



Private Retirement
Scheme (PRS)

VS



EPF i-Saraan

私人退休计划 vs 自愿公积金计划



“Do you know that contributing to EPF, enable you to have tax relief benefit ?”



您是否是自雇人士？或者您觉得公积金存款不足够？
放心。**ECOVIS** 不是买基金。只是单纯让人知识上的了解。





什么是私人退休计划？

What is?

**Private Retirement Scheme
(PRS) ?**





Private Retirement Scheme (PRS)

- is a voluntary investment savings scheme designed to help you plan better for your retirement
是自愿的长期储蓄和投资计划 旨在帮助您存下更多退休金。
- **Anyone** can join voluntary, whether **employed or self-employed**
任何人都可以自愿参加，无论是受雇还是自雇
- **Free to decide the deposit amount (No minimum and maximum)**
可自由决定存款金额（无最低和最高限制）





R I S K

Private Retirement Scheme (PRS)

- PRS are approved scheme which offers a **choice of retirement funds** for individuals to choose depend on their own goals and risk appetite.

However, it has **no guarantee of minimum return**

PRS是经批准的退休计划，为个人提供退休基金选择，其根据自己的目标 and 风险偏好进行选择。

但是，它不能保证最低回报。



Private Retirement Scheme (PRS)

- Just like EPF, where the individuals can only withdraw the deposit at the ages of 55
- **Important!** Any withdraw from the second account of PRS during the year will subject to 8% of tax !

重要! 任何年限55岁前，从PRS的第二个帐户中提款的人士均需缴纳8%的税金！





Private Retirement Scheme (PRS)

- Also, benefits from a resident Individual tax relief of RM3000 (restricted) for the year.

在计划未来的同时也能享受**RM3000**的个人税收减免。





KWSP

EPF

那自愿公积金计划？

What is?

EPF i-Saraan ?



EPF i-Saraan

- **Is a Voluntary Retirement Contribution** for the **self-employed** or people who earned **flexible income**.

自雇人士或賺取靈活收入人士的自願退休金。

- Self-employed Categories (not exhaustive):



Youtuber



Real Estate
Agents



Business
Owners



Housewives



EPF i-Saraan

- Individuals are able to enjoy **same dividend rate with EPF contributor**, or a **minimum of 2.5% per annum**
个人可以与EPF供款人享有相同的股息率，或每年至少2.5%。
- **No minimum** contribution, and **maximum cap at RM60,000 yearly**.
无最低供款额，最高上限为每年RM60,000。



EPF i-Saraan

- Death benefits of RM2500, and also individual tax relief of RM4000
死亡抚恤金RM2500，以及个人税务减免高达RM4000
- Individuals are also entitled an additional special incentive of **15% to a maximum RM250 annually.** (From 2018 to 2022)
还能权获得15%政府的额外特别奖励，每年高达RM250。

Your contribution = RM2000,

RM2000 x 15% = RM300

The total incentives you will be receive is cap at **RM250**



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Comparison Summary

PRS

- Anyone can join voluntary
- No minimum and maximum contribution amount
- No minimum return guarantee
- Choices of high/low return investment available
- Withdraw from second account before ages of 55 subject to 8% tax
- Tax relief of RM3000
- Higher risk, higher return

EPF i-Saraan

- Only self-employed can join
- No minimum and maximum of RM60,000 contribution per annum
- Choices of investment are not given to individuals
- Withdrawal from second account before ages of 55 are possible
- Tax relief of RM4000
- Additional incentive of 15%, cap at RM250 per annum



比较总结

PRS

- 任何人都可以自愿参加
- 没有最低和最高供款额
- 没有最低回酬率
- 提供高/低回报投资选择
- 55岁之前从第二个帐户中提款，需缴纳8%的税
- 税收减免RM3000
- 更高的风险，更高的回报

EPF i-Saraan

- 只有自雇人士可以加入
- 无最低供款数额，每年最高RM60,000
- 投资选择不给予个人
- 根据情况可以在55岁之前从第二个帐户提款
- 税收减免RM3000
- 享有15%的额外激励，每年顶限RM250

References

- <https://www.kwsp.gov.my/member/contribution/i-saraan>
- http://www.hasil.gov.my/bt_goindex.php?bt_kump=5&bt_sku_m=1&bt_posi=3&bt_unit=1&bt_sequ=1
- <https://www.sc.com.my/api/documentms/download.ashx?id=70b43137-9a48-4540-b955-f1114ceb3445> (Section 139A)



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