

## EPF Member's Investment Scheme ("EPF MIS")

Here is an opportunity for you as an EPF member to diversify your retirement portfolio and boost your retirement savings through the EPF Members Investment Scheme (MIS). Under this EPF MIS, you can transfer part of your retirement savings in Account 1 for investments in unit trust funds offered by the appointed fund management institutions.

We, **KAF Investment Funds Berhad** is one of the appointed fund management institutions for EPF MIS. As of 1 January 2026, our unit trust funds qualified under the EPF MIS\* are:

Fund name	Category	Islamic / Conventional
1. KAF Core Income Fund	Equity	Conventional
2. KAF Vision Fund	Equity	Conventional
3. KAF Tactical Fund	Equity	Conventional
4. KAF Jade Fund	Equity	Conventional
5. KAF First Fund	Mixed assets	Conventional
6. KAF Dana Adib	Equity	Islamic
7. KAF Islamic Dividend Income Fund	Equity	Islamic
8. KAF Dana Alif	Mixed assets	Islamic
9. KAF Dana al-Iddhikhar	Money market fund	Islamic

\*Note: The list of EPF-MIS approved unit trust funds is reviewed by EPF on a periodical basis, and further updates and/or announcement can be found in our website, [www.kaf.com.my](http://www.kaf.com.my).

You can invest not more than 30% of the amount in excess of Basic Savings in Account 1 into your selection of our EPF MIS approved funds as shown above. The minimum amount of investment withdrawal is RM1,000 and the investment withdrawals can be made at intervals of three months from the date of the last transfer, subject to the availability of the Basic Savings required in Account 1 as detailed below.

### Basic Savings in Account 1 (with effect from 1 January 2026)

*Basic Savings is a pre-determined amount set according to age in Account 1 to enable members achieve a minimum savings of RM270,000 when they reach age 60.*

Age (Years)	Basic Saving (RM)	Age (Years)	Basic Saving (RM)
18	900	37	57,000
19	1,100	38	62,400
20	1,500	39	68,100

Age (Years)	Basic Saving (RM)	Age (Years)	Basic Saving (RM)
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

#### Examples of investment eligibility amount which subject to the Basic Savings

Member	Age	Savings in Account 1 (RM)	Basic Savings required (RM)	Investment eligibility amount (30%) (RM)	Member's eligibility
A	22	2,000	4,000	NA	Not eligible as the savings is lesser than the Basic Savings required.
B	22	7,000	4,000	$(7,000 - 4,000) \times 30\% = \text{RM}900$	Not eligible as the savings is lesser than required minimum investment amount of RM1,000.

Member	Age	Savings in Account 1 (RM)	Basic Savings required (RM)	Investment eligibility amount (30%) (RM)	Member's eligibility
C	25	25,000	11,000	$(25,000 - 11,000) \times 30\% = \text{RM}4,200$	Eligible as the savings is more than the basic savings and minimum investment amount.
D	40	70,000	74,000	NA	Not eligible as the savings is lesser than the basic savings required.
E	45	147,000	108,000	$(147,000 - 108,000) \times 30\% = \text{RM}11,700$	Eligible as the savings is more than the basic savings and minimum investment amount.

### Application for this Scheme

1. Application through our authorised agents and/or our authorised institutional unit trust advisers (IUTAs)

You are required to complete and submit to us through our authorised agents and/or our IUTAs the following forms:

1. Borang KWSP 9N (AHL);
2. Account Opening Form;
3. Purchase Form; and
4. Photocopy of N.R.I.C. (front and back on the same page; with sample of left and right thumbprints)

2. Application through EPF's i-Invest Online Platform

1. Login EPF i-Akaun (Member) at <https://iakaun.kwsp.gov.my/portal/member/login>
2. Proceed to the "Investment" page, move into >"Transaction" > "Buy"
3. Select "KAF Investment Funds Berhad" or alternatively search the funds to invest.
4. Enter the eligible amount to invest and "Proceed to Checkout".

You may select our authorised IUTAs, **iFAST Capital Sdn Bhd** or **Phillip Mutual Bhd**.

Please contact us at 03-9767 6000 or email at [investmentfund@kaf.com.my](mailto:investmentfund@kaf.com.my) for any assistance or further enquiries.