



BASIC ILLUSTRATIVE VALUES - HIGH SCENARIO

| End of Cert. Year | Basic Sum Covered | Contribution Paid | Unallocated Contribution Charge (Wakalah fee) ¹ | Allocated Contribution | Other Fees | Non-Guaranteed Return | | | | |
|-------------------|-------------------|-------------------|--|------------------------|------------|--|-----------------|---|------------|--------|
| | | | | | | Projected Investment Return of 8.00% for Certificate | | | | |
| | | | | | | Projected Investment Return of 5.50% for Certificate | | | | |
| | | | | | | Fund Management Fee | Tabarru' Amount | | Cash Value | |
| Basic | Riders | Basic Only | Basic with Riders (if any) | | | | | | | |
| 1 | 99,000 | 3,600.00 | 810 | 2,790 | 60 | 41 | 185 | - | 2,691 | 2,691 |
| 2 | 99,000 | 3,600.00 | 810 | 2,790 | 60 | 84 | 185 | - | 5,537 | 5,537 |
| 3 | 99,000 | 3,600.00 | 810 | 2,790 | 60 | 130 | 185 | - | 8,546 | 8,546 |
| 4 | 99,000 | 3,600.00 | 450 | 3,150 | 60 | 184 | 185 | - | 12,109 | 12,109 |
| 5 | 99,000 | 3,600.00 | 450 | 3,150 | 60 | 242 | 185 | - | 15,877 | 15,877 |
| 6 | 99,000 | 3,600.00 | 450 | 3,150 | 60 | 302 | 185 | - | 19,861 | 19,861 |
| 7 | 99,000 | 3,600.00 | 180 | 3,420 | 60 | 371 | 185 | - | 24,361 | 24,361 |
| 8 | 99,000 | 3,600.00 | 180 | 3,420 | 60 | 443 | 185 | - | 29,118 | 29,118 |
| 9 | 99,000 | 3,600.00 | 180 | 3,420 | 60 | 520 | 185 | - | 34,150 | 34,150 |
| 10 | 99,000 | 3,600.00 | 180 | 3,420 | 60 | 601 | 185 | - | ✓ 39,471 | 39,471 |

根据这个案例，A 银行储蓄计划每月要支付 RM300（每年 RM3600）。

10 年后，本金是 RM36,000，现金价值为 RM39,471。

假如用普通计算机算（错误的示范！）

$$RM39,471 - RM36,000 = RM3,471$$

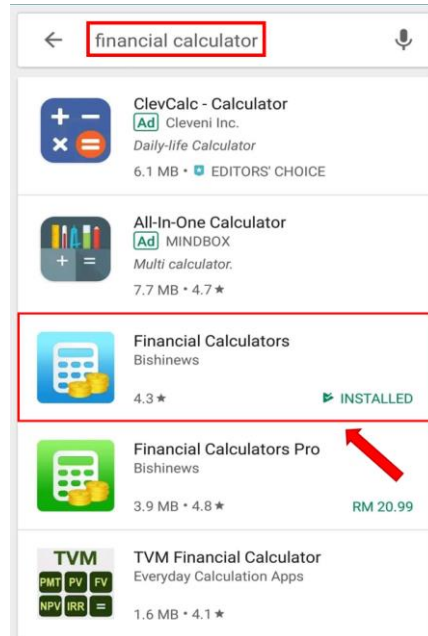
$$RM3,471 / 10 = RM347.10, \text{ 差不多是每年 } 10\% \text{ 左右}$$

错！10 年的利息为 10% 是错误的、是误导性的！

使用【财务计算机】计算真正的投资回报率

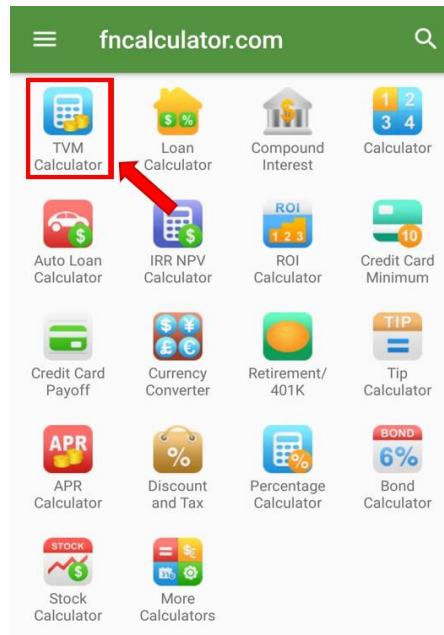
Step 1.

