FINWEALTH MANAGEMENT
The Future of Wealth Management

FINANCIAL PLANNING FOR DIFFERENT LIFE STAGES:
From Student to Retirement

MFPC Financial Planning Day
Securities Commission Malaysia
11 October 2025

DISCLAIMER

This presentation is provided for educational and informational purposes only and does not constitute financial advice. The examples, concepts, and strategies discussed are intended to help you understand general financial principles.

Please note that every individual's financial situation, goals, and priorities are different. Therefore, even the best-constructed financial plan may not be suitable for everyone. What works for one person may not necessarily apply to another.

We strongly encourage you to consult a professional licensed financial planner or advisor who can assess your unique circumstances and provide personalised recommendations before making any financial decisions.

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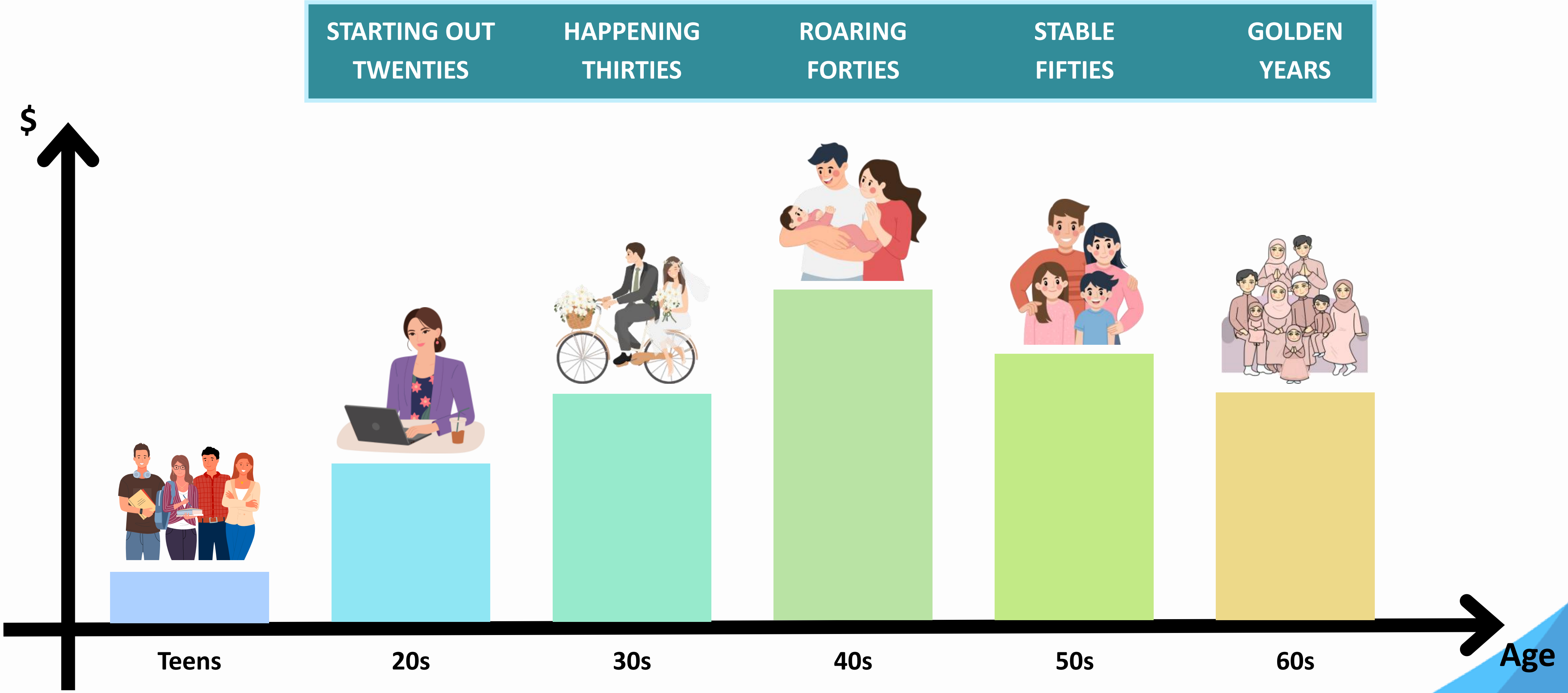
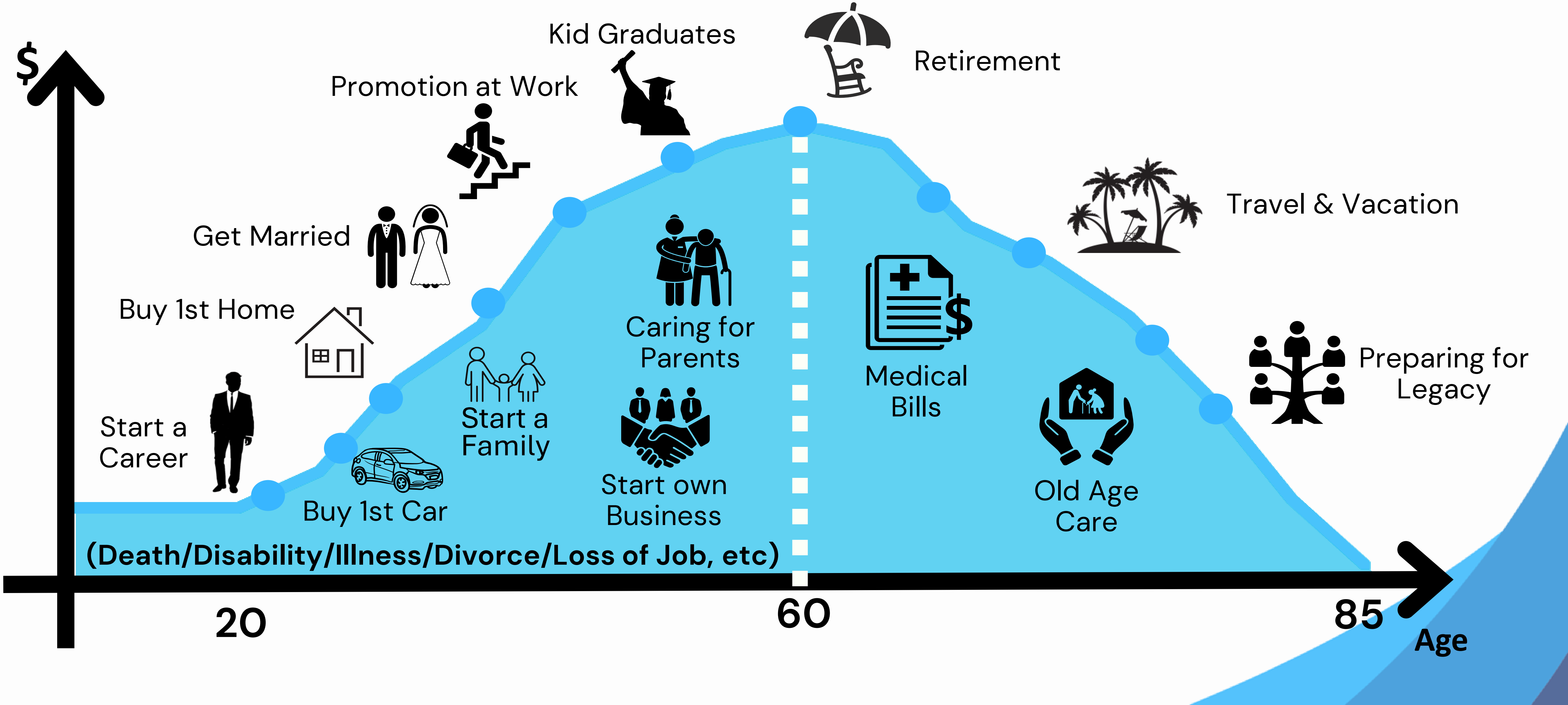
Life Stages



Life Events



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Kid Graduates
Retirement
Promotion at Work
Get Married
Travel & Vacation
Buy 1st Home
Caring for Parents
Medical Bills
Preparing for Legacy
Start a Career
Start a Family
Start own Business
Old Age Care
Buy 1st Car
(Death/Disability/Illness/Divorce/Loss of Job, etc)
20
60
85
Age

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WHY FINANCIAL PLANNING MATTERS?

