

Retirement Income Adequacy

Retirement Income Adequacy (RIA) is a 3-tier savings framework to **guide members on the savings required for a comfortable retirement.**

TIER	BENCHMARK	THRESHOLD
<p>ENHANCED SAVINGS AND INCOME for a higher quality of life</p>	<p>2.0x of Adequate</p>	<p>RM 1.3M</p>
<p>ADEQUATE SAVINGS AND INCOME for a reasonable quality of life</p>	<p>BELANJAWANKU Based on Senior Single category living in Klang Valley 2024/2025 (Amount x 12 months x 20 years)</p>	<p>RM 650K</p>
<p>BASIC SAVINGS AND INCOME for basic necessities</p>	<p>0.6x of Adequate</p>	<p>RM 390K</p>

Threshold will be reviewed every three years to ensure framework relevancy

Benefits of RIA



Serve as a **reference point** for members to set retirement goals



Promote **achievable retirement goals** that align with members' lifestyle preference



Protect members' savings for a secure retirement

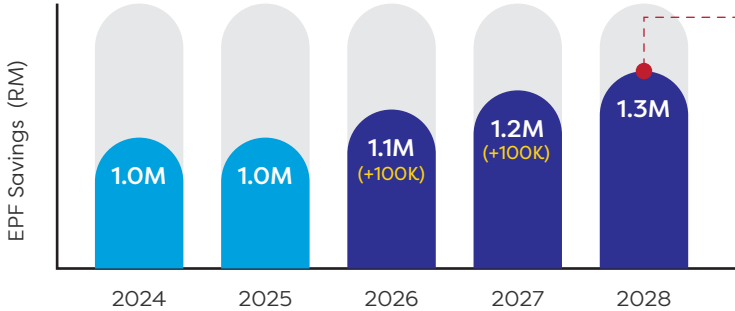
Impact to Members

The RIA framework will be implemented in 2026

Changes to policies anchored on RIA framework will take effect gradually in three years, starting in 2026

Above RM1.0M withdrawal

The savings quantum will increase gradually to **RM1.3M**

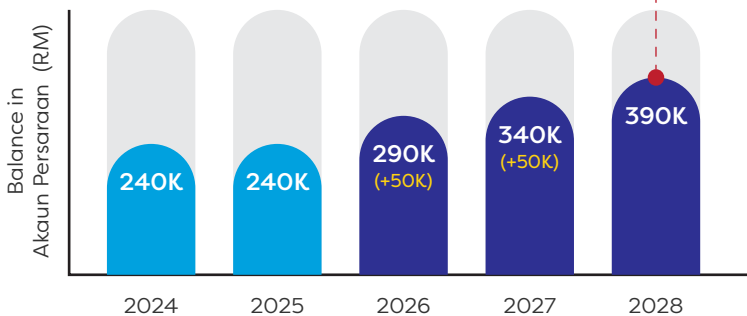


ENHANCED
Savings & Income Threshold
RM1.3M

- Allowable to Withdraw
- Savings Quantum
- Increase in Savings Quantum

Members Investment Scheme (MIS)

The eligible savings quantum for MIS will increase gradually to **RM390K**



BASIC
Savings & Income Threshold
RM390K

- Allowable to Invest in MIS
- Eligible Savings Quantum for MIS
- Increase in Savings Quantum

More about Belanjawanku

Belanjawanku is an expenditure guide that indicates the **minimum level of expenditure required to live a sustainable and meaningful life**, according to different stages of life and the cost of living in selected cities

Estimated monthly budget

KLANG VALLEY




SENIOR

SINGLE

RM2,690

Monthly Household Income



 Food RM660	 Housing RM700	 Healthcare RM70	 Transportation RM500
 Utilities RM160	 Personal Care RM80	 Ad Hoc / One-Off RM190	 Social Participation RM180
 Discretionary Expenses RM150	<p>Scan QR Code to view Belanjawanku Guide for more information</p> 		