




Redefining Retirement for Malaysia  Conference 2010

Retirement Transformation

3 August > 8.30am - 6.00pm > Sime Darby Convention Center > Kuala Lumpur

A new beginning... Living Life at Retirement



The New Retirement Mindset

Building an age-neutral society - Bigger Challenge, Bigger Opportunity.

The Retirement Transformation Conference 2010 aims to share, identify, raise awareness and deepen understanding of retirement issues as well as create a platform for key stakeholders to learn from international best practices. This could facilitate the review and development of a national retirement blueprint in line with the Government Transformation Programme and leading to redefining retirement for Malaysia.

This conference – the first of its kind in Malaysia - brings together retirement experts, financial service providers, academicians, decision makers and strategic partners – with the goal of witnessing the seeding of a transformation in attitude and policies towards retirement and ageing.

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KMDC

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Overview

- To bring together the different stakeholders pertaining to retirement: government, private sector, NGOs, financial institutions, academics.
- To share and learn, debate and strategize on tackling retirement issues including social security and medical care.
- To facilitate the government to establish a blueprint and policies to improve the care of senior citizens.
- To initiate the development of retiree-centric financial products and services, investment planning and protection.
- To investigate the economic and social implications of adopting a policy of extended employability beyond present retirement age.
- To promote lifelong learning and productivity post retirement.
- To initiate a paradigm shift in attitudes towards retirement and retirees.



This conference will bring valuable insights that can lead to long lasting improvements in human capital development, intergenerational solidarity, future economic growth and retirement wellness of our society.



The Retirement Transformation Conference is an event for regulators, CEOs and senior level decision makers to discuss policies improvements and business opportunities in Malaysia's ageing society.

As a participant, you will also hear success stories from pioneers of the ageing market and discussions of best practices, commercially viable regulatory, business models and case studies in property development, retirement living & aged care services, healthcare & wellness services, retirement education, employment, financial services, media and business branding that will benefit from capturing Malaysia's ageing baby boomers.

How this conference will benefit YOU!

- Gain valuable policy lessons in improving retirement living and financial security in the ageing society from experts and academicians.
- Network and explore opportunities with regulators and investors who are actively seeking investment and partnership opportunities.
- Learn strategies and ideas for retirement and ageing businesses from pioneers and experts of the ageing market.
- Listen to the insights of experts' practices on key growth industries from Australia, Japan, India, Malaysia and Singapore.

Conference Format

This conference will deliver a comprehensive exploration of today's retirement and ageing related issues with a discussion forum, expert panels and plenary sessions:

Discussion forum:

Future of retirement in Malaysia

Expert panels:

- Impact of Retirement on a high income Malaysian Economy
- The role of financial education and literacy in preparing for retirement
- Creating Islamic financial products and services for retirement



Who should attend

Year 2010 will be the turning point of a new decade to implement new retirement strategies and policies, with collective effort required from the government, public and private sectors – for a new thinking approach to creating a progressive 'silver society' and new opportunities to build a vibrant 'silver economy' where wisdom and experience are valued in our society.

- Government Agencies
- CEO and senior management of government-linked corporations
- Policy makers and public agencies
- CEOs of financial institutions
- Business Leaders
- Academicians
- Educators
- Communication media and consultants
- President and members of related associations and societies
- General Public
- Social sector collaborators, NGOs
- CEOs and business owners
- Human resource professionals
- Medical centre operators and medical practitioners

Plenary Sessions

a. Economic Security on Retirement

- Retirement education & financial preparedness, The Japan Experience
- Tax incentives & financial products specific for retirement for Malaysia

b. Retirement Transformation

- Building an age-neutral society - Bigger Challenge, Bigger Opportunity.
- Perception of retirement and role of media in communication of retirement

c. Human Capital Development & Employment Opportunities

- Lifelong learning academic education – Profit Seeking or CSR objectives
- Creating job opportunities for senior staff at work place

d. Health Care & Retirement Living Opportunities

- Retirement Home & Lifestyle, The Australian Experience
- Transformation of Nursing, Healthcare & Ageing care services in Malaysia



Conference Agenda

*All information is correct at time of print.



