



# UNIVERSITY OF MALAYA

## Faculty of Business and Accountancy

5 December 2008

Dear Sir/Ms.

### **PHD THESIS LIFE CYCLE FINANCIAL PLANNING IN MALAYSIA**

Hello. My name is Tan Hoe Kock. I am currently conducting an in-depth study on the above subject in part satisfaction of the academic requirements of the Doctor of Philosophy (“PhD”) program at University of Malaya. I would be grateful if you could take **15-20** minutes to complete the enclosed **confidential** survey.

You have been selected to participate in my study about life cycle financial planning involving investment planning and strategies for the post-retirement period. This is a significant topic that affects all people. It is therefore important to obtain perspectives from people of different age groups and backgrounds, even if you have not given much thought to these issues. Your opinions are important.

All information provided will be treated as **private** and **confidential** and will be used solely for my **research purposes only**. Your name will not appear in any publication or released to anyone for any purpose. All participation is voluntary. I have included two copies of the questionnaire in case there are two adults in your household.

Kindly complete the enclosed questionnaire and return it to me in the attached self-addressed envelope. Since a good response is essential to research, I would appreciate very much your help.

Thank you for your participation and assistance.

Yours sincerely,

Tan Hoe Kock  
PhD Candidate

cc. Associate Professor Dr. Chong Kwai Fatt, Research supervisor