



FREEDOM

Financial Freedom by Design: How to Help Clients Achieve Their Dream Lifestyle

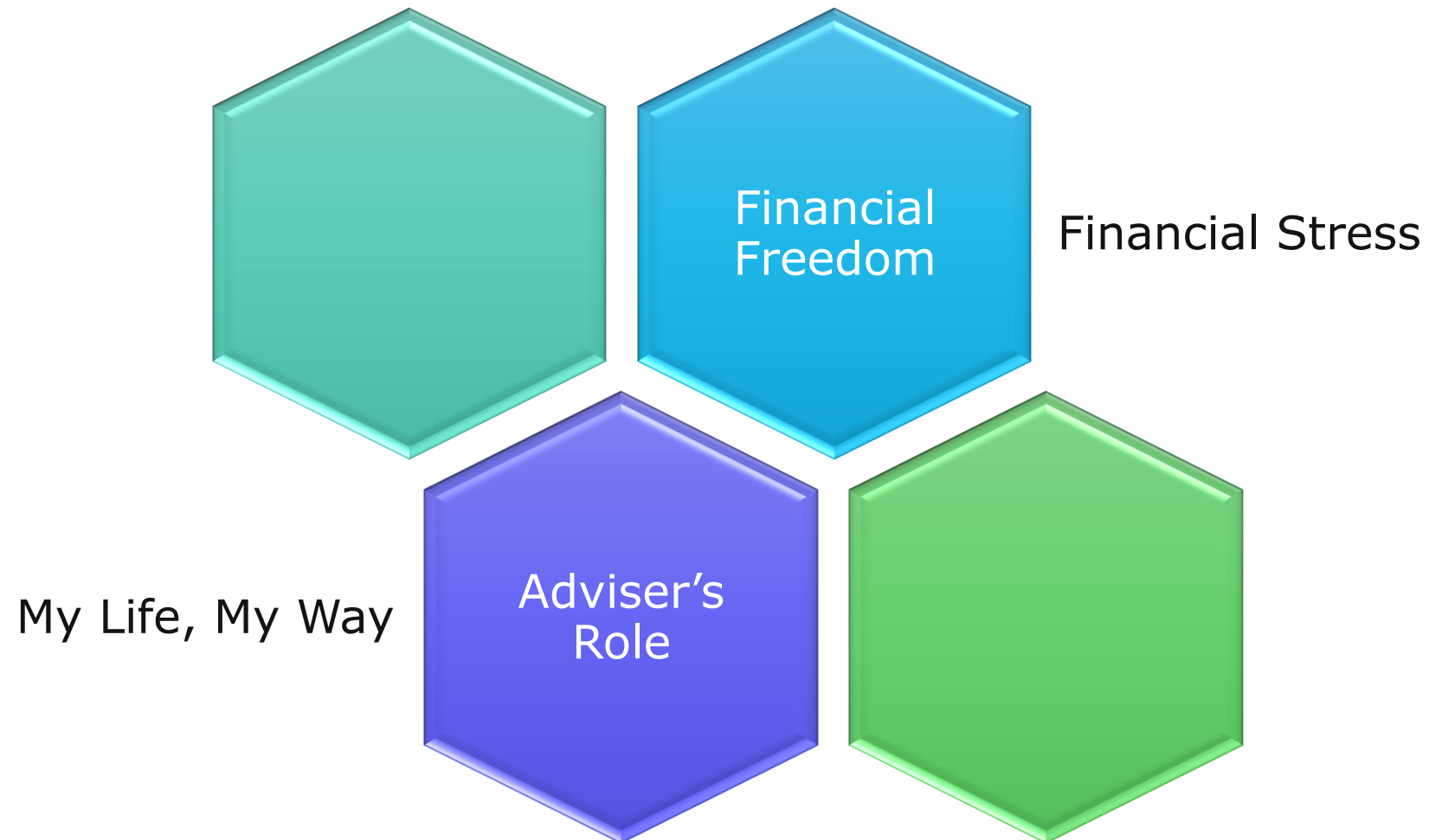
Empowering clients
to realise their ideal
financial goals



