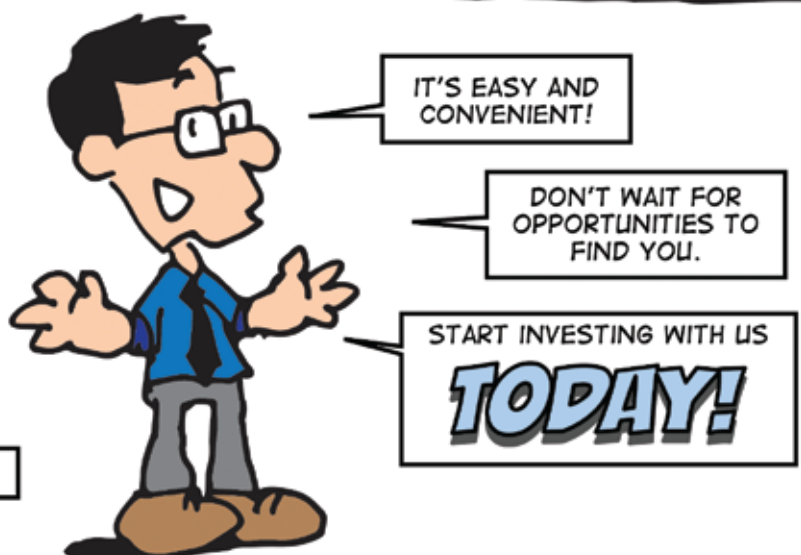
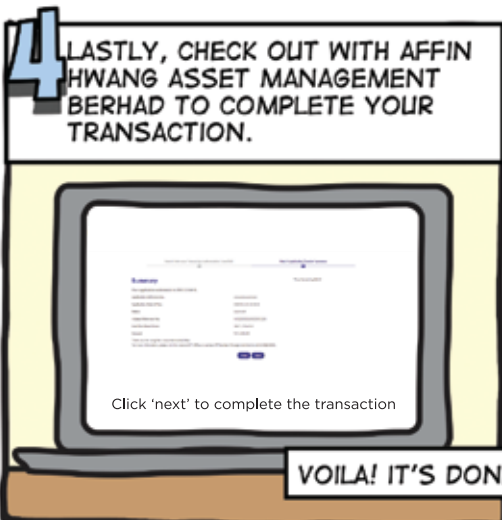
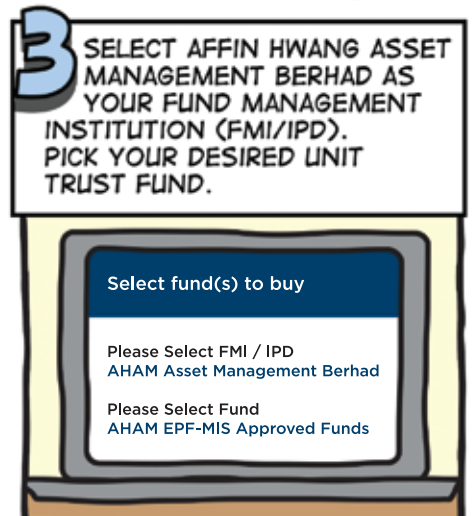
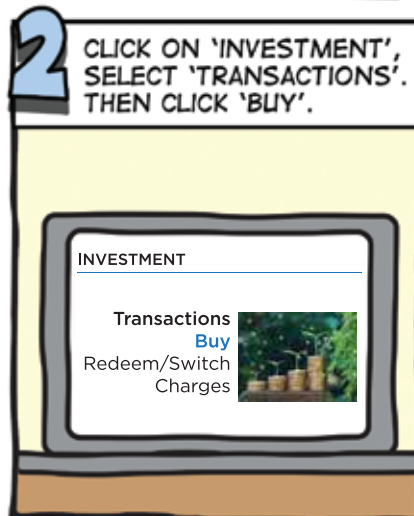
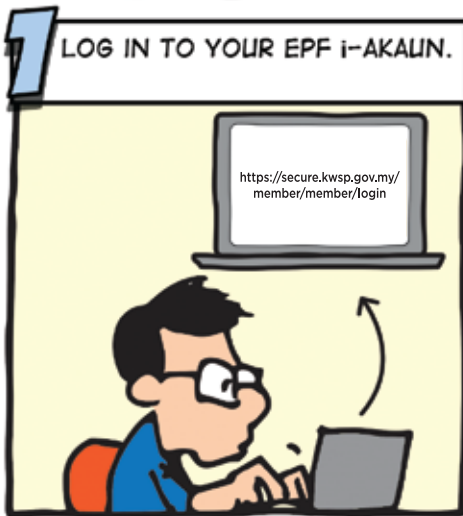
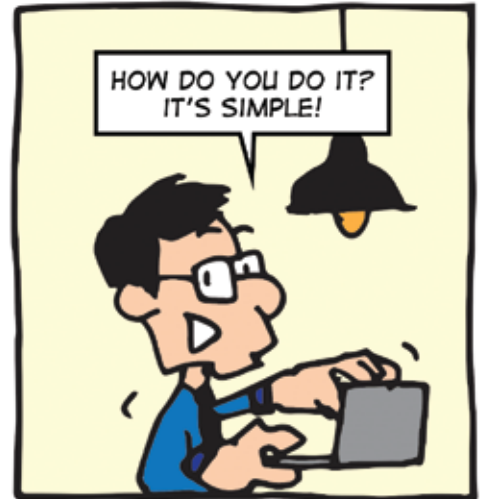
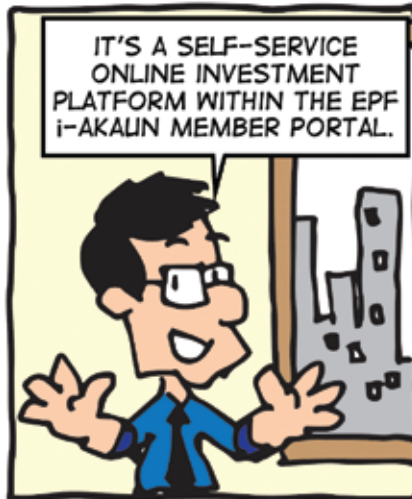


