

# Members Investment Scheme

Diversify Your Retirement Savings  
Invest a portion of your savings your way



## ELIGIBILITY



Malaysians/Permanent Residents (PR)/Non-Malaysians (registered as EPF Members before 1 August 1998)



Below 55 years of age



Have sufficient savings with the EPF



Application via counter/FMI's agent or i-Akaun (Member)

- Citizens of Malaysia who made the withdrawal under the National Lease Withdrawal prior to August 1, 1995, and subsequently opted to re-contribute with the EPF are also eligible.
- Members aged 55 years and above, have the option to invest part of the saving in Akaun by making Age 55/60 Withdrawal (Investment). This withdrawal is not part of the Members Investment Scheme. Applications for such withdrawal, can be made through i-Akaun (Member). **(Please refer to Age 55/60 Withdrawal Brochure).**

## INVESTMENT ELIGIBILITY AMOUNT

### MEMBERS UNDER 55

Members may transfer their savings to invest as follows:

- Up to a maximum of 30% of the total Basic Savings surplus in Account 1.
- The minimum investment amount is RM1,000.00.  
*Calculation formula:*  
*(Account 1 - Basic Savings) x 30%.*

### MEMBERS 55 YEARS AND ABOVE

- Members may choose to invest some of their savings under the Age 55/60 Withdrawal (Investment).
- This investment is not bound by the terms of the Members Investment Scheme.
- The application can only be made online through the i-Invest platform '.

Note: Please refer to the Age 55/60 Withdrawal Pamphlet

- Members are advised to check the remaining balance of Account 1 /Akaun 55/Akaun Emas and the amount of investment eligibility first through i-Account (Member) before making the investment.

## REQUIRED DOCUMENT

### APPLICATION THROUGH AGENT/COUNTER IPD



Identification Card or Passport



EPF 9N (AHL) Form and Checklist

### APPLICATION THROUGH I-INVEST PLATFORM



Member has to register as a user of i-Akaun (Member)



Member has to register mobile phone number for receiving the TAC number



## APPLICATION METHOD

### APPLICATION SUBMISSION

#### Through the i-Invest Platform

- Apply online through the i-Invest Platform

#### Through the IPD / IUTA Application Form

- Application is submitted via selected IPD / IUTA with the submission of specified documents.

### APPLICATION CANCELLATION

Applications submitted to the EPF through IPD/IUTA or online through the i-Invest platform cannot be canceled



Through member investment schemes, members with sufficient savings can transfer part of the funds in Account 1 for investment through designated Fund Management Institutions (FMIs), including Trust Unit Management Companies and Fund Management Companies.

## FINANCIAL MANAGEMENT INSTITUTIONS (FMI)

The FMIs appointed are:

#### Unit Trust Management Company

- Companies managing member investments in unit trust funds; and

#### Fund Management Company

- Companies that manage member investment according to their personal mandate.

## UNIT TRUST INSTITUTE ADVISOR (IUTA)

IUTA is a company / agency including a bank that is authorised to market unit trust funds from various FMIs.

Note: Please refer to the i-Account (Member) for the list of FMIs/IUTAs involved.

## BASIC SAVINGS

- The amount of savings in Account 1 is set by age to allow members to earn a minimum deposit of at least RM240,000.00 when they are 55 years old;
- This deposit cannot be withdrawn until the member is 55;
- Allows members to have at least RM1,000.00 a month for 20 years to fund basic retirement needs.

