

EPF-MIS Solutions

Invest smartly.
Build steadily.
Retire confidently.

Produced: January 2026



Diversify your EPF savings with AHAM Capital

EPF Members Investment Scheme ("EPF-MIS") is a voluntary investment scheme to help EPF members boost their retirement savings.

Under this scheme, members have a choice to transfer not more than 30% from their savings in excess of the Basic Savings amount in Akaun Persaraan (Account 1) into unit trust products offered by 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 boost the total value of your EPF savings
- No cash investment required
- Diversify your long term investments
- Overseas investment exposure

Eligibility

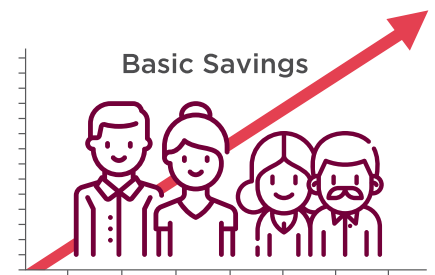


- EPF members
- Age 18-54
- Have savings above the prescribed Basic Savings amount in Akaun Persaraan

What is Basic Savings?

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

It is a fixed amount prescribed by EPF, whereby the older a person, the higher the basic savings requirement.



Basic Savings Table (Year 2026)

Age	Basic Savings (RM)	Age	Basic Savings (RM)	Age	Basic Savings (RM)
18	900	34	42,400	50	150,000
19	1,100	35	47,000	51	160,000
20	1,500	36	51,900	52	170,000
21	1,900	37	57,000	53	181,000
22	4,000	38	62,400	54	192,000
23	6,200	39	68,100	55	203,000
24	8,500	40	74,000	56	216,000
25	11,000	41	80,200	57	228,000
26	13,700	42	86,700	58	241,000
27	16,600	43	93,600	59	255,000
28	19,600	44	100,000	60	270,000
29	22,900	45	108,000		
30	26,300	46	115,000		
31	30,000	47	124,000		
32	33,900	48	132,000		
33	38,100	49	141,000		

Note: The Basic Savings amount applies to members' eligibility under EPF MIS up to age 55 only. Members aged 55 years and above, have the option to invest part of their saving by making Age 55/60 Withdrawal (Investment). This withdrawal is not part of the Members Investment Scheme.

Source: EPF Website, <https://www.kwsp.gov.my/en/member/savings/i-invest>

How Does EPF-MIS Work?

30% from the savings in excess of Basic Savings amount in Akaun Persaraan	Calculation: Total savings in EPF Akaun Persaraan – Basic Savings amount x 30%	Example: If Irina is a 35 year old EPF member and has RM80,000 in her EPF Akaun Persaraan, her Basic Savings requirement is RM47,000. The permitted withdrawal for EPF-MIS will be (RM80,000 – RM47,000) x 30% = RM9,900
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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 AHAM Capital Conventional & Shariah

Active funds for year 2024/2025 (effective 1 April 2024)

FUND TYPE	VERY LOW	LOW	MODERATE	HIGH	VERY HIGH
Conventional	AHAM Enhanced Deposit Fund* • Money Market / Income • Invests in Malaysia		AHAM Select Balanced Fund* • Balanced / Growth & Income • Invests in Malaysia & foreign markets AHAM Select SGD Income Fund (MYR Class)* • Mixed Assets / Income • Invests in SGD-denominated assets	AHAM Equity Fund • Equity / Income & Growth • Invests in Malaysia AHAM Growth Fund • Equity / Growth • Invests in Malaysia AHAM Principled Growth Fund • Equity / Income & Growth • Invests in Malaysia AHAM Select Asia Pacific (ex Japan) Dividend Fund (MYR Class)* • Equity / Income & Growth • Invests in Asia Pacific (ex Japan) AHAM Select Dividend Fund* • Equity / Income & Growth • Invests in Malaysia & foreign markets AHAM Select Opportunity Fund* • Equity / Growth • Invests in Malaysia & foreign markets AHAM Tactical Fund • Mixed Assets / Capital Growth • Invests in Malaysia & foreign markets AHAM World Series - Global Balanced Fund (MYR Hedged-class) • Balanced (Fund-of Funds) / Growth • Invests in global markets AHAM World Series - Japan Growth Fund (MYR Hedged-class) • Equity / Growth • Invests in Japan & foreign markets	AHAM ASEAN Flexi Fund (MYR Class) • Mixed Assets / Income & Growth • Invests in the ASEAN region
Shariah	AHAM Aiman Money Market Fund* • Islamic Money Market / Income • Invests in Malaysia			AHAM Aiman Quantum Fund • Equity (Shariah-compliant) / Capital Growth • Invests in Malaysia AHAM Aiman Growth Fund* • Equity (Shariah) / Growth • Invests in Malaysia	

