

**Your Financial Life-Cycle !! - How You can achieve Financial Freedom in your Retirement Age ?**

Financial planning is not a one-time event. It is a dynamic process that changes throughout your lifetime. As a client of **Phillip Capital Management & Phillip Wealth Planners Group**, you will receive financial advice and guidance as you transition through the 3 phases of the **Financial Life Cycle**. Whether you are a young couple, business owner or professional, approaching retirement or already retired – we are there every step of the way.

**Accumulation Phase | Grow Your Wealth** (Age 20 to Age 55)

This phase is often associated with realizing lifestyle goals such as buying your first home, **saving for your children's education**, and **saving for retirement**. Balancing living for today versus meeting tomorrow's needs is one of the greatest challenges of the **accumulation phase**.

**Retirement Phase | Enjoy Your Retirement** (Age 56 to Age 80 above)

This stage requires a strategy that allows you to generate your **desired retirement income** through the integration of your pension sources with your investment assets. When it comes to retirement income planning, there is no perfect method or simple solution. Every individual's situation is unique and everyone will have a different investment strategy for the best way to generate their required income in retirement.



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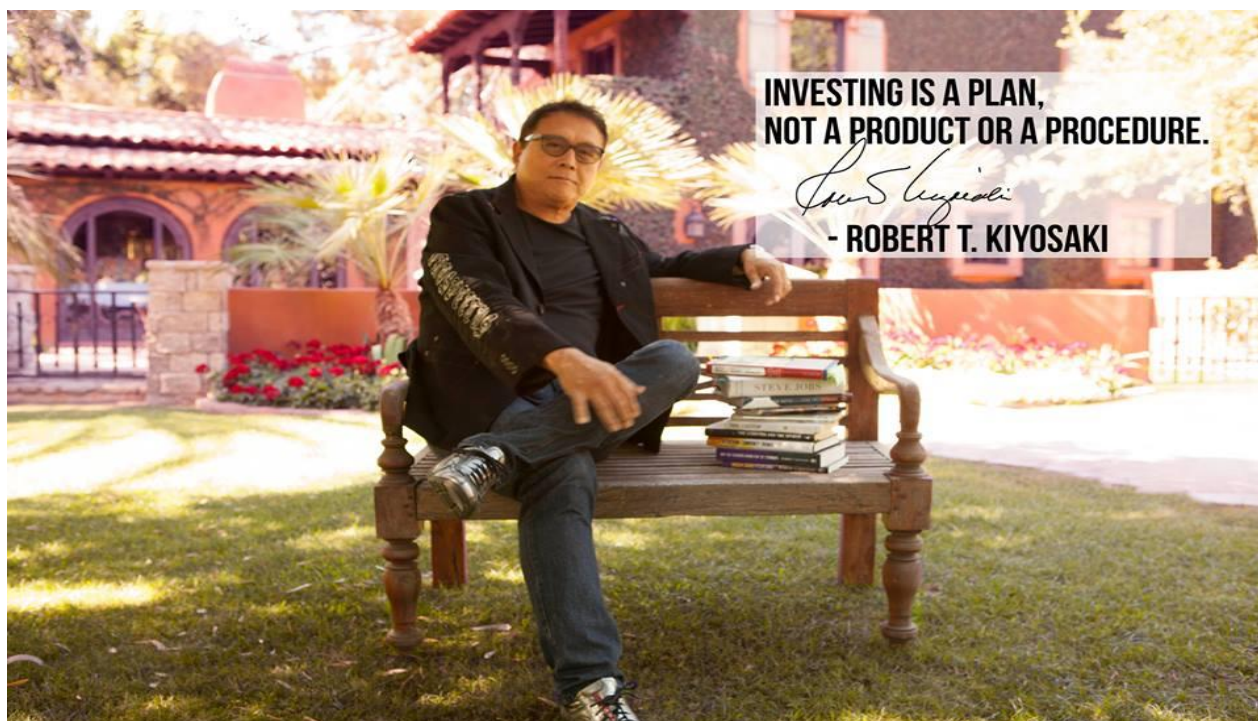


**Estate Planning Phase | Share Your Legacy** (Age 30 to 60 above)

The **estate planning** phase must be taken into consideration during both the accumulation and retirement phases. In simple terms, estate planning means having ***your affairs in order***, enabling your family and loved ones to make decisions on your behalf upon your death or in the event of mental incapacity.

**Equitizing Savings for Profits**

**Diversification** in investment planning is a technique that reduce risk by allocating investments among various financial instruments, industries and other categories. It aims to maximize returns by investing in different areas that would each react differently to the same event. Most investment professionals agree that, although it does not guarantee against loss, diversification is the most important component of reacting long-range financial goals while minimizing risk.



