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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

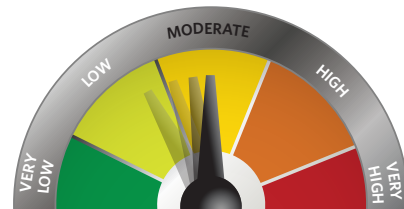
**Calculation:**  
Total savings in EPF Account 1 – Basic Savings required in EPF Account 1 x 30%

**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.

## EPF-MIS Funds by Affin Hwang AM

### Conventional & Shariah



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

Note: For funds with multiple currency classes, EPF members are allowed to invest in MYR-class only. Through EPF-MIS, investors' initial investment cannot be made into money market funds ("MMF") and investments in MMF cannot be more than 6 consecutive months.  
\* Insurance Coverage Product.

## Invest with Us and Let Us Protect You

This Insurance Plan is complimentary for investors who invest in any of the Eligible Fund(s) listed below via Affin Hwang AM's Internal Distribution Channel and / or authorised Unit Trust Consultants.

| Insures                   | Age                 | Criteria  | Eligible Funds   | Medical Examination                    |
|---------------------------|---------------------|---|--|--|
| <br>Principal Unit Holder | <br>18-64 years old | <br>Unit Holders with a total minimum of 10,000 units in the Eligible Fund(s) | <br>1. Affin Hwang Select Asia (ex Japan) Opportunity Fund<br>2. Affin Hwang Select Asia Pacific (ex Japan) Dividend Fund<br>3. Affin Hwang Select Opportunity Fund<br>4. Affin Hwang Aiiman Growth Fund | <br>No medical examination is required |

### INSURANCE COVERAGE



**Year 1:** Accidental Death or Accidental Total and Permanent Disability ("TPD") coverage  
**Year 2 and onwards:** Death due to all causes (no exclusion) or TPD (subject to exclusions)



### SUM ASSURED

**UP TO RM200,000**  
 Sum assured is revised on the 25th of each month based on market value of investments.

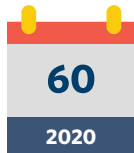
Insurance coverage is subject to Terms and Conditions. Please contact us for the list of TPD coverage exclusions, claims processes and other information.

# 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: The Sun Daily, 29 October 2019; Worldometer, 2020; 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 / Supplemental Prospectus and Product Highlights Sheet ("PHS") can be obtained at Affin Hwang Asset Management Berhad'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 22 September 2017 (for Affin Hwang Aiiman Balanced Fund, Affin Hwang Aiiman Growth Fund, Affin Hwang Equity Fund, Affin Hwang Growth Fund, Affin Hwang Principled Growth Fund, and Affin Hwang Tactical Fund), Prospectus dated 22 September 2017 and Supplemental Prospectus dated 15 July 2020 (for Affin Hwang Aiiman Quantum Fund), Prospectus dated 3 September 2018 and Supplemental Prospectus dated 17 September 2021 (for Affin Hwang Aiiman Money Market Fund), Prospectus dated 31 March 2017 and Supplemental Prospectus dated 25 October 2019 (for Affin Hwang Enhanced Deposit Fund), Prospectus dated 18 July 2018 (for Affin Hwang Select Asia (ex Japan) Opportunity Fund), Prospectus dated 24 December 2018 and Supplemental Prospectus dated 24 February 2020 (for Affin Hwang Select Asia Pacific (ex Japan) Dividend Fund), Prospectus dated 26 September 2018 and Supplemental Prospectus dated 17 September 2021 (for Affin Hwang Select AUD Income Fund), Prospectus dated 18 July 2017 (for Affin Hwang Select Balanced Fund and Affin Hwang Select Opportunity Fund), Prospectus dated 24 December 2018 (for Affin Hwang Select Dividend Fund), Prospectus dated 26 September 2018 and Supplemental Prospectus dated 8 October 2021 (for Affin Hwang Select SGD Income Fund), as well as 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.

### #GrowWithUs

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