



EPF Members Investment Scheme (EPF-MIS)

Unlock the potential of EPF
retirement savings

EPF MEMBERS INVESTMENT SCHEME



This scheme allows EPF members to transfer a portion of their savings from Account 1 for investments in order to potentially increase their retirement savings.

Benefits

- Investment in unit trust funds provide potentially higher returns compared to bank savings or fixed deposits[^]
- Diversification of EPF retirement savings through investment in unit trust funds
- Flexibility to choose your own fund manager*

[^]Higher returns are generally associated with higher investment risks.

*Approved fund managers by the Ministry of Finance as informed by the EPF.

EASTSPRING INVESTMENTS ("EI") ONSHORE FUNDS

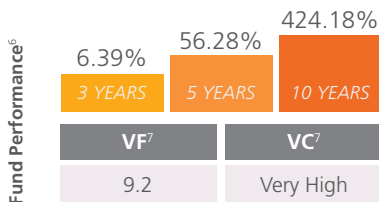


Awards¹

EI SMALL-CAP FUND

Equity (small-cap)/growth

This is a fund that invests in equities and equity-related securities of companies with market capitalisation of up to RM5 billion at the point of acquisition.

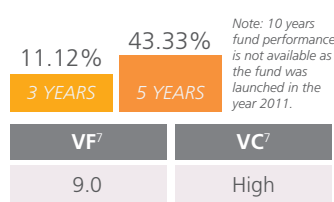


Awards¹

EI MY FOCUS FUND

Equity/growth

This is a fund that targets to invest in a focused portfolio of (up to but not limited to) 30 Malaysian stocks that are expected to provide medium to long term capital appreciation and income potential.

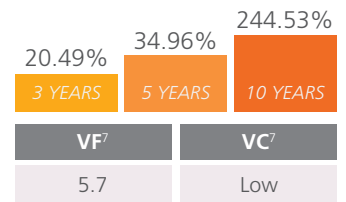


Awards¹

EI EQUITY INCOME FUND

Equity/income

This is a fund that invests in equities and equity-related securities of companies that have consistent track record of dividend distributions and prospects for capital growth or increase in future dividend distributions.



EI ONSHORE FUNDS

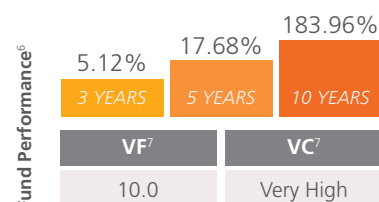


Awards¹

EI GROWTH FUND

Equity/growth

This is a fund that invests in equities and equity-related securities of undervalued companies which have good⁴ growth potential.

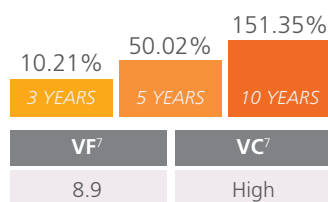


Awards¹

EI DYNAMIC FUND

Mixed asset/growth

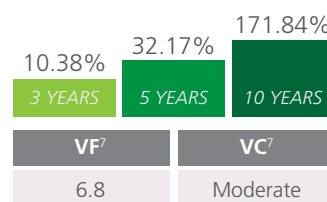
This is a fund that invests in equities and equity-related securities. For defensive consideration, the fund may invest in debentures and money market instruments.



EI DANA DINAMIK

Mixed asset (Shariah)/growth

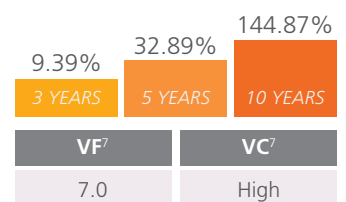
This is a fund that invests in Shariah approved equities and equity-related securities. For defensive considerations, the fund may invest in Shariah approved debentures³ and money market instruments.



EI BALANCED FUND

Balanced/growth and income

This is a fund that invests in a balanced portfolio comprising equities and equity-related securities and fixed income securities. The fund aims to provide investors with capital appreciation and a reasonable level of current income.



