

Calculator

Initial Investment RM 10000 Sales charge 5%

Regular Savings Plan 1 month RM 1000 Sales charge 5%

Simulation period Years from present 10

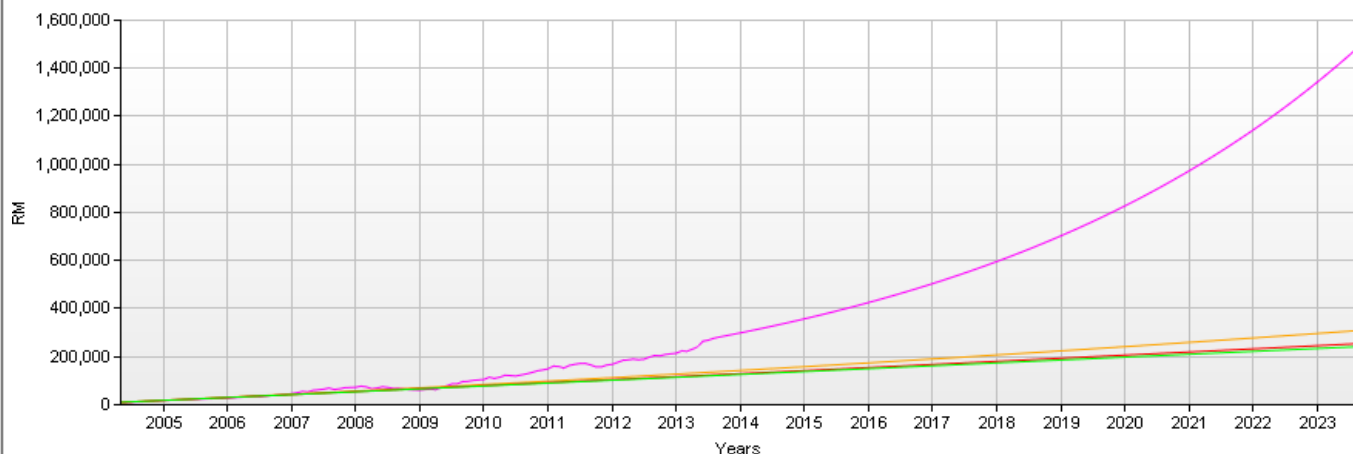
Inflation rate 3%

Select Fund(s) of Choice Portfolio	Ann 5yr Returns (%)	Allocation (%)	Lump sum (RM)	Contribution (RM)
Select Annualised Return 5Yr				
Hwang Select Asia Ex Japan Quantum (formerly known as Hwang Asia Quantum)	13.76	20.00	2000	200
Kenanga Growth	14.45	20.00	2000	200
Eastspring Investments Small-cap	6.01	20.00	2000	200
RHB Dynamic	6.80	20.00	2000	200
Public Regular Savings	9.37	20.00	2000	200

Fixed Interest Comparison

- Fixed Deposit 3.5 % *Current market rate.
- Provident Fund Dividends 5.38 % *Average dividend rate for the last 5 years.

Investment simulation chart



Simulation results

■ Simulated Savings - RM 241,000.00	■ Fixed Deposit - RM 253,410.07
■ Provident Fund Dividend - RM 307,610.88	■ Simulated Portfolio Return - RM 1,473,596.19

Investment simulation summary

You have chosen to make lump sum investment of **RM 9,500** and a regular savings plan of **RM 950** every **monthly** for a projected period from **15-04-2004** to **07-08-2023**.