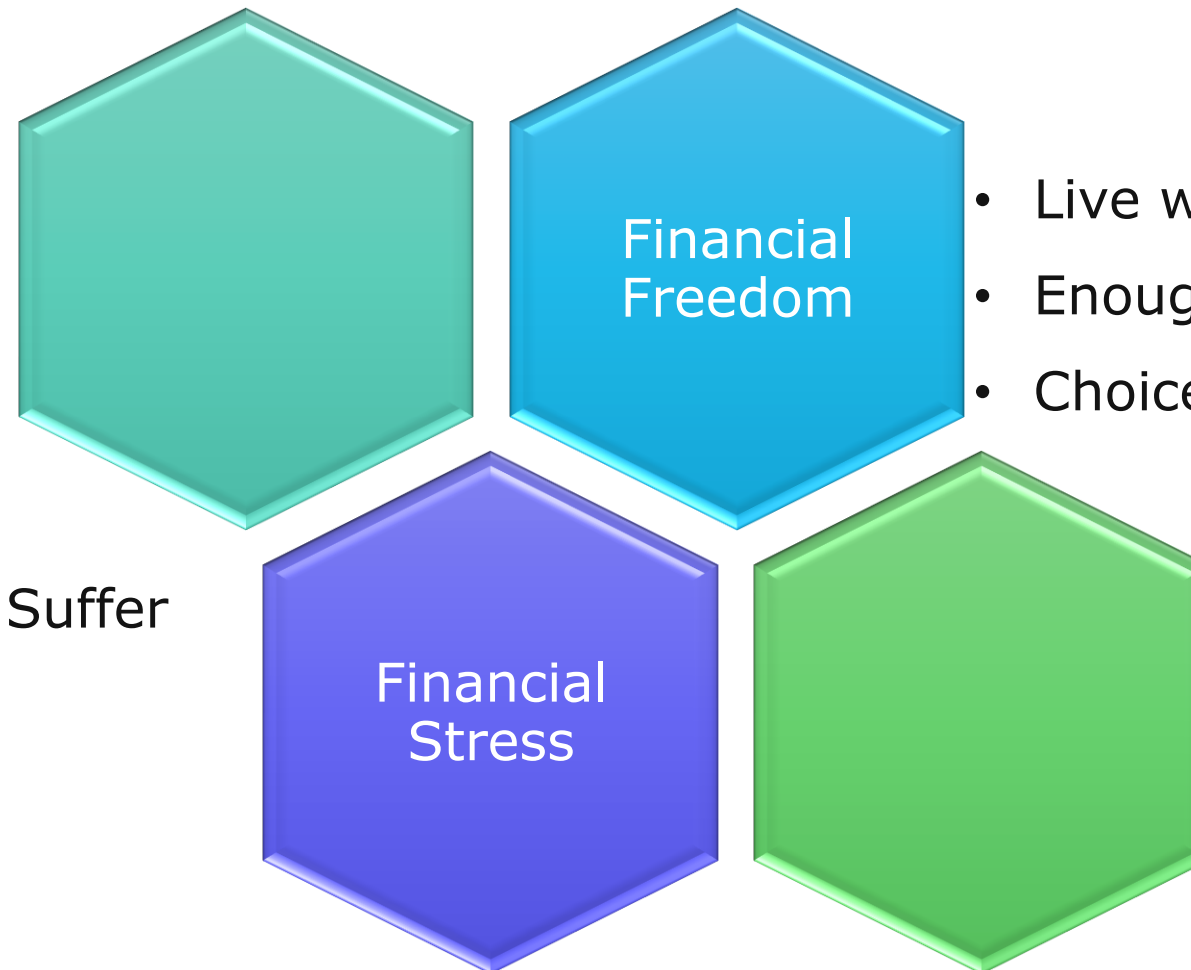
Do you want it?

Financial Freedom

Financial Freedom



Financial Freedom or Stress?

