



28,000 Days

The average life is about 28,000 days. Once you see your life in days instead of years, planning stops feeling optional.

By Kumaran Nadaraja — Licensed Wealth Planner, Prudential Assurance Malaysia Berhad

Agent ID 1115217 · Agency KP100054 · MyVintej — Plan Wisely, Act Brilliantly

Ask someone how long they expect to live and they'll say "oh, seventies, eighties" — comfortably vague, safely far away. Ask them how many days they have left and something changes in the room. Same information. Completely different feeling.

Twenty-eight thousand days is roughly seventy-six years. It is the number this concept uses as a rough average human life — not a prediction about you, but a unit of measurement that makes time visible.

Where you probably are right now

If you are...	Days lived	Days remaining (of 28,000)	Roughly
25 years old	~9,125	~18,875	You've used about a third
35 years old	~12,775	~15,225	Just past the halfway mark
45 years old	~16,425	~11,575	About 59% used
55 years old	~20,075	~7,925	Over 70% used

Most people find the 35-year-old row the most uncomfortable one. At 35 you still feel like you're starting out — and you've already spent nearly half of it.

Why days change decisions that years don't

Years are abstract, and abstraction is where procrastination lives. "I'll start planning in a few years" sounds harmless. "I'll start after another 1,800 days" sounds like what it actually is.

There is also hard arithmetic behind the urgency. Money planning is driven by compounding, and compounding is driven by time — not by how clever you are. Two people saving identical amounts, one starting ten years earlier, do not end up ten years apart. They end up in different universes, because the early saver's money spent 3,650 extra days working.

The cost of waiting, in days

Take an education fund needing RM189,000 at enrolment. Start when your child is 5 and you have 13 years — about **RM1,210 a month**. Start when they're 10 and you have 8 years — about **RM1,970 a month**. The degree didn't get more expensive. You simply have 1,825 fewer days to pay for it, so each remaining day has to carry more weight. (Simplified illustration, excluding returns.)

The three things days are spent on

When clients actually sit with this number, the same realisation surfaces: their remaining days are being quietly allocated whether they plan or not.

- » **Days already committed.** Working days needed to pay off the house, the car, the education you've promised. For most people this is the largest block — and most have never counted it.
- » **Days at risk.** The days that disappear if illness or disability arrives early. Malaysia's own cancer registry puts lifetime risk at about **1 in 10 for men and 1 in 9 for women** before age 75 — this is not a remote possibility.
- » **Days that are actually yours.** What's left after the first two. This is the number planning is really trying to protect.

“You cannot buy more days. You can only decide how many of the ones you have left are already spoken for.”

What this concept asks you to do

Not to panic — to sequence. If your remaining days are finite and some are at risk, then protecting your income and health comes before optimising returns, and starting a plan at 35 beats a better plan at 45. That's the whole argument. It isn't about fear; it's about honouring the arithmetic.

On my MyVintej page there's a **28,000 Days calculator** — enter your date of birth and it shows your own numbers in about five seconds. Most people find it a genuinely useful jolt. Bring the result to a Wealth Planning Cashflow session and we'll work out what your remaining days are currently committed to, and whether that matches what you actually want them spent on.

Let's talk about your numbers

No pressure, no obligation — just a conversation about what you read here, or about your own numbers. Every article on MyVintej can become a conversation.

WhatsApp / Call 016-546 1256

kumaran.prudential@gmail.com

facebook.com/MyVintej

Sources & further reading

- Concept popularised by Dr Sanjay Tolani — “28,000 days” as a planning framework
- Malaysia National Cancer Registry Report (Ministry of Health Malaysia) — lifetime cancer risk 1 in 10 men, 1 in 9 women
- MyVintej 28,000 Days calculator — myvintej.com

This article is published for general education by Kumaran Nadaraja, a licensed Wealth Planner representing Prudential Assurance Malaysia Berhad ("PAMB") — Agent ID 1115217, Agency KP100054. It is not official material of PAMB and does not constitute financial advice, an offer, or a recommendation of any product. Prudential plan names are referenced at concept level only; actual benefits, exclusions, charges, and guaranteed and non-guaranteed values are governed solely by the official Product Disclosure Sheet, Sales Illustration and policy contract, which I will always walk you through before any decision. PAMB is a member of PIDM — please refer to the PIDM TIPS brochure. Third-party figures are drawn from the public sources listed above, as published at the time of writing (August 2026), and may change. Worked examples are simplified arithmetic illustrations based on stated assumptions, not projections of any product. Please speak with me or another licensed adviser before acting on anything you read here.