



**FINANCIAL**  
*freedom*

**Pocket  
Calculator**

UTC'S NAME : \_\_\_\_\_

CONTACT NO: \_\_\_\_\_

E-MAIL : \_\_\_\_\_

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

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Menara Public Bank 2, No. 78, Jalan Raja Chulan,  
50200 Kuala Lumpur, Malaysia.  
Telephone: 03-2022 6800 Facsimile: 03-2022 6900  
Website: [www.publicmutual.com.my](http://www.publicmutual.com.my)

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## LUMP SUM INVESTMENT TABLE

A lump sum investment of RM 10,000, with the return compounded yearly, accumulates the amount indicated at the respective years.

### RATE OF RETURN (%)

YEARS	3%	4%	5%	6%	8%	10%	12%	15%	20%
3	10,927	11,249	11,576	11,910	12,597	13,310	14,049	15,209	17,280
4	11,255	11,699	12,155	12,625	13,605	14,641	15,735	17,490	20,736
5	11,593	12,167	12,763	13,382	14,693	16,105	17,623	20,114	24,883
6	11,941	12,653	13,401	14,185	15,869	17,716	19,738	23,131	29,860
7	12,299	13,159	14,071	15,036	17,138	19,487	22,107	26,600	35,832
8	12,668	13,686	14,775	15,938	18,509	21,436	24,760	30,590	42,998
9	13,048	14,233	15,513	16,895	19,990	23,579	27,731	35,179	51,598
10	13,439	14,802	16,289	17,908	21,589	25,937	31,058	40,456	61,917
11	13,842	15,395	17,103	18,983	23,316	28,531	34,785	46,524	74,301
12	14,258	16,010	17,959	20,122	25,182	31,384	38,960	53,503	89,161
13	14,685	16,651	18,856	21,329	27,196	34,523	43,635	61,528	106,993
14	15,126	17,317	19,799	22,609	29,372	37,975	48,871	70,757	128,392
15	15,580	18,009	20,789	23,966	31,722	41,772	54,736	81,371	154,070
16	16,047	18,730	21,829	25,404	34,259	45,950	61,304	93,576	184,884
17	16,528	19,479	22,920	26,928	37,000	50,545	68,660	107,613	221,861
18	17,024	20,258	24,066	28,543	39,960	55,599	76,900	123,755	266,233
19	17,535	21,068	25,270	30,256	43,157	61,159	86,128	142,318	319,480
20	18,061	21,911	26,533	32,071	46,610	67,275	96,463	163,665	383,376
25	20,938	26,658	33,864	42,919	68,485	108,347	170,001	329,190	953,962
30	24,273	32,434	43,219	57,435	100,627	174,494	299,599	662,118	2,373,763
35	28,139	39,461	55,160	76,861	147,853	281,024	527,996	1,331,755	5,906,682
40	32,620	48,010	70,400	102,857	217,245	452,593	930,510	2,678,635	14,697,716
45	37,816	58,412	89,850	137,646	319,204	728,905	1,639,876	5,387,693	36,572,620
50	43,839	71,067	114,674	184,202	469,016	1,173,909	2,890,022	10,836,574	91,004,382

Remark: This table is based on constant rate of return and for illustration purposes only.

## MONTHLY INVESTMENT TABLE

A monthly investment of RM100 made at the beginning of each month, with the return compounded monthly, accumulates the amount indicated at the respective years.