Definition of Financial Planning

Financial planning is the process of **managing your finances systematically** to achieve life goals.

It involves:
Analyzing income, expenses, savings, investments, debts and risks to create a strategy that ensures financial stability, security and growth over time.

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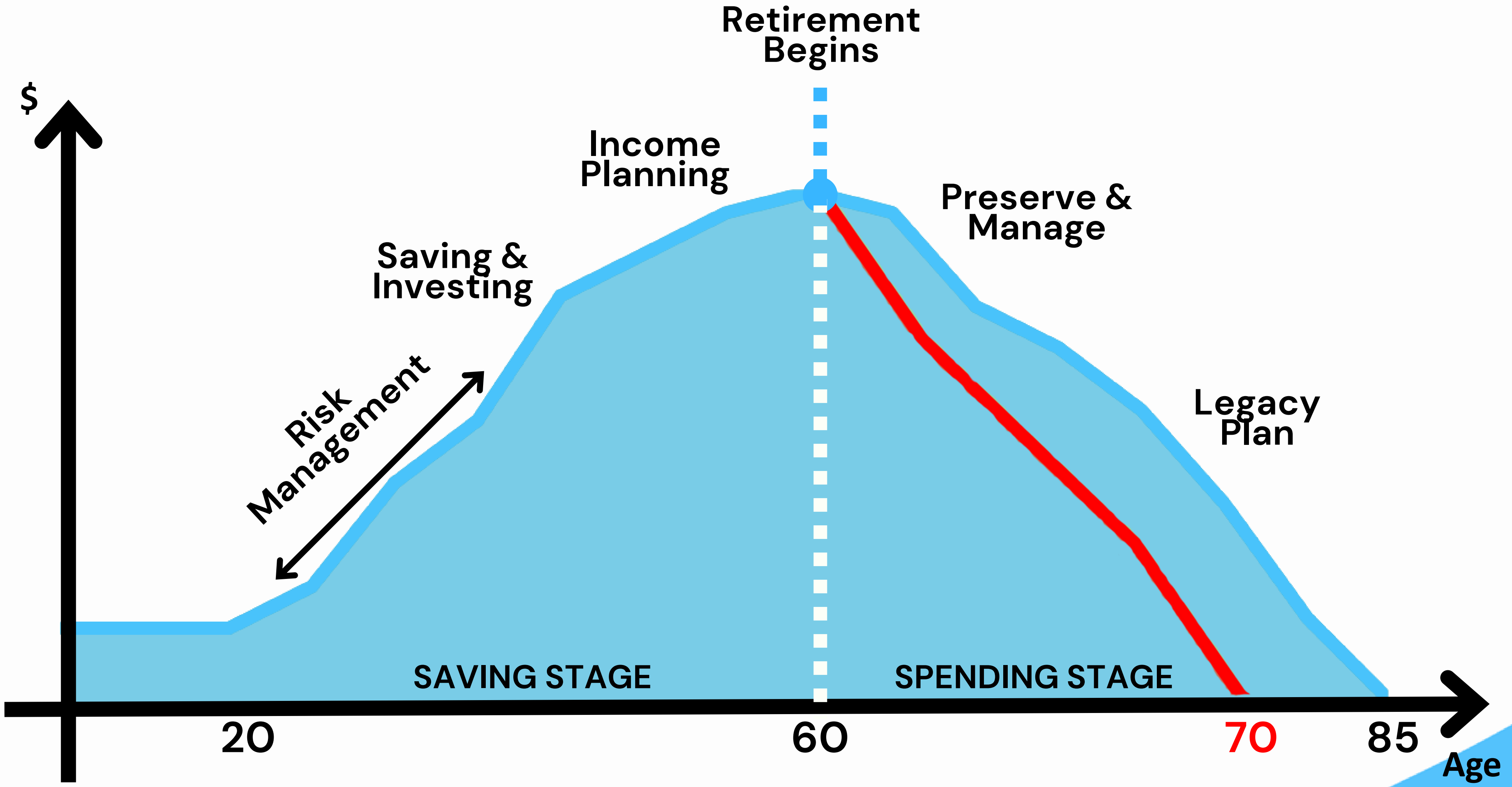
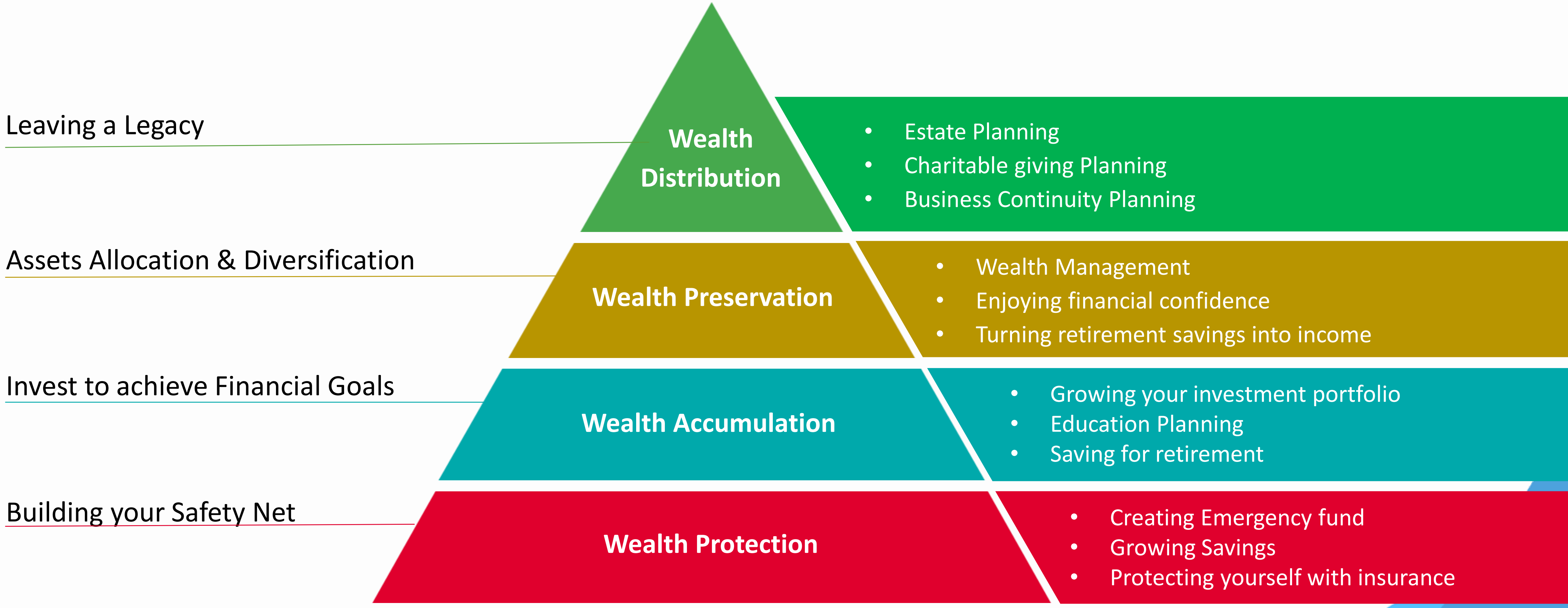
Why Everyone Needs Financial Planning?