搜索【Financial Calculator】，下载应用程序。建议使用同款免费的程序。



Step 2.

打开应用程序，并选择【TVM Calculator】。



Step 3.

把资料填入：

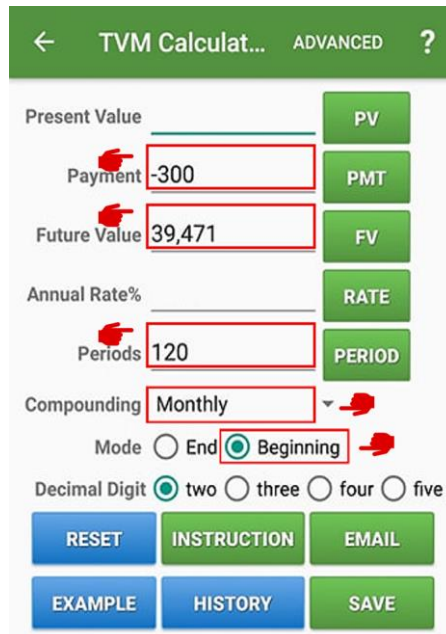
Payment = -300 （假设每月存 RM300）

Future Value = 39,471 （10年后你拿到的总额）

Periods = 120 （10年 x12个月）

Compounding = 选择 Monthly

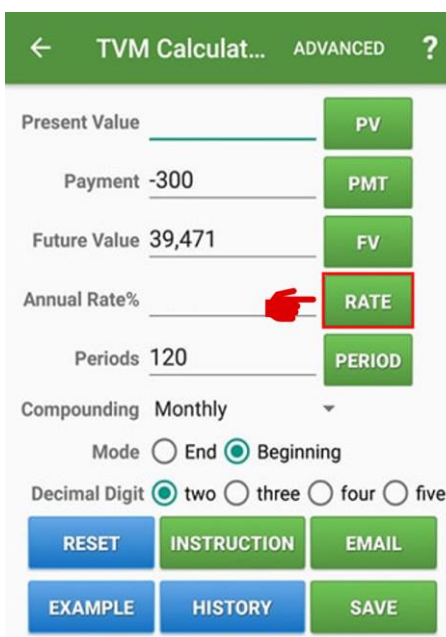
Mode = 选择 Beginning



The screenshot shows the 'TVM Calculat...' app interface. The 'Payment' field is set to -300, 'Future Value' to 39,471, 'Periods' to 120, 'Compounding' to Monthly, and 'Mode' to Beginning. Red arrows point to the input fields for Payment, Future Value, Periods, Compounding, and Mode. The 'RATE' button is not yet highlighted.

Step 4.

填好后点击【Rate】

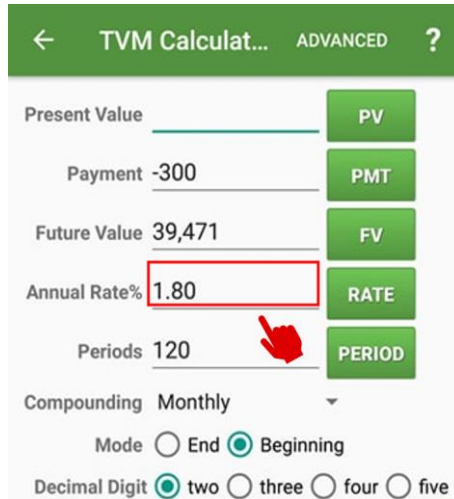


The screenshot shows the same TVM Calculator app interface as in Step 3. The 'RATE' button is now highlighted with a red box and a red arrow, indicating it should be clicked. All other input fields remain the same.

Step 5.

Annual Rate 出现 1.80% 年率

不要怀疑这代表你每年的复合收益率只有 1.80%（基本上储蓄在 FD 还更多）。根本不是所谓的 10%。



The screenshot shows a TVM Calculator interface with the following fields and values:

| Field | Value | Button |
|---------------|-----------|--------|
| Present Value | | PV |
| Payment | -300 | PMT |
| Future Value | 39,471 | FV |
| Annual Rate% | 1.80 | RATE |
| Periods | 120 | PERIOD |
| Compounding | Monthly | |
| Mode | Beginning | |
| Decimal Digit | two | |

如何计算投资在复合收益率为 8%（以 Portfolio Investment 为例子）10 年后的金额？

假如要计算 8% 的复合回报率 10 年后的回报（每月存 RM300）

Step 1.