Date : 3rd August 2010
 Time : 8.30am - 6.00pm
 Venue : Sime Darby Convention Center,
 Kuala Lumpur

8.30am - 9am	Registration
9am - 9.10am	Opening Ceremony & Welcome Speech by Mark Laudi, Hong Bao Media
9.10am - 9.30am	Keynote Address by Guest of Honour <i>(To Be Confirmed)</i>
9.30am - 9.50am	Malaysia's Retirement and New Economic Model (NEM) by Datuk Dr. Zainal Aznam Yusof, Advisor to the National Economic Advisory Council (NEAC)
9.50am - 10.10am	The Roles and Challenges of Malaysia's Financial Security System <i>Speaker To Be Confirmed</i>
10.10am - 10.30am	Networking Tea Break
10.30am - 11.45am	Discussion Forum on Future Retirement of Malaysia: Key retirement and ageing issues and strategies to transform Malaysia's economy, in the area of talent management, business potential and social security system by Datuk Dr. Zainal Aznam Yusof, Advisor to the National Economic Advisory Council (NEAC) Dato' Yeow Chin Kiong, Director, Public Service Department, Malaysia Professor Ong Fon Sim, UniRazak, Malaysia Moderator: Predeeben Kannan, Investment and Media Advisor
11.45am - 12.45pm	Discussion forum on financial literacy and education in preparing for retirement Strategies to improve Malaysians financial welfare and prevention of debt-burden society Create effective financial capital market for Malaysia's ageing society Mohamed Akwal Sultan, Chief Executive Officer, AKPK, Malaysia Tadaaki Masuda, Director, Japan NGO Council on Aging, Japan Cheah Chuan Lok, Education & Conference Committee Chairman, FIMM Moderator: Mark Laudi, Hong Bao Media
12.45pm - 2.00pm	Networking Lunch
2.00pm - 2.45pm	Creating a more conducive tax environment for sustainable retirement and Islamic financial products for retirement planning. Khoo Chuan Keat, Senior Executive Director, PricewaterhouseCoopers, Malaysia
2.45pm - 3.45pm	Business perception and media awareness on retirement Building an age-neutral society - bigger challenge, bigger opportunity Media's role in communicating about retirement and ageing Kim Walker, Silver Group, Singapore Dr Goh Chee Leong, HELP University College, Malaysia Moderator: Mark Laudi, Hong Bao Media
3.45pm - 4.00pm	Tea Break Networking
4.00pm - 5.00pm	Talent Management, Human Capital Development & Employment Opportunities for Malaysia's Ageing Society Lifelong learning academic education – Profit Seeking or CSR objectives Creating job opportunities for senior staff at work place Dr Prudence Goh, Director, Centre for Extension Education, UTAR, Malaysia Dr Sheilu Sreenivasan, Dignity Foundation, India Moderator: Mark Laudi, Hong Bao Media
5.00pm - 6.00pm	Health Care, Retirement and Aged Living Opportunities Retirement home & lifestyle, The Australia Experience Transformation of nursing, healthcare & ageing care services in Malaysia Roland Naufal, 4C Consulting, Australia Dato' Michael Yam, President, Real Estate and Housing Developers' Association Malaysia Dr Rajbans Singh, President of the Malaysian Wellness Society Moderator: Mark Laudi, Hong Bao Media

Malaysia - A Country at the Crossroads of Talent Continuation

(Featured in Smart Investor March 2010 Issue)

an interview with **Datuk Dr. Zainal Aznam Yusof**, Advisor, National Economic Advisory Council (NEAC)
by **Smart Investor's Predeeben Kannan**



Smart Investor: As Malaysia moves into a position of a higher income economy, how does a sustainable retirement policy ensure that the country remains relevant in economic terms?

Datuk Dr. Zainal Aznam Yusof: Everybody agrees that Malaysia has lost its competitiveness in the last 8 to 10 years. In all the International ranking done so far, we are either in middle or below middle level. The worry is that we are going to slip down further when other countries move up. For instance, as a benchmark, we have lost in our competitiveness against China. As you age, your productivity lowers. Therefore the dynamics of aging is such that if we talk about growth, the key inputs are population and human capital. As that block of the variable becomes older, they are not going to be very productive. Therefore there is a need to supplement them with further investment along the way. The second reason that we lose competitiveness in relation to human capital is because of technology. I don't think we have been using enough advanced technology per capita to raise the growth and productivity of enterprises in the country.

