

Practical staff retention strategies, including Gen Z engagement & employee benefits

GROUP INSURANCE &
PRIVATE RETIREMENT SCHEME (PRS)



SME Challenge



- Hiring is Expensive ; Retaining is Efficient
- Cash Bonus Taxable Income ; Tax Exempted Solution
- No Long-Term Loyalty ; Retention Value

The Gen Z Factor

The modern workforce prioritizes Financial Wellness and visible progression

Introducing the Framework

**Short Term Protection
Group Insurance Plan
(Medical / PA / Life)**



**Long Term Retention
Private Retirement
Scheme (PRS)**

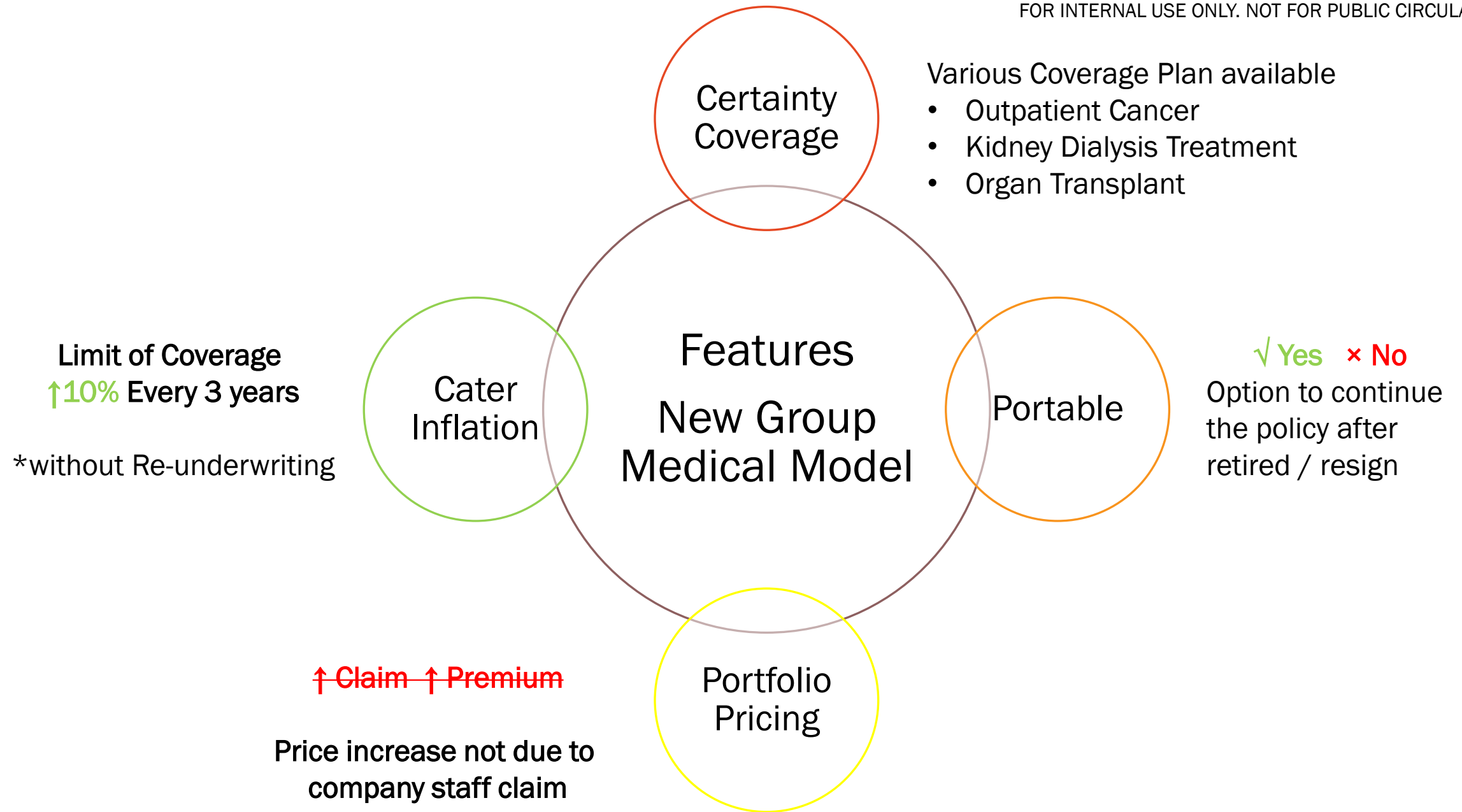


PART 1

INSURANCE

Traditional vs Portable Insurance

Feature	Traditional Group Medical (Most SMEs use this)	New Group Medical Model (Portable / Convertible Plans)
