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# Invest today for a brighter tomorrow



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



**AFFIN HWANG**  
CAPITAL  
Asset Management

# Diversify your EPF savings with Affin Hwang AM

EPF Members Investment Scheme (“EPF-MIS”) is a voluntary investment scheme introduced in November 1996 as an option for EPF members to boost their retirement savings.

Under this scheme, members have a choice to transfer not more than 30% from the savings in excess of the Basic Savings amount in Account 1 into unit trust products offered by the appointed Fund Management Institutions (“FMI”).

## Benefits of EPF-MIS



- 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

## Eligibility



- EPF members
- Age 18-54
- Have savings above the prescribed Basic Savings amount in Account 1

## What is Basic Savings?

Basic Savings refers to the minimum amount of savings that members need in order to support their basic retirement needs when they reach their retirement age.

It is a pre-determined amount set according to age in Account 1 - the older a person, the higher the basic savings requirement.



## Basic Savings Schedule

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		

# How Does EPF-MIS Work?

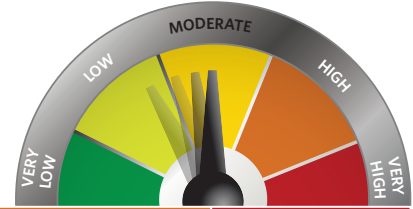
30% from the savings in excess of Basic Savings amount in Account 1

**Calculation:**  
Total savings in EPF Account 1 – Basic Savings required in EPF Account 1 x 30%

**Example:**  
Irina is a 35-year old EPF member and she has RM80,000 in her EPF account. Her Basic Savings requirement in Account 1 is RM57,000. The permitted withdrawal for EPF-MIS will be (RM80,000 - RM57,000) x 30% = RM6,900

The minimum amount of savings that can be withdrawn is RM1,000 and is subject to the availability of excess savings based on the Basic Savings Requirement in Account 1.

## Affin Hwang AM's EPF-MIS Funds Conventional & Shariah



FUND TYPE	VERY LOW	LOW	MODERATE	HIGH	VERY HIGH
Conventional	<b>Affin Hwang Enhanced Deposit Fund</b> • Money Market/Income • Invests in Malaysia	<b>Affin Hwang Bond Fund</b> • Bond/Income • Invests in Malaysia	<b>Affin Hwang Select Balanced Fund</b> • Balanced/Growth & Income • Invests in Malaysia & foreign markets	<b>Affin Hwang Equity Fund</b> • Equity/Income & Growth • Invests in Malaysia	<b>Affin Hwang ASEAN Flexi Fund</b> • Mixed Assets/Growth & Income • Invests in ASEAN
			<b>Affin Hwang Select Asia Pacific (ex Japan) Balanced Fund</b> • Balanced/Growth & Income • Invests in Asia (ex Japan)	<b>Affin Hwang Principled Growth Fund</b> • Equity/Income & Growth • Invests in Malaysia & foreign markets	
			<b>Affin Hwang Select AUD Income Fund</b> • Mixed Assets/Income & Growth • Invests in AUD-denominated assets	<b>Affin Hwang Select Asia (ex Japan) Opportunity Fund</b> • Equity/Growth • Invests in Asia (ex Japan)	
			<b>Affin Hwang Select SGD Income Fund</b> • Mixed Assets/Income & Growth • Invests in SGD-denominated assets	<b>Affin Hwang Select Asia Pacific (ex Japan) Dividend Fund</b> • Equity/Growth & Income • Invests in Asia Pacific (ex Japan)	
				<b>Affin Hwang Select Dividend Fund</b> • Equity/Income & Growth • Invests in Malaysia & foreign markets	
				<b>Affin Hwang Select Opportunity Fund*</b> • Equity/Growth • Invests in Malaysia & foreign markets	
				<b>Affin Hwang Tactical Fund</b> • Mixed Assets/Income & Growth • Invests in Malaysia & foreign markets	
Shariah	<b>Affin Hwang Aiiaman Money Market Fund</b> • Islamic Money Market/Income • Invests in Malaysia	<b>Affin Hwang Aiiaman Income Plus Fund</b> • Sukuk/Income • Invests in Malaysia	<b>Affin Hwang Aiiaman Balanced Fund</b> • Islamic Balanced/Income & Growth • Invests in Malaysia	<b>Affin Hwang Aiiaman Asia (ex Japan) Growth Fund</b> • Equity (Shariah)/Growth • Invests in Asia (ex Japan)	
			<b>Affin Hwang Aiiaman Select Income Fund</b> • Mixed Assets (Conservative)/Income • Invests in Malaysia & foreign markets	<b>Affin Hwang Aiiaman Equity Fund</b> • Islamic Equity/Capital Growth • Invests in Malaysia	
				<b>Affin Hwang Aiiaman Growth Fund*</b> • Equity (Shariah)/Growth • Invests in Malaysia	

Note: For funds with multiple currency classes, EPF members are allowed to invest in MYR-class only.  
\* Insurance coverage product

## Invest with Us and Let Us Protect You

This Insurance Plan is only applicable for Affin Hwang Select Opportunity Fund and Affin Hwang Aiiaman Growth Fund, and through Affin Hwang AM's Internal Distribution Channel.

<b>Insures</b>  Principal Unit Holder	<b>Age</b>  18-64 years old	<b>Criteria</b>  Unit Holders with a total minimum of 10,000 units (combined) in the Eligible Funds	<b>Eligible Funds</b>  Affin Hwang Aiiaman Growth Fund Affin Hwang Select Opportunity Fund	<b>Medical Examination</b>  No medical examination is required
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### INSURANCE COVERAGE



Death due to all causes (no exclusion)

Total and permanent disability ("TPD") (subject to exclusions)\*



### SUM ASSURED

**UP TO RM400,000**

Sum assured is revised on the 25th of each month based on market value of investments\*.

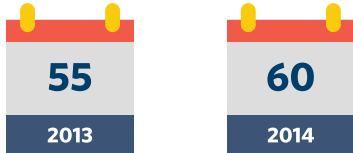
\* Insurance coverage for TPD is subject to exclusion. Please contact us for the list of TPD coverage exclusions, claims processes and other information.

# Malaysian Retirement Facts



## Retirement Reality Check

### Official Retirement Age



Average life expectancy in Malaysia



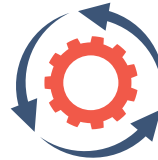
## Retirees' Fears

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



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.

### Warning Statement

A copy of the 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 Plus 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 Aiiaman 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 Equity Fund ("AEF"), Affin Hwang Aiiaman Growth Fund ("AGF"), and Affin Hwang ASEAN Flexi Fund ("AFF") can be obtained at Affin Hwang Asset Management's ("Affin Hwang AM") sales offices and website at [www.affinhwangam.com](http://www.affinhwangam.com). Investors are advised to read and understand the contents of the Prospectus dated 1 March 2017 (for ASIF), 31 March 2017 (for EDF), 18 July 2017 (for SBalF and SOF), 22 September 2017 (for AHBF, AIPF, ABF, AHEF, AHPGF, AHTF, AEF and AGF), 18 July 2018 (for SAOF), 3 September 2018 (for AMMF), 26 September 2018 (for SAPBF, SAUDIF, SSGDIF and AFF), 24 December 2018 (for SAPDF and SDF), and 8 July 2019 (for AAGF) 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.

### #GrowWithUs

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