

WHAT IS...

EPF MEMBERS INVESTMENT SCHEME?

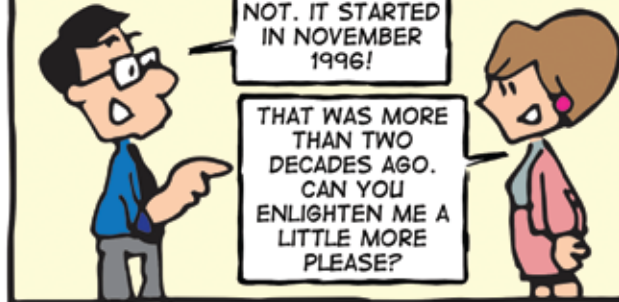


DID YOU KNOW YOU CAN INVEST YOUR EPF SAVINGS?

NO. IS THIS SOMETHING NEW?

ABSOLUTELY NOT. IT STARTED IN NOVEMBER 1996!

THAT WAS MORE THAN TWO DECADES AGO. CAN YOU ENLIGHTEN ME A LITTLE MORE PLEASE?



EPF MEMBERS INVESTMENT SCHEME (EPF-MIS) ALLOWS EPF MEMBERS TO INVEST IN A PORTION OF THEIR SAVINGS IN UNIT TRUST PRODUCTS OFFERED BY APPROVED FUND MANAGEMENT INSTITUTIONS.

MY PARENTS AND I ARE EPF MEMBERS. CAN WE INVEST IN THIS SCHEME?

YES, PROVIDED YOU HAVE EXCESS SAVINGS IN YOUR ACCOUNT 1. AND YOUR PARENTS HAVE NOT REACHED THE AGE OF 55.



HOW MUCH CAN I TRANSFER FOR EPF-MIS?

NOT MORE THAN 30% FROM THE SAVINGS IN EXCESS OF THE BASIC SAVINGS AMOUNT IN ACCOUNT 1.



WHAT IS BASIC SAVINGS?

A PRE-DETERMINED AMOUNT SET ACCORDING TO AGE IN ACCOUNT 1.

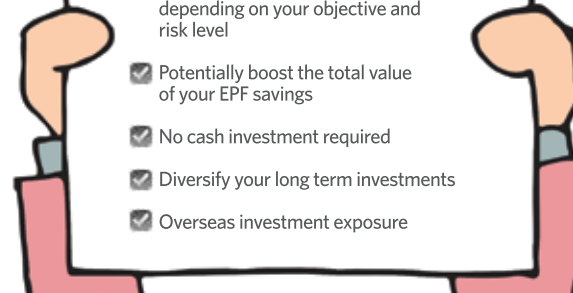
THE OLDER THE PERSON, THE HIGHER THE BASIC SAVINGS REQUIREMENT.



WHY EPF-MIS?

What's in it for me?

- An opportunity to diversify your retirement savings
- Variety of funds to choose from depending on your objective and risk level
- Potentially boost the total value of your EPF savings
- No cash investment required
- Diversify your long term investments
- Overseas investment exposure



CAN I INCLUDE A JOINT-HOLDER IN MY INVESTMENTS?

EPF-MIS CAN ONLY BE MADE FOR INDIVIDUAL INVESTMENTS.

NO JOINT-HOLDER OR GROUP INVESTMENTS ARE ALLOWED.



SOUNDS GREAT! WHERE DO I BEGIN?

CONTACT AHAM ASSET MANAGEMENT AT **1800-88-7080**

THEY HAVE SOLUTIONS TO MATCH YOUR FINANCIAL NEEDS AND HELP GET YOUR RETIREMENT PLAN BACK ON TRACK.

SO WHAT ARE YOU WAITING FOR? ACT **TODAY!**



EPF-MIS Employees Provident Fund Members Investment Scheme

Basic Savings Table

Check your investment eligibility

Age	Basic Savings (RM)	Age	Basic Savings (RM)	Age	Basic Savings (RM)
18	2,000	31	39,000	44	116,000
19	4,000	32	43,000	45	125,000
20	6,000	33	47,000	46	134,000
21	8,000	34	52,000	47	144,000
22	10,000	35	57,000	48	154,000
23	13,000	36	62,000	49	164,000
24	15,000	37	68,000	50	175,000
25	18,000	38	74,000	51	187,000
26	21,000	39	80,000	52	199,000
27	24,000	40	86,000	53	212,000
28	27,000	41	93,000	54	226,000
29	31,000	42	101,000	55	240,000
30	35,000	43	108,000		

Calculation: (Total savings in EPF Account 1 – Basic Savings required in EPF Account 1) x 30%
 *Note: Minimum investment amount is RM1,000.
 Source: EPF website, <https://www.kwsp.gov.my/member/savings/i-invest>, 'View Required Basic Savings in Account 1'

Retirement Crisis Today



Malaysians who plan to retire in **20-30 years** will need **RM900,000 - RM1 million** to retire comfortably¹



52% of EPF's members have less than RM10,000 in their accounts, while **27%** have less than RM1,000²



56% of EPF members around age 54 years old currently have **less than RM50,000** in their accounts¹



73% of EPF active members and **84%** of all members had inadequate savings, which would see them unable to afford even RM1,000 monthly during retirement³



Malaysians who are retiring in the next few years will need about **RM600,000** to have a dignified retirement in Kuala Lumpur, and only about **4%** of Malaysians could afford to retire with RM600,000 savings threshold⁴

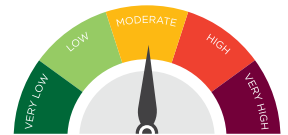


Two-third (71%) of EPF members **aged 55 and below** do not have enough funds for retirement to raise them above the poverty level⁴

Source:
 1 Malay Mail, 23 September 2022; 2 The Star, 23 September 2022;
 3 The Star, 28 January 2023; 4 Focus Malaysia, 23 February 2023.

