

# AHAM Private Retirement Scheme

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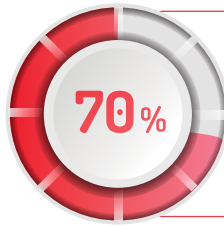


## Who can invest in PRS?



## How does PRS work?

All your PRS investments will be divided into two accounts for every contribution:



### Sub-Account A

Can be withdrawn upon reaching retirement age or permanent departure from Malaysia.



### Sub-Account B

Can be withdrawn once a calendar year, subject to payment of 8% tax penalty\* on the pre-retirement withdrawal sum.

*(Pre-retirement withdrawal from sub-account B for housing or health purpose is not subject to tax penalty).*

\*Please visit [www.ppa.my](http://www.ppa.my) for more information on pre-retirement withdrawal, terms & conditions and tax penalty.

## Benefits of PRS for Individuals



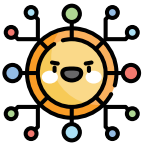
### Affordable Start-up Investment

Minimum initial contribution is RM100, subsequent contributions are at RM50



### Long-term Investment Vehicle

Specifically designed to ensure a worry-free retirement



### Diversification

Variety of PRS funds to choose from depending on objective, risk level and retirement time frame



### Up to RM3,000 Tax Relief Per Year

Applicable for Year Assessment 2012 until Year Assessment 2025



### Flexibility

Pick your own investment amount, frequency, level of commitment and speed

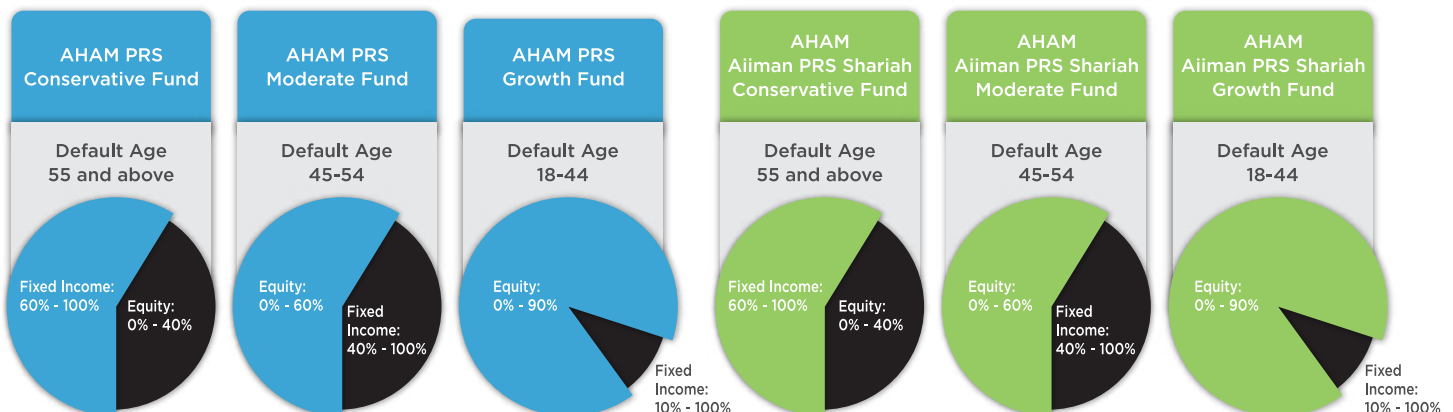


### Easy Nomination

Simple process to protect your loved ones through PRS Nomination

## AHAM Private Retirement Scheme (AHAM PRS) Funds

You may choose to invest into one (1) or more funds by either contributing based on the default option (age-based selection) or select a fund based on your preferred choice. Default age is only applicable for Members who opt for Default Options only.

