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Designed For Everybody: Maybank's Flexible Retirement Solution Caters To Every Life Stage

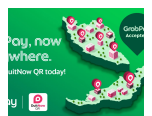


Lisa Ameera Azman 15th February 2023 - 5 min read

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Recently, [RinggitPlus Malaysian Financial Literacy Survey 2022](#) uncovered that 82% of Malaysians believe that their EPF savings is not enough for retirement. From that number, 41% of them have yet to take the first step to financially plan for their retirement.

This number is alarming as having insufficient retirement savings puts you at risk of falling into poverty, bankruptcy, or having to return to the workforce. After spending decades working hard to make ends meet, your retirement should be the time to make golden memories with your loved ones.

To ensure your path to an enjoyable retirement is one that's solid, Maybank Asset Management Malaysia (MAM) has introduced three funds under their Flexible Retirement Solution (FRS) suite. What's unique is that each fund is designed for different risk appetites with respective share classes within each fund.

Maybank Global Wealth Growth-I Fund

For investors seeking high growth, this is the investment fund that would best suit them. Growth funds usually are designed for investors with a longer time horizon and those who can afford higher risk, as well as seek long term capital appreciation.

This would include young investors who may just be starting out in their careers or those with minimal commitments.

RinggitPlus

Investors with a moderate risk profile who are also interested in growth can consider this fund. Similar to the growth fund above, this fund is also suitable for long term capital appreciation.

What differentiates these two is the risk profile as Maybank Global Wealth Moderate-I Fund is a better match for those with a relatively lower risk appetite pursuing regular payouts in addition to their long-term capital appreciation.

Investors with their own families, perhaps midway through their career leading towards retirement, can consider investing in this fund, especially if they have large commitments and can't afford to take much risk.

Maybank Global Wealth Conservative-I Fund (New!)

The latest addition to MAM's Flexible Retirement Solution, Maybank Global Wealth Conservative-I Fund was exclusively launched in partnership with Schrodgers.

Distributed by Maybank Malaysia, the fund is created for investors with relatively lower risk appetite with an interest in high income payouts. This new fund falls under the Decumulation share class.

How Each Fund Under Maybank FRS Differs

	Maybank Global Wealth Growth-I Fund	Maybank Global Wealth Moderate-I Fund	Maybank Global Wealth Conservative-I Fund
Target Return (p.a.)*	8.0%*	6.0%*	5.0%*
Benchmark	12m Maybank Islamic FD + 5%*	12m Maybank Islamic FD + 3%*	12m Maybank Islamic FD + 2%*
Expected Income Distribution (p.a.)	N/A	2.0% – 2.5%*	7%*
Share Class	MYR (H) – Accumulation Class USD – Accumulation Class	MYR (H) – Accumulation Class MYR (H) – Distribution Class USD – Accumulation Class USD – Distribution Class	MYR (H) – Decumulation Class USD – Decumulation Class

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The New Decumulation Class & How It Assists In Maintaining Your Retirement Savings

To help you boost your retirement nest egg, the decumulation class strives to provide you with higher income payouts by drawing down capital before converting assets into income in a strategic and systematic manner.

What about the remaining assets in the fund? Well, they will be reinvested so they can continue generating returns to supplement your retirement savings.

Is It Worth Exploring Maybank's Flexible Retirement Solution?

There are many reasons to take your retirement savings seriously. For one, the average life expectancy, as well as inflation, continue to rise. Not to mention, after the many rounds of stimulus withdrawals, many of us have put our nest egg at risk.

If you're unsure of where to begin with your retirement savings, or are simply looking to shift your retirement investment, Maybank's Flexible Retirement Solution is a great option to consider. Below are some benefits that investors can enjoy:

1. **Highly Targeted** – Aims to build onto investors' existing retirement savings and investments, such as EPF, ASB, Tabung Haji, PRS, and others. Its flexibility makes it easy to match individuals' differing goals, life stage, and time horizon.
2. **Target Return & Stable Approach** – Depending on the portfolio, investors have the potential to achieve a target return of 5% – 8%, benchmarked to 12m Maybank Islamic FD + 2% / 3% / 5% respectively with a capital preservation strategy to mitigate losses and downside.
3. **Simple & Easy to Understand** – FRS provides a selection of three Shariah-compliant options catering to moderate, growth, and conservative portfolios.
4. **Low Barrier of Entry** – The minimum investment amount starts from RM1,000. Aside from that, investors can add as low as RM100 to their respective investment.

Having comfortable retirement savings eliminates the risk of having to depend on others and significantly lowering your standard of living. Remember – it's never too early to start planning for your retirement.

To learn more about Maybank's Flexible Retirement Solution, [click here to visit the website](#).



TAGS: **DECUMULATION CLASS** **MAYBANK** **MAYBANK FLEXIBLE RETIREMENT SOLUTION**
MAYBANK GLOBAL WEALTH CONSERVATIVE-I FUND **MAYBANK GLOBAL WEALTH GROWTH-I FUND**
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