

Building a Better Financial Future for Investors

Optimise Your Retirement Fund via the EPF-MIS

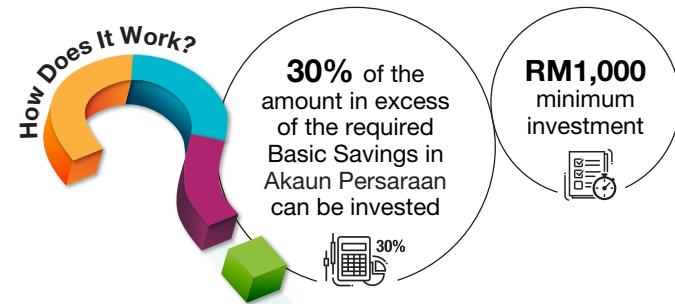
Explore the EPF Members Investment Scheme (EPF-MIS) for wider investment opportunities to grow your retirement savings.

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 in 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 Akaun Persaraan (formerly known as 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.

About Public Mutual Industry Leader

- No.1* in unit trusts and the Private Retirement Scheme (PRS).
- Strong and stable, a wholly-owned subsidiary of Public Bank.

Required Basic Savings in Akaun Persaraan[#]

AGE	BASIC SAVINGS THAT HAVE TO BE MAINTAINED IN AKAUN PERSARAAN (RM)	AGE	BASIC SAVINGS THAT HAVE TO BE MAINTAINED IN AKAUN PERSARAAN (RM)
18	900	37	57,000
19	1,100	38	62,400
20	1,500	39	68,100
21	1,900	40	74,000
22	4,000	41	80,200
23	6,200	42	86,700
24	8,500	43	93,600
25	11,000	44	100,000
26	13,700	45	108,000
27	16,600	46	115,000
28	19,600	47	124,000
29	22,900	48	132,000
30	26,300	49	141,000
31	30,000	50	150,000
32	33,900	51	160,000
33	38,100	52	170,000
34	42,400	53	181,000
35	47,000	54	192,000
36	51,900	55	203,000

[#] Effective 1 January 2026. Source: Employees Provident Fund (EPF).

EXAMPLE: **Alia** (age 35)

Savings in Akaun Persaraan : RM80,000
Required Basic Savings : RM47,000



Investment in EPF-MIS Unit Trust Funds

Minimum : RM1,000
Maximum : RM9,900

Investable Amount

(RM80,000 – RM47,000) X 30% = **RM9,900**

* In terms of total retail fund size managed amongst private unit trust companies and PRS providers in Malaysia. Source: The Edge-Lipper, 15 December 2025.

