

Sales **Concept**

Wealth Accumulation



Retirement Planning

Serious Money



Countdown 倒数...

每个人一生中只有
三万天

80 年 X 365 天 = 29,200 天

Every ONE has 30,000 days

| 目前年龄 | Age | 剩下的天数 | Bal days |
|------|-----|-----------------|----------|
| 30 | | 18,250 天 (days) | |
| 45 | | 12,775 天 (days) | |
| 60 | | 7,300 天 (days) | |

Note: The above calculation is based on mortality age of 80

你为【他】做了些什么？



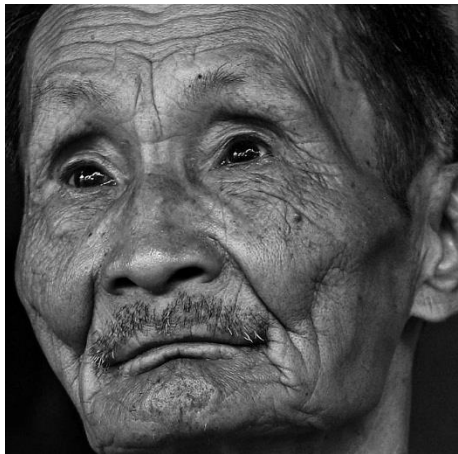
**What have
you done
for him?**

**Previously we plan to
retire comfortably,**

**Today we can only
plan to retire Safely.**

退休 退忧 退优

**Retire
with
Worry**



**Retire as
Normal**



**Retire with
Excellence**

*By the way, have you planned for your Retirement?
请问您有为您的退休规划做好准备吗？*

YES. *That's good. I have something to share with you. Perhaps it may be able to strengthen your existing plan.*

有。 *这非常的好，我这里有些资料想和您分享，对您目前的规划可能有所加强或者成为您参考的资料。*

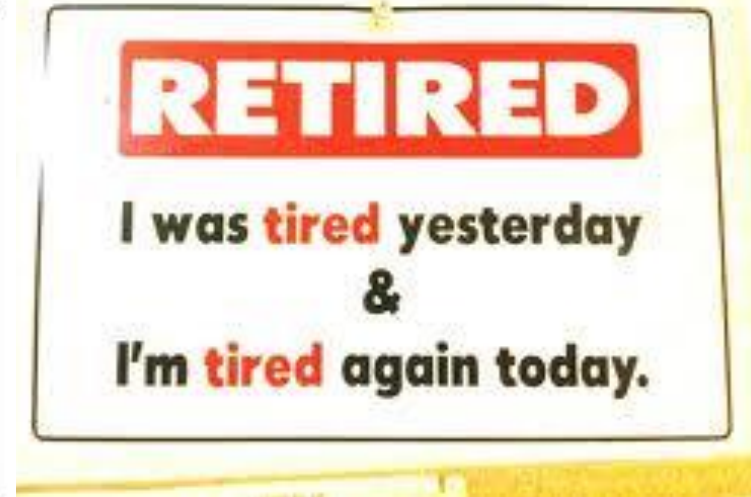
NO. *Never too late. I have something to share with you. Perhaps it will be able to assist you in planning for your Retirement in future.*

没有。 *这绝对不会太迟，我这里有些资料想和您分享，对您未来的规划它可成为您参考的资料。*

Why need to prepare for Retirement?



Eventually we will STOP Working and we have at least another 20 years to go after RETIREMENT!!



**Where does the Retirement Funds
come from?**

How to survive? Are you ready?

Old age

The average vacation lasts for 2 weeks

The average retirement lasts nearly 20 years



Which do you spend more time planning?



The increasing average life expectancy



| | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 |
|--------|------|------|------|------|------|------|------|------|------|
| Male | 69.4 | 69.4 | 69.4 | 69.4 | 69.3 | 69.5 | 69.6 | 69.9 | 70.2 |
| Female | 73.6 | 73.8 | 74.0 | 74.1 | 74.1 | 74.3 | 74.5 | 74.9 | 75.0 |

Based on the statistics above, we are very likely to live beyond the age of 75

Source: Department of Statistic, Malaysia & WHO (estimate)

| Year | 2002 | 2020 |
|---|------|------|
| Male  | 73 | 82 |
| Female  | 75 | 85 |

Source: The Star 23 Jan 2002

Disclaimer: This is a summary benefit of the plan and it should be read in conjunction with the life insurance company illustration. All data & information are extracted from their illustration. This document is strictly meant for internal circulation only. Should there be any inconsistent in figure, the original illustration should prevail.

