



AFFIN HWANG
CAPITAL

Asset Management

Affin Hwang PRS

Private Retirement Scheme

PRODUCED: MARCH 2021

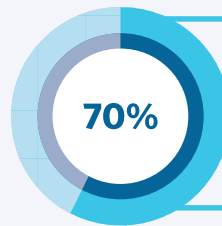


Who can invest in PRS?



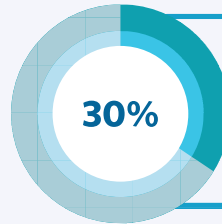
How does PRS work?

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Can be withdrawn upon reaching retirement age or permanent departure from Malaysia.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Can be withdrawn once a calendar year, subject to payment of 8% tax penalty* on the pre-retirement withdrawal sum.

*Please visit 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



Diversification

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



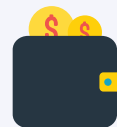
Flexibility

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



Long-term Investment Vehicle

Specifically designed to ensure a worry-free retirement



Up to RM3,000 Tax Relief Per Year

Applicable for Year Assessment 2012 until Year Assessment 2025

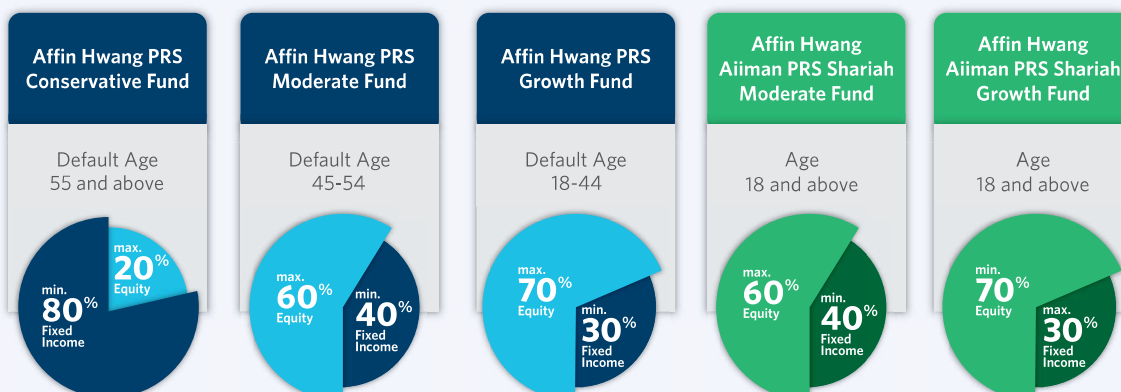


Easy Nomination

Simple process to protect your loved ones through PRS Nomination

Affin Hwang Private Retirement Scheme (Affin Hwang 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.



For more information on Affin Hwang PRS funds, scan QR code below:

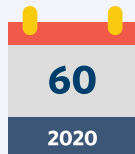


MALAYSIAN RETIREMENT FACTS

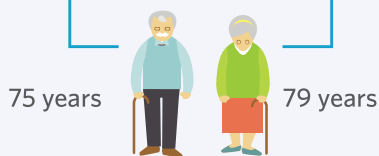


Retirement Reality Check

Official Retirement Age



Average life expectancy in Malaysia



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

Retirement Crisis Today



Two out of three EPF members aged 54 have retirement savings of **less than RM50,000**



50% of EPF members above the age of 55 **exhaust their savings in five years**



31% of them achieve **savings of around RM228,000** when they turn 55



70% of Malaysians who withdrew their savings at age 55 **use it up in less than 10 years**



More than 75% of Malaysians **do not have enough** to live comfortably when they retire



38% can relate the **effect of inflation on their purchasing power**

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



by **you** to Mandatory Savings



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

Why Affin Hwang Asset Management Berhad?



First To Launch

First provider to launch PRS*



Asian Asset Specialist

Specialises in Asian asset investments since year 2000



Award Winning Funds' Performance

Managers employ absolute return strategy



Transparency

All funds' performance and information are easily accessible



Active Asset Allocation

Active reallocation of funds' 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://i-access.affinhwangam.com/>

Investment Payment Accounts Details



Biller Code: 9563

Ref-1: 12-digit NRIC number* (without "-")

Ref-2: Mobile number* (without "-")

JomPAY online at Internet and Mobile Banking with your Current, Saving or Credit Card account

* of Affin Hwang AM Principal Account Holder

Via Telegraphic Transfer for Individual Investor

Account Name: Affin Hwang Asset Management Berhad-CTA

Bank Name: Malayan Banking Berhad

Account No.: 5140-8458-1534

Note: Maybank account is only applicable if the investment amount exceeds the transaction limit imposed by JomPAY

Warning Statement:

A copy of the Disclosure Document and Product Highlights Sheet ("PHS") can be obtained at Affin Hwang Asset Management's sales offices or at www.affinhwangam.com. Investors are advised to read and understand the contents of Affin Hwang PRS Conservative Fund's, Affin Hwang PRS Growth Fund's, Affin Hwang PRS Moderate Fund's, Affin Hwang Aiiiman PRS Shariah Growth Fund's, or Affin Hwang Aiiiman PRS Shariah Moderate Fund's Disclosure Document dated 2 July 2018, First Supplemental Disclosure Document dated 1 March 2021 and 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 of 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 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.

#GrowWithUs

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