

KINDLY READ AND UNDERSTAND THESE NOTES BEFORE COMPLETING THE FORM

TERMS AND CONDITIONS

1. Who can apply for EPF Members' Investment Scheme?

EPF members are eligible if:

- a. Account 1 has a minimum balance of RM55,000
- b. Below 55 of age
- c. The last withdrawal/EPF processing date for investment has exceeded 3 months.

2. What is the minimum and maximum amount of withdrawal and investment under this scheme?

The investment amount shall be, not less than RM1,000 and not more than 20% of the amount in excess of RM50,000 in EPF Account 1. Notwithstanding, the withdrawal amount shall not be lower than the minimum investment amount stated in the Master Prospectus.

3. Documents required

- a. Holder Account Opening Form for initial investment/ Additional Investment Form for top-up.
- b. Borang KWSP 9F (AHL)
- c. Certified photocopy NRIC of applicant (2 copies with thumb print affixed on A4 size paper).
- d. All investments and transactions will be carried out according to the instructions of authorized signatory specified in the Holder Account Opening Form. Transactions are subject to the availability of units in the Fund.

4. Rights of the Management Company

- a. The Management Company reserves the right to reject any application in whole or in part thereof without assigning any reason. Rejected applicants will be notified.
- b. All future terms and conditions, amendments are deemed to be valid.

5. Statement of Accounts

- a. A confirmation note will be issued to the Holder within 14 business days from the date of investment. The validity of the confirmation note is subject to receipt of payment/disbursement from EPF by the Management Company. Pursuant to that, EPF will issue a separate confirmation notifying the Holder of the payment/disbursement made.
- b. A combined Quarterly Statement of Accounts detailing all active accounts will be issued to the Holder.
- c. All correspondence will be directed to the Holder at the last known address.

6. Liquidation of Units

- a. Units may be liquidated on any Business Day (other than those EPF Float Units) by completing a Liquidation Form and Borang KWSP 9F (AHL).
- b. The liquidation of units will be priced at the NAV per unit calculated at the end of that particular Business Day (i.e. forward pricing). The liquidation proceeds will be forwarded to EPF for onward crediting to the investor's EPF Account I.
- c. A confirmation note will be issued to Holder within 14 business days from the date of liquidation.

7. Switching of funds

Holders may request for switching of their investment (other than those EPF Float Units) into other funds. Please refer to the Master Prospectus for more information on switching of funds.

8. EPF Float Units

Liquidation and switching are not applicable for EPF Float Units (those units for which the investment amounts have yet to be received by the Management Company from EPF).

9. Distribution Instruction

In accordance with the EPF Members' Investment Scheme, all distributions must be reinvested.

10. Unit Price

Units will be credited based on the selling price at the close of the business day on which the completed forms and documents in support are received by the Management Company or any of its branch offices.