



**A STUDY ON THE CHALLENGES FACED BY UNIT TRUST INVESTORS IN KOTA
KINABALU CITY**

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ABSTRACT

Nowadays, the unit trust consultants very work hard to explain and introduce unit trust funds to public. This shows that, consultant unit trust not only hope that people invest with them but they try to help people to expand their money and also give advice to manage their own financial in the future, not only for their own expenses but also for their children education and their retirement. Challenges are one of the factors that can affect the investors neither existing investors nor potential customers. So it is important for the company to know what factors challenges that faced by their investors.

Financial Planning is the process of meeting your life goals through the proper management of your finances. Life goals can include buying a home, saving for you, enhancing your personal lifestyle, debt management, child's education, or planning for retirement.

Apart from that this paper details on the findings to determine the challenges faced by the unit trust investors. Datuk Seri Tun Dr.Mahathir Mohammad has reminded unit trust investors to accept the fact that their investments do not always guarantee them profits. All the investors need to invest with the belief that their investments will always bring them profits.