Note:

1. *Effective 1 January 2022, no initial investment is allowed in any money market funds via EPF-MIS. Switching into money market funds approved under EPF-MIS is allowed, but the investment holdings must not be retained for more than six (6) consecutive months.

2. *Insurance coverage product.

Invest with Us and Let Us Protect You

This Group Personal Accident Insurance is complimentary for investors who invest in any of the Eligible Fund(s) listed below via AHAM Capital's Internal Distribution Channel and / or authorised Unit Trust Consultants.

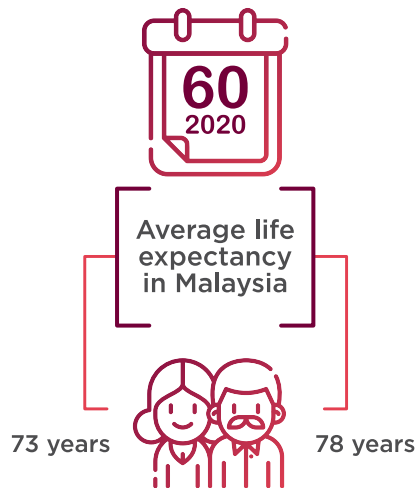
 Principal Unit Holder	 18-69 years old	 Unit Holders with a total minimum of 10,000 units in the Eligible Fund(s)	 AHAM Aiman Growth Fund AHAM Select Asia Pacific (ex Japan) Dividend Fund AHAM Select Balanced Fund AHAM Select Dividend Fund AHAM Select Opportunity Fund AHAM Select SGD Income Fund	 No medical examination is required
INSURANCE COVERAGE			SUM ASSURED	
 Death and TPD due to accidental causes* 			UP TO RM200,000 Sum assured is revised on the 25th of each month based on market value of investments.	
*Subject to exclusions and the events as described in the Table of Schedule for Indemnities in the Product Disclosure Sheet.				

Insurance coverage is subject to Terms and Conditions.

Planning for the Retirement You Want

Retirement Reality Check

Official Retirement Age



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

Source: Department of Statistics Malaysia, published on 30 September 2025.

Today's Retirement Landscape



EPF recommends having **RM650,000** in savings for a comfortable retirement under the new Retirement Income Adequacy framework.¹



EPF estimates that retirees will need **RM2,690 per month** to sustain themselves post-retirement.²



64% of active EPF members aged 55 have **less than** RM240,000 in their retirement savings.¹



Malaysia's **medical inflation** forecast to rise **16% in 2026**, placing it among the highest in Asia.³



81% of Malaysians are **not confident** that their EPF savings will be enough for retirement.⁴



Malaysia is projected to become an **aged nation by 2048**, with 14 % of its population aged 65 and above.⁵

Source: 1. EPF Releases Belanjawanku 2024/2025 And Retirement Income Adequacy Framework, 12 December 2024; 2. EPF Belanjawanku 2024/2025; 3. Aon The Global Medical Trend Rates Report 2026, October 2025; 4. RinggitPlus Malaysian Financial Literacy Survey (RMFLS) 2024; 5. Ministry of Finance Press Citation, 26 August 2025.

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 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 30 December 2022 and its First Supplemental 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 Aiiiman Money Market Fund Prospectus dated 31 March 2023 and its First Supplemental Prospectus dated 13 October 2023; AHAM Aiiiman Quantum Fund Prospectus dated 28 April 2023; AHAM Aiiiman 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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