Who is Eligible?

- a. (i) Malaysian citizen;
- (ii) a non-Malaysian citizen who is:
 - an EPF member before 1 August 1998; or
 - obtained a Permanent Resident status (PR); and
- b. Below 55 years old on the date where application is received by EPF.

How much can an investor invest?

Investment amount eligibility:

- a. Basic Savings in **Account 1** is determined by the age of the member;
- b. 30% of the excess from the Basic Savings in Account 1 can be transferred for investment via EPF-MIS;
- c. Minimum investment amount via EPF-MIS is **RM1,000**; and
- d. Investments can be made EVERY three months from the date of previous application subject to eligibility of savings in **Account 1**.

Simpanan Shariah Accounts

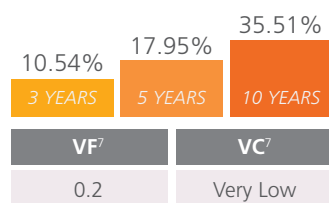
Members who have opted for Simpanan Shariah are only allowed to invest in Shariah-compliant unit trust funds approved by EPF effective 1 January 2017.

EI ONSHORE FUNDS

EI CASH MANAGEMENT FUND

Money market/income

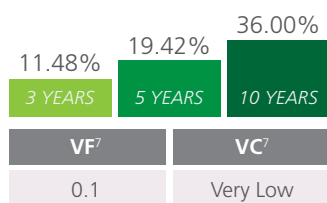
This is a money market fund that invests in a portfolio of money market instruments and short-term² debentures.



EI ISLAMIC INCOME FUND

Islamic money market/Income

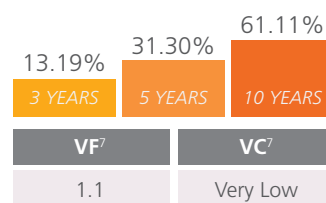
This fund invests in Islamic money market instruments and/or Islamic deposits.



EI BOND FUND

Bond/income

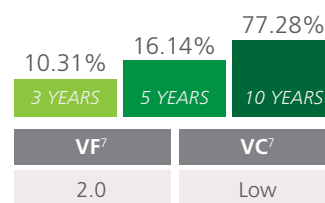
This fund invests principally⁵ in a portfolio of investment grade fixed income securities with exposure in non-investment grade fixed income securities which yield above average returns.



EI DANA AL-ISLAH

Sukuk/income

This is a fund that invests in a portfolio comprising primarily⁸ sukuk and partially Shariah-compliant equities and equity-related securities.



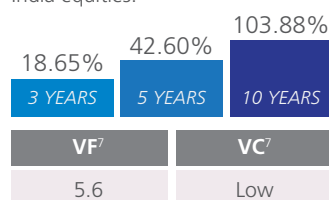
EI OFFSHORE FUNDS



EI ASIA SELECT INCOME FUND

Balanced/growth and income

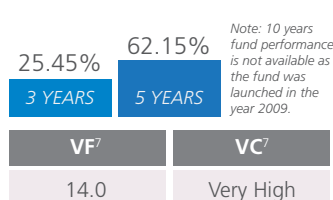
This is a balanced fund that invests primarily in a portfolio of Malaysian investment grade fixed income securities and a collective investment scheme which gives you the exposure to China and India equities.



EI DINASTI EQUITY FUND

Shariah equity/growth

This is a fund that invests primarily in Shariah-compliant equities and equity-related securities of companies based in the Greater China region.



