



AFFIN HWANG
CAPITAL
Asset Management

EPF i-INVEST

DID YOU KNOW THAT
YOU CAN INVEST IN
AFFIN HWANG AM'S
EPF-MIS FUNDS VIA
EPF i-INVEST?



YOU MAY BE
WONDERING WHAT
IS EPF i-INVEST?



IT'S A SELF-SERVICE
ONLINE INVESTMENT
PLATFORM WITHIN THE EPF
i-AKAUN MEMBER PORTAL.



HOW DO YOU DO IT?
IT'S SIMPLE!



1 LOG IN TO YOUR EPF i-AKAUN.



2 CLICK ON 'INVESTMENT',
SELECT 'TRANSACTIONS',
THEN CLICK 'BUY'.



3 SELECT AFFIN HWANG ASSET
MANAGEMENT BERHAD AS
YOUR FUND MANAGEMENT
INSTITUTION (FMI/IPD).
PICK YOUR DESIRED UNIT
TRUST FUND.



4 LASTLY, CHECK OUT WITH AFFIN
HWANG ASSET MANAGEMENT
BERHAD TO COMPLETE YOUR
TRANSACTION.



VOILA! IT'S DONE.

IT'S EASY AND
CONVENIENT!

DON'T WAIT FOR
OPPORTUNITIES TO
FIND YOU.

START INVESTING WITH US

TODAY!



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%*

*Do note that the required minimum withdrawal amount is RM1,000

Source: EPF, 1 January 2020

Retirement Crisis Today



70% of retirees **finish their savings** in less than a decade



18% of **mandatory pension contributors** meet the minimum savings target of **RM228,000**



70% of mandatory pension contributors aged 54 **have less than RM50,000** in their account



85% of Malaysians rely on their savings to **fund for retirement and children's education**

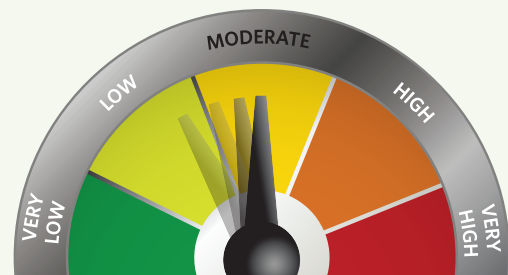


67% of retirees only have **RM950 or less per month** to live with until age 75



65% of retirees have **outstanding debts**

Source: World Life Expectancy 2018; EPF Social Protection Insight Vol. 3, 2018; iMoney, July 2018; HSBC: The Future of Retirement; A Balancing Act 2015.



Affin Hwang AM's EPF-MIS Funds

Conventional & Shariah

FUND TYPE	VERY LOW	LOW	MODERATE	HIGH	VERY HIGH
Conventional	Affin Hwang Enhanced Deposit Fund <ul style="list-style-type: none"> Money Market/Income Invests in Malaysia 	Affin Hwang Bond Fund <ul style="list-style-type: none"> Bond/Income Invests in Malaysia 	Affin Hwang Select Balanced Fund <ul style="list-style-type: none"> Balanced/Growth & Income Invests in Malaysia & foreign markets 	Affin Hwang Equity Fund <ul style="list-style-type: none"> Equity/Income & Growth Invests in Malaysia 	Affin Hwang ASEAN Flexi Fund <ul style="list-style-type: none"> Mixed Assets/Growth & Income Invests in ASEAN
			Affin Hwang Select Asia Pacific (ex Japan) Balanced Fund <ul style="list-style-type: none"> Balanced/Growth & Income Invests in Asia (ex Japan) 	Affin Hwang Principled Growth Fund <ul style="list-style-type: none"> Equity/Income & Growth Invests in Malaysia & foreign markets 	
			Affin Hwang Select AUD Income Fund <ul style="list-style-type: none"> Mixed Assets/Income & Growth Invests in AUD-denominated assets 	Affin Hwang Select Asia (ex Japan) Opportunity Fund <ul style="list-style-type: none"> Equity/Growth Invests in Asia (ex Japan) 	
			Affin Hwang Select SGD Income Fund <ul style="list-style-type: none"> Mixed Assets/Income & Growth Invests in SGD-denominated assets 	Affin Hwang Select Asia Pacific (ex Japan) Dividend Fund <ul style="list-style-type: none"> Equity/Growth & Income Invests in Asia Pacific (ex Japan) 	
				Affin Hwang Select Dividend Fund <ul style="list-style-type: none"> Equity/Income & Growth Invests in Malaysia & foreign markets 	
				Affin Hwang Select Opportunity Fund <ul style="list-style-type: none"> Equity/Growth Invests in Malaysia & foreign markets 	
Shariah	Affin Hwang Aiiaman Money Market Fund <ul style="list-style-type: none"> Islamic Money Market/Income Invests in Malaysia 	Affin Hwang Aiiaman Income Plus Fund <ul style="list-style-type: none"> Sukuk/Income Invests in Malaysia 	Affin Hwang Aiiaman Balanced Fund <ul style="list-style-type: none"> Islamic Balanced/Income & Growth Invests in Malaysia 	Affin Hwang Aiiaman Asia (ex Japan) Growth Fund <ul style="list-style-type: none"> Equity (Shariah)/Growth Invests in Asia (ex Japan) 	
			Affin Hwang Aiiaman Select Income Fund <ul style="list-style-type: none"> Mixed Assets (Conservative)/Income Invests in Malaysia & foreign markets 	Affin Hwang Aiiaman Quantum Fund <ul style="list-style-type: none"> Islamic Equity/Capital Growth Invests in Malaysia 	
				Affin Hwang Aiiaman Growth Fund <ul style="list-style-type: none"> Equity (Shariah)/Growth Invests in Malaysia 	