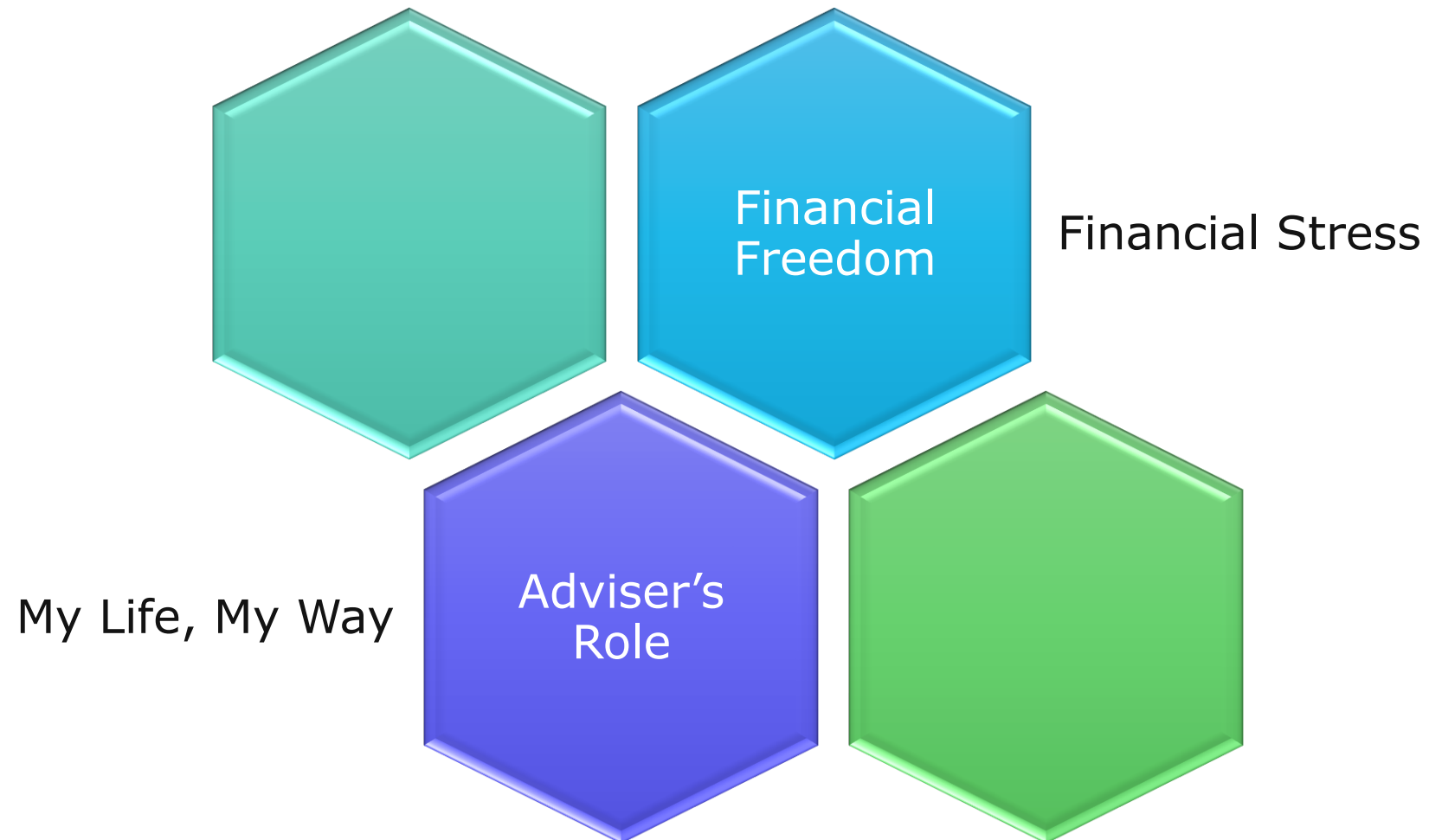


- Live without financial worries
- Enough
- Choices

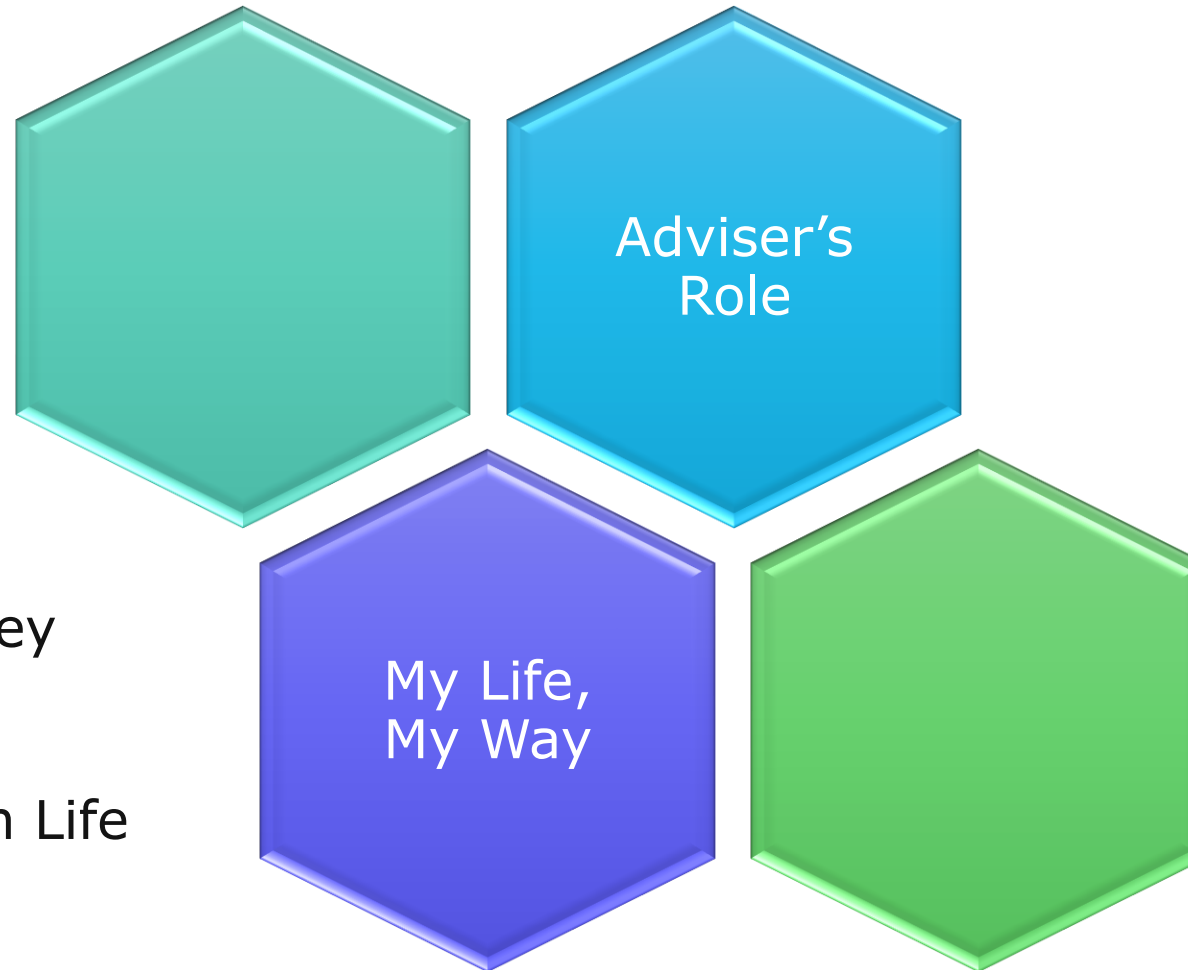
- 26% Working Adults Suffer Financial Stress*
- 65% Affected work performance*

*Source: <https://www.nst.com.my/business/corporate/2024/07/1071744/26-cent-working-adults-suffer-financial-stress-akpk>

Financial Freedom



My Life, My Way



- Not More Money
- Values
- What I want in Life



Building a Personalised Financial Roadmap

1. Where are you now?
2. Where are you heading to?
3. What option you have?
4. Are you on the right track? - Checkpoint

Who do you want to be?

