

**PERSEDIAAN : PERSARAAN**

**REFIRE**  
Bermula Bab Baru Hidup



**REFIRE!**  
**DON'T Retire**

*Make the Rest of Your Life*  
the  
**Best of Your Life.**

- Ken Blanchard



**MENGAPA PERLU MERANCANG?**

Kita perlu merancang kerana ia merupakan *sunnah* atau *jalan para rasul*.

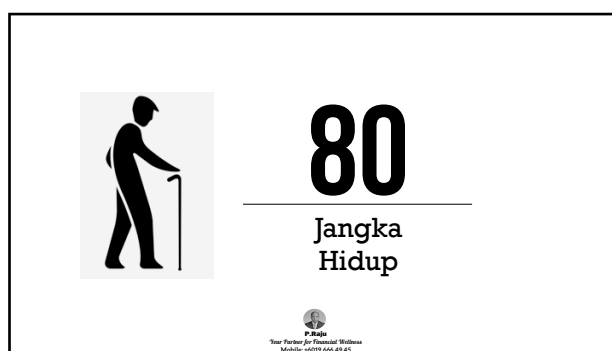
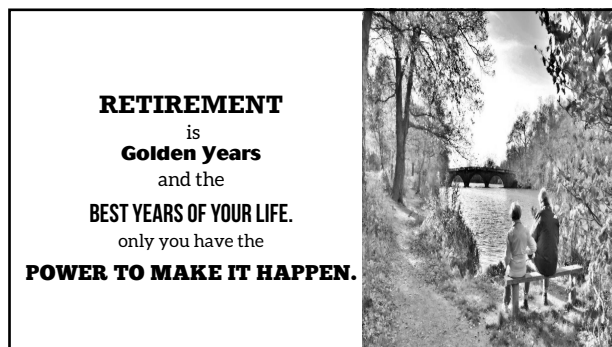
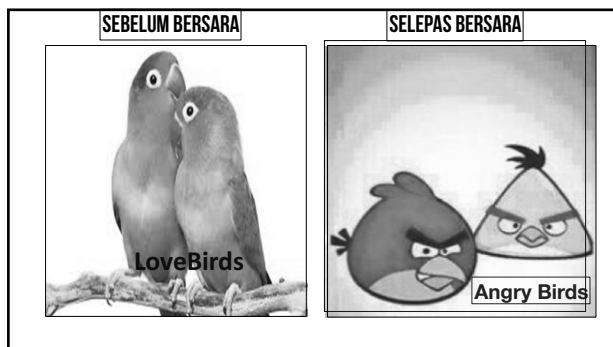
**Nabi Yusuf** berkata: 'Supaya kamu bertanam tujuh tahun (lamanya) sebagaimana biasa; maka apa yang kamu tuai hendaklah kamu biarkan dibulirnya kecuali sedikit untuk kamu makan. Kemudian sesudah itu akan datang tujuh tahun yang amat sulit, yang menghabiskan apa yang kamu simpan untuk menghadapinya (tahun sulit), kecuali sedikit dari (bibit gandum) yang kamu simpan. Kemudian setelah itu akan datang tahun yang padanya manusia diberi hujan (dengan cukup) dan di masa itu mereka memeras anggur.