If we look at the country, over the last decade or so, growth has been in the range of 6 percent and when the crisis hit, we went into recession. Over the last fifty years, we have had losses due to economic downturns and recessions. However, the figure is still acceptable compared to IMF's figures of over 390 crises in the global economy over the last 30 years. That's an average of 10 crises in a year. Therefore what do all these crises do to old people who are aging and no longer able to work to sustain. The Employees Provident Fund (EPF) is their only option, but this scheme too needs a special assessment on what is the role of "forced savings" to meet the demands of retirement needs. The EPF is a scheme created by the British in the early 1950s, which shows they had the foresight to come up with a system to encourage savings, even back then. However now that it has been around for more than 50 years, it is about time for the system to be changed. This is where we are now. How do we have a "forced saving" institution such as the EPF when the economy is trying to be more competitive? This is another area that we should discuss in future, at a more suitable platform.

Providing a Safety Net to Malaysians

an interview with **Tan Sri Azlan Zainol**, Chief Executive Officer, Employees Provident Fund (EPF)
by **Smart Investor's Predeeben Kannan**

(Featured in Smart Investor April 2010 Issue)

Smart Investor: Do you believe the concept of compulsory savings that was applicable in the past to educate the public to save their money for future needs, is becoming less important in an economy that is trying to be more competitive? Where do you see the EPF heading in the years to come?



Tan Sri Azlan Zainol: The people of Malaysia should be thankful that the government of the day started this compulsory scheme fifty-eight years ago. It does help the working population to have a nest egg for their retirement years. Without this, it would be very difficult for most Malaysians to live economically after they have retired. As an example, a self-employed person who has not contributed to EPF savings throughout his life would have the extra 10 percent money each month. There is no assurance that they can save the money, if they do not enter a disciplined manner of compulsory savings such as that offered by the EPF. As far as the EPF is concerned, we will continue to serve the nation and members well with the funds that we have, which is now close to RM400 billion. As far as I am concerned, compulsory savings is still crucial. We are in the midst of further improving the EPF to make it more relevant in the years to come. Among the proposals we are suggesting is the introduction of the private pensions scheme. We are in the midst of tabling the paper to the government to study this matter further on how it can be implemented in a better way.

Smart Investor: Currently only working members have access to invest their EPF money for their retirement needs. Does EPF have any plans to allow retirees who are no longer in the workforce to continue to invest and grow their money in the fund?

Tan Sri Azlan Zainol: After they have reached 55, they are free to withdraw their money, but sometimes people do come back and work again after resting at home for a while. We have the platform for them to come back and make their contribution again to the EPF, although the rate is half the statutory rate of ordinary members. This is the minimum figure although they could negotiate with their employer for the same figure they were contributing before retirement. This is something that we have introduced recently. In the past, the employer need not deduct the EPF for members after the age of 55, but it has now been made mandatory by law to deduct at least half the statutory rate. This is even applicable to the self-employed, as there is the 1-Malaysia Retirement Savings scheme. However it is a voluntary scheme that they can participate in, if they wish to contribute to the EPF.

The Changing Face of Taxation in Malaysia

an interview with **Khoo Chuan Keat**, *Senior Executive Director*, PricewaterhouseCoopers, Taxation Services Sdn. Bhd.

by **Smart Investor's** Predeeben Kannan

(Featured in Smart Investor May 2010 Issue)

Smart Investor: In the New Economic Model (NEM), there is mention of supporting the lower 40% of income earners. How can this take place to support retirees, including those in the lower income group, support their investment and retirement planning, income creation as well as estate planning?



Khoo Chuan Keat: This goes back to a bigger issue than just tax. Often, people do not plan enough for retirement. I believe a mindset change needs to take place which is get rid of the foregone conclusion that we are all going to retire at a certain age. With the current life expectancy increasing, we should continue to work as long as we can albeit at a different pace and in different capacities. We should also plan to ensure that in the 20 or 30 years of our working life, we should accumulate enough savings to ensure that we do not have to depend on our children for support in our retirement years. As individuals, we can look at spending lesser time or days at work per week, doing work that can contribute to our upkeep without taking away time from our family. Some may look at ways to contribute back to society even after retirement. Others may continue to contribute in the corporate world or assist in the community.

