

Date: 30 June 2025

CRAFTING AN ENDURING IMPACT WITH KENANGA INVESTORS

The Edge Malaysia (Penang Special Edition)

Penang is a living tapestry of heritage. It is a place where the scent of freshly baked roti mingles with echoes of ancestral prayers. Malaysians and tourists alike often can't get enough of restored heritage homes now reimagined as art cafés, active cultural festivals and bustling markets. Here, stories are etched into shophouse tiles and told through generations.

It is clear Penang's spirit is one of creativity, entrepreneurship and continuity. But what ensures that these rich traditions endure? Just as culture must be intentionally preserved, so too must financial well-being and legacies must be meticulously planned.

At Kenanga Investors, financial planning isn't simply about managing money anymore. It is about giving people the freedom to pursue meaningful goals and the structure to sustain those goals over time. This commitment to empowerment extends beyond finances, encouraging personal growth, self-confidence and the ability to create a meaningful and enduring legacy. It's a call to each individual to invest in themselves, urging them to see themselves as worthy investments.



Today's investors are no longer just saving for retirement. They are starting their own cafés, building boutique consultancies, curating creative experiences or growing a personal brand as a content creator. These dreams may look different from those of previous generations but they are no less valuable and they still require a solid financial foundation to thrive. The same care taken to preserve Penang's well-loved identity should also be applied to preserving family values, growing wealth and supporting the vision of the new generation.

That's where we come in.

What truly sets Kenanga Investors apart is the strength of our ecosystem of products and services. Our licensed financial planners are backed by a broad and integrated network of solutions. Through our partnerships with over 30 esteemed service providers — spanning insurance, estate planning, private equity and unit trust management — we are able to provide comprehensive, holistic support.

We also benefit from our close relationship with Kenanga Investment Bank, the largest independent investment bank in Malaysia, which gives clients access to sophisticated offerings from investment vehicles such as equity broking, treasury products and other investment wrappers.

All of this means we are able to offer far more than the average investment service provider. We offer clarity, continuity and the confidence that comes from knowing your financial future is being handled with care.

Why financial planning can no longer wait

Without a plan in place, individuals are increasingly exposed to various financial risks that can compromise their lifestyle and long-term stability. One of the most immediate concerns is, of course, medical inflation. While Malaysians are offered access to government-subsidised healthcare, the system is often overcrowded and under strain. This means immediate or specialised care cannot be accessed in a timely manner. Those who can afford private healthcare for faster treatment will do so but it comes at a much higher cost. Malaysia's medical trend rate is projected to be 15% in 2025, while the general inflation rate is estimated at 2.5%, resulting in a net medical inflation of 12.5%. This places Malaysia among the highest in the Asia-Pacific region, reflecting continued upward pressure on healthcare costs.

Education costs are also rising steadily, especially for tertiary education, both locally and abroad. Parents who do not plan early may find themselves struggling to fund their children's futures. At the same time, Malaysia's ageing population continues to grow, meaning longer retirement years with many relying on mandatory savings to sustain themselves. Often these savings are insufficient to maintain a reasonable standard of living through retirement.

Adding to these challenges are economic uncertainties and inflationary pressures on everyday life. As the cost of living continues to rise, many will encounter situations where they are unprepared for sudden financial shocks. Despite Covid-19 teaching us that careers and businesses can be turned upside down within the blink of an eye, it is human nature to forget or leave things to "later". This is especially critical for those with dependants who rely on their care. Viewed this way, estate and legacy planning have taken on a higher level of urgency.

The universe of financial planning addresses these risks in a structured manner. The Kenanga Will and Kenanga Wasiat services, for example, were developed to provide individuals and families with a clear, structured path. By offering a range of scalable solutions, we ensure that every client can benefit from tailored, strategic guidance to protect their assets and secure their family's future. Other critical areas include debt

management, cash flow and budgeting, tax reduction strategies, insurance and protection planning, and investments. Each area plays a role in strengthening your overall financial health. Planning early gives you more room to adapt, grow and protect what you have worked for.

With us, our investors can look beyond just wealth accumulated as they will also gain confidence, knowledge and peace of mind with our guidance. As Penang continues to develop and modernise, we believe it is critical to strike a balance between progress and preservation.

The financial choices made today will determine the stories told tomorrow.

Invest in you

Kenanga Investors Group, which comprises Kenanga Investors Bhd, Kenanga Islamic Investors Bhd, Eq8 Capital Sdn Bhd and Kenanga Trustees Bhd, is the asset and wealth management arm of Kenanga Investment Bank Bhd. As a comprehensive financial services provider, we offer a wide range of solutions including unit trusts, private retirement schemes, private mandates, alternative investments and exchange-traded funds (ETFs) as well as estate planning services such as insurance and wills and trusts. These offerings are tailored to meet the diverse needs of retail, corporate, institutional and high-net-worth clients.

Disclaimer: *This article is solely for general information purposes. This material is solely for general information purposes. The advertisement has not been reviewed by the Securities Commission Malaysia ("SC"). The information contained herein does not constitute any investment advice. Past performance is not indicative of future performance. Kenanga Investors Berhad 199501024358 (353563-P).*

-END-

Source:

The Edge Malaysia (Penang Special Edition, 30 June 2025)



Just as culture must be preserved, financial well-being and legacies must be planned.