YEARS	RATE OF RETURN (%)								
	3%	4%	5%	6%	8%	10%	12%	15%	20%
3	3,771	3,831	3,891	3,953	4,081	4,213	4,351	4,568	4,960
4	5,106	5,213	5,324	5,437	5,673	5,921	6,183	6,604	7,387
5	6,481	6,652	6,829	7,012	7,397	7,808	8,249	8,968	10,345
6	7,898	8,149	8,411	8,684	9,264	9,893	10,576	11,712	13,953
7	9,358	9,708	10,075	10,459	11,286	12,196	13,198	14,897	18,353
8	10,862	11,329	11,823	12,344	13,476	14,740	16,153	18,594	23,718
9	12,412	13,017	13,661	14,345	15,848	17,550	19,482	22,885	30,259
10	14,009	14,774	15,593	16,470	18,417	20,655	23,234	27,866	38,236
11	15,655	16,602	17,624	18,725	21,198	24,085	27,461	33,647	47,963
12	17,351	18,505	19,758	21,120	24,211	27,874	32,225	40,358	59,824
13	19,098	20,485	22,002	23,662	27,474	32,060	37,593	48,148	74,288
14	20,899	22,546	24,361	26,362	31,008	36,684	43,642	57,191	91,924
15	22,754	24,691	26,840	29,227	34,835	41,792	50,458	67,686	113,429
16	24,666	26,923	29,446	32,270	38,979	47,436	58,138	79,869	139,653
17	26,636	29,247	32,186	35,500	43,468	53,670	66,792	94,011	171,630
18	28,666	31,664	35,066	38,929	48,329	60,557	76,544	110,426	210,623
19	30,757	34,181	38,093	42,570	53,593	68,165	87,533	129,479	258,170
20	32,912	36,800	41,275	46,435	59,295	76,570	99,915	151,595	316,148
25	44,712	51,584	59,799	69,646	95,737	133,789	189,764	328,407	862,671
30	58,419	69,636	83,573	100,954	150,030	227,933	352,991	700,982	2,336,080
35	74,342	91,678	114,083	143,183	230,918	382,828	649,527	1,486,064	6,308,348
40	92,837	118,590	153,238	200,145	351,428	637,678	1,188,242	3,140,376	17,017,463
45	114,322	151,450	203,488	276,977	530,970	1,056,986	2,166,924	6,626,309	45,888,917
50	139,280	191,572	267,977	380,613	798,461	1,746,876	3,944,892	13,971,803	123,725,495

Remark: This table is based on constant rate of return and for illustration purposes only.

## EPF Members' Investment Scheme

(Based on EPF Basic Savings Table, effective 1 January 2019)

If you are at the age of 22 and have RM15,000 in your Account 1, your withdrawal amount is:

	(RM)
<b>Total Savings in Account 1</b>	<b>15,000</b>
Less: Basic Savings in Account 1	- 10,000
<b>Excess Amount</b>	<b>5,000</b>
<b>Investable Amount (30% X 5,000)</b>	<b>1,500</b>

Subsequent withdrawal can be made after 3 months from your last withdrawal. Your new balance in Account 1 after the first withdrawal is RM13,500 (RM15,000 – RM1,500). Your next withdrawal amount will be:

	(RM)
<b>Total Savings in Account 1</b>	<b>13,500*</b>
(RM15,000 – RM1,500)	
Less: Basic Savings in Account 1	- 10,000
<b>Excess Amount</b>	<b>3,500</b>
<b>Investable Amount (30% X 3,500)</b>	<b>1,050</b>

\* Assuming no future contributions

## EPF Basic Savings Table

(Effective 1 January 2019)

AGE (YRS)	BASIC SAVINGS (RM)	AGE (YRS)	BASIC SAVINGS (RM)
18	2,000	37	68,000
19	4,000	38	74,000
20	6,000	39	80,000
21	8,000	40	86,000
22	10,000	41	93,000
23	13,000	42	101,000
24	15,000	43	108,000
25	18,000	44	116,000
26	21,000	45	125,000
27	24,000	46	134,000
28	27,000	47	144,000
29	31,000	48	154,000
30	35,000	49	164,000
31	39,000	50	175,000
32	43,000	51	187,000
33	47,000	52	199,000
34	52,000	53	212,000
35	57,000	54	226,000
36	62,000	55	240,000

Source: Employees Provident Fund (EPF)