Can you afford to retire now?

3 out of **100** are financially successful
at their retirement age..



The **rest..**

- Unable to maintain standard of living
- Forced to work
- Dependant on children

Average RM150K per Retiree, Can't survive with RM625/month

Shiok!
真爽口!
Bad-gus
KARI

星洲日報

SIN CHEW DAILY

富貴山莊 中元超渡祈福法會
東南亞規模最大
《土毛月》(9am - 3pm)
24.08.2012 - 26.08.2012
《莎亞南》(3pm - 9pm)
01.09.2012 - 02.09.2012
03-7981 8899
ext 363 / 358

PP6264/08/2013(032549) 半島: RM1.30 網址: <http://www.sinchew-i.com> 電話: editorial@sinchew.com.my 2012年8月21日(星期二) 壬辰年七月初五

★ 中國人憤怒了 28城市反日大示威

退休者戶頭存款平均僅15萬

每月RM625不夠養老

反日怒潮席卷全中國! 中日釣魚島主權爭論愈演愈烈, 激起中國民間新一波反日情緒, 至少28个城市星期日爆發近年來最大規模的反日示威, 以示對日本右翼分子和政客組團登上釣魚島的反击。

各地示威者當天高舉各式抗議橫幅和海报, 沿途前進時不時振臂高呼, “打倒小日本, 滾出釣魚島!” 的怒吼响彻云霄。

Living costs & inflation



Inflation rate is **6%** in urban areas

3 meals a day at RM 20 now may cost RM 64 in 20 years



RM 500,000 in your EPF at retirement may have the purchasing power of **RM 145,053** in **20** years



Medical inflation is **15%** each year

Retirement can be expensive
Many of our major income needs to continue
..and additional expenses occur

MOST OF US DO NOT HAVE **THE DISCIPLINE !**

**“EPF: Many use up savings
within three years of retirement”**

72% of EPF contributors who withdraw their savings at
the age of 55 tend to spend all the money within **3** years...”

By EPF Board Chairman Tan Sri Abdul Halim Ali

THE STAR, January 22, 2002

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Our Challenges!

**Discipline !
Habit !**



You are working for the **TWO** you!!!



