

# AHAM Private Retirement Scheme

## KEEPING YOUR EMPLOYEES HAPPY

At AHAM Asset Management Berhad (“AHAM Capital”), we believe that a successful reward and recognition programme does not have to be complicated or expensive to be effective. Our Private Retirement Scheme (“PRS”) is developed to be as flexible as possible and in accordance with the employer’s needs and affordability.

### How PRS Works for Employers



#### Direct Contributions

A percentage of the employer’s share contributions to the Mandatory Pension Fund (above mandatory 12% or 13%) may be invested into PRS fund at regular intervals. Contributions made by the employer will be tagged to the employee’s PRS account providing the employee with immediate access.

#### Vesting Programmes

A percentage of the employer’s share contributions is credited to a PRS fund under the company’s ownership but is tagged to employee. The amount will be accumulated over a pre-determined timeframe as set by the employer.

### Our Offerings

#### Salary Deduction

Employer contributes to employee’s PRS account on employee’s behalf via salary deduction.

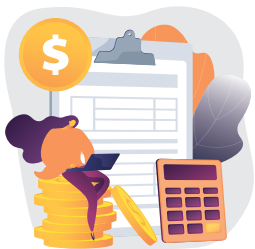


Illustration: Employer A deducts part of Employee B’s salary into PRS.

This contribution immediately belongs to Employee B.

#### Immediate Vesting

Employees will have full and immediate access to the contributions made into the employee’s PRS account.



Illustration: Employer A contributes X% of Employee B’s annual salary to PRS.

This contribution immediately belongs to Employee B.

#### Graded Vesting

A percentage is paid out to employee over a period of time until it hits 100% total.



Illustration:

- After 1 year of service: 0% vested
- After 2 years of service: 25% vested
- After 3 years of service: 50% vested
- After 4 years of service: 75% vested
- After 5 years of service: 100% vested

#### Cliff Vesting

An all or nothing, lump sum payout if an employee serves the required years of service to receive a monetary benefit.



Illustration: Employer A contributes X% of Employee B’s annual salary to PRS.

This contribution immediately belongs to Employee B.

# Swift On-Boarding Process



## Why Corporate PRS?

<p><b>01</b> <b>Customise</b></p> <ul style="list-style-type: none"> <li>Our customised staff retention programme is flexible to suit your company's needs.</li> </ul>	<p><b>02</b> <b>Cost Effective</b></p> <ul style="list-style-type: none"> <li>0% sales charge.</li> <li>RMO switching fees.</li> <li>Reasonable annual management fees.</li> </ul>
<p><b>03</b> <b>Convenience</b></p> <ul style="list-style-type: none"> <li>Easy tracking via AHAM Asset Management i-Access, our online investment portal.</li> </ul>	<p><b>04</b> <b>Peace of Mind</b></p> <ul style="list-style-type: none"> <li>Stringent internal risk management by dedicated investment specialist with proven track record.</li> </ul>

	Updates & Tools	Customer Care	On-going Training
<b>Employer (HR)</b>	<ul style="list-style-type: none"> <li>Statement Updates</li> </ul>	<ul style="list-style-type: none"> <li>Dedicated Account Manager</li> </ul>	<ul style="list-style-type: none"> <li>On-going Support for HR</li> </ul>
<b>Employee</b>	<ul style="list-style-type: none"> <li>i-Access</li> <li>Statement Updates</li> </ul>	<ul style="list-style-type: none"> <li>PRS Dedicated Team &amp; Customer Care Hotline</li> </ul>	<ul style="list-style-type: none"> <li>On-going Training for New Staff</li> </ul>

<b>PRS Collection Bank Account</b>	Bank Name	HSBC (M) Berhad
	Bank Account No.	201-198876-106
	Beneficiary Name	AHAM Asset Management Berhad - CTA

### WARNING STATEMENT

A copy of the Disclosure Document, Supplemental Disclosure Document (if any), and Product Highlights Sheet ("PHS") can be obtained at AHAM Asset Management's sales offices or at [aham.com.my](http://aham.com.my). Investors are advised to read and understand the contents of AHAM PRS Growth Fund's, AHAM PRS Moderate Fund's, AHAM PRS Conservative Fund's, AHAM Aiiiman PRS Shariah Growth Fund's, AHAM Aiiiman PRS Shariah Moderate Fund's, or AHAM Aiiiman PRS Shariah Conservative Fund's Disclosure Document dated 22 November 2022, its First Supplemental Disclosure Document dated 30 August 2023, and the corresponding PHS before investing. There are fees and charges involved when investing in the fund(s). Investors are advised to consider and compare the fees and charges as well as the risks carefully before investing. Investors should make their own assessment of the risks involved in investing and should seek professional advice, where necessary. The price of units and distribution payable, if any, may go down as well as up and the past performance of the fund(s) should not be taken as indicative of its future performance. The Securities Commission Malaysia has not reviewed this marketing/promotional material and takes no responsibilities for the contents of this marketing/promotional material and expressly disclaims all liability, however arising from this marketing/promotional material.

## #GrowWithUs

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