

## 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 April 2024, 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 2019)

*Basic Savings is a pre-determined amount set according to age in Account 1 to enable members achieve a minimum savings of RM240,000 when they reach age 55.*

Age (Years)	Basic Saving (RM)	Age (Years)	Basic Saving (RM)
18	2,000	37	68,000
19	4,000	38	74,000
20	6,000	39	80,000

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

#### 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	8,000	10,000	NA	Not eligible as the savings is lesser than the Basic Savings required.
B	22	12,000	10,000	$(12,000 - 10,000) \times 30\% = \text{RM}600$	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	28,000	18,000	$(28,000 - 18,000) \times 30\% = \text{RM}3,000$	Eligible as the savings is more than the basic savings and minimum investment amount.
D	40	70,000	86,000	NA	Not eligible as the savings is lesser than the basic savings required.
E	45	147,000	125,000	$(147,000 - 125,000) \times 30\% = \text{RM}6,600$	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://secure.kwsp.gov.my/member/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 03-2171 0559 or email at [investmentfund@kaf.com.my](mailto:investmentfund@kaf.com.my) for any assistance or further enquiries.