# EPF i-INVEST



# EPF-MIS Employees Provident Fund Members Investment Scheme

## Basic Savings Table

Check your investment eligibility

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		

Calculation: (Total savings in EPF Account 1 – Basic Savings required in EPF Account 1) x 30%\*  
 \*Note: Minimum investment amount is RM1,000.  
 Source: EPF website, <https://www.kwsp.gov.my/member/investment>, effective 1 January 2019, as at 21 December 2023.

## Retirement Crisis Today

Malaysians who plan to retire in **20-30 years** will need **RM900,000 - RM1 million** to retire comfortably<sup>1</sup>

**52%** of EPF's members have less than RM10,000 in their accounts, while **27%** have less than RM1,000<sup>2</sup>

**56%** of EPF members around age 54 years old currently have **less than RM50,000** in their accounts<sup>1</sup>

**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 retirement<sup>3</sup>

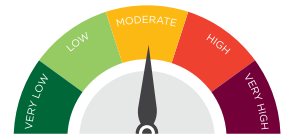
Malaysians who are retiring in the next few years will need about **RM600,000** to have a dignified retirement in Kuala Lumpur, and only about **4%** of Malaysians could afford to retire with RM600,000 savings threshold<sup>2</sup>

**Two-third (71%)** of EPF members **aged 55 and below** do not have enough funds for retirement to raise them above the poverty level<sup>4</sup>

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.

## 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	<b>AHAM Enhanced Deposit Fund*</b> • Money Market / Income • Invests in Malaysia		<b>AHAM Select Balanced Fund*</b> • Balanced / Growth & Income • Invests in Malaysia & foreign markets	<b>AHAM Equity Fund</b> • Equity / Income & Growth • Invests in Malaysia	<b>AHAM ASEAN Flexi Fund</b> • Mixed Assets / Income & Growth • Invests in the ASEAN region			
			<b>AHAM Select SGD Income Fund*</b> • Mixed Assets / Income • Invests in SGD-denominated assets	<b>AHAM Growth Fund</b> • Equity / Growth • Invests in Malaysia				
			<b>AHAM ESG SGD Bond Fund</b> • Bond / Income • Invests in Singapore & foreign markets	<b>AHAM Principled Growth Fund</b> • Equity / Income & Growth • Invests in Malaysia				
				<b>AHAM Select Asia Pacific (ex Japan) Dividend Fund*</b> • Equity / Growth & Income • Invests in Asia Pacific (ex Japan)				
				<b>AHAM Select Dividend Fund*</b> • Equity / Income & Growth • Invests in Malaysia & foreign markets				
				<b>AHAM Select Opportunity Fund*</b> • Equity / Growth • Invests in Malaysia & foreign markets				
				<b>AHAM Tactical Fund</b> • Mixed Assets / Capital Growth • Invests in Malaysia & foreign markets				
				<b>AHAM World Series - Global Balanced Fund</b> • Balanced (Fund of Funds) / Growth • Invests in global markets				
			Shariah	<b>AHAM Aiiiman Money Market Fund*</b> • Islamic Money Market / Income • Invests in Malaysia			<b>AHAM Aiiiman Quantum Fund</b> • Islamic Equity / Capital Growth • Invests in Malaysia	
							<b>AHAM Aiiiman Growth Fund*</b> • Equity (Shariah compliant) / Growth • Invests in Malaysia	

1. For funds with multiple currency classes, EPF Members are allowed to invest in MYR-class only.  
 2. \*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 (i)(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 (i)(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.

**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](http://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 ESG 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.

#GrowWithUs

Built On Trust

[aham.com.my](http://aham.com.my)

AHAM Asset Management Berhad  
 Registration No: 199701014290 (429786-T)