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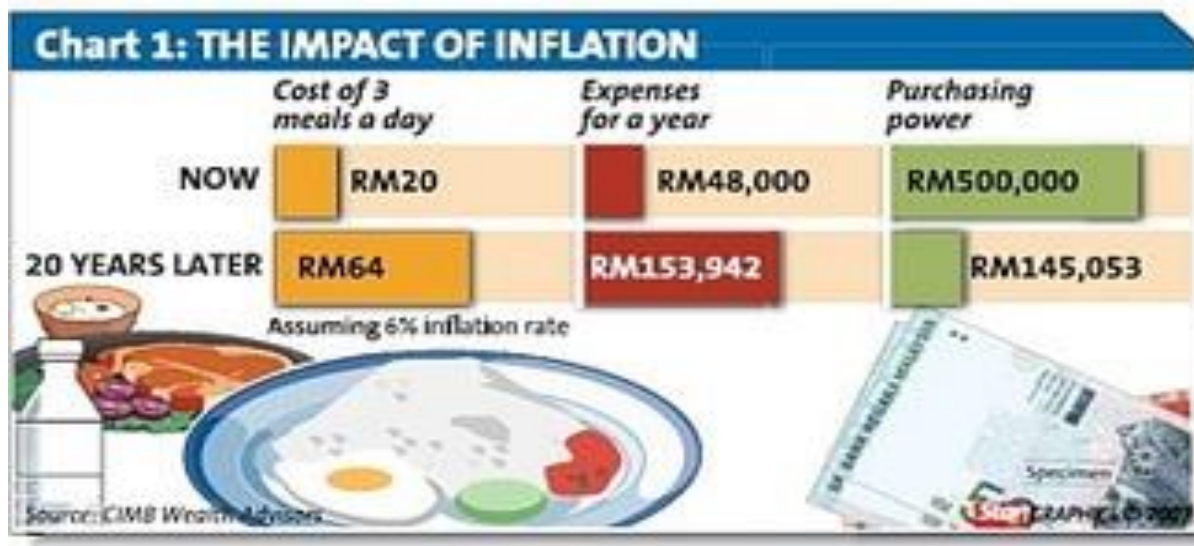
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**DISCOVER**  
WHAT YOU CAN DO TO

**GROW AND PROTECT YOUR WEALTH**



**Chart 1 – How to grow your retirement fund faster to beat the rising inflation cost of living ?**

**Inflation** hurts your buying power. That's because rising prices means you have to pay more for the same goods and services. Inflation can help you if you are the lucky recipient of income inflation. You can also benefit from asset inflation, such as in housing or stocks, if you own that asset before the price rises. However, if your income increases at a slower rate than general inflation, your buying power declines even if you are making more

Furthermore, many people can get hurt by an asset bubble if they try to time it, and buy right when the bubble is about to burst. In general, inflation's main consequence is a subtle reduction in your standard of living. Inflation has another bad side-effect...once people start to expect inflation, they will spend now rather than later. That's because they know things will only cost more later. This consumer spending heats up the economy even more, leading to more and more inflation. This situation is known as spiraling inflation because it spirals out of control.

### Effect of Inflation on Retirement Planning

The combination of inflation in some asset classes, and deflation in others, makes financial planning more difficult. Rules of thumb no longer apply. One of the reasons government economists didn't do more to head off the recession was because no one could believe that housing prices could really fall.

Inflation is really bad for your retirement planning because your target has to keep getting higher and higher to pay for the same quality of life. In other words, your savings will buy less. As a result, you will need to save more today to pay for higher priced goods and services in the future. Since everything you buy today costs more, so you have less left-over income available to save.