Crafting an enduring impact with Kenanga Investors

PENANG IS A living tapestry of heritage. It is a place where the scent of freshly baked roti mingles with echoes of ancestral prayers. Malaysians and tourists alike often can't get enough of restored heritage homes now reimagined as art cafés, active cultural festivals and bustling markets. Here, stories are etched into shophouse tiles and told through generations.

It is clear Penang's spirit is one of creativity, entrepreneurship and continuity. But what ensures that these rich traditions endure? Just as culture must be intentionally preserved, so too must financial well-being and legacies must be meticulously planned.

At Kenanga Investors, financial planning isn't simply about managing money anymore. It is about giving people the freedom to pursue meaningful goals and the structure to sustain those goals over time.



This commitment to empowerment extends beyond finances, encouraging personal growth, self-confidence and the ability to create a meaningful and enduring legacy. It's a call to each individual to invest in themselves, urging them to see themselves as worthy investments.

Today's investors are no longer just saving for retirement. They are starting their own cafés, building boutique consultancies, curating creative experiences or growing a personal brand as a content creator. These dreams may look different from those of previous generations

but they are no less valuable and they still require a solid financial foundation to thrive. The same care taken to preserve Penang's well-loved identity should also be applied to preserving family values, growing wealth and supporting the vision of the new generation. That's where we come in.

What truly sets Kenanga Investors apart is the strength of our ecosystem of products and services. Our licensed financial planners are backed by a broad and integrated network of solutions. Through our partnerships with over 30 esteemed

service providers — spanning insurance, estate planning, private equity and unit trust management — we are able to provide comprehensive, holistic support. We also benefit from our close relationship with Kenanga Investment Bank, the largest independent investment bank in Malaysia, which gives clients access to sophisticated offerings from investment vehicles such as equity broking, treasury products and other investment wrappers.

All of this means we are able to offer far more than the average investment service provider. We offer clarity, continuity and the confidence that comes from knowing your financial future is being handled with care.

Why financial planning can no longer wait

Without a plan in place, individuals are increasingly exposed to various financial risks that can compromise their lifestyle and long-term stability. One of the most immediate concerns is, of course, medical inflation. While Malaysians are offered access to government-subsidised healthcare, the system is often overcrowded and under strain. This means immediate or specialised care cannot be accessed in a timely manner. Those who can afford private healthcare for faster treatment will do so but it comes at a much higher cost. Malaysia's medical trend rate is projected to be 15%

in 2025, while the general inflation rate is estimated at 2.5%, resulting in a net medical inflation of 12.5%. This places Malaysia among the highest in the Asia-Pacific region, reflecting continued upward pressure on healthcare costs.

Education costs are also rising steadily, especially for tertiary education, both locally and abroad. Parents who do not plan early may find themselves struggling to fund their children's futures. At the same time, Malaysia's ageing population continues to grow, meaning longer retirement years with many relying on mandatory savings to sustain themselves. Often these savings are insufficient to maintain a reasonable standard of living through retirement.

Adding to these challenges are economic uncertainties and inflationary pressures on everyday life. As the cost of living continues to rise, many will encounter situations where they are unprepared for sudden financial shocks. Despite Covid-19 teaching us that careers and businesses can be turned upside down within the blink of an eye, it is human nature to forget or leave things to "later". This is especially critical for those with dependants who rely on their care. Viewed this way, estate and legacy planning have taken on a higher level of urgency.

The universe of financial planning addresses these risks in a structured manner. The Kenanga Will

and Kenanga Wasiat services, for example, were developed to provide individuals and families with a clear, structured path. By offering a range of scalable solutions, we ensure that every client can benefit from tailored, strategic guidance to protect their assets and secure their family's future. Other critical areas include debt management, cash flow and budgeting, tax reduction strategies, insurance and protection planning, and investments. Each area plays a role in strengthening your overall financial health. Planning early gives you more room to adapt, grow and protect what you have worked for.

With us, our investors can look beyond just wealth accumulated as they will also gain confidence, knowledge and peace of mind with our guidance. As Penang continues to develop and modernise, we believe it is critical to strike a balance between progress and preservation.

The financial choices made today will determine the stories told tomorrow.

Invest in you

Kenanga Investors Group, which comprises Kenanga Investors Bhd, Kenanga Islamic Investors Bhd, Eq8 Capital Sdn Bhd and Kenanga Trustees Bhd, is the asset and wealth management arm of Kenanga Investment Bank Bhd. As a comprehensive financial services provider, we offer a wide range of solutions including unit trusts, private retirement schemes, private mandates, alternative investments and exchange-traded funds (ETFs) as well as estate planning services such as insurance and wills and trusts. These offerings are tailored to meet the diverse needs of retail, corporate, institutional and high-net-worth clients.

DISCLAIMER: THIS MATERIAL IS SOLELY FOR GENERAL INFORMATION PURPOSES. THE MATERIAL HAS NOT BEEN REVIEWED BY THE SECURITIES COMMISSION MALAYSIA ("SC"). THE INFORMATION CONTAINED HEREIN DOES NOT CONSTITUTE ANY INVESTMENT ADVICE.

PAST PERFORMANCE IS NOT INDICATIVE OF FUTURE PERFORMANCE. KENANGA INVESTORS BHD 199501024358 (353563-P).



This advertisement has not been reviewed by the Securities Commission Malaysia.

Kenanga Investors Berhad
Company No: 199501024358 (353563-P)
Level 14, Kenanga Tower, 237, Jalan Tun Razak,
50400 Kuala Lumpur, Malaysia
Toll Free: 1-800-88-373