CURRENT you



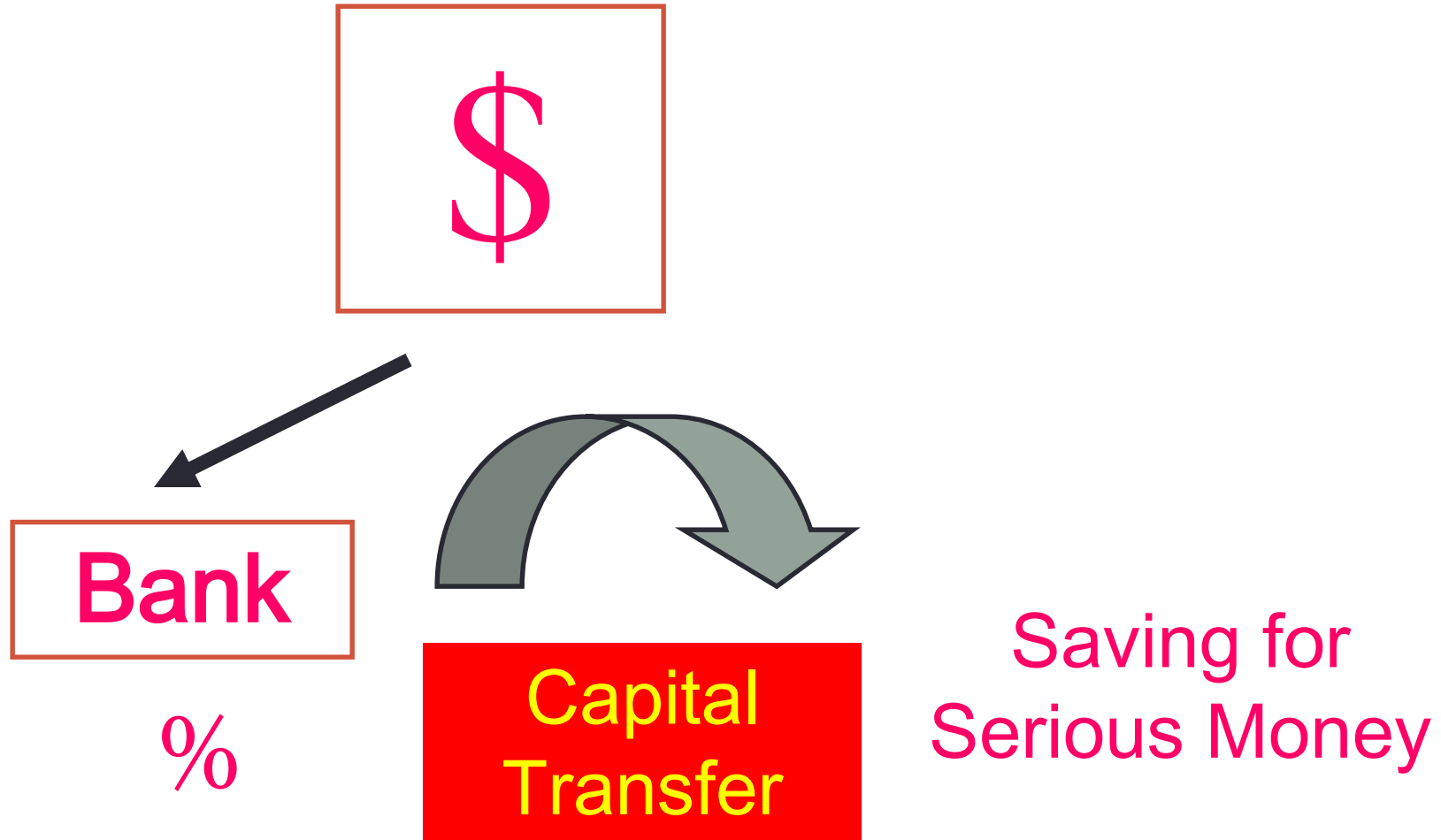
OLD you

You should save part of your
MONTHLY INCOME for the **OLD YOU!**

**How much do you save per month
out of your MONTHLY INCOME?**

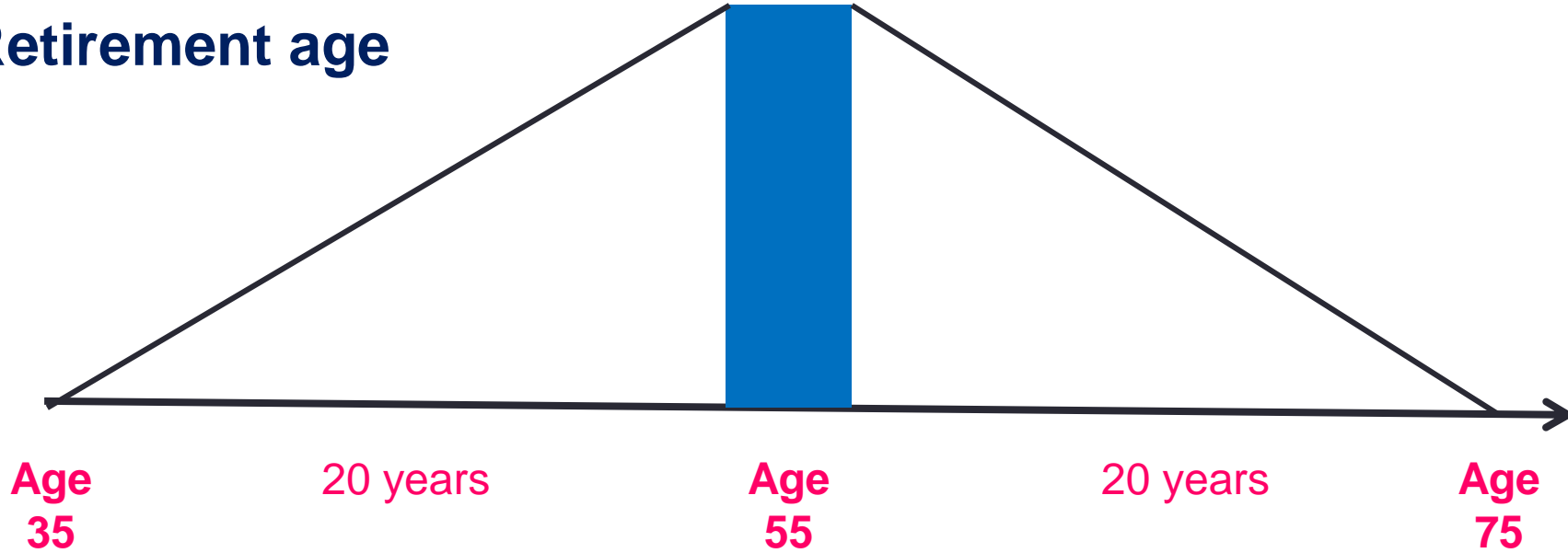


**Do you want to have a Comfortable &
Dignity Lifestyle during retirement?**



Estimated Fund Needed at Retirement age

RM2.4Mil



RM5K/month

**Need to Save
RM120K per year**

RM10K/month

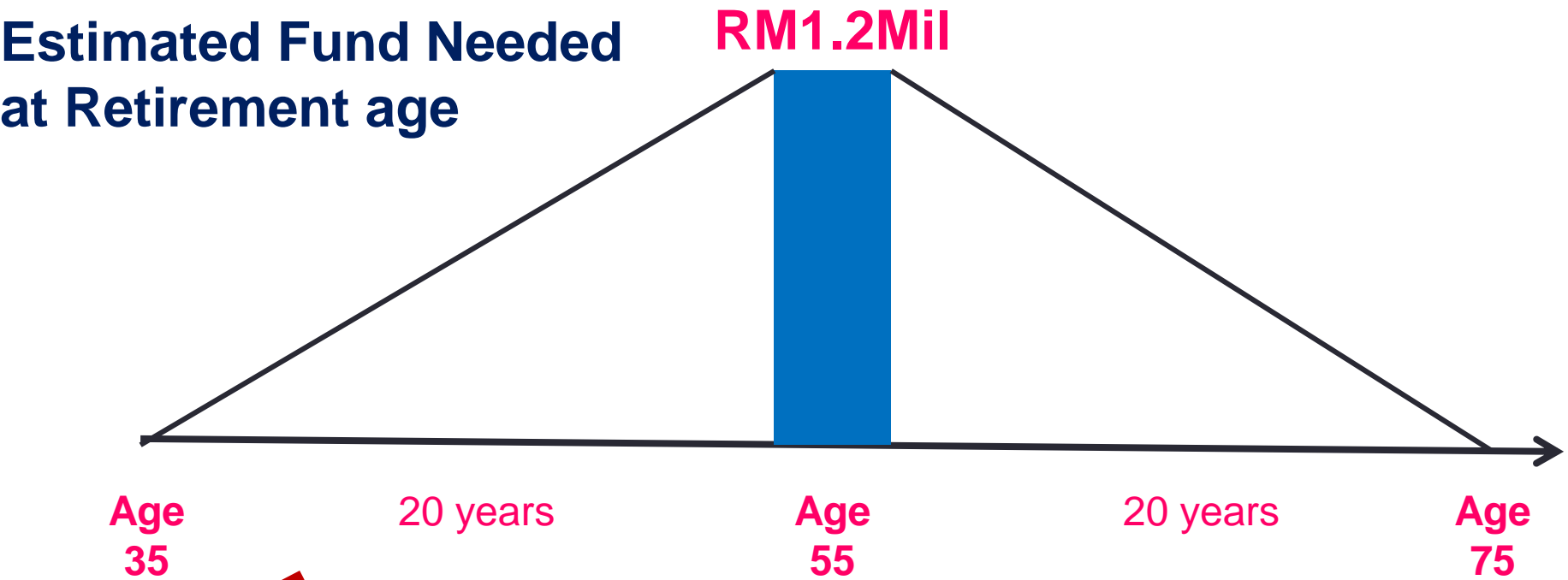


RM120K/year

RM120K X 20years

RM2.4Mil

Estimated Fund Needed at Retirement age



RM5K/month