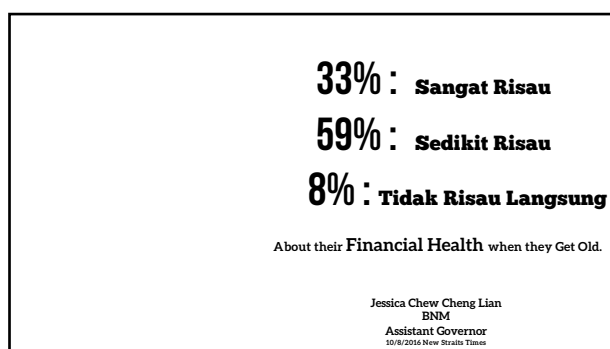
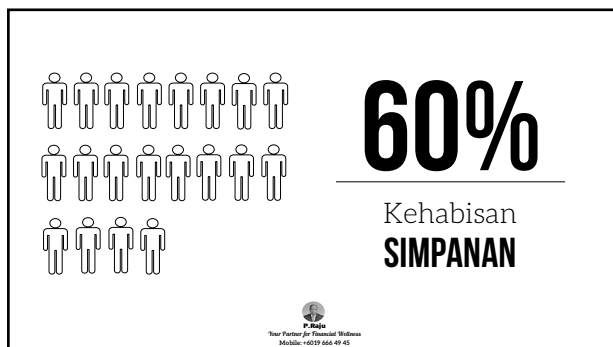
(Surah Yusuf 12 : 47-49)

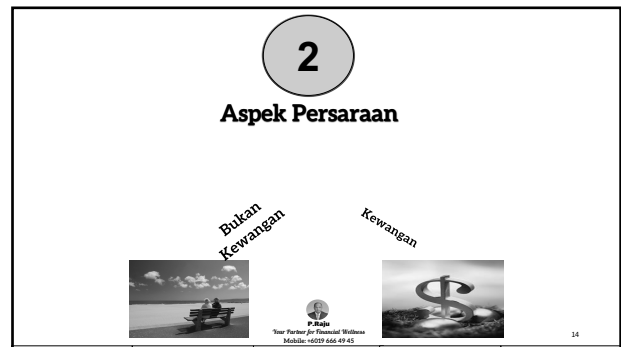
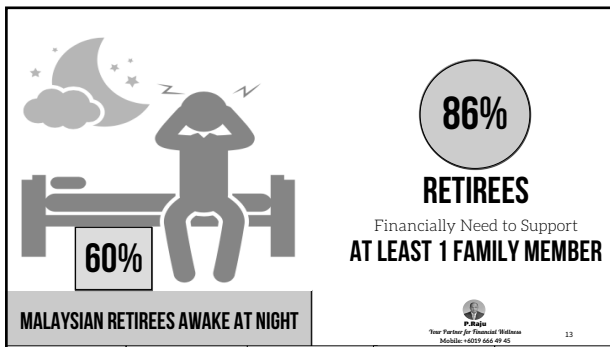
*Based on the dream of Prophet Yusuf, the strategy is to **save** and be **prudent** for **7 years** and to go through **7 years of drought**. The strategy is called '**Riding the Economic Cycle**.'*



**P.Raju**  
MBA, CFP, RFP, IFP, LUTCF (USA)  
Ex Branch Head, AKPK Melaka







**MEN AGED**

65 - 74 : **Young-old,**

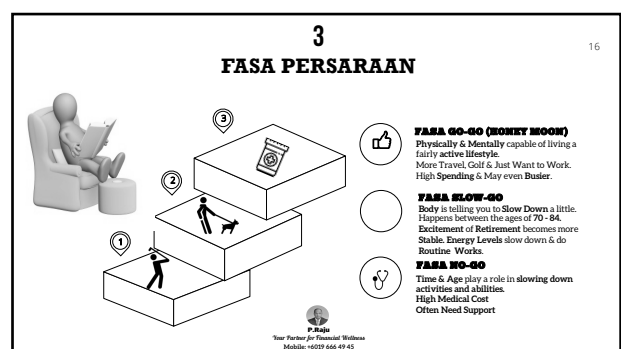
75 - 84 : **Middle-old,**

85 : **Old-old.**

**Adviser: Nathan Vytialingam**  
Malaysian Healthy Ageing Society

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## NEW TRENDS IN RETIREMENT

**NEW LIFE**



Retiree Today is younger, healthier, fitter & sharper than any generation before. It's about staying active and having fun. **(9/10)**

People will work doing more of what they love and not what they have to do.

