

## GUIDE TO THE RETIREMENT FUND WITHDRAWAL CALCULATOR

**RETIREMENT WITHDRAWALS**

**Withdrawal - Post Retirement / Lumpsum**

Retirement Fund Balance (RM) 2350043 (RM)

Expected PRS Returns % 4 %

Inflation % 2.5 %

Monthly Withdrawal (RM)\* 11167 (RM)

Your Retirement Age 60 Yrs.

\* Recommended 2/3 of your last drawn salary.

Calculate

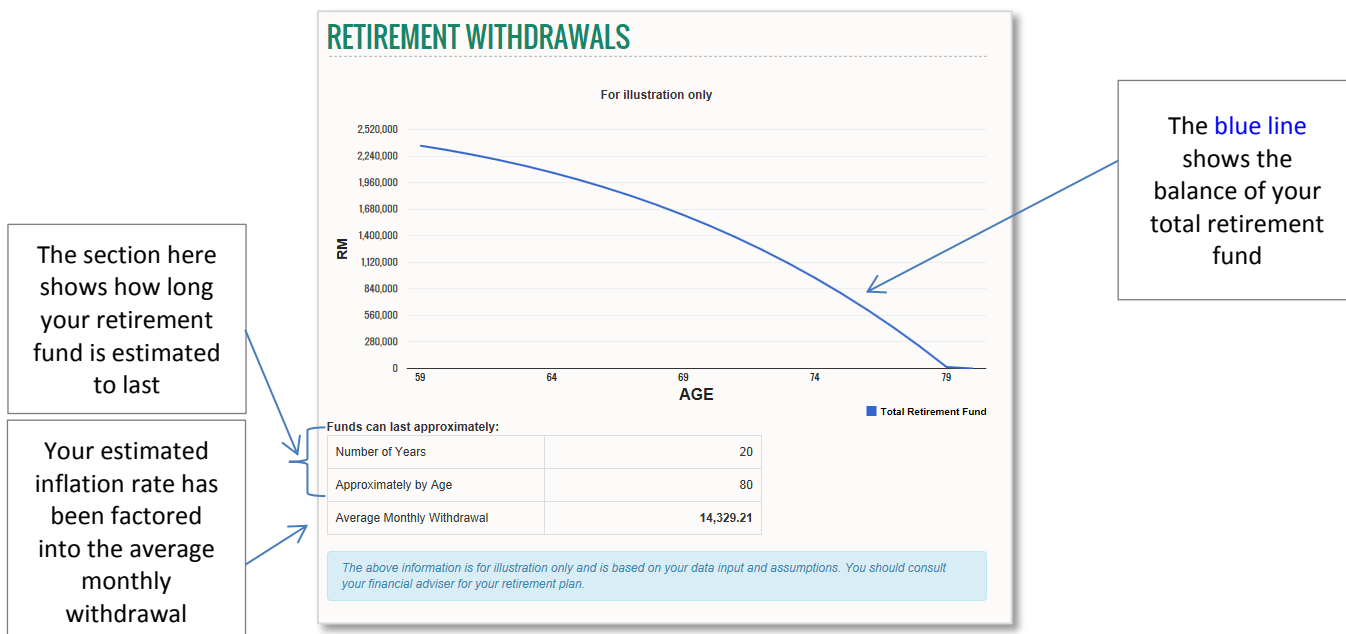
This calculator is to answer the question of:

*“At my retirement age, if I have a sum of money, which I invest in the PRS, and I expect a certain amount to be withdrawn monthly to fund my expenses, how long can the sum of money last me, taking into consideration my expected rate of inflation and PRS growth rate?”*

### Withdrawal – Post Retirement / Lumpsum

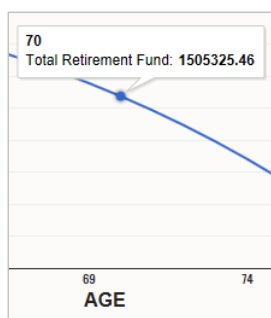
Retirement Fund Balance (RM)	<p>If you came from the accumulation calculator (from pressing Next in the previous screen), this amount is the same as your “Total Retirement Fund”. You may change this figure if you wish.</p> <p>If you came directly to this page from the Retirement Withdrawals menu, you may replace the default amount (1000000) to an amount relevant to you.</p>
Expected PRS Return %	<p>Please estimate the average % of growth that you would expect your PRS investment to grow from now until retirement age.</p>
Inflation %	<p>Please estimate the average rate of inflation from now until you reach the retirement age. You may leave it at the default of 2.5% or change it to see how the inflation rate affects your overall retirement savings.</p>
Monthly Withdrawal (RM)	<p>This is an amount you wish to withdraw monthly to fund your expenses during retirement years. The amount you enter here will be applied for the first year and thereafter it will be adjusted on an annual basis to take into account the inflation factor.</p> <p>If you came from the accumulation calculator (from pressing Next in the previous screen), this amount is calculated as two-third (<math>\frac{2}{3}</math>) of your estimated last drawn salary (after applying the annual increment factor). You may change this figure if you wish.</p>
Your Retirement Age	<p>If you came from the accumulation calculator (from pressing Next in the previous screen), this is the same age which you have entered previously. You may change this figure if you wish.</p> <p>If you came directly to this page from the Retirement Withdrawals menu, you may replace the default number (60) to a number relevant to you.</p>

## How to read the calculated results?



If you scroll down the webpage, you will find the same input screen being displayed with the values you had specified in the previous page. If you wish to re-calculate with a different set of input to simulate a different scenario, you may do so here without going back to the previous page.

You may also move your mouse pointer along the graph lines to display fund balances at different ages.



*Do take note that the information provided by the calculator is for illustration only and is based on your data input and assumptions. You should consult your financial adviser for your retirement plan.*

Thank you for using the PPA's Retirement Calculator. If you have any further enquiries, please write to AskPPA@ppa.my