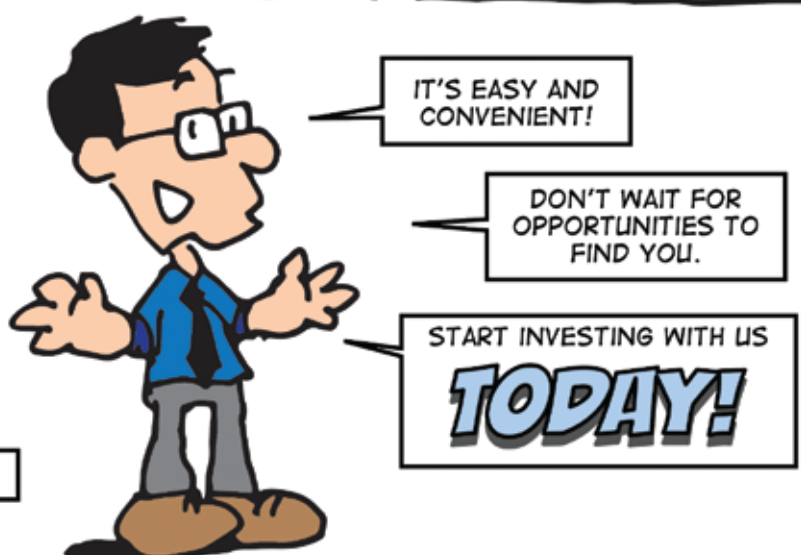
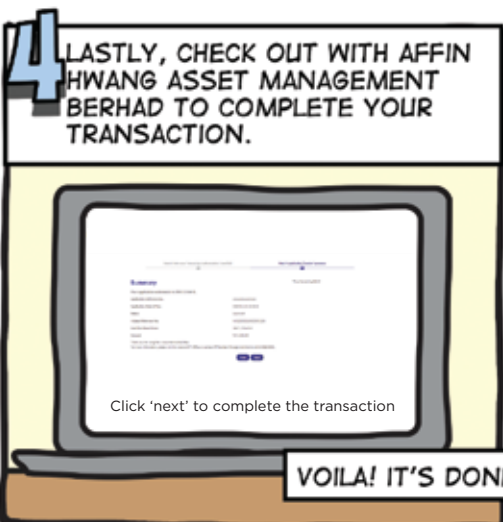
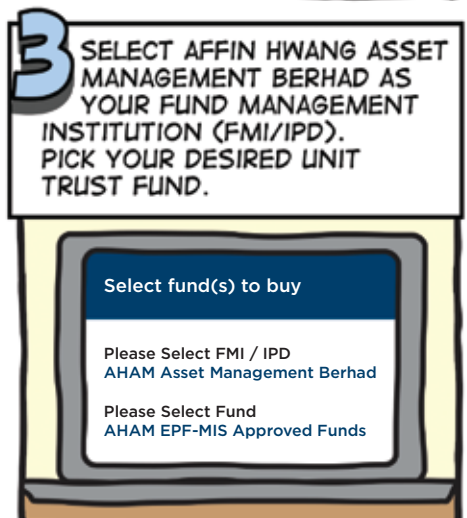
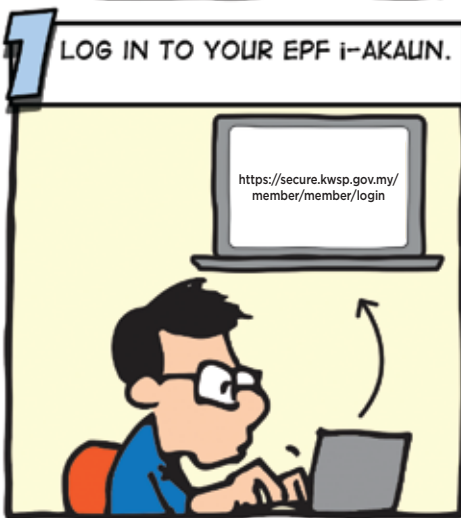
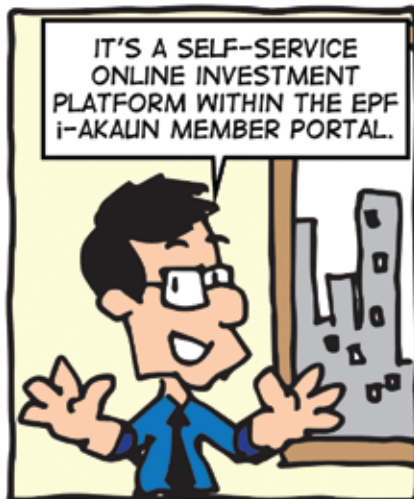