**BASIC SAVINGS TABLE**

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



# MEMBER INVESTMENT SCHEME INFORMATION

<b>Investment Application Channels</b>	<ul style="list-style-type: none"> <li>Investment applications can be made either through the designated FMI or the IUTA involved.</li> <li>Investment applications can be made manually through the agent or online through the i-Invest platform</li> </ul>	
<b>Investment Frequency</b>	<ul style="list-style-type: none"> <li>As long as the member has an investment eligibility amount.</li> <li>Investment applications can be made at any time within the various unit trust funds/ various FMIs appointed by the EPF.</li> <li>The amount of investment eligibility will be updated every 3 months.</li> </ul>	
<b>Investment Risk Liability</b>	<ul style="list-style-type: none"> <li>Members are solely responsible for the investments made.</li> <li>The EPF will not be liable for any loss.</li> <li>Members are advised to read and understand the Funds documents thoroughly from the FMI before making the decision to invest.</li> </ul>	
<b>Return on Investment To EPF</b>	<p style="text-align: center;"><b>Members under 55</b></p> <ul style="list-style-type: none"> <li>FMI will return all revenue of investment sales to the EPF once the investment is sold.</li> <li>The revenue of the investment return will be credited back to Account 1.</li> <li>Investment revenue cannot be credited to a members bank account/provided in cash to members.</li> </ul>	<p style="text-align: center;"><b>Members age 55 age or older or their members/beneficiaries withdraw the entire savings</b></p> <ul style="list-style-type: none"> <li>The EPF will release control over investment in FMI when members reach the age of 55 or members/beneficiaries make the withdraws entire savings.</li> <li>Any investment dealings are between members/beneficiaries with FMI.</li> <li>The revenues of the sale of the members investment will not be returned to the EPF once the investment is sold.</li> <li>Payment to members beneficiaries will be made by FMI in accordance with applicable law.</li> </ul>
<b>EPF Annual Dividend on Invested Amount</b>	<p>Members will not receive any dividends declared by the EPF on the amount invested.</p>	
<b>Release of Control Over Investment</b>	<p>The EPF will release control over member investment under the Member Investment Scheme when members:</p> <ul style="list-style-type: none"> <li>Reached age 55; or</li> <li>Withdraws members entire savings as below:               <ul style="list-style-type: none"> <li>Leaving The Country Withdrawal.</li> <li>Incapacitation Withdrawal.</li> <li>Pensionable Employees Withdrawal.</li> <li>Death Withdrawal.</li> </ul> </li> </ul>	
<b>FMI Appointment Status Terminated Under Member Investment Scheme</b>	<p style="text-align: center;"><b>Members under 55</b></p> <ul style="list-style-type: none"> <li>The FMI has to sell all investments and return the revenues to the EPF.</li> <li>The revenue of the investment return will be credited back to Account 1.</li> <li>Investment revenue cannot be credited to a members bank account/provided in cash to members.</li> </ul>	<p style="text-align: center;"><b>Members age 55 age or older or their members/beneficiaries withdraw the entire savings</b></p> <ul style="list-style-type: none"> <li>Any investment dealings are between members/beneficiaries with FMI.</li> </ul>
<b>Service Charge</b>	<ul style="list-style-type: none"> <li>No service charge is imposed by the EPF on members.</li> <li>Members are reminded that there are charges imposed by FMI/IUTA on the member's investment.</li> </ul>	



<b>Nomination</b>	<ul style="list-style-type: none"> <li>The amount transferred to the FMI is not subject to the nomination made by members in the EPF.</li> </ul>
<b>Cash Investments</b>	<ul style="list-style-type: none"> <li>Additional investment using member's own money is NOT allowed through the Member Investment Scheme.</li> <li>Members must make transactions directly with FMI / IUTA.</li> </ul>
<b>Holder of Shariah Savings Account</b>	<ul style="list-style-type: none"> <li>Only authorised to invest in Shariah-compliant Unit Trust funds listed by the EPF effective 1 January 2017.</li> </ul>

## PAYMENT METHOD

The EPF will transfer the amount of the investment requested from the member's savings directly to the relevant FMI.

## DEAL WITH FMI/IUTA

If members have questions about investment and investment funds:

- Members may contact the relevant FMI / IUTA call center.

**ATTENTION AND INFORMATION TO APPLICANT**



*Members personal information including the EPF Statement may not be shared with third parties without the member's*

*Members are advised to review all charges and costs involved before making an investment.*

*Members need to understand the risks and performance of the fund before investing.*

*Members need to understand the willingness and ability to take on the risk of investing.*

Note: Please refer to the Investment FAQ on the EPF Website

**IMPORTANT REMINDER**

**Provide false or incorrect statements or submit fake documents**

If the applicant makes a false or incorrect statement or submits a false document, the applicant is considered to have committed the offense and if convicted the applicant can be jailed for a term not exceeding THREE (3) years or both [Section 59 of the EPF Act 1991 (Amendment) 2007]