

## PHILLIP MANAGED ACCOUNT FOR RETIREMENT (PMART)

- How much can you withdraw from EPF to PMART account?  
You may withdraw up to a maximum of 30% of the amount in excess of Basic Saving in Akaun Persaraan (Formerly known as Account 1) with EPF.
- How much is required for my Basic Saving in Akaun Persaraan?  
Starting January 2017, EPF has revised the Basic Saving as per below, The Basic Saving varies according to age.

AGE (YEARS)	BASIC SAVINGS (RM)	AGE (YEARS)	BASIC SAVINGS (RM)
18	2,000.00	37	68,000.00
19	4,000.00	38	74,000.00
20	6,000.00	39	80,000.00
21	8,000.00	40	86,000.00
22	10,000.00	41	93,000.00
23	13,000.00	42	101,000.00
24	15,000.00	43	108,000.00
25	18,000.00	44	116,000.00
26	21,000.00	45	125,000.00
27	24,000.00	46	134,000.00
28	27,000.00	47	144,000.00
29	31,000.00	48	154,000.00
30	35,000.00	49	164,000.00
31	39,000.00	50	175,000.00
32	43,000.00	51	187,000.00
33	47,000.00	52	199,000.00
34	52,000.00	53	212,000.00
35	57,000.00	54	226,000.00
36	62,000.00	55	240,000.00

- How often can you withdraw funds from your EPF savings?  
You may withdraw funds every three months as long as the balance in Akaun Persaraan exceeds your Basic Saving requirement. For this purpose, the three months interval is calculated based on the warrant date given by EPF.

AGE (YEARS)	SAVINGS IN A/C 1 (RM)	BASIC SAVINGS (RM)	CALCULATION	STATUS
30	21,000	29,000	–	<b>Not qualified.</b> Savings in Akaun Persaraan < Basic Savings
33	70,000	47,000	$(70,000 - 47,000) \times 30\% = \text{RM}6,900$	<b>Qualified for PMART UT &amp; ETF only.</b> Investment amount < RM10,000
35	100,000	57,000	$(100,000 - 57,000) \times 30\% = \text{RM}12,900$	<b>Qualified.</b> Investment amount RM12,900

4. Can you terminate the services of another FMI and invest through Phillip Capital Management Sdn Bhd?

Yes. You have to fill in Form KWSP F (iii) AHL to request your FMI to return the funds to EPF. Three months after your last withdrawal (calculated based on your last warrant date), you can fill in Form KWSP 9N (AHL) to invest through PCM.

5. What are the terms of investment at Phillip Capital Management Sdn Bhd?

You are required to invest your funds through PCM for at least a year, after which you may terminate our services with one month prior written notice.

The minimum investment with PCM for the PMART account is RM30,000. However, you may start the first investment with a minimum of RM10,000, while RM5,000 (for PMART UT & PMART ETF only) and build it up with subsequent investment over a period of 1 year.

6. How do I withdraw funds from my EPF savings to invest with PCM?

Fill in Form KWSP 9N (AHL), indicate the amount you wish to withdraw and submit it with a photocopy of your Identity Card to PCM. We will submit the forms to EPF for further processing.

7. What kind of charges do I need to pay for Phillip Managed Account for Retirement?

You need to pay for service charge, annual management fee, and custodian fee as listed below:

NO	FEES	PARTICULARS								
1.	Service Fee	3.00% for every capital injection.								
2.	Annual Management Fee	1.50% on the market value of the Fund accrued monthly at the end of each calendar month and payable quarterly in arrears.								
3.	Custodian Charges	<b>Transaction Fees</b> (Sales and Purchases of Listed Securities) : 0.12% on each transaction amount  <b>Custodian Fee:</b> 0.03% p.a* *Based on market value of the Assets as at each calendar month, payable to the Custodian on a monthly basis.								
5.	Declaration of Trust Protection	<b>Setup Fee:</b> RM80.00  <b>Annual Administration Fee:</b> Upon the demise of the client, Rockwills Trustee will charge administration fees as per below until the trust fund is fully distributed:  <table><thead><tr><th><u>Value of Trust (RM)</u></th><th><u>Rates (per annum)</u></th></tr></thead><tbody><tr><td>First RM1 million</td><td>0.75% (subject to a minimum of RM1,000)</td></tr><tr><td>Next RM1 million to RM10 million</td><td>0.50%</td></tr><tr><td>Above RM10 million</td><td>0.25%</td></tr></tbody></table>	<u>Value of Trust (RM)</u>	<u>Rates (per annum)</u>	First RM1 million	0.75% (subject to a minimum of RM1,000)	Next RM1 million to RM10 million	0.50%	Above RM10 million	0.25%
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First RM1 million	0.75% (subject to a minimum of RM1,000)									
Next RM1 million to RM10 million	0.50%									
Above RM10 million	0.25%									
6.	Sales and Service Tax (SST) and/or any other applicable tax as imposed by the Government of Malaysia	<b>SST and/or any other applicable tax as imposed by the Government of Malaysia</b> (where applicable) is payable to Ketua Pengarah Kastam or the relevant tax authority and will be deducted directly from your account with us with a standard rate.								

