

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

## How Does It Work?

**30%** of the amount in excess of the required Basic Savings in Akaun Persaraan can be invested

**RM1,000** minimum investment



Members can visit [www.kwsp.gov.my](http://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<sup>#</sup>

AGE	BASIC SAVINGS THAT HAS TO BE MAINTAINED IN AKAUN PERSARAAN (RM)	AGE	BASIC SAVINGS THAT HAS TO BE MAINTAINED IN AKAUN PERSARAAN (RM)
18	2,000	37	68,000
19	4,000	38	74,000
20	6,000	39	80,000
21	8,000	40	86,000
22	10,000	41	93,000
23	13,000	42	101,000
24	15,000	43	108,000
25	18,000	44	116,000
26	21,000	45	125,000
27	24,000	46	134,000
28	27,000	47	144,000
29	31,000	48	154,000
30	35,000	49	164,000
31	39,000	50	175,000
32	43,000	51	187,000
33	47,000	52	199,000
34	52,000	53	212,000
35	57,000	54	226,000
36	62,000	55	240,000

<sup>#</sup> Effective 1 January 2019. Source: Employees Provident Fund (EPF).

EXAMPLE: **Alia** (age 35)

Savings in Akaun Persaraan : RM80,000

Required Basic Savings : RM57,000



### Investment in EPF-MIS Unit Trust Funds

Minimum : RM1,000

Maximum : RM6,900

### Investable Amount

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

