

Adjusted Expenses Method

Determine How much your expenses needs

Name:

Contact No.:

Occupation:

Age:

RETIREMENT INCOME



— TOTAL EXPENSES

HOUSEHOLD



WATER BILL:



ELECTRIC BILL :



PHONE BILL :



MANAGEMENT FEE :

DAILY USAGE



FOOD UTILITY :



PETROL :



INTERNET BILL :



PARKING/
TOLL FEE:

OTHERS



INSURANCE



LOAN INSTALLMENT



CAR MAINTANCE



SUPPLEMENT



ENTERTAINMENT



TRAVELLING



OTHERS

≡ TOTAL EXPENSES



Make Money Work Harder for You

MY TOP GOAL



Action Plan

Financial Goal 1 :

Retirement



Target Goal :

Years to Achieve :

Inflation Rate :

Expected R.O.R :

STEP 1 : IDENTIFY YOUR FINANCIAL NEEDS

Present Value RM



Future Value RM

LIVING EXPENSES RM..... / EXPECTED R.O.R DURING RETIREMENT% = * FUND FOR RETIREMENT RM

STEP 2 : LUMP SUM INVESTMENT

Present Value RM



Future Value RM

STEP 3 : MONTHLY INVESTMENT

PMT RM



Future Value RM

* Assuming unit trust rate of return is constant at 8% per annum. This is only an illustration and does not indicate the past or future performance of any specific unit trust fund.