Coverage After Resignation	Terminated Immediately	Employee have option to choose to continue the coverage
Employee Ownership Feeling	Low Company Employee Benefits Only	High Seen as personal long term value
Continuity of Protection	No Underwriting required	Yes Seamless continuation possible
Retention & Loyalty Impact	Weak Temporary Benefits	Stronger Builds appreciation & attachment
Employer Value Perception	Standard Benefits	Caring & Forward thinking employer



The Protection Pillar



Group Hospitalization (GHS)

Cashless admission and inflation protection. Removes financial stress during illness.



Group Term Life (GTL)

Lump sum for death or disability. Protects the family, not just the employee.



Personal Accident (PA)

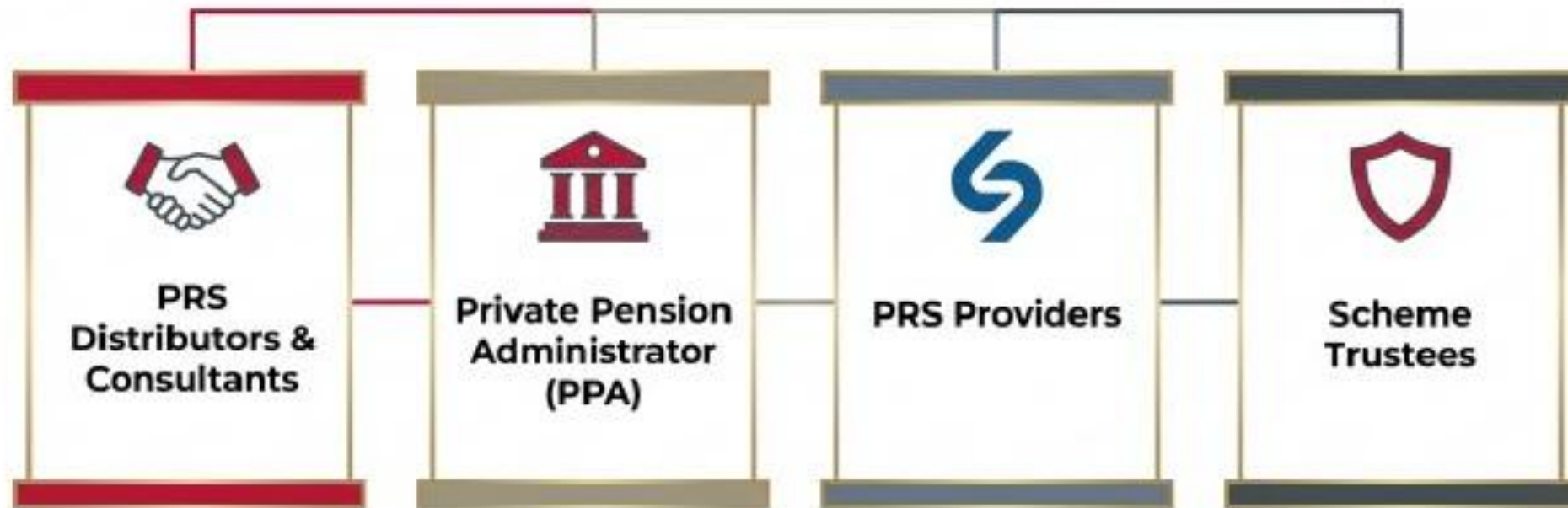
24/7 worldwide coverage for accidents. Protection beyond the workplace.

