

How Members Use Akaun Fleksibel

Financial pressures don't always wait for retirement

Anyone can face sudden income loss, unexpected expenses, or health issues at any point in their working lives



Akaun Fleksibel provides flexibility for short-term financial needs

Savings in this account can be withdrawn by members any time



While the savings can be accessed for any purpose, most use it for essentials

The top three are daily necessities, health expenses and debt payments



Members withdraw based on situations



Frequent withdrawers take small amounts for everyday needs (e.g. food and commuting)

Occasional withdrawers use it for larger, unexpected expenses (e.g. home repairs and job loss)



95% say Akaun Fleksibel is helpful in meeting financial needs.

They think it helps when money is tight

Members see Akaun Fleksibel as a financial cushion for tough times, not for luxury spending



What Members Think Withdrawing Today Means for Retirement

Flexibility helps but long-term financial security still matters

A secure retirement needs regular saving and smart planning



"Need to settle life now before can save more for later"

- Miss K, 26

Planning for tomorrow can be hard

When day-to-day expenses are stressful, it is difficult to think about the future



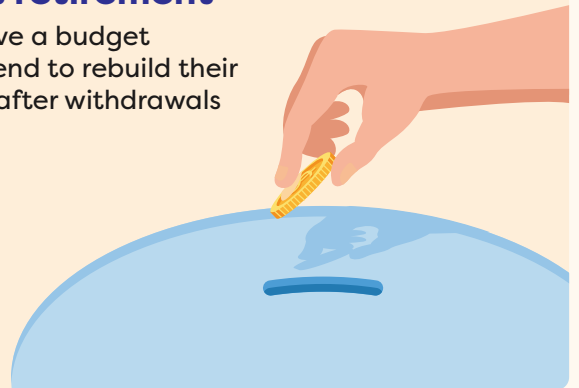
More stable finances let members focus on the future

As money worries ease, people can look ahead and plan better



Members stay mindful about retirement

68% have a budget
72% intend to rebuild their savings after withdrawals



Enduring today is an important part of shaping a better tomorrow



This infographic draws on findings from the report *Enduring Today Shaping Tomorrow: Akaun Fleksibel as a Financial Lifeline for Wellbeing*. The study surveyed 14,204 withdrawers to understand how they use and view Akaun Fleksibel.