**NO MORE** a Specific Date for R. Not having enough people under 25 to replace all the boomers.

People are living longer. Increasing Likelihood exposed to illness or injury. High Medical Bill

Retirement is about more than just Money. Today, Retirement is about **BEING HAPPY**. Money is important but money is less important if you do not have your health, your friends, your family and all the things that give you pleasures in life.

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## Retirement Vision = Lifestyle Planning

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**1 Health and Fitness**  
Wealth without Health  
Life is Meaningless  
Exercise & Nutrition

**3 Home and Location**  
Our Home & Location refers not only to your house but also the community.  
It refers to where you spend your time.

**5 Mental & Emotional Health**  
Mental Health includes having positive feelings, a rest for life, and a sense of meaning and purpose in life.


**7 Spirituality**  
This is often confused with religion.  
It really refers to your sense of who you are and why you are here.

**2 Social Relationships**  
When we leave the workplace and our work-related relationships begin to disappear, new relationships should be created.

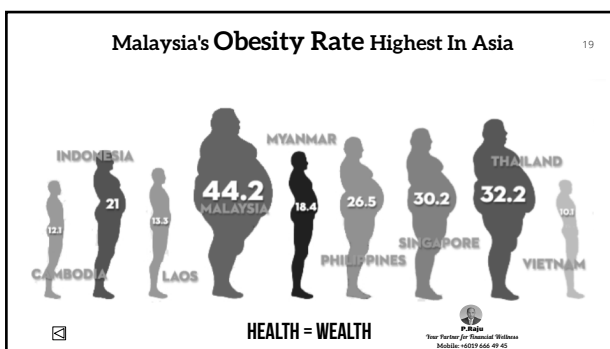
**4 Hobbies and Interests**  
Retirement is the opportunity to spend your time doing things you enjoy.

**6 Intellectual Spirit**  
This refers to your ability to grow and stimulate your mind.  
Keeping your mind sharp is as important as keeping your body healthy and your spirit sharp.

**8 Financial Comfort**  
It is true that you can't retire without money, but let's face it - you can't live without money either.




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## WORDS TO LIVE BY:

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**CHARLIE BROWN:** Some day, we will all die, Snoopy!

**SNOOPY:** True, but on all the other days, we will not.

**LIFE IS ALL ABOUT HOW**  
and  
**What You Think ...!!**

ONE PERSON IS STUCK  
**BECAUSE**  
**He Thinks CAN I?**

The other **PROGRESSING**  
**BECAUSE**  
**He Thinks I CAN.**



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**"Every Man Dies.  
Not every Man Lives."**

Movie Braveheart

**"EVERY DAY IS AN OPPORTUNITY  
to make  
A NEW HAPPY ENDING."**



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**LONELINESS**  
is one of the  
**Greatest Fears**  
we face  
as  
**WE LEAVE WORK.**

**WHAT DO RETIREES MISS MOST?**  
**65 %**

Daily Interactions with Co-Workers,  
the Camaraderie & Structure of Work life.



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**CUTEST LADIES EVER**


**REUNION  
AFTER  
60 YEARS  
AT KERALA**



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Mr Peter Sng, 64,  
joins 1,000km cycling trip to raise  
funds for kidney patients.



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You Don't Stop Having FUN  
WHEN  
**You Get Old,**  
You Get Old  
WHEN  
**You STOP Having FUN!**





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**It's Never  
Too Late**




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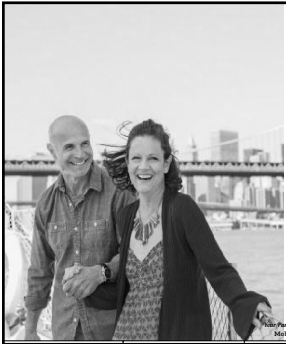


**RETIRE ~~from~~ WORK,  
BUT  
NOT LIFE.**



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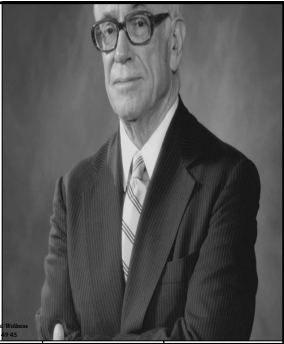


"You **don't** stop **Laughing**  
WHEN YOU GROW OLD,  
You **will grow** old  
stop laughing."


