

Manulife Investment Management

Manulife Spotlight Huh? Retirement?...

September 2023

Calling out all young Malaysians. I know retirement feels like a far fetch dream or goal, but it's never too early to start planning for those golden years though. I know that our favourite lingo, YOLO (You Only Live Once), right? Enjoy to the maximum! But here's the deal: by starting regular savings for your PRS, you can have the best of both worlds – living it up now and securing a comfy future. First things first, what's a PRS?

- 1. Saving plan to help you build a retirement fund It's like having your own personal stash of cash waiting for you when you're ready to enjoy pay checks whilst you are not working anymore. And the best part? The earlier you start, you may achieve your goal faster and when you're chilling on the beach sippin' on fruits punch at 60, you will be smiling big.
- 2. Smart move to handle higher cost of living later
 The cost of living is getting higher by the minute,
 and the chances of getting that pension when
 you're old and grey are getting slimmer. So, taking
 matters into your own hands and saving for
 retirement is a smart move.
- 3. Saving in PRS gives you tax benefits
 Yup, you heard me right. Government rewards you
 for being responsible and thinking ahead. So, you
 not only secure your future but also keep more of
 your hard-earned cash in your pocket right now.
 Cha-ching!

Alright, it's time to take action. Do some research and get started with your PRS, you can visit to our website Manulife PRS retirement savings plan. Remember, this is an investment in yourself, your future, and the goals you have. Don't let FOMO hold you back from securing a lit retirement.

So, let's do this together. Start saving for your PRS, and let's slay the retirement game. Your future self will thank you for it, and you'll be living your best life while doing it. Should you decided to open a PRS account with use, it only takes a few minutes, <u>click here</u>.