

# Financial Freedom

*Simplicity is the Ultimate Sophistication*

Shukri Hamid

“Mountain Model” for Retirement Planning  
- Part 1

*Real Accounts, Real Money, Real Freedom*

# Darth Vader Passive Income Model



**BUKIT  
MODEL  
- Sikit sikit  
Lama lama  
jadi Bukit**

**\*Does NOT include other assets as well as INHERITANCE**

# Summary

- The Consumption model whereby Retirees consume their savings (while earning returns on the balance) WILL NOT work
- Age expectancy is HIGHER in Malaysia with Males at 72 years and Females at 77
- Not everybody can “retire” at 55 or 60... Nowadays people can go “jobless” into forced retirement at 50



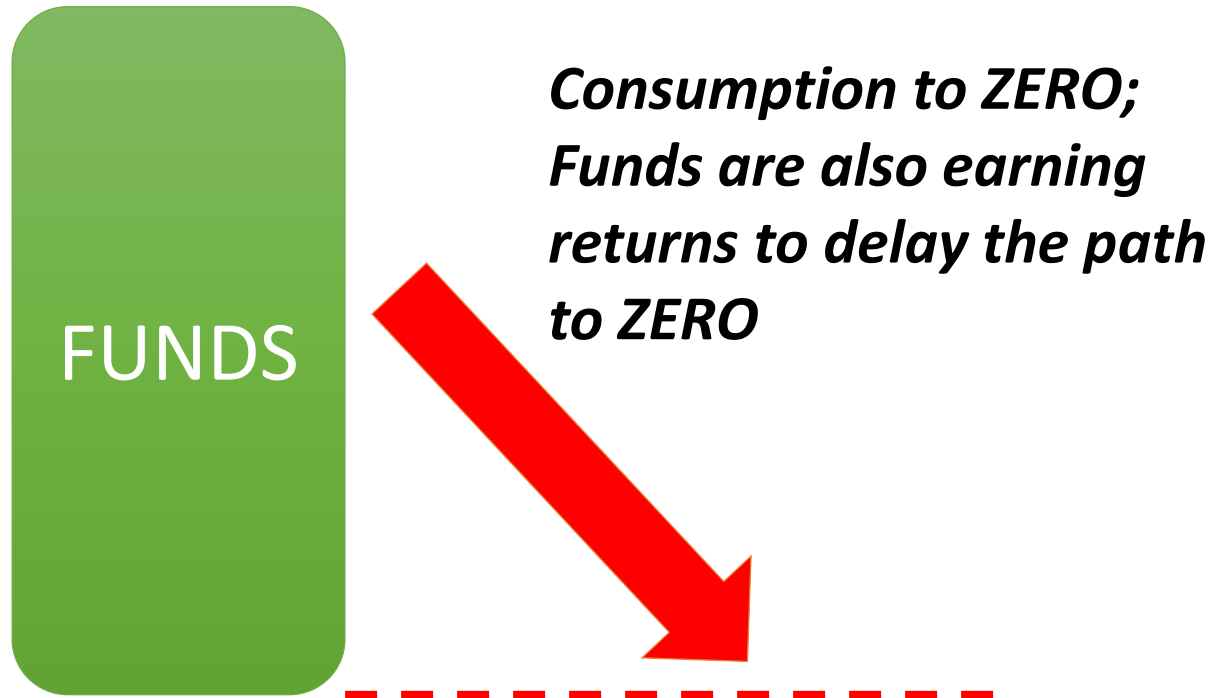
- So you must build a MOUNTAIN Of CASH which can be invested, and which the returns ANNUALLY to cover ALL your expenses
- You only consume your retirement funds later in life, probably after 70
- This ensures LIQUIDITY in your GOLDEN YEAR