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**RETIREMENT**  
kills more people  
than  
**HARD WORK EVER DID.**

– Malcolm Forbes



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A lot of people on retiring  
withdraw from society,  
**THIS IS NOT HEALTHY.**


On retirement **MUST REMAIN ACTIVE**  
with one's **PASSION.**

So, **TO TAKE CARE OF MY HEALTH,** I still keep  
interested in political developments  
in our country.

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**YOU WORK**  
as long as you can work  
and you'll be  
**HEALTHIER AND HAPPIER FOR IT.**


If there's **Something**  
**TO DO TOMORROW**  
and  
**YOU WILL KEEP GOING.**




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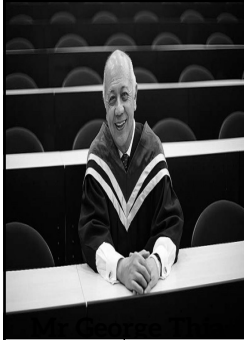
Aku mungkin sebuah pohon  
**RAMBUTAN TUA,**

tapi aku **tidak** menghasilkan  
**BUAH RAMBUTAN YANG TUA.**






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When Mr George Thia went back to school to study gerontology, he surprised even himself.

"I thought to myself, wow, to sit down listening, absorbing and paying attention at my age might be difficult," said the **67-year-old**, one of SIM University's newest graduates last week.



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**PENGURUSAN KEWANGAN  
ALAM PERSARAAN**





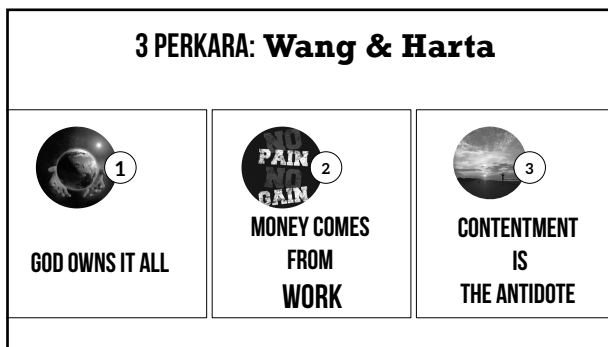
Like to get back to employment



Inspire • Love • Freedom



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### SYMPTOMS: FINANCIAL PROBLEMS

Wonder Where the Money Spend. 1


Bill Payment & Debt in Arrears. 2

New Loan to Offset Old Loan. 3



4 Unable figure out Total Debts

5 No Savings

6 Under Stress.



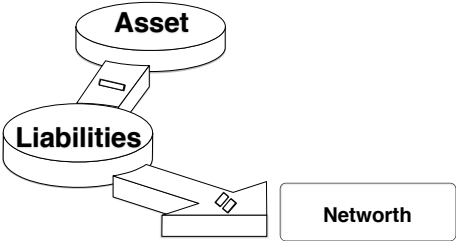
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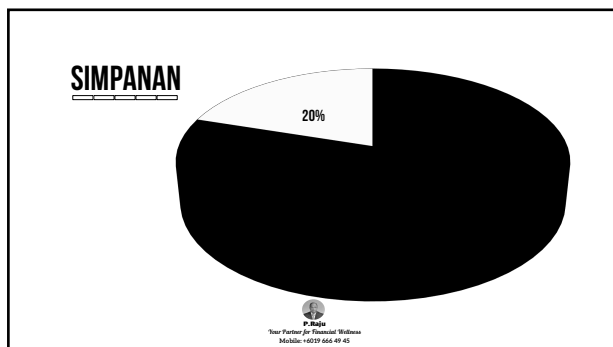


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DK

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### Tip-Tip: Kredit Kad

A computer monitor showing a stack of credit cards, with the top card being a Visa card.