The traditional systems in Asia where children are expected to take care of their aged parents are slowly eroding due to changing societal values and falling birth rates. Therefore children can no longer relied upon to provide a "sustainable retirement" safety blanket. Every individual must take ownership of their own retirement planning and should not expect to depend on government hand-outs. When a person's primary employment is coming to an end, he or she needs to plan towards rebuilding skill sets and create the next growth curve such as a new skill set towards a profession or turning a passion into a business venture, etc.

Companies can help by not just sending their retired employees off with a gold watch. They should instead look at how the person has contributed in the development of the company over the last 10, 15 or 20 years and take advantage of the knowledge and experience of the employee as mentor for the younger generation to acquire knowledge and move up the curve faster through effective training and mentoring by the more experienced old guards. Basically, employers should not look at the senior employee as a retiring person, but instead as an experienced mentor who can assist the younger generation in bringing the company to the next level.

Emcee & Moderators



Mark Laudi
Managing Director,
Hong Bao Media

Mark Laudi is an award-winning journalist and broadcaster, well-known to radio and television audiences in the Asia Pacific. During his seven year career at CNBC Asia Pacific, he held almost every position in the newsroom,

including Producer and Australia Editor, and in front of the camera as Stock Reporter, Anchor and Field Reporter. At age 28, Mark launched CNBC Australia in Sydney as Bureau Chief. In Singapore, he was a member of the inaugural production and presentation team of English-language talk radio station 938LIVE. Since leaving CNBC he became Managing Director of Hong Bao Media (Holdings) Pte Ltd, a web television production company which produces sponsored news content for branding, consumer education, investor relations, internal communications and events coverage, and syndicates these via the internet, email, mobile and out-of-home screens. He is also a sought-after speaker, emcee and panel moderator at seminars and conferences.



Predeeben Kannan
Advisor,
Probe Research

Qualified in marketing and business from the United Kingdom, Predeeben Kannan started his career in the banking and credit industry spending a total of five years in this field. He embarked on a media career in 1997, beginning as a journalist with ntv7.

He was later promoted to Producer and eventually, the head of business desk. The team was responsible for producing the ntv7 Business News as well as Malaysia's only profitable Budget news bulletin in English, Bahasa Malaysia and Mandarin, at the time. This led him to a job offer in Singapore as the Executive Producer of a production house responsible for business magazines such as "Dollars & Sense". In addition to this, he wrote story concepts for BBC South East Asia, Discovery South East Asia as well as several productions for MediaCorp TV in Singapore (English, Malay and Tamil productions).

In 2004, he became the Editor for Smart Investor magazine in Malaysia. In 2006, he wrote an article for Smart Investor Malaysia that eventually won the DiGi Journalism Award, for "Best Magazine Article". He served the magazine as Editor-in-Chief until April 2010.

Speaker Profiles



Kim Walker
(Singapore)
CEO & Founder of Silver

Kim is the founder and CEO of Silver, a business consultancy that helps companies leverage the opportunities presented by the rapidly expanding 50+ market across Asia Pacific. His opinions on this subject

are much sought after by business and the media alike and in 2009 he appeared on CNBC (Squawk Box), Bloomberg and Channel News Asia. In the 6 years prior to establishing SILVER, Kim held several top management roles for global marketing communications groups including: M&C Saatchi, (Asia President and CEO), Aegis Group APAC (Executive Director), Carat APAC (COO) and Isobar APAC (President) so his experience covers the creative, media and digital space. In these roles he managed the successful expansion of the global networks into Asian markets such as Korea, Philippines, China, Taiwan, Thailand and India through the acquisition of companies and establishment of new businesses.



Tadaaki Masuda
(Japan)
*Director,
Japan NGO Council on Aging*

Mr Tadaaki is responsible for Japan NGO Council on Aging (JANCA) as Director & representative of International Affairs, AARP International Affairs as Consultant, Board Chair for NPO Global Sky (in

evaluation of seniors' facilities and services like nursing homes), Senior Advisor for Simon - Kucher & Partners K.K. Over all, he has contributed to the three major American companies as the President over 20 years for Japan and Asia-Pacific Region, before he started to be involved to the recent NGO & NPO activities as well as consulting service. He is a graduate of Waseda University (Tokyo) BBA, Economics & Political Science.