PART 2

PRIVATE RETIREMENT SCHEME

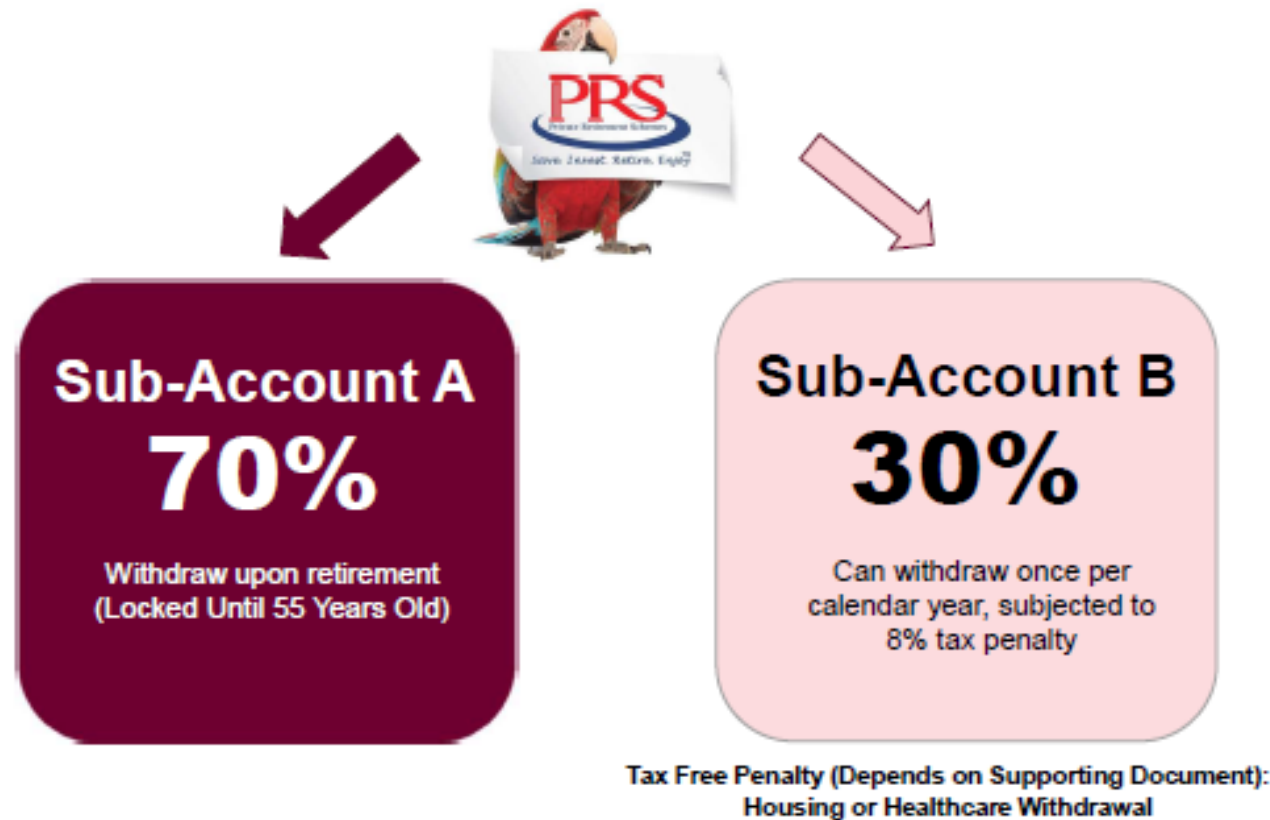
(PRS)

The Governing Bodies by SC



Regulated, Transparent, and Built for the Long Term.