## PHILLIP MANAGED ACCOUNT (PMA)

1. What is Phillip Managed Account?  
Phillip Managed Account (PMA) is an individually managed investment portfolios that are beneficially owned by the individual investor and managed on a discretionary basis.
2. Reasons for Managed Account Services with Phillip Capital?
  - Help customers who find it challenging and time consuming to manage their wealth
  - Build your assets in three simple ways: Define, Select and Build;
  - Our Fund Managers could help you take control of your investments and grow your wealth over the medium- to long-term on a discretionary basis;
  - Benefit from a diversified portfolio of stocks, unit trusts, ETFs and more.
3. What are the terms of investment at Phillip Capital Management Sdn Bhd?
  - You are required to invest your funds through PCM for at least a year, after which you may terminate our services with one-month prior written notice.
  - The minimum investment with PCM for the PMA account is RM50,000 and up to RM200,000.
4. Do Managed Accounts minimize transaction costs?  
Managed Accounts can reduce costs by combining share transactions across all investors using the platform, thus getting better brokerage rates, netting buys and sells of the same shares.
5. Any Sales and Service Tax (SST) and/or any other applicable tax as imposed by the Government of Malaysia?  
SST and/or any other applicable tax as imposed by the Government of Malaysia (where applicable) is payable to Ketua Pengarah Kastam or the relevant tax authority and will be deducted directly from your account with us with a standard rate.
6. What kind of charges do I need to pay for Phillip Managed Account?  
You need to pay for service charge, annual management fee, custodian fee and performance fee as listed below:

NO	FEES	PARTICULARS								
1.	Service Fee	3.00% for every capital injection.								
2.	Annual Management Fee	<table><tr><td>Market Value</td><td>Annual Wrap Fee</td></tr><tr><td>First RM500,000</td><td>1.50%</td></tr><tr><td>RM500,000 to RM2 million</td><td>1.25%</td></tr><tr><td>Above RM2 million</td><td>0.75%</td></tr></table>	Market Value	Annual Wrap Fee	First RM500,000	1.50%	RM500,000 to RM2 million	1.25%	Above RM2 million	0.75%
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3.	Custodian Charges	<p><b>Transaction Fees</b> (Sales and Purchases of Listed Securities): 0.12% on each transaction amount.</p> <p><b>Custodian Fee:</b> 0.03% p.a* *Based on market value of the Assets as at each calendar month, payable to the Custodian on a monthly basis.</p>								
4.	Performance Fee	<p>The client shall pay to the Manager a Performance Fee at the rate of 10% of the Excess Returns* provided that the fund return is more than 1% per quarter.</p> <p>The Performance Fee payable in each quarter shall be computed at 10% of the increase in market value (quarter) from the previous highest quarter market value where market value</p>								

		<p>(quarter) is the market value of the fund at the end of March, June, September, and December in a calendar year. The quarterly Performance Fee shall be deducted from the fund at the beginning of the following quarter.</p> <p><u>*Excess Returns shall mean the excess over the targeted performance of the Fund for the year (the targeted performance shall not be less than 4% per annum).</u></p>								
5.	<b>Declaration of Trust Protection</b>	<p><b><u>Setup Fee:</u></b> RM80.00</p> <p><b><u>Annual Administration Fee:</u></b> Upon the demise of the client, Rockwills Trustee will charge administration fees as per below until the trust fund is fully distributed:</p> <table><tr><td><u>Value of Trust (RM)</u></td><td><u>Rates (per annum)</u></td></tr><tr><td>First RM1 million</td><td>0.75% (subject to a minimum of RM1,000)</td></tr><tr><td>Next RM1 million to RM10 million</td><td>0.50%</td></tr><tr><td>Above RM10 million</td><td>0.25%</td></tr></table>	<u>Value of Trust (RM)</u>	<u>Rates (per annum)</u>	First RM1 million	0.75% (subject to a minimum of RM1,000)	Next RM1 million to RM10 million	0.50%	Above RM10 million	0.25%
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## PHILLIP GLOBAL WRAP ACCOUNT (PGWA)

1. What is Phillip Global Wrap Account?  
Phillip Global Wrap Account (PGWA) allows individuals to invest in international stocks, foreign unit trust, exchanged traded funds and alternative investments.
2. Reasons for Global Wrap Services with Phillip Capital?
  - 0% sales charge & no switching fee
  - Hassle-free funds selection and management
  - Multiple asset classes, global diversification
  - Dedicated client servicing for portfolio reviews and administration
  - Access of consolidated holdings through our online platform.
3. What are the terms of investment at Phillip Capital Management Sdn Bhd?
  - You are required to invest your funds through PCM for at least a year, after which you may terminate our services with one-month prior written notice.
  - The minimum investment with PCM for the PGWA account is RM50,000 and up to RM200,000. However, you may start the first investment and subsequent investment amount is RM10,000.
4. Can I buy into global stocks through Phillip Global Wrap Account?  
Yes, you can buy into global stocks and gain access to more than 23 global exchanges through Phillip Global Wrap Account (PGWA).
5. Can I using telegraphic transfer (TT) to make a payment?  
Yes, you can use telegraphic transfer to make your investment through payable to "Phillip Securities Pte Ltd".
6. What kind of charges do I need to pay for Phillip Global Wrap Account?  
You need to pay for service charge, annual wrap fee, custodian fee and performance fee as listed below:

NO	FEES	PARTICULARS										
1.	Service Fee	3.00% for every capital injection.										
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