把数目填入：

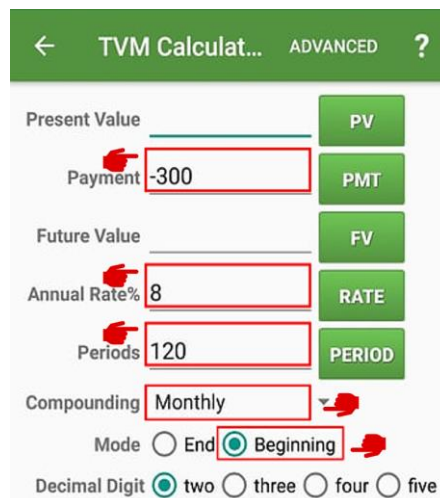
Payment = -300

Annual Rate% = 8

Periods = 120

Compounding = Monthly

Mode = Beginning

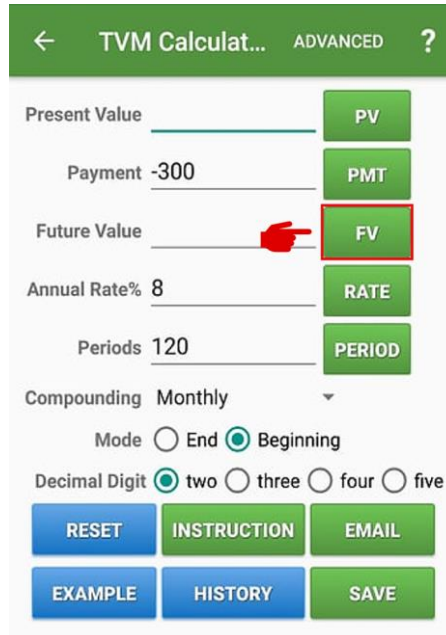


The screenshot shows a TVM Calculator interface with the following fields and values:

| Field | Value | Button |
|---------------|-----------|--------|
| Present Value | | PV |
| Payment | -300 | PMT |
| Future Value | | FV |
| Annual Rate% | 8 | RATE |
| Periods | 120 | PERIOD |
| Compounding | Monthly | |
| Mode | Beginning | |
| Decimal Digit | two | |

Step 2.

点击【FV】



TVM Calculat... ADVANCED ?

Present Value _____ PV

Payment -300 PMT

Future Value _____ FV

Annual Rate% 8 RATE

Periods 120 PERIOD

Compounding Monthly

Mode End Beginning

Decimal Digit two three four five

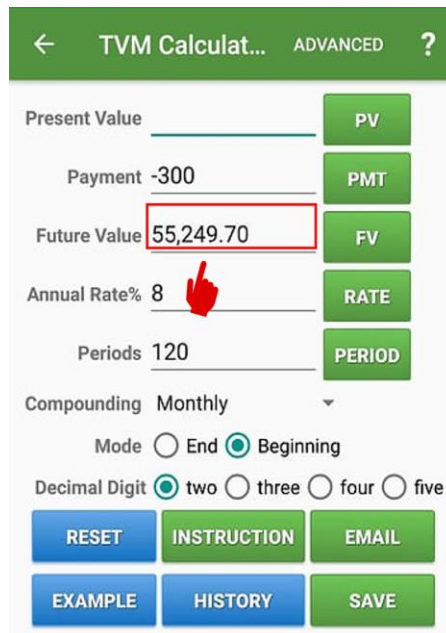
RESET INSTRUCTION EMAIL

EXAMPLE HISTORY SAVE

Step 3.

你将获得未来价值= 55,249.70

这意味着 10 年后你将获得 **RM55,249.70!**



TVM Calculat... ADVANCED ?

Present Value _____ PV

Payment -300 PMT

Future Value 55,249.70 FV

Annual Rate% 8 RATE

Periods 120 PERIOD

Compounding Monthly

Mode End Beginning

Decimal Digit two three four five

RESET INSTRUCTION EMAIL

EXAMPLE HISTORY SAVE