# EPF i-INVEST



# 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 comfortably<sup>1</sup>

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

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

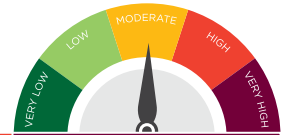
Malaysians who are retiring in the next few years will need about **RM600,000** to have a dignified retirement in Kuala Lumpur, and only about **4%** of Malaysians could afford to retire with RM600,000 savings threshold<sup>2</sup>

**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>

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  | <b>AHAM Enhanced Deposit Fund<sup>1</sup></b><br>• Money Market / Income<br>• Invests in Malaysia |     | <b>AHAM Select Balanced Fund</b><br>• Balanced / Growth & Income<br>• Invests in Malaysia & foreign markets      | <b>AHAM Equity Fund</b><br>• Equity / Income & Growth<br>• Invests in Malaysia   | <b>AHAM ASEAN Flexi Fund (MYR Class)</b><br>• Mixed Assets / Income & Growth<br>• Invests in the ASEAN region |
|   |   |     | <b>AHAM Select SGD Income Fund (MYR Class)</b><br>• Mixed Assets / Income<br>• Invests in SGD-denominated assets | <b>AHAM Growth Fund</b><br>• Equity / Growth<br>• Invests in Malaysia  |   |
|   |   |     |  | <b>AHAM Principled Growth Fund</b><br>• Equity / Income & Growth<br>• Invests in Malaysia  |   |
|   |   |     |  | <b>AHAM Select Asia Pacific (ex Japan) Dividend Fund (MYR Class)</b><br>• Equity / Growth & Income<br>• Invests in Asia Pacific (ex Japan) |   |
|   |   |     |  | <b>AHAM Select Dividend Fund</b><br>• Equity / Income & Growth<br>• Invests in Malaysia & foreign markets                                  |   |
|   |   |     |  | <b>AHAM Select Opportunity Fund</b><br>• Equity / Growth<br>• Invests in Malaysia & foreign markets  |   |
|   |   |     |  | <b>AHAM Tactical Fund</b><br>• Mixed Assets / Capital Growth<br>• Invests in Malaysia & foreign markets                                    |   |
|   |   |     |  | <b>AHAM World Series - Global Balanced Fund (MYR Hedged-class)</b><br>• Balanced (Fund-of Funds) / Growth<br>• Invests in global markets   |   |
|   |   |     |  | <b>AHAM World Series - Japan Growth Fund (MYR Hedged-class)</b><br>• Equity / Growth<br>• Invests in Japan & foreign markets               |   |
|   |   |     | Shariah  | <b>AHAM Aiiaman Money Market Fund<sup>1</sup></b><br>• Islamic Money Market / Income<br>• Invests in Malaysia                              |   |
| <b>AHAM Aiiaman Growth Fund</b><br>• Equity (Shariah) / Growth<br>• Invests in Malaysia |   |     |  |  |   |

Note:  
 1. <sup>a</sup> 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](http://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 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 and its First Supplemental Prospectus dated 13 June 2024; AHAM ASEAN Flexi Fund Prospectus dated 7 April 2023; AHAM Aiiaman Money Market Fund Prospectus dated 31 March 2023 and its First Supplemental Prospectus dated 13 October 2023; AHAM Aiiaman Quantum Fund Prospectus dated 28 April 2023; AHAM Aiiaman 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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