Dr. Sheilu Sreenivasan
(India)
Founder of Dignity Foundation

In 1995, Dr Sheilu set up her own organisation, Dignity Foundation for services to senior citizens. Its goal is to create opportunities for the productive utilization of their experience and maturity. She

has created and sustained over a 15 year period 20 types of innovative projects for the elderly and all of them are being managed by professionally qualified staff in 5 cities of India. In February 2004, she set up for the Government of Maharashtra the Institute of Empowered and Productive Ageing at Yashada, Pune. This was set up as a "Think Tank" for the Government to initiate policies for older persons in the state. Today she serves as Executive Member, National Institute of Social Defence, a Govt arm of the Ministry of Social Justice and Empowerment. In 2009 the Ministry awarded Dr.Sheilu Sreenivasan the prestigious Economic Leadership Award in Ageing in India. In February 2010, she was appointed Member, Review Committee, National Policy of Older Persons by the Ministry.



Roland Naufal
(Australia)
Founder of 4C Consulting

In late 2006, Roland left his role as CEO of one of Australia's largest aged care organisations to establish 4C consulting to support organizations to develop best practice in aged care and

retirement services. Roland is currently undertaking major projects for private developers, non-profit organisations and for Federal, State and local governments. Current projects include whole of community ageing well strategies, promoting national partnerships in affordable housing for older people and developing best practice outcomes in reducing social isolation. Roland holds an MBA from Melbourne Business School and degrees in Economics and Social Work.

Speaker Profiles



Khoo Chuan Keat
*Senior Executive Director,
PricewaterhouseCoopers*

Chuan Keat is a Senior Executive Director and Leader of the Tax and Business Consulting Services division in PricewaterhouseCoopers Malaysia. He has extensive experience in the fields of taxation and audit having spent more than 36 years in the profession including 8 years in the United Kingdom. His experience encompasses a wide range of business, taxation and regulatory matters including corporate and financial restructuring as well as international tax planning. He is also a frequent speaker at conferences and a writer on topical issues for the media. Chuan Keat is an Associate of the Institute of Chartered Accountants in England and Wales, Associate of the Chartered Institute of Taxation, United Kingdom and Associate of the Institute of Chartered Secretaries and Administrators, United Kingdom. He is also an Associate of the Chartered Tax Institute of Malaysia and a member of both the Malaysian Institute of Accountants and The Malaysian Institute of Certified Public Accountants.



Dr. Goh Chee Leong
*Faculty Dean,
HELP University College*

Dr Goh currently serves as Dean of the Faculty of Behavioral Sciences at HELP University College, Kuala Lumpur. He obtained his PhD in Psychology from the University of Otago in New Zealand and he is the Vice President of the Malaysian

Psychological Association (PSIMA).

He served as the project leader for several UNICEF interventions in Malaysia, including a positive discipline project in schools, a capacity building project in Tsunami affected communities in Kedah, the development of national child trauma response team and a bully prevention intervention in Malaysian schools.

He is a regular columnist for the Star and several magazines including Parenthood magazine. He has served as a consultant and trainer with Ogilvy and Mather, MISC, Zaid Ibrahim and Co, Petronas, Standard Chartered Bank, Digi, Great Eastern, Sime Darby, Prudential, Hitachi, Mimos, Toyota and BASF.



**Datuk Dr. Zainal
Aznam Yusof**
*Advisor,
National Economic Advisory
Council (NEAC)*

Zainal Aznam Yusof is currently a Member of the National Economic Advisory Council (NEAC). He held appointments in the Economic Planning Unit (EPU), Prime Minister's Department, an Adviser with Bank Negara Malaysia, Deputy Director General, Institute of Strategic and International Studies (ISIS), Malaysia and a Distinguished Fellow of ISIS.

He was an Adviser and consultant for the World Bank, Asian Development Bank, Overseas Development Institute, London, ASEAN Secretariat, UNCTAD.

He was a Visiting Scholar of HIID, Harvard University, Visiting Research Fellow of the Centre for Research on Inequality, Security and Ethnicity (CRISE), Oxford University in 2004 and 2010. He was a consultant for the Oxford Centre for the Analysis of Resource Rich Economies (OXCARE), Oxford University. He holds a D. Phil. from Oxford University.