Note: For funds with multiple currency classes, EPF members are allowed to invest in MYR-class only. Affin Hwang Aiiaman Quantum Fund was formerly known as Affin Hwang Aiiaman Equity Fund.

Warning Statement

A copy of the Prospectus / Supplemental Prospectus and Product Highlights Sheet ("PHS") for Affin Hwang Enhanced Deposit Fund ("EDF"), Affin Hwang Aiiaman Money Market Fund ("AMMF"), Affin Hwang Bond Fund ("AHBF"), Affin Hwang Aiiaman Income Fund ("AIPF"), Affin Hwang Select Balanced Fund ("SBalF"), Affin Hwang Select Asia Pacific (ex Japan) Balanced Fund ("SAPBF"), Affin Hwang Select AUD Income Fund ("SAUDIF"), Affin Hwang Select SGD Income Fund ("SSGDIF"), Affin Hwang Aiiaman Balanced Fund ("ABF"), Affin Hwang Select Income Fund ("ASIF"), Affin Hwang Equity Fund ("AHEF"), Affin Hwang Principled Growth Fund ("AHPGF"), Affin Hwang Select Asia (ex Japan) Opportunity Fund ("SAOF"), Affin Hwang Select Asia Pacific (ex Japan) Dividend Fund ("SAPDF"), Affin Hwang Select Dividend Fund ("SDF"), Affin Hwang Select Opportunity Fund ("SOF"), Affin Hwang Tactical Fund ("AHTF"), Affin Hwang Aiiaman Asia (ex Japan) Growth Fund ("AAGF"), Affin Hwang Aiiaman Quantum Fund ("AQF") (formerly known as Affin Hwang Aiiaman Equity Fund), Affin Hwang Aiiaman Growth Fund ("AGF"), and Affin Hwang ASEAN Flexi Fund ("AFF") can be obtained at Affin Hwang Asset Management Berhad's ("Affin Hwang AM") sales offices and website at www.affinhwangam.com. Investors are advised to read and understand the contents of the Prospectus dated 1 March 2017 and Supplemental Prospectus dated 25 October 2019 (for ASIF), Prospectus dated 31 March 2017 and Supplemental Prospectus dated 25 October 2019 (for EDF), Prospectus dated 18 July 2017 (for SBalF and SOF), Prospectus dated 22 September 2017 (for AIPF, ABF, AHEF, AHPGF, AHTF and AGF), Prospectus dated 22 September 2017 and Supplemental Prospectus dated 15 July 2020 (for AQF), Prospectus dated 18 July 2018 (for SAOF), Prospectus dated 3 September 2018 and Supplemental Prospectus dated 25 October 2019 (for AMMF), Prospectus dated 26 September 2018 (for SAUDIF, SSGDIF and AFF), Prospectus dated 26 September 2018 and Supplemental Prospectus dated 10 April 2020 (for SAPBF), Prospectus dated 24 December 2018 (for SDF), Prospectus dated 24 December 2018 and Supplemental Prospectus dated 24 February 2020 (for SAPDF), Prospectus dated 8 July 2019 (for AAGF), Prospectus dated 20 December 2019 (for AHBF), and the corresponding PHS before investing. There are fees and charges involved when investing in the Funds stated herein. 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 past performance of the Funds should not be taken as indicative of their future performance. The Securities Commission Malaysia has not reviewed this material and takes no responsibility for the contents of this material and expressly disclaims all liability, however arising from this material.

Outthink. Outperform.

#GrowWithUs

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