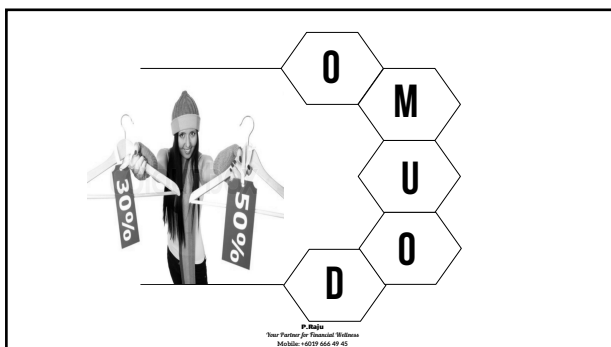
- 1 Keperluan & Kehendak
- 2 Bayaran Sepenuh
- 3 Elak Pengeluaran Tunai
- 4 Berhati-hati: Transaksi Online

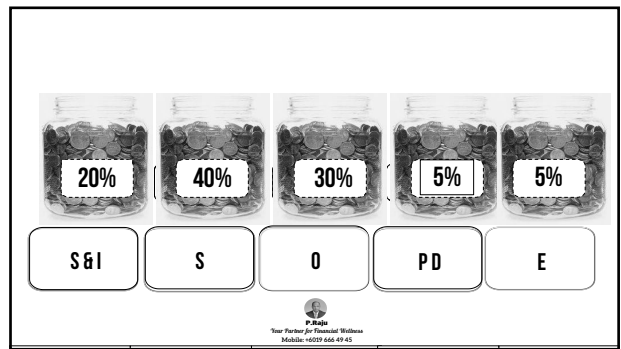
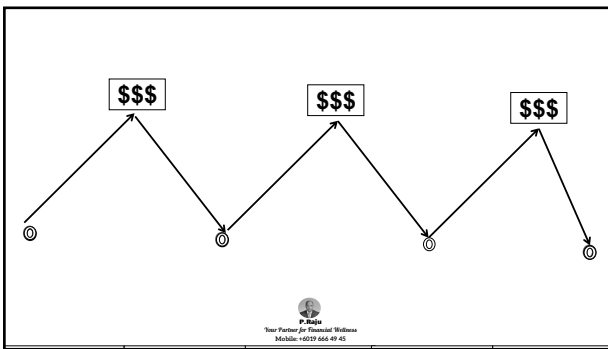
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[illegible]

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Report No. : 4619-20150821104006  
Attention : SELFCHCK\_CD5 (selfcheckcd5)  
Account : CDS (CTOS DATA SYSTEMS SON SHD SELFCHCK CD5)  
Date : 2015-08-21 10:49:06  
Site :

A. SHAPSHOT	
ID Verification	
Name (Your Input)	[REDACTED]
New ID / Old ID (Your Input)	[REDACTED]
Name	[REDACTED]
New ID	[REDACTED] (MATCH FOUND)
Old ID	[REDACTED]
Date of Birth	[REDACTED]
Nationality	Malaysian Source: NRD Latest Date: [REDACTED]
Address 1	Source: NRD Latest Date: [REDACTED]
Address 2	

Top 5 Directorships & Business Interests						
Company	Position	Appoint Date	Resign Date	Profit After Tax (RM)	Year	Status
██████████	DIRECTOR / SHARE HOLDER	21-03-2013	-	-100,258.00	31-12-2013	EXISTING




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**GUARANTOR**  
**TRY TO AVOID**





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 <p><b>Ahmad</b>              Bank: \$5,000              Debt: \$1,000,000</p>   	 <p><b>Bakar</b>              Bank: \$500,000              Debt: \$ 0</p>   
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## Asas Pelaburan