Dato' Michael Yam
*President,
Real Estate & Housing
Developers Association*

Dato' Michael Yam Kong Choy is the Managing Director and CEO of a strategic, technical and project management advisory firm known as Impetus Partnership. Prior to this he had an illustrious career spanning 30 years in the construction, real estate and corporate sectors with the last 12 years until 2008 managing 2 award-winning public listed property companies as its CEO. He was actively involved in the development and management of hotels, resorts, shopping malls, golf estates, international schools and various mixed developments not only in Malaysia but also in Australia, UK and South Africa.

Michael Yam is a member of the Advisory Board of the City of Kuala Lumpur, Deputy President of the Real Estate and Housing Developers' Association, a trustee of the Standard Chartered Charity Trust and also UK-based Chartered Institute of Building. In 2002 he was awarded the "CEO of the Year 2002" by Business Times and American Express Corporate Services. He is a Fellow of the Chartered Institute of Building and a Fellow of the Royal Institution of Chartered Surveyors and serves as an independent non-executive director of Standard Chartered Bank Malaysia, Paramount Corporation Berhad, government statutory body CLAB Berhad and the British Malaysian Chamber of Commerce.

Speaker Profiles



Dr. Prudence Goh
*Director of Centre for
Extension Education, UTAR*

Dr Prudence Goh is currently the Director of Centre for Extension Education, Universiti Tunku Abdul Rahman (UTAR), one of the country's leading universities that offers a comprehensive range of high quality programmes ranging

from academic studies to lifelong development trainings. Dr Goh has over two decades of working experience in the commercial and higher education sectors and has served as Trainer, Academic Dean, Principal, Centre Director and CEO. She gives talks and lectures relating to strategic management and leadership in education and training. She has been invited to present papers at conventions for example, the 14th ASEAN Federation of Accountants in Hanoi, Vietnam and the 17th Conference of the Confederation of Asian and Pacific Accountants, Osaka on topics relating to lifelong learning and continuing professional development.



Mohamed Akwal Sultan
*CEO of Credit Counselling &
Debt Management Agency (AKPK)*

Mr Mohamed Akwal Sultan is currently the Chief Executive Officer of Credit Counselling and Debt Management Agency (CCDMA), a company wholly-owned by Central Bank of Malaysia.

He has over 30 years experience in the financial sector, covering both local and foreign banks. He was seconded to the Development Finance and Enterprise Department of the Central Bank in 2003 to assist in setting up of the Small and Medium Enterprise Special Unit and was also instrumental with the setting up of the Small Debt Resolution Scheme. Mr Akwal is a Registered Financial Planner. He is the National Council Committee Member of the Malaysian Financial Planning Council (MFPC) and has been elected the Vice President, External Relations of MFPC for 2009 - 2010. He is a panel member of the National Advisory Council for Consumers (2009 – 2010).

He obtained his Bachelor of Business Administration from Ohio University in 1979.



Professor Ong Fon Sim
*Dean & Professor of
Graduate School of Business
Universiti Tun Abdul Razak*

Professor Ong Fon Sim is the Dean & Professor of the Graduate School of Business at Universiti Tun Abdul Razak.

Her research interests are Ageing & Older Consumers, Marketing & Services Sector.

She has about 20 years of experience in the academic field, teaching, conducting research and providing consultancy services to the Malaysian government agencies, as well as regional organizations such as Economic Research Institute for ASEAN and East Asia. She is also a Honourary Research Fellow with the Institute of Ageing Studies, Lingnan University, Hong Kong. She serves as a Focus Group member of the Business and Professional Services.

She has published chapter of books, and numerous journal articles in international journals. She also serves as reviewer for journals.



Dr. Rajbans Singh
*Consultant Physician & Geriatrician
at Pantai Medical Centre, KL*

Dr. Rajbans qualified from the University of Mysore in 1984. He started the first Geriatric ward in Malaysia at Hospital Seremban and he also was the first Geriatrician in the Ministry of Health.

Dr. Rajbans serves as a Consultant at Pantai Hospital Bangsar and has started the Healthy Aging Centre at Pantai, again another first in the country. He is also visiting consultant to Hospital Gleneagles, Sunway and Apollo medical centre, Kuala Lumpur Sports Medicine and Assunta Hospital. He is a member of the Elderly Committee of Malaysian Medical Association, Member of the Malaysian Gerontological Association, Member of the American Academy of Anti-Aging Medicine and Member of the British Geriatrics Society. He is the founder member and Past President of the Malaysian Healthy Aging Society and presently is the President of the Malaysian Wellness Society. He is also medical advisor to the educational website wellnesssociety.org. Dr. Rajbans has a keen interest in the ageing process especially in the early detection and prevention of disease processes and believes in the motto 'Live Long Live Well'.