EPF-MIS Funds by AHAM Capital Conventional & Shariah

Active funds for year 2024/2025 (effective 1 April 2024)



FUND TYPE	VERY LOW	LOW	MODERATE	HIGH	VERY HIGH
Conventional	AHAM Enhanced Deposit Fund* • Money Market / Income • Invests in Malaysia		AHAM Select Balanced Fund • Balanced / Growth & Income • Invests in Malaysia & foreign markets	AHAM Equity Fund • Equity / Income & Growth • Invests in Malaysia	AHAM ASEAN Flexi Fund (MYR Class) • Mixed Assets / Income & Growth • Invests in the ASEAN region
			AHAM Select SGD Income Fund (MYR Class) • Mixed Assets / Income • Invests in SGD-denominated assets	AHAM Growth Fund • Equity / Growth • Invests in Malaysia	
				AHAM Principled Growth Fund • Equity / Income & Growth • Invests in Malaysia	
				AHAM Select Asia Pacific (ex Japan) Dividend Fund (MYR Class) • Equity / Growth & Income • Invests in Asia Pacific (ex Japan)	
				AHAM Select Dividend Fund • Equity / Income & Growth • Invests in Malaysia & foreign markets	
				AHAM Select Opportunity Fund • Equity / Growth • Invests in Malaysia & foreign markets	
				AHAM Tactical Fund • Mixed Assets / Capital Growth • Invests in Malaysia & foreign markets	
				AHAM World Series - Global Balanced Fund (MYR Hedged-class) • Balanced (Fund-of Funds) / Growth • Invests in global markets	
				AHAM World Series - Japan Growth Fund (MYR Hedged-class) • Equity / Growth • Invests in Japan & foreign markets	
			Shariah	AHAM Aiman Money Market Fund* • Islamic Money Market / Income • Invests in Malaysia	
AHAM Aiman Growth Fund • Equity (Shariah) / Growth • Invests in Malaysia					

Note:
 1. * Effective 1 January 2022, no initial investment is allowed in any money market funds via EPF-MIS. Switching from other non-money market funds approved under EPF-MIS into money market funds approved under EPF-MIS is allowed but is subject to the following criteria: a) The investment holdings must not be retained for more than six (6) consecutive months, calculated on a first-in, first-out basis. b) Upon the expiry of the time limit mentioned in item (i)(a), if there are any balance units in the money market fund under EPF-MIS, EPF Members have the option to either fully redeem the investment and credit back to proceeds to EPF Account 1, or switch out the remaining units into a non-money market fund under EPF-MIS. c) Upon failing of item (i)(b), AHAM Asset Management reserves the right to fully liquidate the investments and return the redemption proceeds back to the EPF Account 1 of respective EPF Members.

WARNING STATEMENT: A copy of the Prospectus, Supplemental Prospectus (if any) and Product Highlights Sheet ("PHS") can be obtained at aham.com.my. Investors are advised to read and understand the contents of AHAM Enhanced Deposit Fund Prospectus dated 30 December 2022 and its First Supplemental Prospectus dated 13 October 2023; AHAM Select Balanced Fund Prospectus dated 17 March 2023; AHAM Select SGD Income Fund Prospectus dated 22 November 2022; AHAM Equity Fund Prospectus dated 7 April 2023; AHAM Growth Fund Prospectus dated 22 November 2022; AHAM Principled Growth Fund Prospectus dated 22 November 2022; AHAM Select Asia Pacific (ex Japan) Dividend Fund Prospectus dated 30 December 2022; AHAM Select Dividend Fund Prospectus dated 30 December 2022; AHAM Select Opportunity Fund Prospectus dated 30 December 2022 and its First Supplemental Prospectus dated 7 April 2023; AHAM Tactical Fund Prospectus dated 24 March 2023; AHAM World Series - Global Balanced Fund Prospectus dated 30 December 2022; AHAM World Series - Japan Growth Fund Prospectus dated 24 March 2023; AHAM ASEAN Flexi Fund Prospectus dated 7 April 2023; AHAM Aiman Money Market Fund Prospectus dated 31 March 2023 and its First Supplemental Prospectus dated 13 October 2023; AHAM Aiman Quantum Fund Prospectus dated 28 April 2023; AHAM Aiman Growth Fund Prospectus dated 14 April 2023, and its corresponding PHS before investing. There are fees and charges involved when investing in the Fund. Investors are advised to consider and compare the fees and charges as well as the risks carefully before investing. Investors should make their own assessment of the risks involved in investing and should seek professional advice, where necessary. The price of units and distribution payable, if any, may go down as well as up and the past performance of the Fund should not be taken as indicative of its future performance. The Securities Commission Malaysia has not reviewed this marketing/promotional material and takes no responsibilities for the contents of this marketing/promotional material and expressly disclaims all liability, however arising from this marketing/promotional material.

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