

Funds that invest in sectors or themes with structural growth prospects, e.g.:

Conventional Series	Shariah-Based Series
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



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Investors are advised to read and understand the contents of the relevant Prospectuses, Supplemental Prospectuses, and Product Highlights Sheet (PHS) before investing. Investors should understand the risks of the fund(s), compare and consider the fees, charges and costs involved in investing in the fund(s). A copy of the Prospectus, Supplemental Prospectus 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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Tel: 03-2022 5000

Alor Setar  
Tel: 04-7366 500 Fax: 04-7364 655  
E-mail: aor@publicmutual.com.my

Bangsar  
Tel: 03-2022 5000 Fax: 03-2283 5739  
E-mail: ksl@publicmutual.com.my

Batu Pahat  
Tel: 07-4363 500 Fax: 07-4326 588  
E-mail: bpt@publicmutual.com.my

Cheras  
Tel: 03-2022 5000 Fax: 03-9132 1022  
E-mail: chr@publicmutual.com.my

Damansara Perdana  
Tel: 03-2022 5000 Fax: 03-7722 2475  
E-mail: dsp@publicmutual.com.my

Ipoh  
Tel: 05-2462 500 Fax: 05-2559 859  
E-mail: iph@publicmutual.com.my

Johor Bahru  
Tel: 07-3607 500 Fax: 07-3548 600  
E-mail: jhb@publicmutual.com.my

Klang  
Tel: 03-2022 5000 Fax: 03-3323 5632  
E-mail: kel@publicmutual.com.my

Kluang  
Tel: 07-7391 500 Fax: 07-7736 195  
E-mail: klg@publicmutual.com.my

Kota Bharu  
Tel: 09-7263 500 Fax: 09-7476 026  
E-mail: kbr@publicmutual.com.my

Kuala Terengganu  
Tel: 09-6321 500 Fax: 09-6317 030  
E-mail: ktg@publicmutual.com.my

Kuantan  
Tel: 09-5118 500 Fax: 09-5161 223  
E-mail: ktn@publicmutual.com.my

Melaka  
Tel: 06-2855 500 Fax: 06-2837 354  
E-mail: mlk@publicmutual.com.my

Muar  
Tel: 06-9562 500 Fax: 06-9536 830  
E-mail: mua@publicmutual.com.my

Penang  
Tel: 04-2196 500 Fax: 04-2295 171  
E-mail: pen@publicmutual.com.my

Puchong  
Tel: 03-2022 5000 Fax: 03-8065 3010  
E-mail: pch@publicmutual.com.my

Seberang Perai  
Tel: 04-5407 500 Fax: 04-5050 005  
E-mail: sbp@publicmutual.com.my

Seremban  
Tel: 06-6372 500 Fax: 06-7644 237  
E-mail: sbm@publicmutual.com.my

Shah Alam  
Tel: 03-2022 5000 Fax: 03-5513 9288  
E-mail: sal@publicmutual.com.my

Sungai Petani  
Tel: 04-4558 500 Fax: 04-4230 663  
E-mail: sgp@publicmutual.com.my

Temerloh  
Tel: 09-2955 500 Fax: 09-2968 060  
E-mail: tml@publicmutual.com.my

### EAST MALAYSIA

Bintulu  
Tel: 086-859 500 Fax: 086-330 221  
E-mail: btu@publicmutual.com.my

Kota Kinabalu  
Tel: 088-327 500 Fax: 088-238 389  
E-mail: bki@publicmutual.com.my

Kuching  
Tel: 082-226 500 Fax: 082-239 825  
E-mail: kch@publicmutual.com.my

Miri  
Tel: 085-323 500 Fax: 085-416 195  
E-mail: mri@publicmutual.com.my

Sandakan  
Tel: 089-231 500 Fax: 089-222 889  
E-mail: sdk@publicmutual.com.my

Sibu  
Tel: 084-363 500 Fax: 084-330 269  
E-mail: sbw@publicmutual.com.my

Tawau  
Tel: 089-982 500 Fax: 089-765 326  
E-mail: twu@publicmutual.com.my

HEAD OFFICE

Menara Public Bank 2,  
No. 78, Jalan Raja Chulan,  
50200 Kuala Lumpur.

CUSTOMER SERVICE HOTLINE

03-2022 5000

TELEPHONE

03-2022 6800

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WEBSITE

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

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