PRS Account Structure

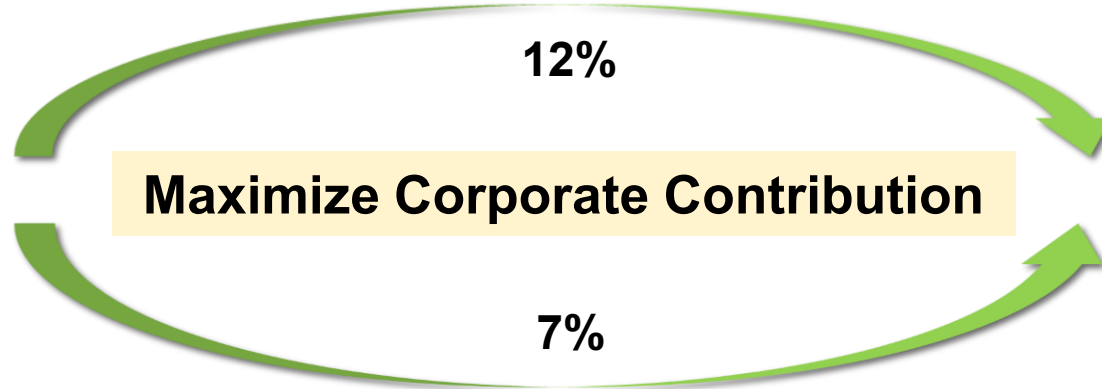


HOW DOES IT WORK ?



