

PHILLIP MUTUAL BERHAD

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Regular Savings Plan (“RSP”) A Steady Hand for Your Financial Future

A Regular Savings Plan (“RSP”) is the key to build long-term wealth. By investing a fixed amount of money on a regular basis, RSP takes advantage of dollar-cost averaging and compound interest to maintain a disciplined, long-term outlook.

In this article, we'll explore the advantages of investing in unit trusts through RSP and how it can help you navigate turbulent market by smoothing out the highs and lows. By reducing your average cost of investment over time, you could potentially reap higher returns when the market recovers.

Investing in unit trusts through a RSP offers several key benefits, such as:

1. **Disciplined Approach:**

Contribute a fixed amount of money regularly to achieve your financial goals, like saving for a home, education, or retirement. This disciplined approach will help you to remain focused on your long-term objectives and avoid making impulsive decisions that can be detrimental to your investments.

2. **Dollar-Cost Averaging (DCA) Strategy:**

The Dollar-Cost Averaging (DCA) strategy helps reduce the impact of market volatility by consistently buying more shares when prices are low and fewer shares when prices are high, which can help you average out your investment costs over time.

3. **Compounding Effect:**

Regular investments allow your money to compound over time. As your investments earn returns, those returns are reinvested, generating even more returns. Over the long term, compounding can significantly grow your wealth.

4. **Long-term Investment Approach:**

Invest with a long-term perspective can help you benefit from the upward trend of the market and withstand market fluctuations. This is especially important for building a substantial nest egg that will provide financial security throughout your golden years.

5. **Goal-oriented Approach:**

Stay motivated and on track with a goal-oriented approach, which is crucial for successful investing. It keeps you focused on your end goal and helps you remain unaffected by short-term market fluctuations.

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RSP is an excellent tool that allows individuals to save and invest a fixed amount of money regularly. By contributing consistently over time, RSP enable individuals to build their savings and investment portfolios gradually. RSP offer the benefits of dollar-cost averaging, where investments are made at regular intervals, reducing the impact of short-term market fluctuations. Additionally, RSP harness the power of compounding, as returns earned on investments are reinvested, generating more returns over the long term.

Phillip Mutual Berhad offers the convenience of investing in unit trusts on a RSP basis with below benefits: -

Affordable: Investing starts from as low as RM100.

Convenience: Save time and effort with automatic contributions.

Diversification: Choose from over 500+ Unit Trust Funds to diversify your investment portfolio and potentially reduce risks.

Setting up a RSP with Phillip Mutual Berhad can offer significant benefits, especially if you're new to investing or aiming for a more disciplined savings and investment approach. With a focus on long-term goals, RSP provide essential support to help you achieve your financial objectives and steadily build wealth. As the old adage goes, Sikit-sikit, lama-lama jadi bukit.

Please click on the [link](#) to learn more or email us at phillipmutual@phillipcapital.com.my if you require any further information.

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