Joe

- Start saving RM 500/mth from Age 21
- Save for only 15 years!
- **RM 936,890** at age 60

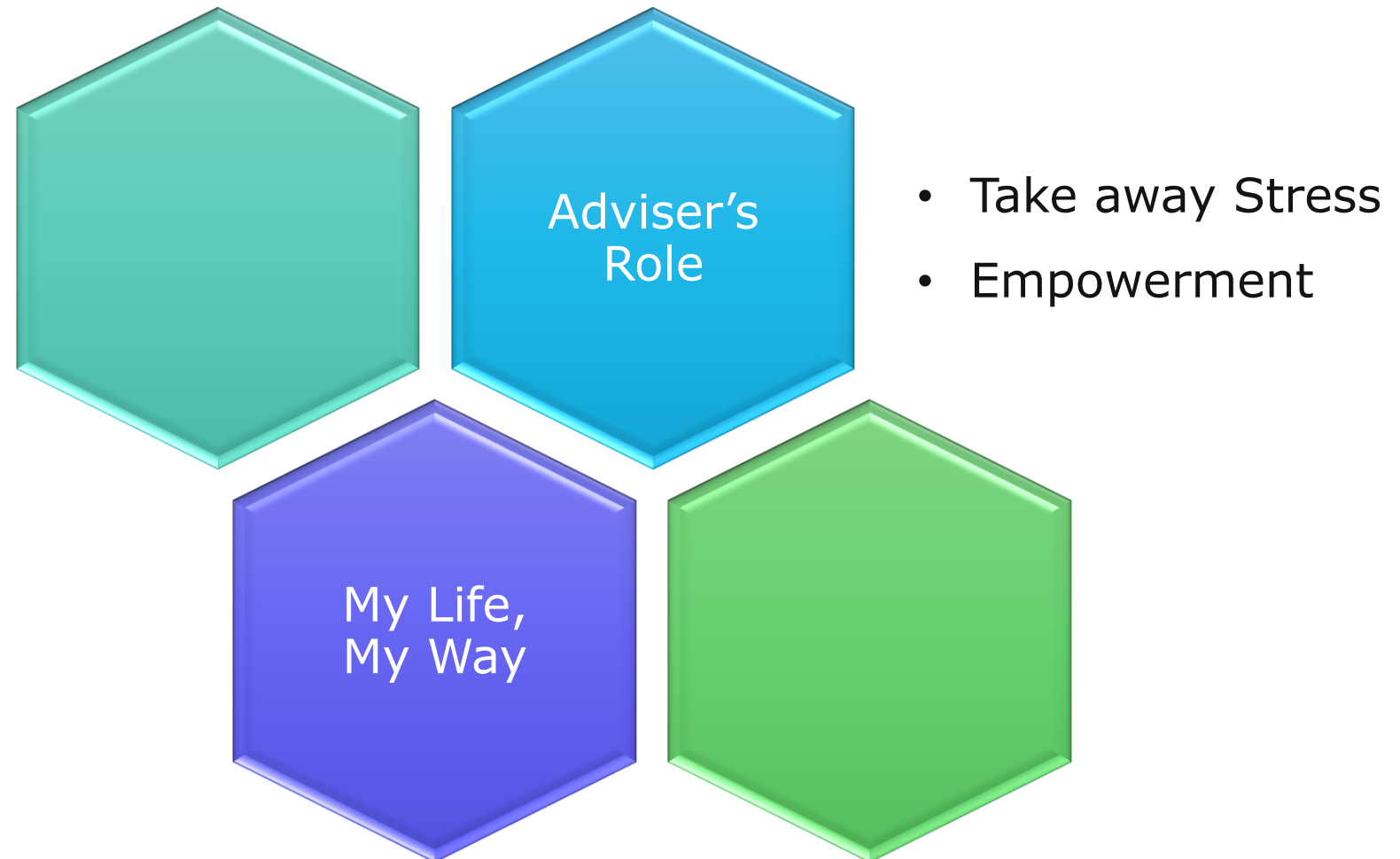
Bob

- Start Saving RM 1,000/mth from Age 35
- Save for 26 years!
- **RM 881,806** at age 60

Joe or Bob?