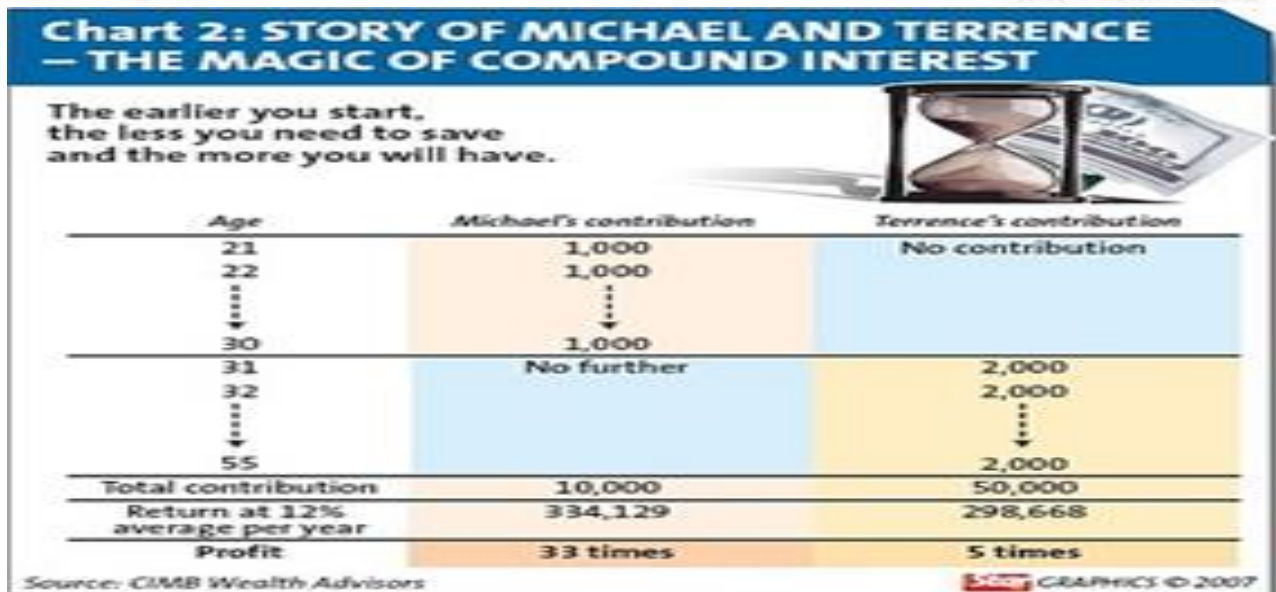
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**Chart 2 – How to allocate and diversify investment assets in using the “Magic of Compounding Interest and Rule 72” to create more wealth for your retirement future?**

**The Magic of Compounding is choose to save and invest and watch your money grow....and grow.** It doesn't take a fairy tale to achieve financial freedom and financial security. But if you start saving early and keep at investing it, you can benefit from the “magic” of compounding interest that helps your money grow. But what if you shorten your savings period to just 10 years? Then you have to save more and /or consider taking more risk. It would be almost impossible to earn a rate of return (ROR) high enough to reach your \$100,000 goal with the same amount of annual savings in just 10 years. So, what if you invested your savings in diversified assets (like stocks, mutual funds, private retirement scheme, money market and bonds) earning an 8% ROR? You would need to save RM6,559 each year to reach \$100,000. Remember, the higher the ROR an investment assets have the potential to earn, the higher the risk that you can gain all of your money or lose some money.

The table showed the earlier Michael save and begin to invest at age 21 for \$1,000 annually till age 30 for 10 years only total investment is \$10,000 with higher ROR at 12% average per year, he gained \$334,129 end of his retirement age 55 years old, whereas Terrence started to save \$2,000 at age 31 till age 55 for total \$50,000 in 24 years with same % ROR, he gained \$298,668. Overall Michael earned 33 times and Terrence earned 5 times from their investments.

Go for “**Value Investing**” bonanza. When you start saving early and focus on value investing, you are way ahead of the investing game. With combined **Stock & Property** investment strategies, your money is not currently taxed as it grows – giving your even more money to save and invest. With more money and more time to invest, there is even more “**magic of compounding**”.