1. Retire one day
2. Longer life expectancy
3. Loss of job
4. Risk of disability or illness or death of breadwinner
5. Surviving dependents need financial support

Financial Stages of Life



Financial Planning Pyramid



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STAGE ONE: STARTING OUT TWENTIES

Building a Foundation

Life Events/Goals:

Starting a Career

Buy 1st Car

Learn to do budgeting

Set up emergency fund

Begin investing

Pay off student loans

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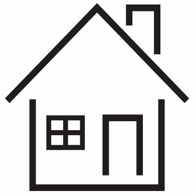
STAGE TWO: HAPPENING THIRTIES

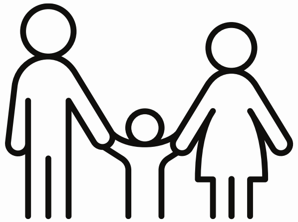
Growing & Settling Down

Life Events/Goals:

Get Married



Buy 1st Home



Start a Family

Get life & medical insurance

Grow investment portfolio

Increase retirement savings

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STAGE THREE: ROARING FORTIES

Peak Career & Responsibilities

Life Events/Goals:

Promotion at Work

Start own Business

Starting tertiary education savings

Boost income & retirement savings

Reduce long-term debts

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STAGE FOUR: STABLE FIFTIES

Pre-Retirement Phase

Life Events/Goals:

Kid Graduates

Caring for Parents

Evaluate long-term care options

Rebalance Investments

(Lower Risk)

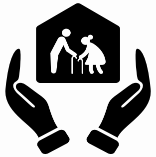
Clear Housing/Car loans

STAGE FIVE: GOLDEN YEARS

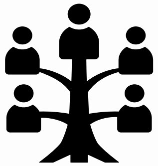
Retirement & Legacy

Life Events/Goals:

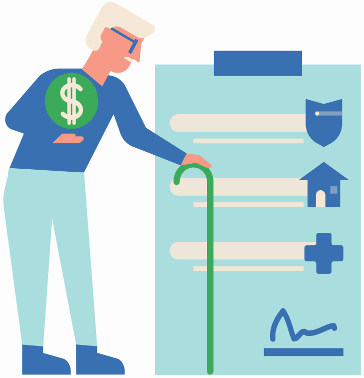
Medical Bills



Old Age Care



Preparing for Legacy



Healthcare & Elderly Care planning

Lifestyle goals

Drawing down savings

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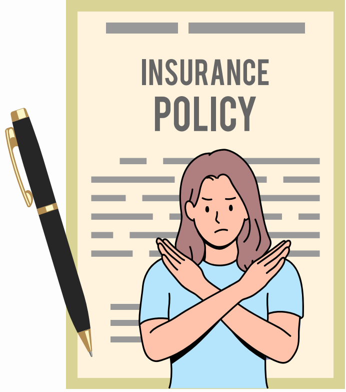
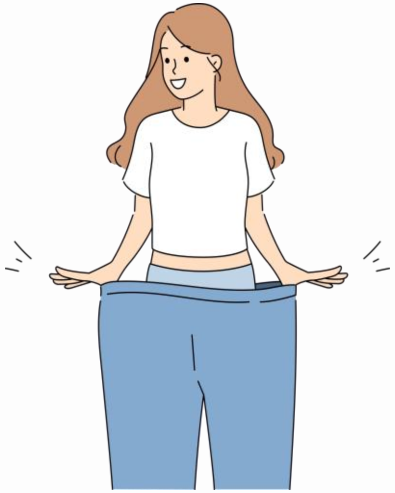
COMMON FINANCIAL MISTAKES TO AVOID