- To do this, I show an example using PROPERY later in the slides

# Model of retirement

- Financial Planning Spending Model



- Shukri's "Bukit" Model



*Funds are **WORKING** for you to  
give you returns until you DIE*

# Financial Plan – Muhammad Afiq

SAMPLE

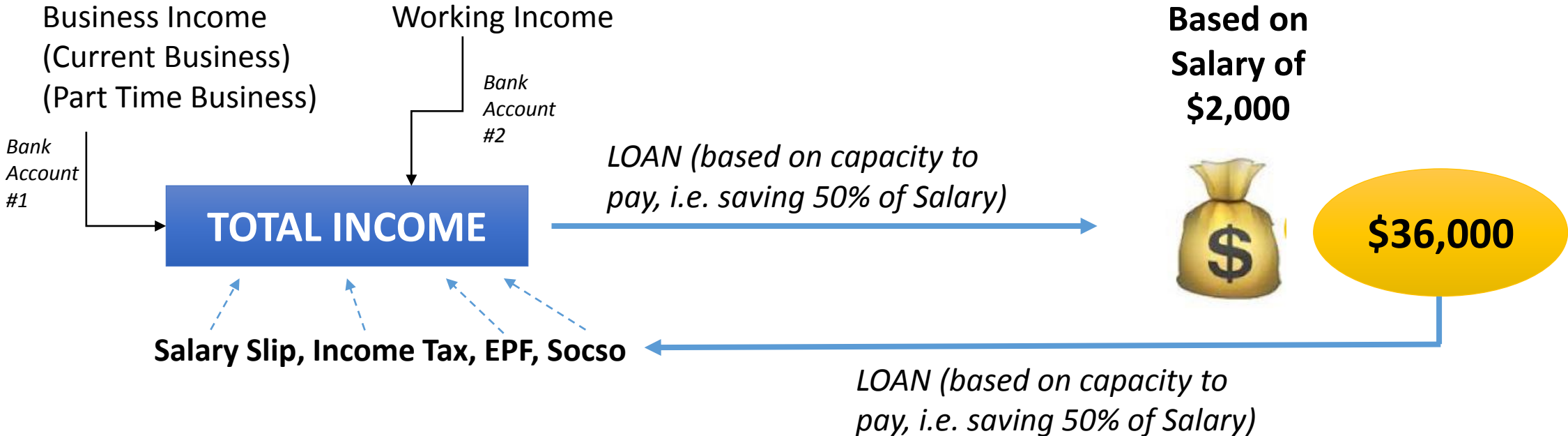


- Establish cashflow in 2017
- Discipline to **SAVE** money
- Wants to own Property



**Establish Strong CASHFLOW**  
**To BORROW and LEVERAGE**  
**To Create WEALTH**

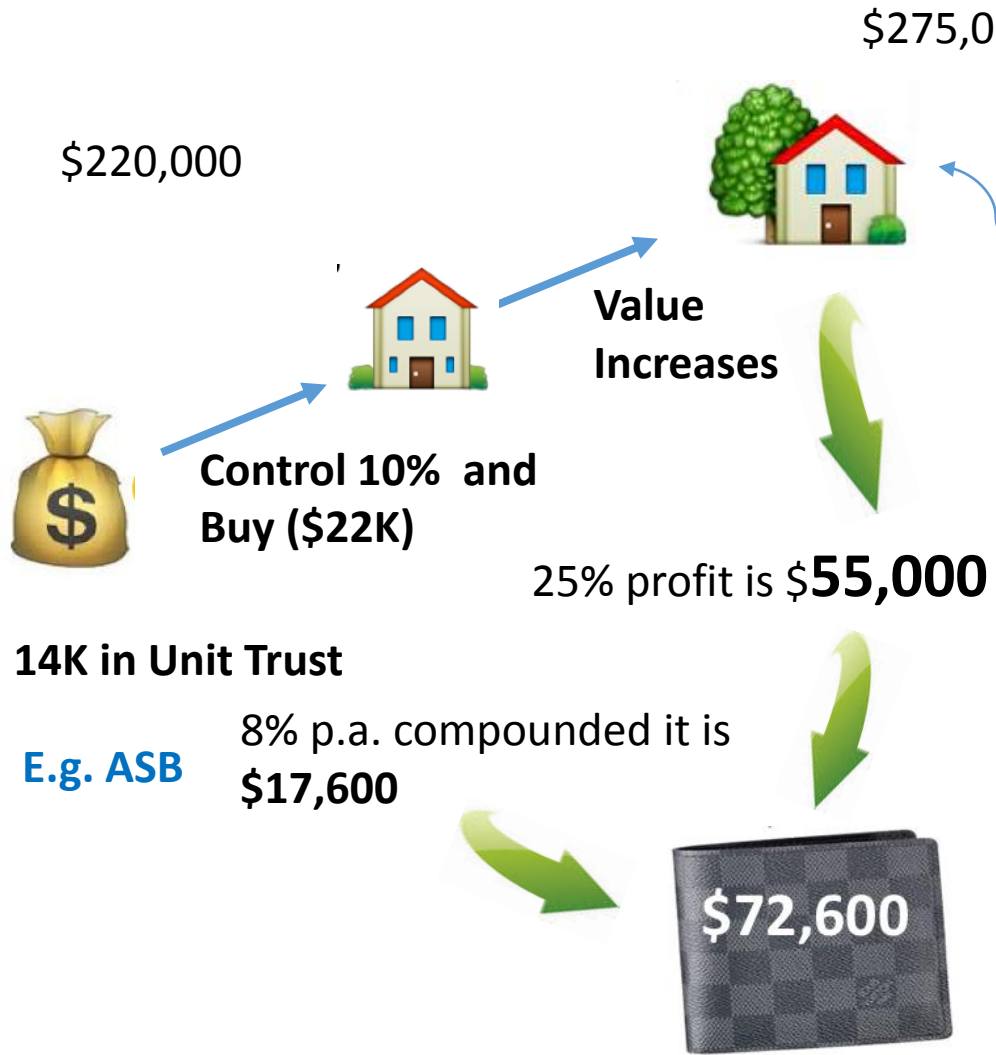
## #1 Establish Capacity to BORROW



# Part time Work supports Wealth Building

SAMPLE

## #2 BORROW and SLEEP while wealth is being BUILT



### • Intelligence information

- Be a Part Time Real Estate Agent (Commission Based)
- Build Relationship among Investors and Renters

Take advantage of KNOWLEDGE & INSIDER Information to BUY a property and RENT IT OUT



## #3 CONGRATULATIONS! Tepuk Dada Tanya Selera

- ✓ To quit and do his own Business
- ✓ To keep on investing and Working

At the end of 3 years

# Next Steps

- It is obvious that the to BUILD the Mountain Model, you need to work SMART and HARD
- You will need 2X-5X more than what you originally planned for RETIREMENT

## **How to you do this?**

- In the Next Series, I will discuss Investment Options to Build the Mountain