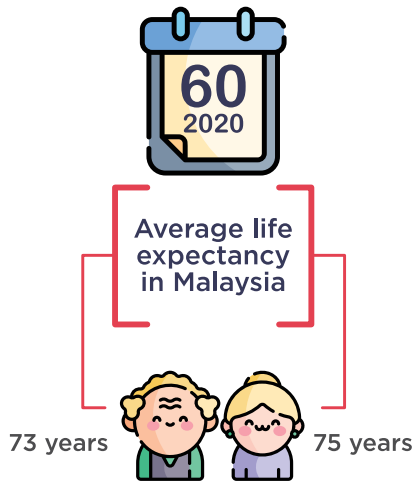


# MALAYSIAN RETIREMENT FACTS



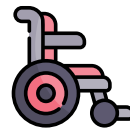
## Retirement Reality Check

### Official Retirement Age



## Retirees' Fears

Poor health condition



Financial difficulty

Changes in living standard



## Retirees' Dreams



Debt-free



Substantial savings & passive income



Travel around the world



Spend more time with family

Source: Department of Statistics Malaysia, Abridged Life Tables Malaysia 2019-2021 published on 29 July 2021.

## Retirement Crisis Today



Malaysians who plan to retire in **20-30 years** will need **RM900,000 - RM1 million** to retire comfortably<sup>1</sup>



**56%** of EPF members around age 54 years old currently have **less than RM50,000** in their accounts<sup>1</sup>



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 threshold<sup>2</sup>



**52%** of EPF's members have less than RM10,000 in their accounts, while **27%** have less than RM1,000<sup>2</sup>



**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 retirement<sup>3</sup>



**Two-third (71%)** of EPF members **aged 55 and below** do not have enough funds for retirement to raise them above the poverty level<sup>4</sup>

## The Solution: Save 1/3 of your income to retire comfortably

TO ACHIEVE 69% NET REPLACEMENT INCOME, YOU NEED INVESTMENTS



by **your employer** to Mandatory Savings

12%

33%

OF OUR SALARY

11%

by **you** to Mandatory Savings

10%

voluntary contribution by **you** through Private Retirement Scheme (PRS)

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.



# Enjoy Personal Tax Savings

Inland Revenue Board Income Tax Rates for Assessment Year 2023

Taxable Income Bracket	Tax Rate	Maximum Personal Tax Relief Allowed	Annual Tax Saving
RM0 - RM5,000	0%	RM3,000	RM0
RM5,001 - RM20,000	1%		RM30
RM20,001 - RM35,000	3%		RM90
RM35,001 - RM50,000	6%		RM180
RM50,001 - RM70,000	11%		RM330
RM70,001 - RM100,000	19%		RM570
RM100,001 - RM400,000	25%		RM750
RM400,001 - RM600,000	26%		RM780
RM600,001 - RM2,000,000	28%		RM840
Exceeding RM2,000,000	30%	RM900	

Source: <https://www.ppa.my/prs-tax-relief>.

This is for illustration purpose only.

## Why AHAM Asset Management Berhad?



**First To Launch**  
First provider to launch PRS\*



**Asian Asset Specialist**  
Specialises in Asian asset investments since year 2000



**Award Winning Fund's Performance**  
Managers employ absolute return strategy



**Transparency**  
All funds' performance and information are easily accessible



**Active Asset Allocation**  
Active reallocation of fund's exposure in changing market conditions



**Dedicated Team**  
A dedicated and knowledgeable team at your service

\*Source: Focus M, 21 September 2013.


## How to Invest?

- Register for an i-Access account, or
- Login to your i-Access account at <https://iaccess.aham.com.my>, or
- Contact your PRS Consultant.

### WARNING STATEMENT

A copy of the Disclosure Document, Supplemental Disclosure Document (if any), and Product Highlights Sheet ("PHS") can be obtained at AHAM Asset Management's sales offices or at [aham.com.my](http://aham.com.my). Investors are advised to read and understand the contents of AHAM PRS Growth Fund's, AHAM PRS Moderate Fund's, AHAM PRS Conservative Fund's, AHAM Aiiiman PRS Shariah Growth Fund's, AHAM Aiiiman PRS Shariah Moderate Fund's, or AHAM Aiiiman PRS Shariah Conservative Fund's Disclosure Document dated 22 November 2022, its First Supplemental Disclosure Document dated 30 August 2023, and the corresponding PHS before investing. There are fees and charges involved when investing in the fund(s). 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(s) 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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