¹ The Edge Thomson Reuters Lipper Malaysia Fund Awards 2018, announced on 26 March 2018. Past performance of the funds/Eastspring is not indicative of future performance

² Investments which have a remaining maturity period of not more than 732 days

³ Shariah approved debentures refer to sukuk

⁴ Good generally refers to potentially higher earnings growth than the market average

⁵ Principally refers to minimum 70% of the fund's NAV

⁶ Fund performance is sourced from Lipper for Investment Management as at 30 November 2018. Fund performance is calculated on a Net Asset Value ("NAV") to NAV basis with gross income or dividend reinvested. Past performance is not necessarily indicative of future performance

⁷ VF = 3 years fund's volatility factor, VC = fund's volatility class

⁸ Primarily refers to minimum 70% of the fund's NAV

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Volatility Class and Volatility Banding (Volatility classification as at 30 June 2018)

Very Low	0.000 <= Volatility Factor <= 1.885	Low	1.885 < Volatility Factor <= 6.615	Moderate	6.615 < Volatility Factor <= 8.710
High	8.710 < Volatility Factor <= 11.135	Very High	Volatility Factor more than 11.135		

The VF and VC of the fund are based on the fund's respective portfolio returns as at 31 October 2018. The VC and VF are sourced from Lipper. The VF means that there is a possibility for the fund in generating an upside return or downside return around the VF. The VC is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be revised every six months. The VF for the fund may be higher or lower than the VC, depending on the market conditions. The fund's portfolio may have changed since this date and there is no guarantee that the fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC.

Investors are advised to read and understand the contents of the Eastspring Investments Master Prospectus dated 15 July 2017, the Eastspring Investments First Supplementary Master Prospectus dated 2 February 2018, the Eastspring Investments Second Supplementary Master Prospectus dated 31 October 2018 and the Eastspring Investments Third Supplementary Master Prospectus dated 2 January 2019 (collectively, the "Prospectuses"), as well as the fund's Product Highlights Sheet ("PHS") before investing. The Prospectuses and PHS are available at offices of Eastspring Investments Berhad or its authorised distributors and investors have the right to request for a copy of the Prospectuses and PHS.

The Prospectuses have been registered with the Securities Commission Malaysia who takes no responsibility for its contents. Units will only be issued upon receipt of the application form accompanying the Prospectuses. Past performance of the funds/Eastspring is not an indication of the fund's/Eastspring's future performance. Unit prices and distribution payable, if any, may go down as well as up. Where a unit split/distribution is declared, investors are advised that following the issue of additional units/distribution, the Net Asset Value ("NAV") per unit will be reduced from pre-unit split NAV/cum-distribution NAV to post-unit split NAV/ex-distribution NAV. Where a unit split is declared, investors are advised that the value of their investment in Malaysian Ringgit will remain unchanged after the issue of the additional units.

Investments in these funds carry the risks as depicted in the table. Investors are advised to consider these risks and other general risks as elaborated in the Prospectuses, as well as the fees, charges and expenses involved before investing.

Name of Funds	Principal Risks										
	Security Risk	Countries or Foreign Securities Risk	Reclassification of Shariah Status Risk	Shariah-Compliant Derivative Risk	Credit or Default Risk	Interest Rate Risk	Concentration Risk	Currency Risk	Counterparty Risk	License Risk	Prepayment & Commitment Risk
Eastspring Investments Cash Management Fund					✓	✓					
Eastspring Investments Islamic Income Fund					✓	✓					
Eastspring Investments Bond Fund					✓	✓					
Eastspring Investments Dana al-Islah	✓		✓		✓	✓					
Eastspring Investments Balanced Fund	✓				✓	✓					
Eastspring Investments Asia Select Income Fund	✓	✓			✓	✓		✓			
Eastspring Investments Dynamic Fund	✓				✓	✓					
Eastspring Investments Dana Dinamik	✓		✓		✓	✓					
Eastspring Investments Growth Fund	✓										
Eastspring Investments Equity Income Fund	✓										
Eastspring Investments Small-cap Fund	✓										
Eastspring Investments MY Focus Fund	✓				✓	✓	✓				
Eastspring Investments Dana al-Ilham	✓		✓								
Eastspring Investments Dinasti Equity Fund	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓

Eastspring Investments companies (excluding JV companies) are ultimately wholly-owned/indirect subsidiaries of Prudential plc of the United Kingdom. Eastspring Investments companies (including JV companies) and Prudential plc are not affiliated in any manner with Prudential Financial, Inc., a company whose principal place of business is in the United States of America.

Managed by:



A member of Prudential plc (UK)

Distributed by:

