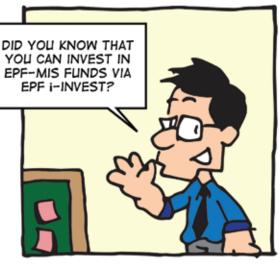


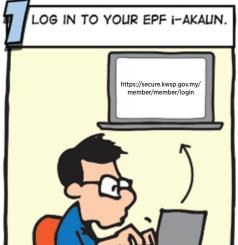
IPF 1-INVIST













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



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





IT'S EASY AND CONVENIENT!

DON'T WAIT FOR OPPORTUNITIES TO FIND YOU.

START INVESTING WITH US





## **Employees Provident Fund Members Investment Scheme**

## **Basic Savings Table**

Check your investment eligibility

Age	Basic Savings (RM)	Age	Basic Savings (RM)		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)  $\times$  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

56% of FPF 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 level4

3 Maily 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)



WARNING STATEMENT: A copy of the Prospectus, Supplemental Prospectus (if any) and Product Highlights Sheet ("PHS") can be obtained at 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 Select Sqs December 2022; AHAM Select Deportunity Fund Prospectus dated 32 December 2022; AHAM Select Deportunity Fund Prospectus dated 30 December 2022; AHAM Select Deportunity Fund Prospectus dated 30 December 2022; AHAM Select Sqs Decemb

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Tell'ective 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 in approved under EPF-MIS into money market funds approved under EPF-MIS into money market fu