PRODUCED: MAY 2022

Invest today for a **brighter tomorrow**

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

AFFIN HWANG CAPITAL
Asset Management

Affin Hwang Asset Management Bhd 199701014290 (429786-T)

www.affinhwangam.com

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		

Source: EPF, 1 January 2020.

How Does EPF-MIS Work?

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

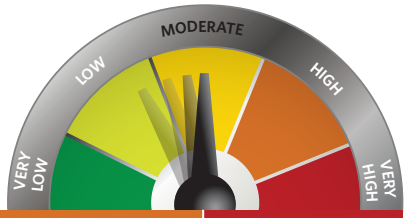
Calculation:
Total savings in EPF Account 1 – Basic Savings required in EPF Account 1 x 30%

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	**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 Select AUD Income Fund • Mixed Assets/Income & Growth • Invests in AUD-denominated assets	**Affin Hwang Growth Fund** • Equity/Growth • Invests in Malaysia	
			Affin Hwang Select SGD Income Fund • Mixed Assets/Income & Growth • Invests in SGD-denominated assets	**Affin Hwang Principled Growth Fund** • Equity/Income & Growth • Invests in Malaysia & foreign markets	
				Affin Hwang Select Asia (ex Japan) Opportunity Fund* • Equity/Growth • Invests in Asia (ex Japan)	
				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 Balanced Fund** • Islamic Balanced/Income & Growth • Invests in Malaysia	**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. 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
Principal Unit Holder	18-64 years old	Unit Holders with a total minimum of 10,000 units in the Eligible Fund(s)	1. Affin Hwang Select Asia (ex Japan) Opportunity Fund 2. Affin Hwang Select Asia Pacific (ex Japan) Dividend Fund 3. Affin Hwang Select Opportunity Fund 4. Affin Hwang Aiiman Growth Fund	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

60

2020

Average life expectancy in Malaysia

74.7 years

78.8 years

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

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

67% of retirees only have **RM950 or less per month** to live with until age 75

18% of **mandatory pension contributors** meet the minimum savings target of **RM228,000**

85% of Malaysians rely on their savings to **fund for retirement and children's education**

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. 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.

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