Dato' Yeow Chin Kiong,
*Director,
Public Service Department,
Malaysia*



Cheah Chuan Lok
*Education & Conference
Committee Chairman,
Federation of Investment
Managers Malaysia (FIMM)*

Investment

Category	Admission Fee
Standard	RM 500 per delegate (individual)
Corporate & Group (3 pax and above)	RM 425 per delegate (Group of 3 pax & above)
Government Organisations, NGOs & Educational Institutions	RM 425 per delegate

Conference Fee includes conference pass, lunch and tea breaks. *Travel and accommodation costs are not included in the conference fee

Conference Enrolment:

Submit the registration form to **KDU Management Development Centre Sdn. Bhd.** via:

Email: ptan@kmdc.com.my OR Fax: 03.7712 3366



Tickets also available at

- All conference tickets purchased is entitled to 10% OFF on Full Priced Books at all Borders bookstores.
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Participants' Complimentary Gifts Worth **RM600!**

4 Complimentary Half-Day Seminars!

- Retirement Planning Workshop
- Estate Planning Workshop
- Basic Personal Financial Planning Workshop
- Investment Planning Workshop



All Unit Trust Consultants attending the conference will be given 8 CPD points

Venue



Developing Sustainable Futures

Sime Darby Convention Centre

1A, Jalan Bukit Kiara 1, 60000 Kuala Lumpur, Malaysia

Sime Darby Convention Centre, situated away from busy thoroughfares, yet close enough to every convenience in the city, its accessibility makes it the right choice. And, being well connected to highways and arterial roads, it is only a short drive away from the city centre, KL Sentral and Petaling Jaya.

Sponsorship & Supporter opportunities

The organisers invite you to be a valued sponsor or supporter for the Retirement Transformation Conference 2010. As a sponsor for this international conference to be held for the first time in Malaysia, your organisation will have opportunities to be exposed to a global network of policy makers, academicians, renowned speakers, as well as civic and business leaders involved in retirement issues.

Being an international conference, there will also be opportunities for brand exposure in marketing platforms within and beyond Malaysia.

For more information on sponsorship opportunities, please contact **Patrick** of KMDC at:

Tel: **03.7712 3212** or Email: start@kmdc.com.my

Registration Form

Company: _____

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Delegate(s): _____

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* Please indicate title of delegate(s) (Dato'/Datin/Dr/Mr/Mrs/Ms) and use a separate sheet if you have more than 5 delegates.

Payment Options

Cheque Bank _____ Cheque No. _____

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* Please write delegate(s) name(s) & event code "**Retirement 2010**" at the back of the cheque

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Payment Policy

Upon signing this form, you are deemed to have read and understood the Terms & Conditions below and have accepted the terms contained therein. This registration form together with the payment MUST reach us at least 5 working days before the commencement of the event. Full payment is due upon registration in order to guarantee the seat(s).

Terms & Conditions for Maybank Cardmembers:

For individuals to enjoy the Maybank Cardmembers exclusive offer, tickets must be purchased with a Maybank Credit or Debit card. A scanned/photocopy image of the front of the Maybank card must be provided to KMDC via fax in order to verify the card.

Terms & Conditions of Substitution of Delegate(s):

This is allowed provided KMDC is notified in writing of the name(s) and designation(s) of the new delegate(s) at any time prior to commencement of the event. Transfer of registration to other KMDC courses is not allowed.

Terms & Conditions of Cancellations:

All cancellations of registration must be made to KMDC in writing.

If cancellations are received:

- (a) more than 14 days before the event, a refund of the fees less a 10% administrative charge will be given;
- (b) 7 - 14 days before the event, a 50% refund will be given;
- (c) less than 7 days before the event, no refund will be given;
 - (i) a substitute delegate is welcome to take your place, or
 - (ii) a set of conference materials will be given.

Company Stamp

Signature: _____ Date: _____

Name: _____ Designation: _____

Please attention this to **Programmes Team** and send payment together with this form to:

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