RM2.5K/month

**Need to Save
RM60K per year**

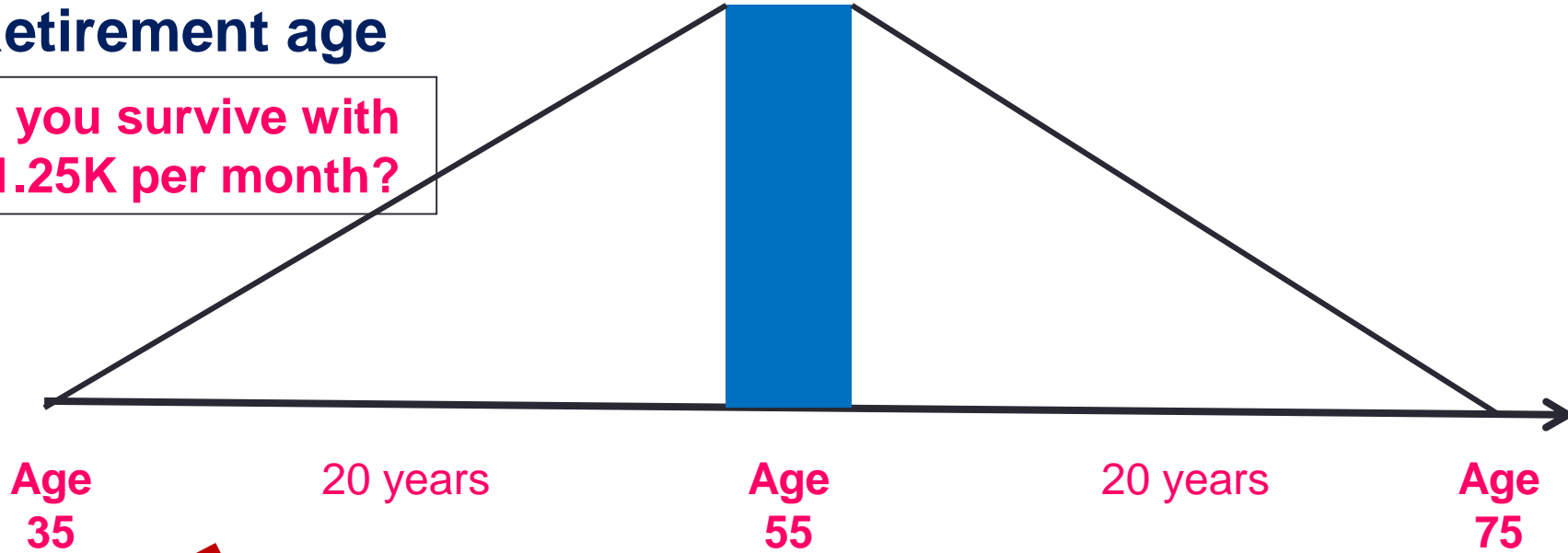
RM5K/month
↓
RM60K/year

RM60K X 20years
RM1.2Mil

Estimated Fund Needed at Retirement age

RM600K

Can you survive with RM1.25K per month?



~~RM5K/month~~

~~RM2.5K/month~~

RM1.25K/month

RM2.5K/month



RM30K/year

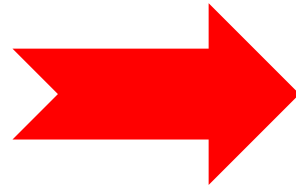
**Still
Need to Save
RM30K per year**

RM30K X 20years

RM600K

有多少就存多少 存多少就有多少

The **MORE** you **SAVE**
The **MORE** you **GET**
The **LESS** you **SAVE**
The **LEAST** you **GET**



*If you were to save for
your **Comfortable Retirement**,
How much are you willing
to set aside every month from NOW !?*

**IMMEDIATE
ACTION**



If you were to save...



CAPITAL TRANSFER

Conservative Solution

1. To use **Investment Linked** as Financial Solution
2. Choose **“Balanced Fund”** as selective funds
3. Solution is capped with a **“Create and Save”** Strategy, relevant Sum Assured will be covered.
4. Insert with **Waiver of Savings** feature upon diagnosis of critical illnesses.
5. An illustration of schedule benefit could be viewed, **summary of benefits** as shown in the following slide.

