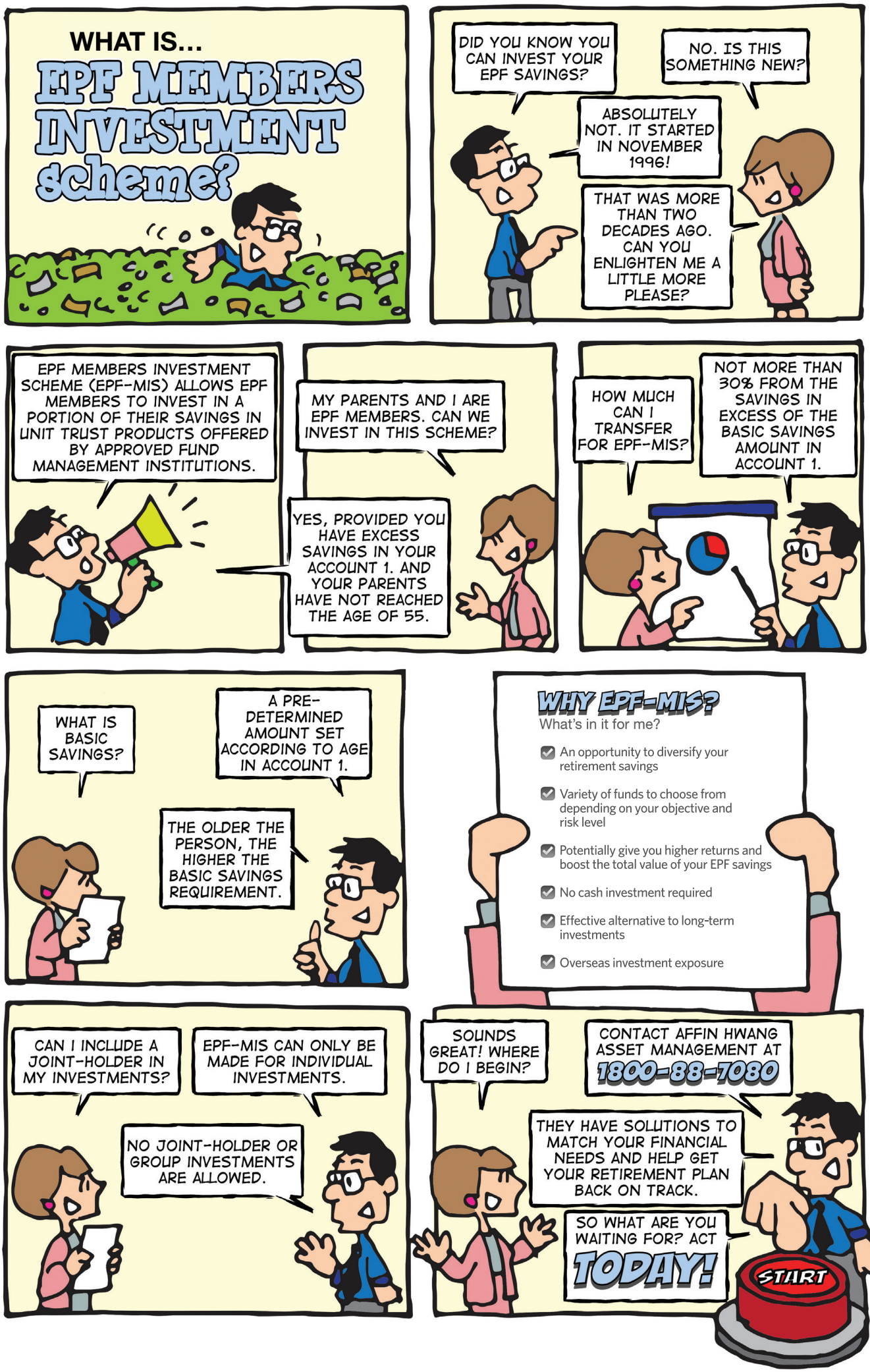

WHAT IS...
EPF MEMBERS INVESTMENT scheme?
DID YOU KNOW YOU CAN INVEST YOUR EPF SAVINGS?
NO. IS THIS SOMETHING NEW?
ABSOLUTELY NOT. IT STARTED IN NOVEMBER 1996!
THAT WAS MORE THAN TWO DECADES AGO. CAN YOU ENLIGHTEN ME A LITTLE MORE PLEASE?
EPF MEMBERS INVESTMENT SCHEME (EPF-MIS) ALLOWS EPF MEMBERS TO 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 give you higher returns and boost the total value of your EPF savings
No cash investment required
Effective alternative to 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 AFFIN HWANG 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!
START