Mandatory Savings Plan

ABC CO.
Employer



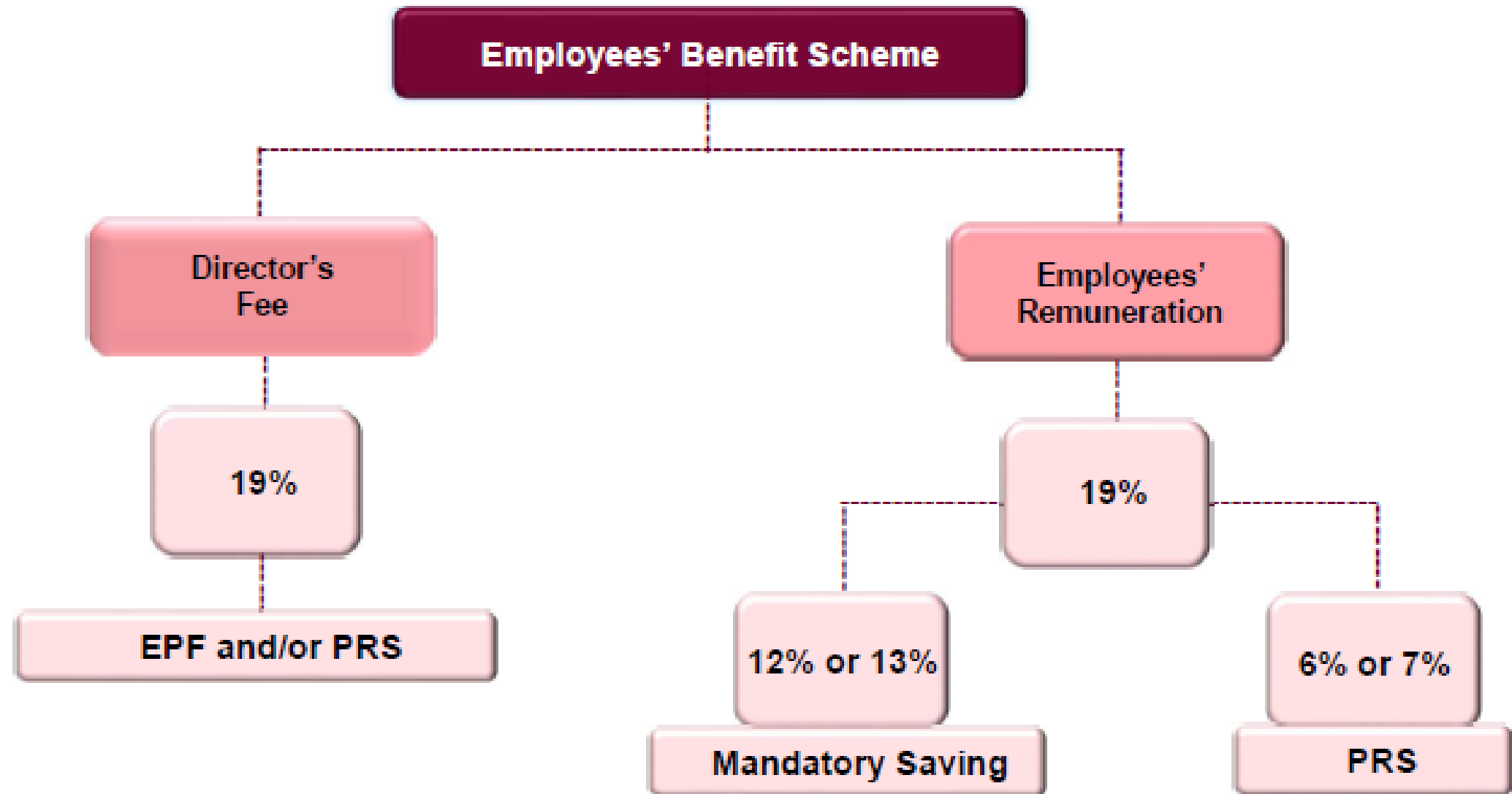
Director / Employee

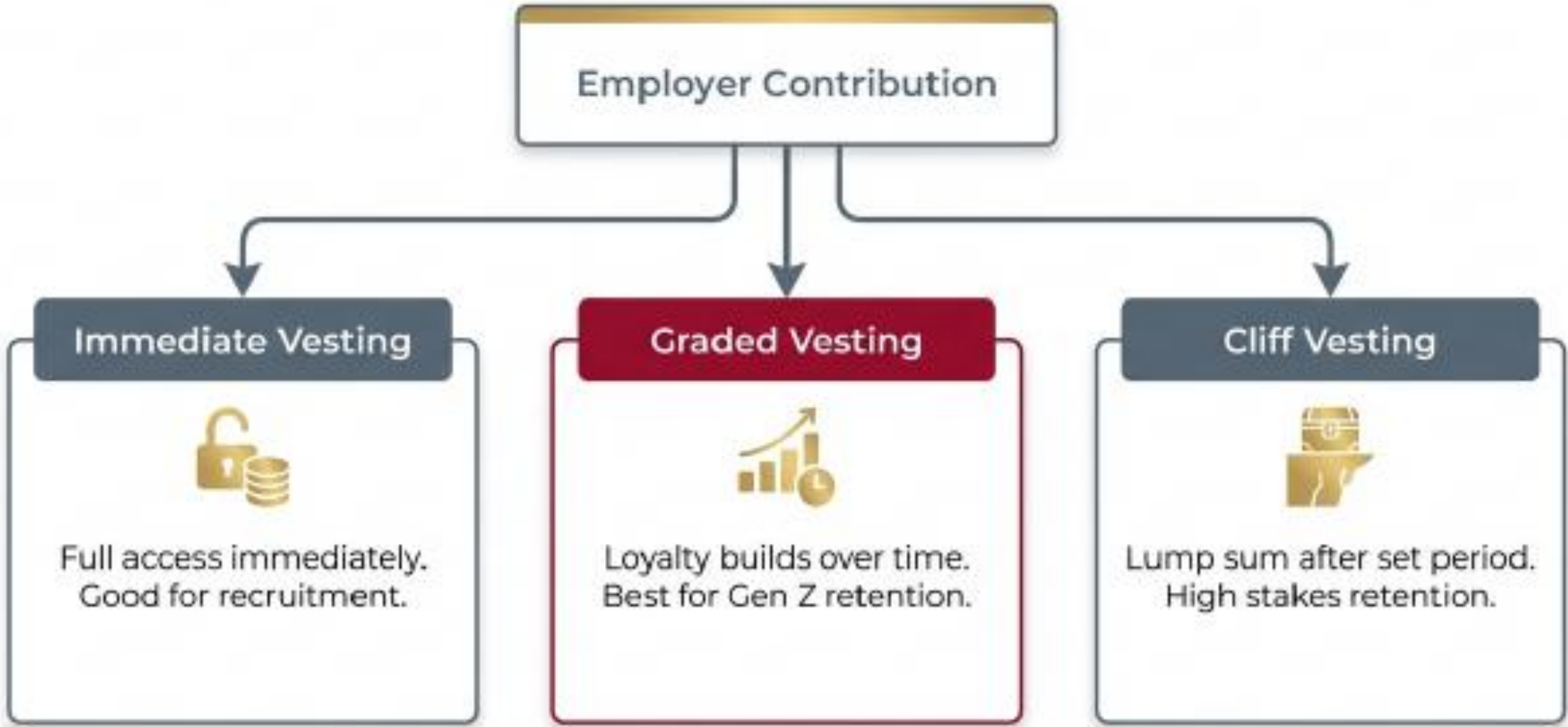


Additional Tax Saving

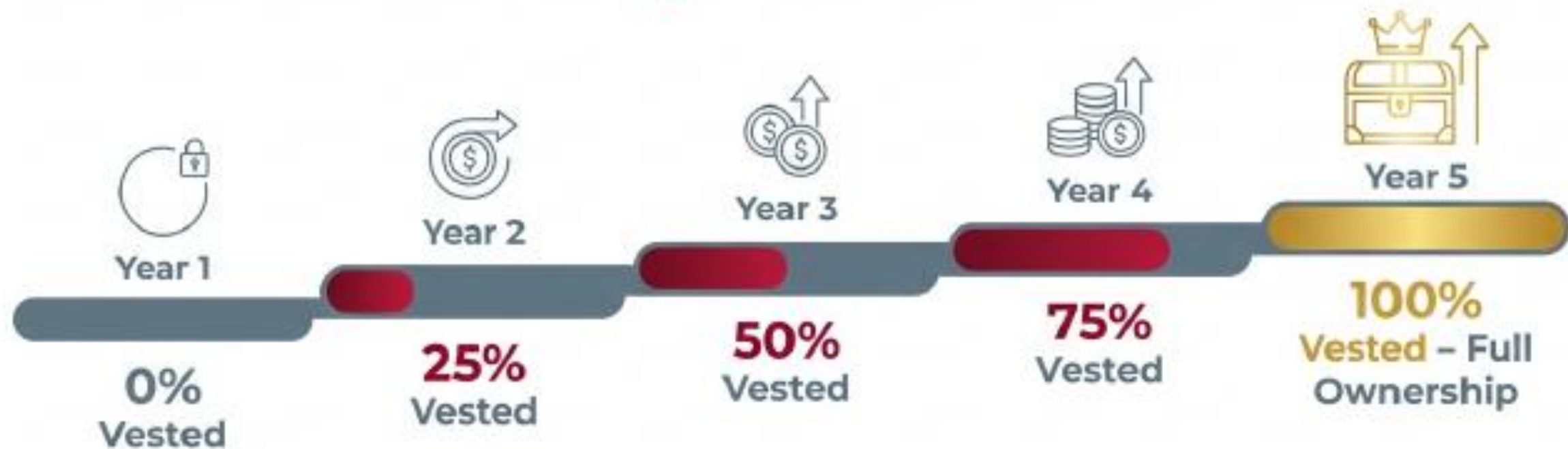


Additional Retirement Fund





Optimizing for Gen Z: The Graded Vesting Schedule



Gen Z employees stay where they see a future. A vesting schedule literally quantifies that future.