Bank

RETIREMENT PLANNING



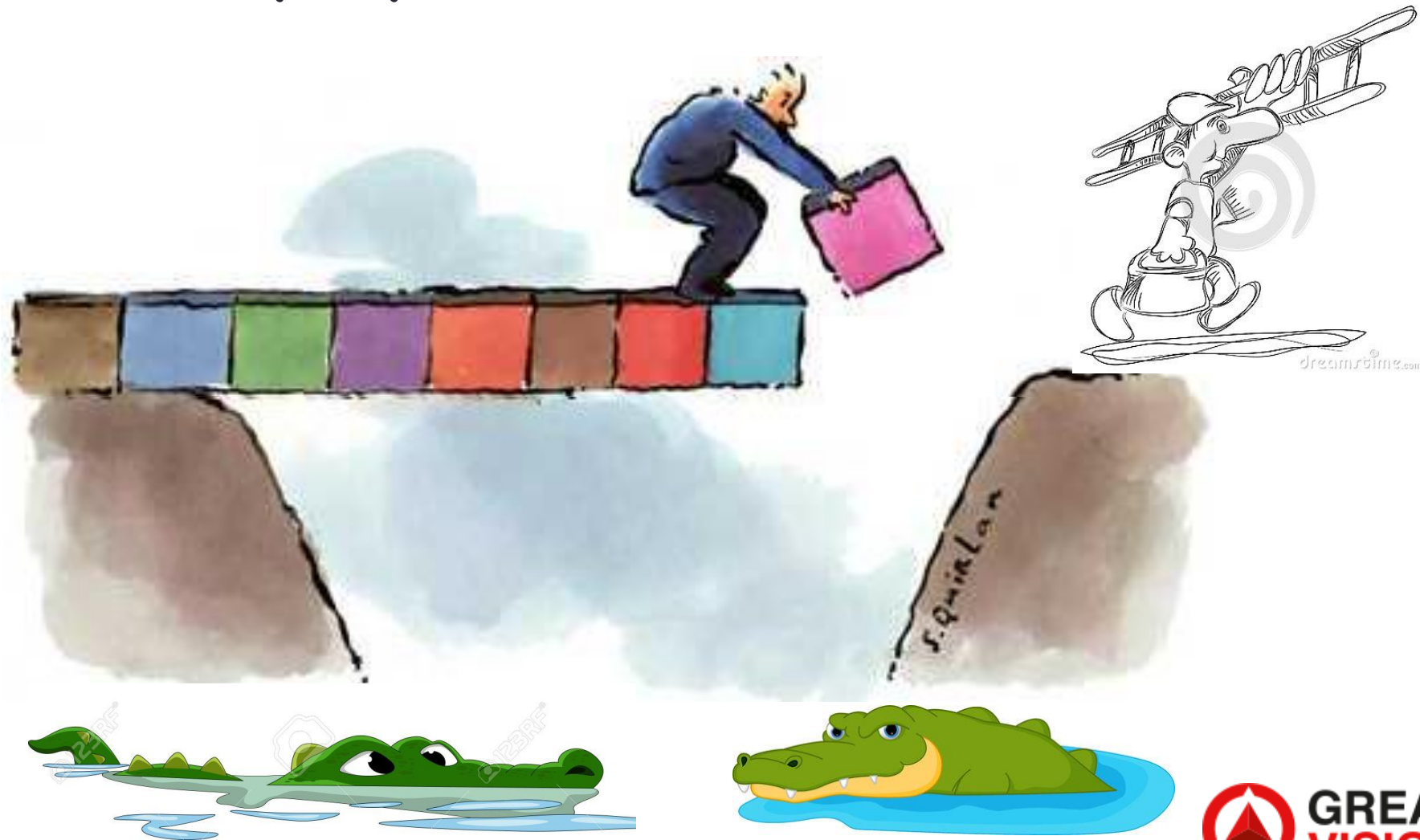
RM12,000

| | |
|---------------------------|--|
| <i>Discipline</i> | <i>A Forced savings system to achieve your retirement goal</i> |
| <i>Secured</i> | <i>Waiver of savings upon diagnosis of 35 critical illness during the savings term.</i> |
| <i>Financial Security</i> | <i>Peace of Mind with lump sum payment upon total loss of ability to work or loss of life, min RM200K.</i> |
| <i>Flexibility</i> | <i>Able to save at your own convenience or withdraw for your own use at any time.</i> |
| <i>Lump Sum Benefit</i> | <i>Supplementary Retirement Fund</i> |