EPF MIS

Basic Savings Schedule

Check your investment eligibility

PRODUCED: AUGUST 2020

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**

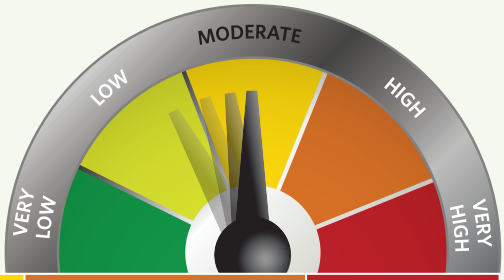
70% of mandatory pension contributors aged 54 **have less than RM50,000** in their account

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** • Money Market/Income • Invests in Malaysia	**Affin Hwang Bond Fund** • Bond/Income • Invests in Malaysia	**Affin Hwang Select Balanced Fund** • Balanced/Growth & Income • Invests in Malaysia & foreign markets	**Affin Hwang Equity Fund** • Equity/Income & Growth • Invests in Malaysia	**Affin Hwang ASEAN Flexi Fund** • Mixed Assets/Growth & Income • Invests in ASEAN
			Affin Hwang Select Asia Pacific (ex Japan) Balanced Fund • Balanced/Growth & Income • Invests in Asia (ex Japan)	**Affin Hwang Principled Growth Fund** • Equity/Income & Growth • Invests in Malaysia & foreign markets	
			Affin Hwang Select AUD Income Fund • Mixed Assets/Income & Growth • Invests in AUD-denominated assets	**Affin Hwang Select Asia (ex Japan) Opportunity Fund** • Equity/Growth • Invests in Asia (ex Japan)	
			Affin Hwang Select SGD Income Fund • Mixed Assets/Income & Growth • Invests in SGD-denominated assets	**Affin Hwang Select Asia Pacific (ex Japan) Dividend Fund** • Equity/Growth & Income • Invests in Asia Pacific (ex Japan)	
				Affin Hwang Select Dividend Fund • Equity/Income & Growth • Invests in Malaysia & foreign markets	
				Affin Hwang Select Opportunity Fund • Equity/Growth • Invests in Malaysia & foreign markets	
				Affin Hwang Tactical Fund • Mixed Assets/Income & Growth • Invests in Malaysia & foreign markets	
Shariah	**Affin Hwang Aiiman Money Market Fund** • Islamic Money Market/Income • Invests in Malaysia	**Affin Hwang Aiiman Income Plus Fund** • Sukuk/Income • Invests in Malaysia	**Affin Hwang Aiiman Balanced Fund** • Islamic Balanced/Income & Growth • Invests in Malaysia	**Affin Hwang Aiiman Asia (ex Japan) Growth Fund** • Equity (Shariah)/Growth • Invests in Asia (ex Japan)	
			Affin Hwang Aiiman Select Income Fund • Mixed Assets (Conservative)/Income • Invests in Malaysia & foreign markets	**Affin Hwang Aiiman Quantum Fund** • Islamic Equity/Capital Growth • Invests in Malaysia	
				Affin Hwang Aiiman Growth Fund • 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 Aiiman Quantum Fund was formerly known as Affin Hwang Aiiman 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 Aiiman Money Market Fund ("AMMF"), Affin Hwang Bond Fund ("AHBF"), Affin Hwang Aiiman 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 Aiiman 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 Aiiman Asia (ex Japan) Growth Fund ("AAGF"), Affin Hwang Aiiman Quantum Fund ("AQF") (formerly known as Affin Hwang Aiiman Equity Fund), Affin Hwang Aiiman 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 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 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.

Out **think.** Out **perform.**

#GrowWithUs

AFFIN HWANG CAPITAL Asset Management

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