Tools Techniques Of Life Insurance Planning 4th Edition

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not keeping up with tax rules and strategies can lead to mistakes that cost business owners thousands of dollars in higher taxes fine and penalties every year discover how to prepare your own tax documents understand your rights and obligations and much more

this book examines four aspects of malaysian consumers financial vulnerabilities first it discusses the issue of over indebtedness due to excessive reliance on consumer financing second the book investigates why malaysians are ill prepared for their golden years in terms of retirement planning and savings third it delves into the problem of financial fraud victimisation among malaysian consumers fourth the book analyses the reasons why malaysians are underinsured despite the distinct benefits of life insurance drawing on secondary data from government agencies such as bank negara malaysia employees provident fund royal malaysian police and the department of statistics malaysia each chapter presents statistical trends reflecting the four financial vulnerabilities in depth analyses of the literature reveal three broad psychological domains cognition motivation and disposition and specific psychological factors e g over confidence self control social norms and financial literacy that significantly influence consumers financial decisions the four financial vulnerabilities investigated in this book directly address the strategic outcomes of the malaysian national strategy for financial literacy 2019 2023 mnsfl a five year plan to elevate the financial literacy of malaysians finally the book presents strategic recommendations that are believed to be useful guidelines for relevant policymakers to promote positive financial behaviours and rational attitudes among consumers it will be a useful resource for policymakers and researchers interested in economic psychology and behavioural finance

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