Ignoring retirement planning

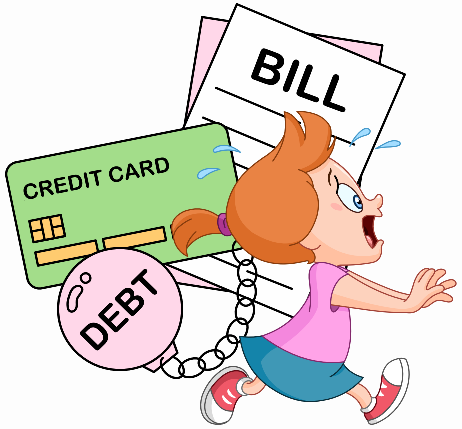


Overlooking insurance



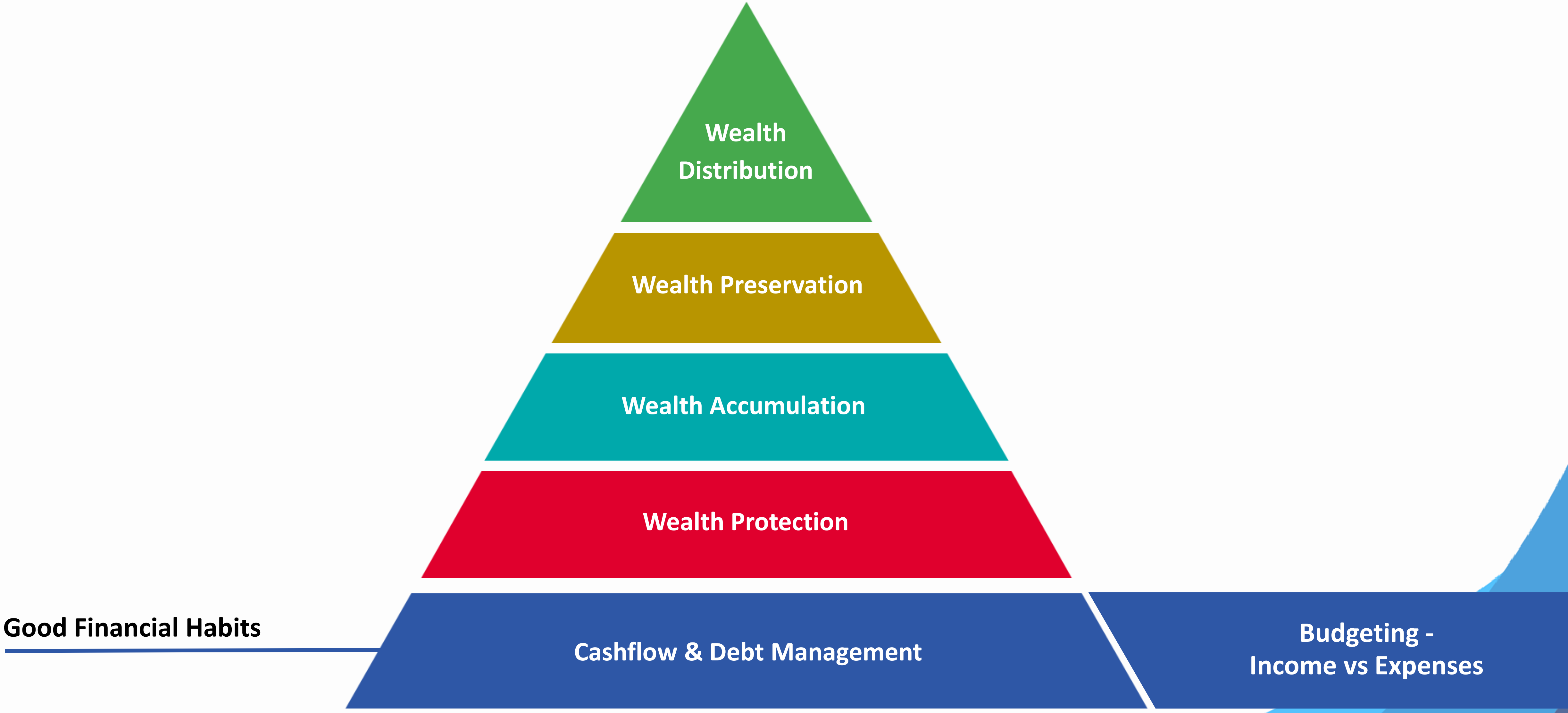
One-size-fits-all approach

Not having an emergency fund



Ignoring credit score & debt management

Financial Planning Pyramid



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SMART Budgeting – "Pay Yourself First"

Common Situation: Income − Expenses = Savings

Smart Budgeting Method: Income − 10% to 30% Income as Savings = Expenses

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Rule of Thumb

Monthly Gross Income:
RM 3,000

30%

Personal & Family
RM 900

30%

Financial Commitments
RM 900

30%

Investments & EPF
RM 900

10%

Insurance Premium
RM 300

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Knowledge & Awareness

Financial planning begins with
Self-awareness and Discipline.

Awareness of Good financial habits

- Budgeting - Track Income & Expenses
- Spend within your means
- Emergency fund
- Manage risk
- Save & Invest
- **AUTOMATE**

"If you don't tell Your Money where to go, you will be wondering where it went."
– Dave Ramsey

Thank You!

ALL THE BEST ON YOUR FUTURE ENDEAVOURS!

SCAN HERE IF YOU HAVE ANY OTHER ENQUIRES ABOUT FINANCIAL PLANNING