Ensuring ROI on Your Talent Investment

3-Year Cliff Vesting Example



If the employee leave early, the company recovers the contribution
Employer only pay the long term reward to those provide long term value

The Fiscal Advantage: The 19% Tax Shield

Standard Cash Bonus



Employer Expense: Standard.
Employee: Fully Taxable.

Corporate PRS Contribution



19%
Tax Relief
Threshold

Employer: Tax Deductible up to 19%
of Remuneration.
Employee: Tax Exempt (Initially).

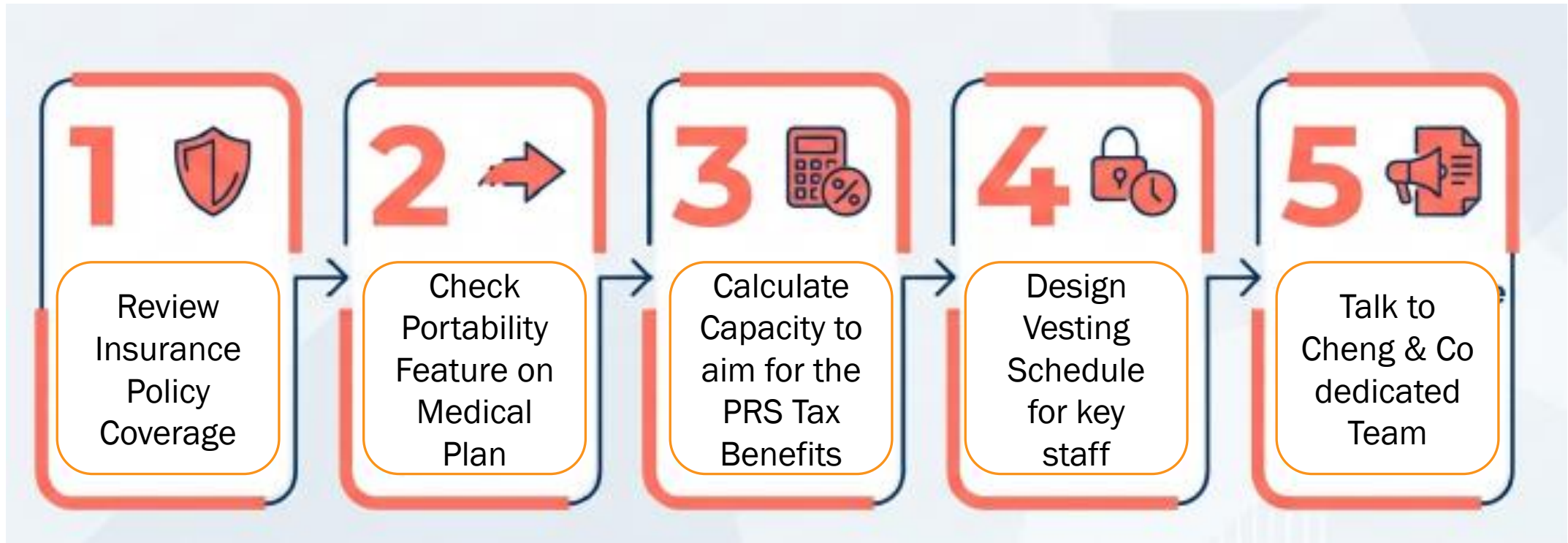
Maximize expense efficiency while building their wealth.

The Combined Strategy: Protection + Wealth



Insurance (I feel safe today) + **PRS** (I have a future here) = **Staff Loyalty.**

ACTION PLAN





Book a **COMPLIMENTARY CONSULTATION** Session Today.

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