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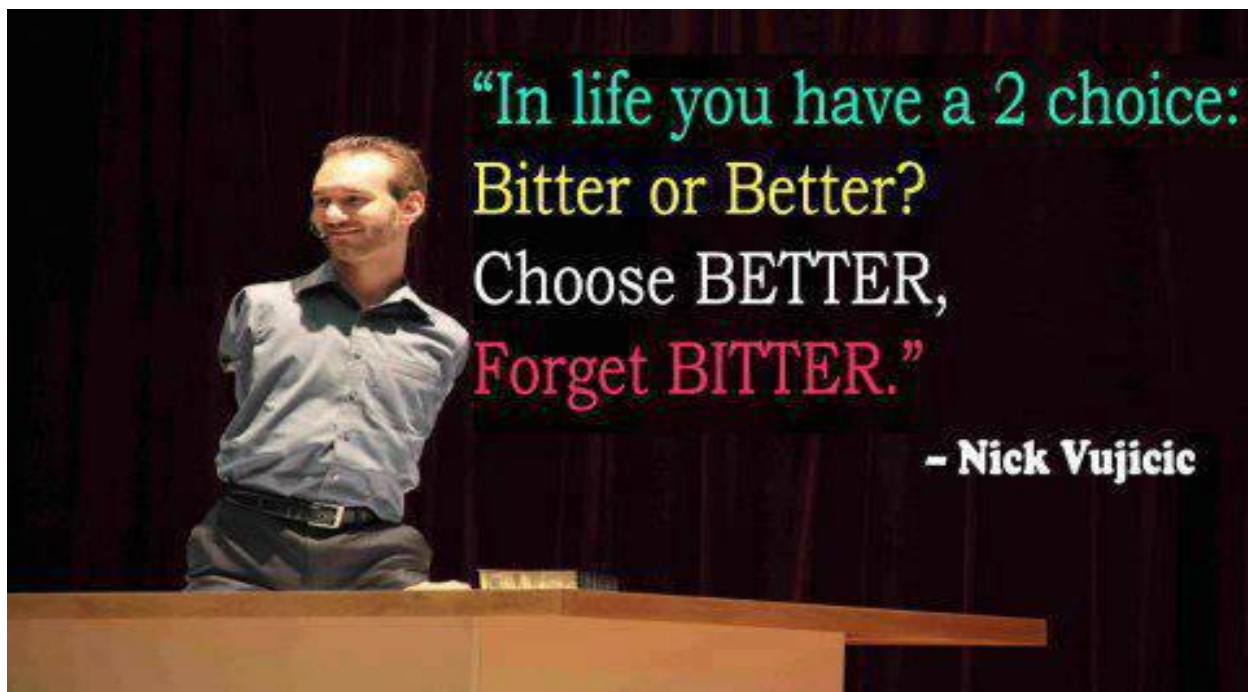


## VALUE INVESTING STRATEGY

Medium term to long term investments invariably involve taking a degree of risk, since their value and any income they produce can go down as well as up, so you may not get back the amount you invested. However, whether you have a lump sum to invest, or want to save regularly.

Phillip Capital's Chief Investment Officer and Fund Managers can help you identify your attitude to risk and determine which equities, bonds, money market and mutual fund investments solution is best for you.

**In life you have a TWO choice: Bitter or Better? Always Think Better and Grow RICH.**



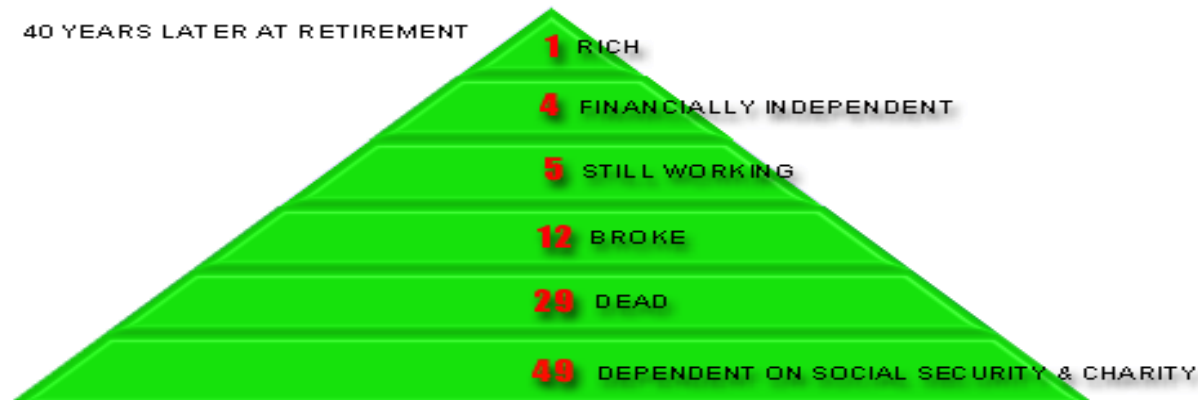
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THE GRAPHIC STORY OF 100 YOUNG PEOPLE NOW AGED 25 ...

40 YEARS LATER AT RETIREMENT



WHICH LEVEL DO YOU WANT TO ACHIEVE WHEN YOU RETIRE AT AGE 55-60 YEARS OLD?

Why you need to plan ahead?  
What is your number 1 priority in life?  
What is your lifestyle to beat inflation and rising cost of living?  
Which is your right attitude in money management?  
How much do you need to fund 20 years of retirement?

Do you know how to manage timing the market?  
Do you know the value dollar cost averaging works?  
Do you know how to plan ahead for retirement earlier?  
Do you know the Rule 72 power to grow your wealth?  
Do you know the investments take more time to gain?



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Life is Financial Freedom 生命是财务自由®



Kindly contact Alwin Yau at **019 3232163** or email at **alwinyau@gmail.com** if you need financial planning assistances and free wealth management coaching. Please visit my website: **www.retireriche.com**.

Thank you very much

*Alwin Yau*



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