





OPTIMISE YOUR RETIREMENT FUND VIA EPF-MIS

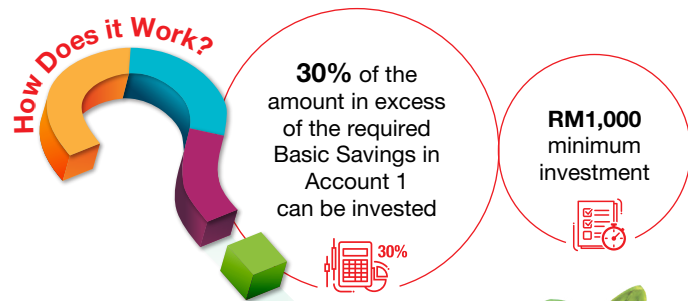
Explore the EPF Members Investment Scheme (EPF-MIS) for wider investment opportunities to grow your retirement savings.

What is the EPF-MIS?

- A scheme that allows EPF members to transfer a portion of their savings for investments into unit trusts.
- Qualified EPF members can choose to invest into EPF-qualified unit trust funds with fund management institutions appointed under the EPF-MIS.

Benefits of Investing through the EPF-MIS:

-  No cash required. Investments are transacted directly from your EPF Account 1
-  Diversify with selected overseas and domestic funds
-  Wide range of EPF-qualified unit trust funds
-  Opportunity to optimise your EPF savings



Members can visit www.kwsp.gov.my for further details on the EPF-MIS.

Required Basic Savings in Account 1*

| AGE | BASIC SAVINGS THAT HAS TO BE MAINTAINED IN ACCOUNT 1 (RM) | AGE | BASIC SAVINGS THAT HAS TO BE MAINTAINED IN ACCOUNT 1 (RM) | AGE | BASIC SAVINGS THAT HAS TO BE MAINTAINED IN ACCOUNT 1 (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 | | |

* Effective 1 January 2019. Source: Employees Provident Fund (EPF).



EXAMPLE:

Alia (age 35)
 Savings in Account 1 : RM80,000
 Required Basic Savings : RM57,000

Investment into Unit Trusts

Minimum : RM1,000
 Maximum : RM6,900



Investable Amount
 (RM80,000 – RM57,000) X 30%
 = **RM6,900**

About Public Mutual

Industry Leader

- No.1* in unit trust and Private Retirement Scheme (PRS).
- Trusted by more than 5 million accountholders nationwide.
- Has more than 40 years of fund management experience.
- Strong and stable, a wholly-owned subsidiary of Public Bank.

* In terms of total retail fund size managed amongst private unit trust companies and PRS providers in Malaysia. Source: The Edge-Lipper, 14 August 2023.

www.publicmutual.com.my



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