kenanga

PROPOSAL

FOR

AHMAD HAFIZ BIN JAAPAR

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FIMM NUMBER : 043 0 20543

DATE : 21 JANUARY 2014

“MOST PEOPLE WOULD NOT GO ON VACATION WITHOUT A MAP AND A PLAN.

YET THESE VERY SAME PEOPLE MIGHT TRAVEL THROUGH LIFE WITHOUT A FINANCIAL PLAN THAT SHOWS THEM WHAT EXACTLY THEY HAVE TO DO IN ORDER TO GET TO WHERE THEY WANT TO BE. “

Quotes from Star, Financial Snacks, 4 June 2013, “Planning To Fail?”.

PROPOSAL TIME LINE

- The Objective of the proposal was to provide an estimation of savings accumulated via constant EPF (quarterly) investment.
- Proposal made is considering start year is on 2014 and year 20 is on 2033.
- Estimate retirement age is at 56 years old.
- Fixed annuity payment after investment is calculated at 25 years or the accumulated savings will depleted on 25 year.

PROPOSAL

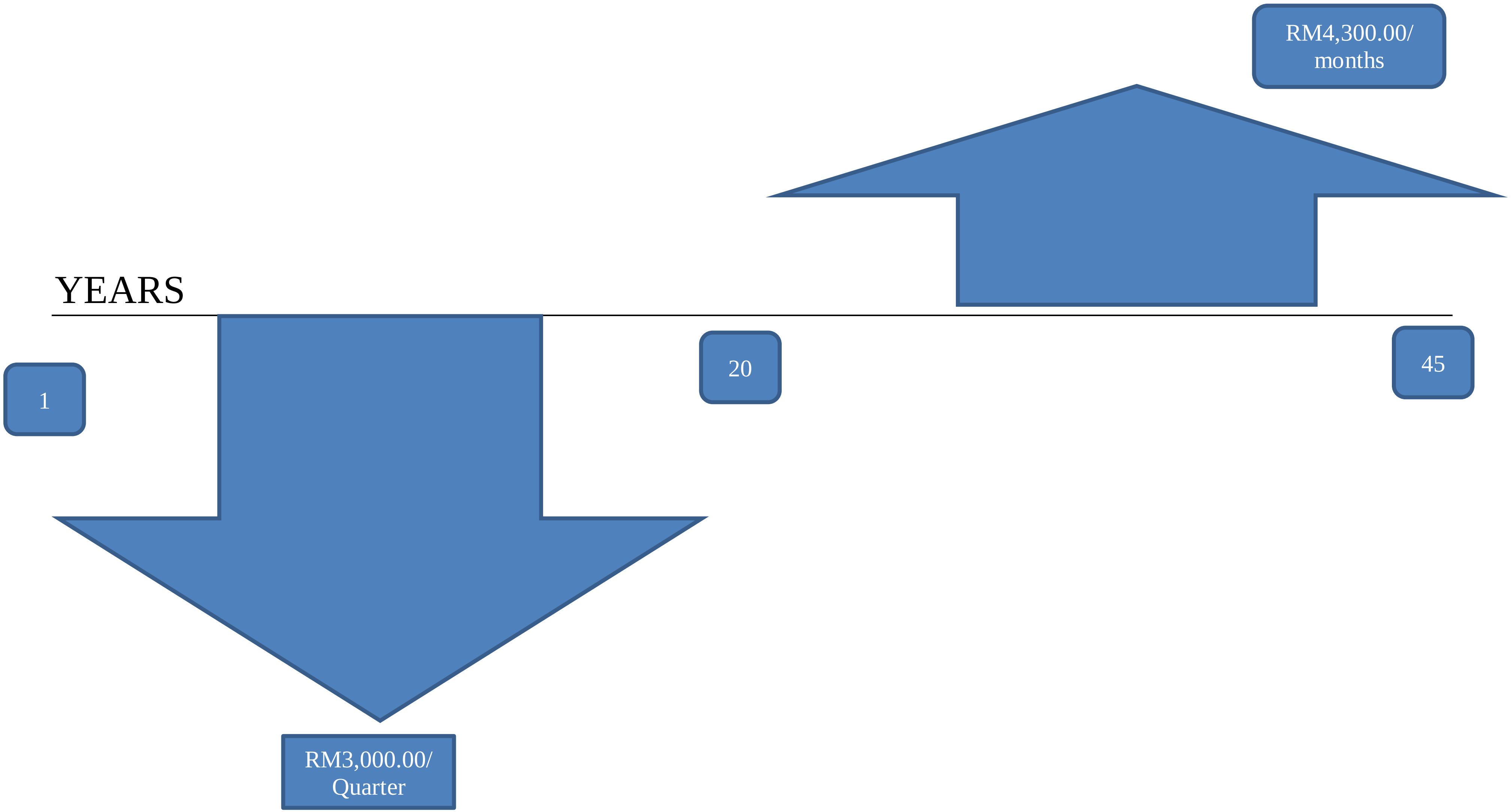
With a series of EPF Contribution/savings of RM3,000/Quater for 20 years (estimate retirement age), savings accumulated is at RM672,143.00.

1. Base on assumption below,
   a. Return on Investment = 10%
   b. Saving / Months = RM3,000/Quarter
   (continue along proposal time line.

2. First 20 years of Investment, ie investment period is invested with unit trust with target estimate return of 9% annualize return.
3. Second 25 years of investment, ie payment period is invested with either ASB/ ASW or Tabung Haji with target return of 6% annualize return.

SUMMARY

Base on assumption above, using Time Value Money as a base calculation it is expected that **ANNUITY PAYMENT DURING PAYMENT PERIOD IS ESTIMATED TO BE FIXED AT RM4,300.00 PER MONTHS FOR THE ENTIRE 25 YEAR.**


RM4,300.00/ months
YEARS
1
20
45
RM3,000.00/ Quarter