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ABBREVIATIONS

ADL	Activities of daily living
BBDS	New Beneficiary Data System
CAR	Capital Accumulation Ratio
CLT	Central Limit Theorem
CPF	Central Provident Fund
EMC	Ethnic Malaysian Chinese
EPF	Employee's Provident Fund
EU	European Union
FAMEX	Family Expenditure Survey
HRS	Health and Retirement Survey
IADL	Instrumental activities of daily living
ILO	International Labour Organization
LCH	Life-cycle Hypothesis
LTC	Long-term Care
MCA	Malaysian Chinese Association
MPKSM	Central Welfare Council of Malaysia
MTUC	Malaysian Trades Union Congress
NACSCOM	National Council of Senior Citizens' Organisation Malaysia
NGO	Non-Government Organisation
OTC	Over-the-counter
PAYGO	Pay-as-you-go
PIH	Permanent income Hypothesis
PPMCC	Pearson product moment correlation coefficient
ROI	Return on Investments
SCF	Survey of Consumer Finance
SHS	Survey of Housing Spending
SROCC	Spearman rank order correlation coefficient
SPSS	Statistical Package for Social Science