

Invest today for a **brighter tomorrow**

PRODUCED: JANUARY 2024



Diversify your EPF savings with AHAM Capital

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 boost the total value of your EPF savings
- No cash investment required
- Diversify your long term investments
- Overseas investment exposure

Eligibility

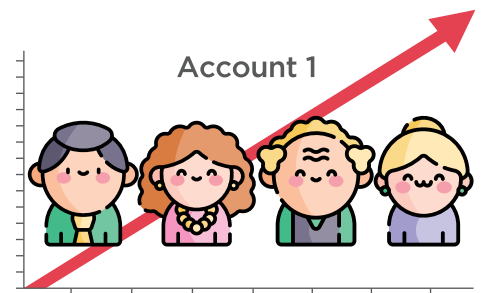


- EPF members
- Age 18-54
- Have savings above the prescribed Basic Savings amount in Account 1

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 Table

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 website, <https://www.kwsp.gov.my/member/investment>, effective 1 January 2019, as at 21 December 2023.

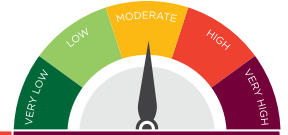
How Does EPF-MIS Work?

<p>30% from the savings in excess of Basic Savings amount in Account 1</p>	<p>Calculation: Total savings in EPF Account 1 - Basic Savings required in EPF Account 1 x 30%</p>	<p>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</p>
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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 2023/2024 (effective 1 August 2023)



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 Equity Fund • Equity / Income & Growth • Invests in Malaysia	AHAM ASEAN Flexi Fund • Mixed Assets / Income & Growth • Invests in the ASEAN region
			AHAM Select SGD Income Fund* • Mixed Assets / Income • Invests in SGD-denominated assets	AHAM Growth Fund • Equity / Growth • Invests in Malaysia	
Conventional			AHAM ESG SGD Bond Fund • Bond / Income • Invests in Singapore & foreign markets	AHAM Principled Growth Fund • Equity / Income & Growth • Invests in Malaysia	
				AHAM Select Asia Pacific (ex Japan) Dividend Fund* • Equity / Growth & Income • 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 • Balanced (Fund of Funds) / Growth • Invests in global markets	
				AHAM Aiiman Quantum Fund • Islamic Equity / Capital Growth • Invests in Malaysia	
				AHAM Aiiman Growth Fund* • Equity (Shariah compliant) / Growth • Invests in Malaysia	
Shariah	AHAM Aiiman Money Market Fund* • Islamic Money Market / Income • Invests in Malaysia				

- Note:
- For funds with multiple currency classes, EPF Members are allowed to invest in MYR-class only.
 - Effective 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 is allowed but is subject to the following criteria: a) The investment holdings must not be retained for more than six (6) consecutive months, calculated on a first-in, first-out basis. b) Upon the expiry of the time limit mentioned in item (ii)(a), if there are any balance units in the money market fund under EPF-MIS, EPF Members have the option to either fully redeem the investment and credit back to proceeds to EPF Account 1, or switch out the remaining units into a non-money market fund under EPF-MIS. c) Upon failing of item (ii)(b), AHAM Asset Management reserves the right to fully liquidate the investments and return the redemption proceeds back to the EPF Account 1 of respective EPF Members.
 - * Insurance coverage product.

Invest with Us and Let Us Protect You

This Group Term Life 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.

<p>Insures</p> <p>Principal Unit Holder</p>	<p>Age</p> <p>18-64 years old</p>	<p>Criteria</p> <p>Unit Holders with a total minimum of 10,000 units in the Eligible Fund(s)</p>	<p>Eligible Funds under EPF-MIS</p> <p>AHAM Aiiman 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</p>	<p>Medical Examination</p> <p>No medical examination is required</p>
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<p>INSURANCE COVERAGE</p> <p>Death and TPD due to all causes*</p> <p><small>*Subject to 12 months waiting period for Pre-Existing Condition.</small></p>	<p>SUM ASSURED</p> <p>UP TO RM200,000</p> <p>Sum assured is revised on the 25th of each month based on market value of investments.</p>
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Insurance coverage is subject to Terms and Conditions.



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

Source: Department of Statistics Malaysia, Abridged Life Tables Malaysia 2019-2021 published on 29 July 2021.

Retirement Crisis Today



Malaysians who plan to retire in **20-30 years** will need **RM900,000 - RM1 million** to retire comfortably¹



52% of EPF's members have less than RM10,000 in their accounts, while **27%** have less than RM1,000²



56% of EPF members around age 54 years old currently have **less than RM50,000** in their accounts¹



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 retirement³



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 threshold²



Two-third (71%) of EPF members **aged 55 and below** do not have enough funds for retirement to raise them above the poverty level⁴

Source: 1 Malay Mail, 23 September 2022; 2 The Star, 23 September 2022; 3 The Star, 28 January 2023; 4 Focus Malaysia, 23 February 2023.

WARNING STATEMENT:

A copy of the Prospectus and Product Highlights Sheet ("PHS") can be obtained at AHAM Asset Management Berhad's ("AHAM Capital") sales offices or at aham.com.my. Investors are advised to read and understand the contents of AHAM Aiiiman Growth Fund's (formerly known as Affin Hwang Aiiiman Growth Fund) Prospectus dated 14 April 2023; AHAM Aiiiman Money Market Fund's (formerly known as Affin Hwang Aiiiman Money Market Fund) Prospectus dated 31 March 2023; AHAM Aiiiman Quantum Fund's (formerly known as Affin Hwang Aiiiman Quantum Fund) Prospectus dated 28 April 2023; AHAM ASEAN Flexi Fund's (formerly known as Affin Hwang ASEAN Flexi Fund) Prospectus dated 7 April 2023; AHAM Enhanced Deposit Fund's Prospectus dated 30 December 2022; AHAM Equity Fund's (formerly known as Affin Hwang Equity Fund) Prospectus dated 7 April 2023; AHAM Growth Fund's Prospectus dated 22 November 2022; AHAM Principled Growth Fund's Prospectus dated 22 November 2022; AHAM Select Asia Pacific (ex Japan) Dividend Fund's Prospectus dated 30 December 2022; AHAM Select Balanced Fund's (formerly known as Affin Hwang Select Balanced Fund) Prospectus dated 17 March 2023; AHAM Select Dividend Fund's Prospectus dated 30 December 2022; AHAM Select Opportunity Fund's Prospectus dated 30 December 2022; AHAM Select SGD Income Fund's Prospectus dated 22 November 2022; AHAM Tactical Fund's (formerly known as Affin Hwang Tactical Fund) Prospectus dated 24 March 2023; AHAM World Series - Global Balanced Fund's Prospectus dated 30 December 2022; AHAM ESG SGD Bond Fund's (formerly known as Affin Hwang SGD Bond Fund) Prospectus dated 29 September 2023, and 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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