



A Better Future for all Malaysians



## Savings Is Good. But Is It Enough?

Saving money creates opportunity, while investing is one way to capitalise on that opportunity to potentially create wealth.

Can it beat  
inflation?



1

To maintain your standard of living, you need to make your money grow at a rate that is equal or higher than inflation rates.

Investing is a way to make use of some of your savings to buy things that might increase in value, such as stocks, property, bonds or unit trusts, with the aim of protecting the value and growing it.

Common financial goals: to live a financially comfortable life, provide for loved ones, have a stable retirement income. Investment can help you systematically plan for these goals.

Everyone has a different investor profile with diverse goals and needs. Safety of capital, income range, age and holding power are some factors to consider.

- If you're 55 and nearing retirement, you might want to play it safe with lower-risk investments like unit trusts or bonds.
- If you're 25 and saving for your first home or wedding, you can afford to consider higher-risk investments like stocks. Being young gives you a longer time horizon, which allows you to ride out the market's highs and lows.

2



**Can it help you reach your goals?**

**Does it really reduce risk?**



3

Investors are encouraged to spread out their investments among different asset classes such as stock, unit trusts, bonds, industries and even geography. This should be reviewed periodically as you go through different stages of life.

Although diversifying your investment portfolio does not guarantee against losses, it is an important component of reaching your long-term financial goals while mitigating risk.

With investments, you get to choose the rates you are comfortable with, depending on your risk appetite. With the power of compound interest, starting early can make all the difference.

While there is no one investment strategy that can guarantee success, a balanced approach between savings and investing can help diversify risk and help you reach your financial goals faster.

4



**Does it provide high returns?**

If you are ready to take on more financial responsibility, here's how you can start preparing to [buy your dream home](#).

*Disclaimer: This content is for informational purposes and use only. It does not constitute and is not intended as financial or investment advice. You are encouraged to consult with competent accounting, financial or investment professionals based on your specific circumstances and needs before making any financial or investment decisions. We do not make any warranties as to accuracy or completeness of this information, do not endorse any third-party companies, products, or services described here, and take no liability for your use of this information. Figures and pictures, where used, are for illustration and explanation purposes only.*