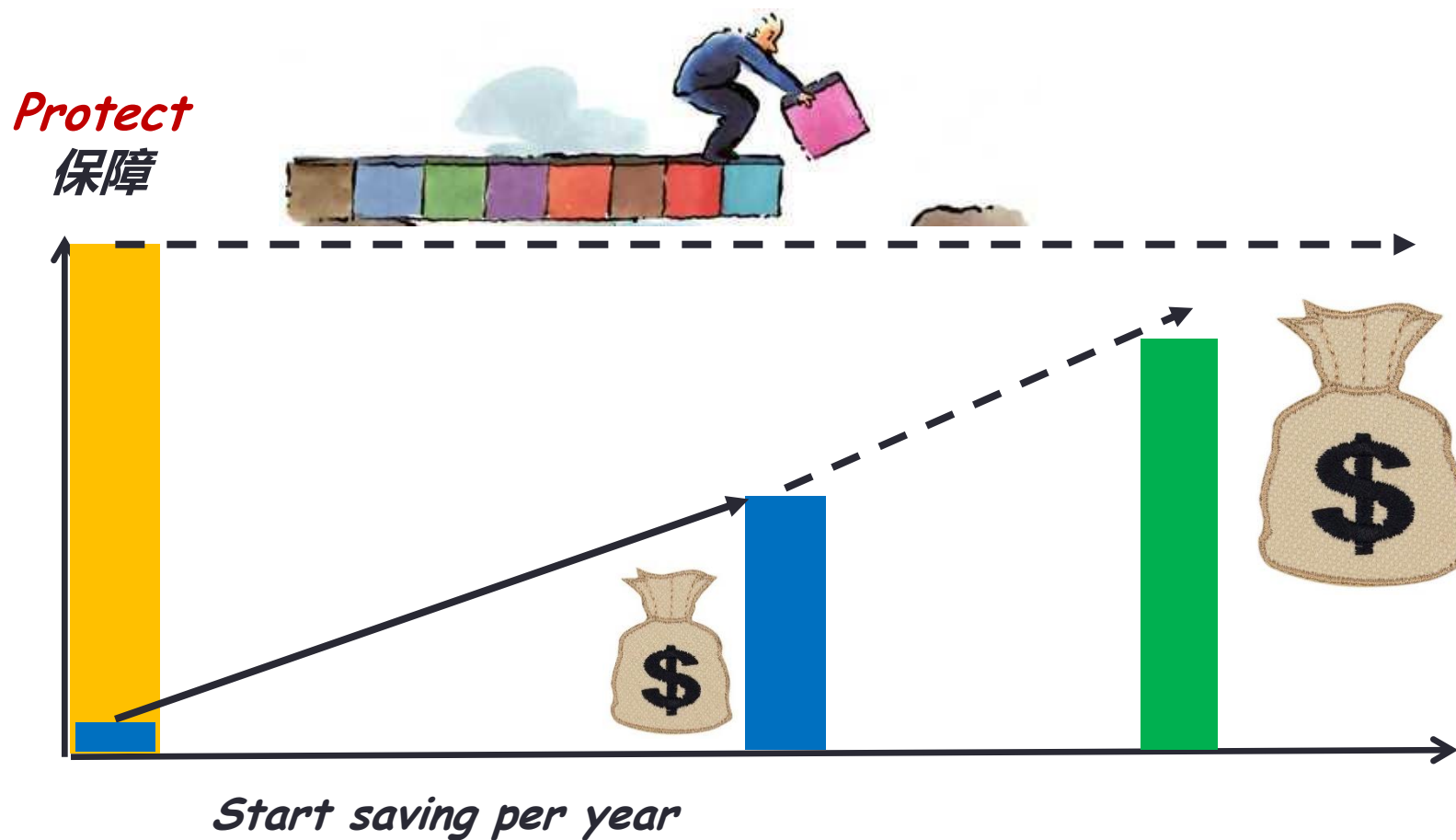
| Age | Fund value - X | Fund value - Y | Death Benefit |
|-----|----------------|----------------|---------------|
| 50 | RM238,100 | RM395,100 | RM476,100 |
| 55 | RM305,000 | RM529,500 | RM545,000 |
| 60 | RM370,500 | RM684,000 | RM610,500 |

居安思危、未雨綢繆

Get prepared for the raining day?

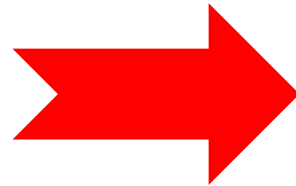


Create and Save Solution **先建设后储蓄**



有多少就存多少 存多少就有多少

*The **MORE** you **SAVE**
The **MORE** you **GET**
The **LESS** you **SAVE**
The **LEAST** you **GET***



Thank You

