

PERENCANAAN PROTEKSI DAN DANA PENSIUN DENGAN
MEMPERLIHATKAN PROFIL RISIKO INDIVIDU (STUDI KASUS CALON
NASABAH PT. PRUDENTIAL LIFE ASSURANCE)

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Retirement fund is amount of money that is prepared by oneself to support his/her retirement life. Majority of Indonesian do not think about retirement fund. They think that their retirement income and expenses can be covered by their children or company. Therefore, when people retire, they will realize that their retirement money is not enough to support their retirement life. It is necessary for everyone to have individual retirement fund.

Based on the calculation and research that have been done, we can calculate how much money that everyone should prepare which is his/her total retirement fund, and how much money should be set aside from now.

Everyone has different retirement fund as a result of differences in financial background. Using the sensitivity analysis, everyone must be able to assess his/her own financial condition, so it has the appropriate retirement fund.

Keywords: Personal Finance, Retirement Fund, Time Value of Money, Life Insurance