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INVESTMENT









**WHY**

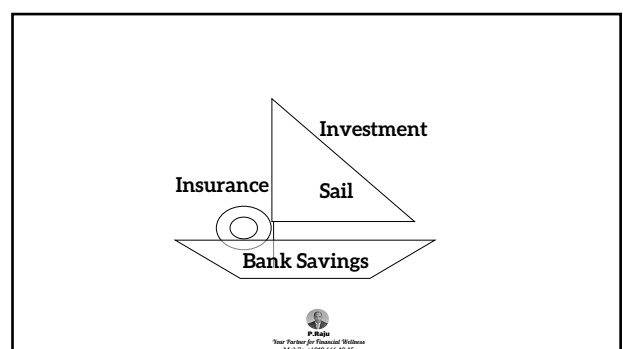
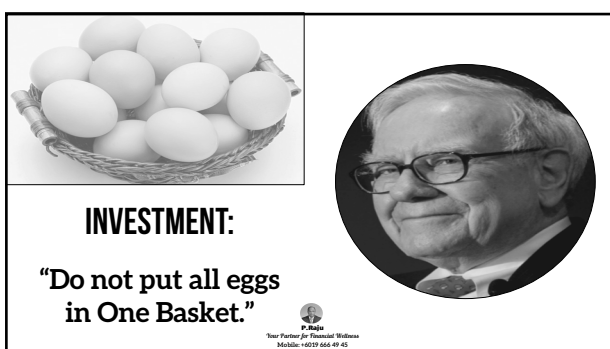
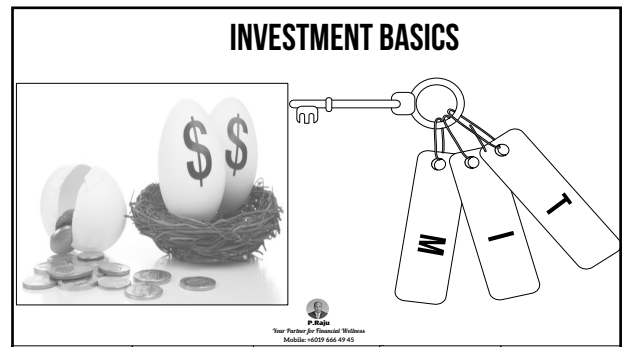
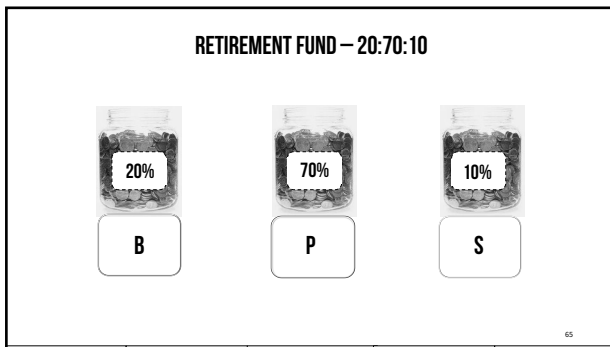


**INVEST?**





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**COMMISSIONER + 1 STOP**  
FOR OATH WEALTH FREEDOM SERVICES

**ADMINISTER OATHS FOR:**

- a. The Justification for Bail
- b. Taking any Affidavit or Affirmation
- c. Swearing Executors & Administrators
- d. Swearing Persons (Proceeding in any Court)
- e. Take & Receive Statutory Declarations (SD)
- f. Turn Off Stamp/Matikan Setem

**Debt Management**

- a. Debt Management
- b. Bankruptcy Guide
- c. AKPK DMP Guide

**Financial Planning**

- a. Developing Financial Plan/Blueprint
- b. Will Writing + Estate Planning
- c. Investment: Unit Trust + Off shore Funds
- d. Retirement Planning
- e. Insurance Planning

**Financial Counselling**

- a. Money Management
- b. Debt Management

**Financial Education**

- a. Workplace Financial Wellness
- b. Personal Financial Literacy
- c. Retirement Workshops
- d. Ceramah Pengurusan Kewangan di Jabatan/Agensi Kerajaan

**Financial Wellness**

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**THANK YOU**

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