Age	Return 7%		Return 7%	
	Joe		Bob	
20	6,000.00	6,420.00		-
25	6,000.00	45,924.13		-
30	6,000.00	101,330.71		-
34	6,000.00	161,328.32		-
35		172,621.30	12,000.00	12,840.00
40		242,110.31	12,000.00	91,848.25
45		339,572.23	12,000.00	202,661.42
50		476,267.62	12,000.00	358,082.61
55		667,989.98	12,000.00	576,068.87
59		875,598.60	12,000.00	812,117.64
60		936,890.50	12,000.00	881,805.88
	90,000.00		312,000.00	

Adviser's Role

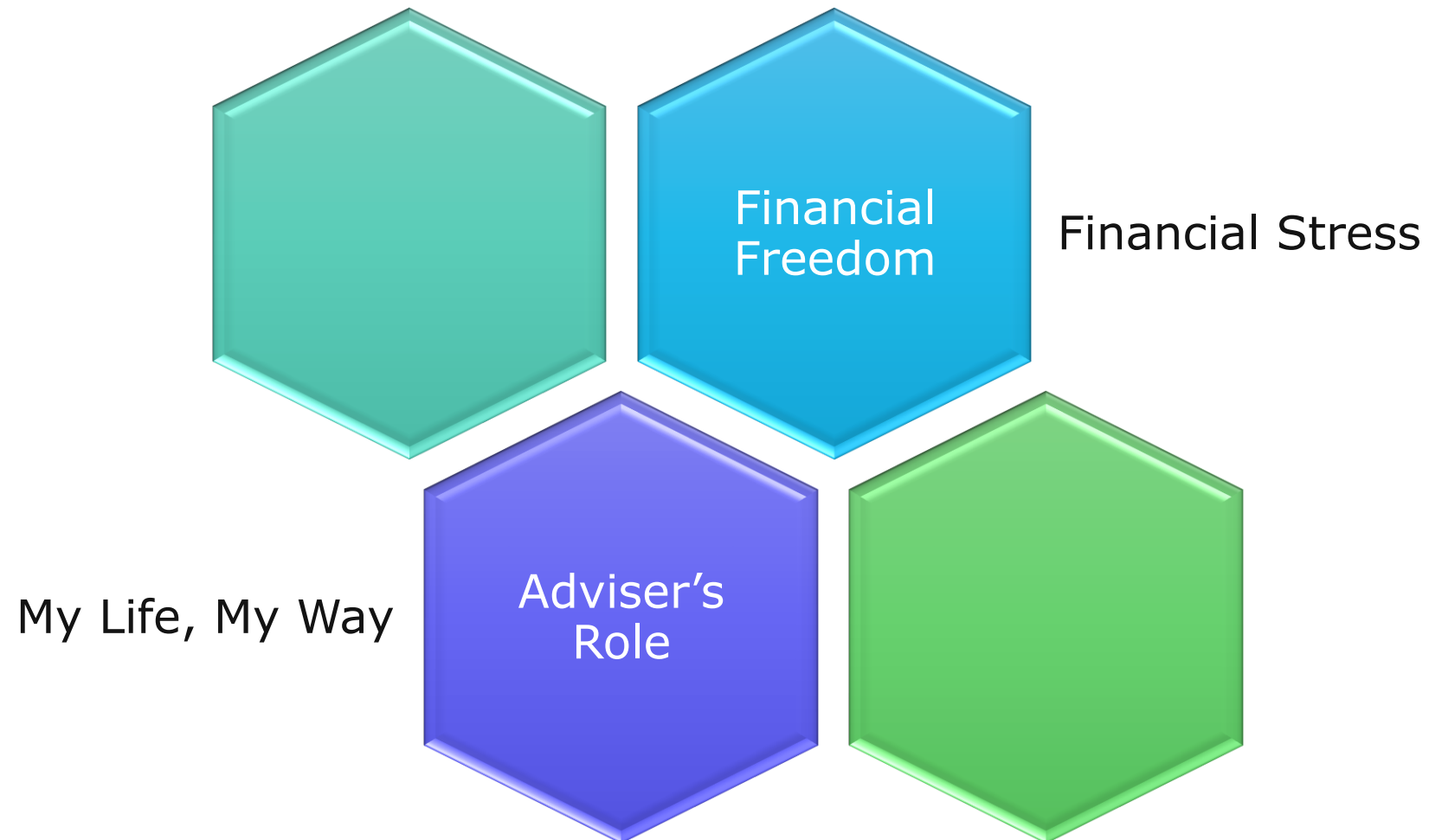


How does Adviser Help?

- Assessment
 - Current Situation
 - Risk Attitude
- Discover Objectives
- Provide Options
- Assist Implementation
- Guide Client along the Way
- Education



Financial Freedom



Let's connect !

www.ethanteh.com





Our booth is OUT there!

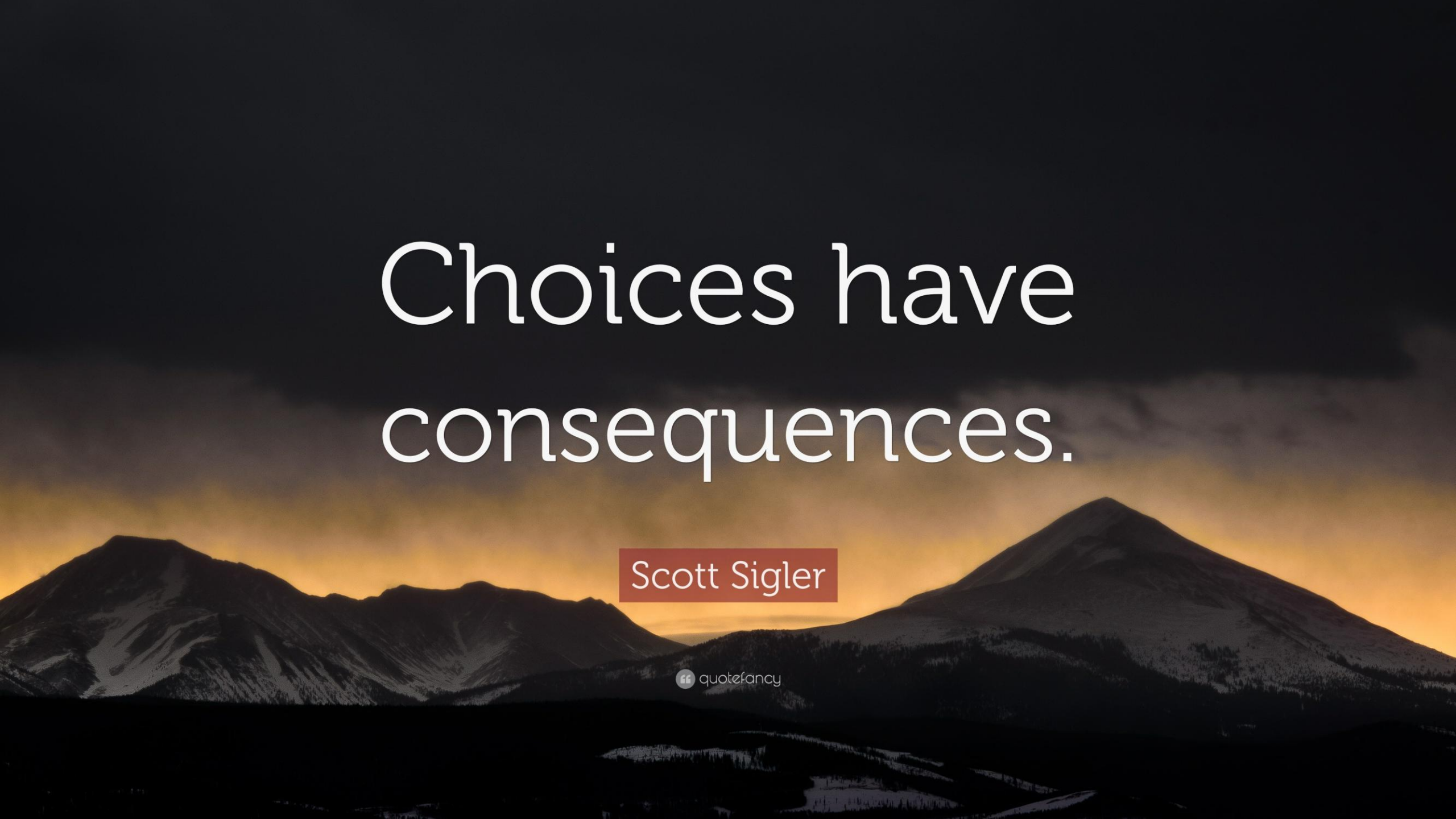


FIRMUS FINANCIAL SDN BHD

31-2 KELANA MALL JALAN SS 6/12

47301 PETALING JAYA SELANGOR DE.

www.firmus.com.my



Choices have consequences.

Scott Sigler

 quote fancy