

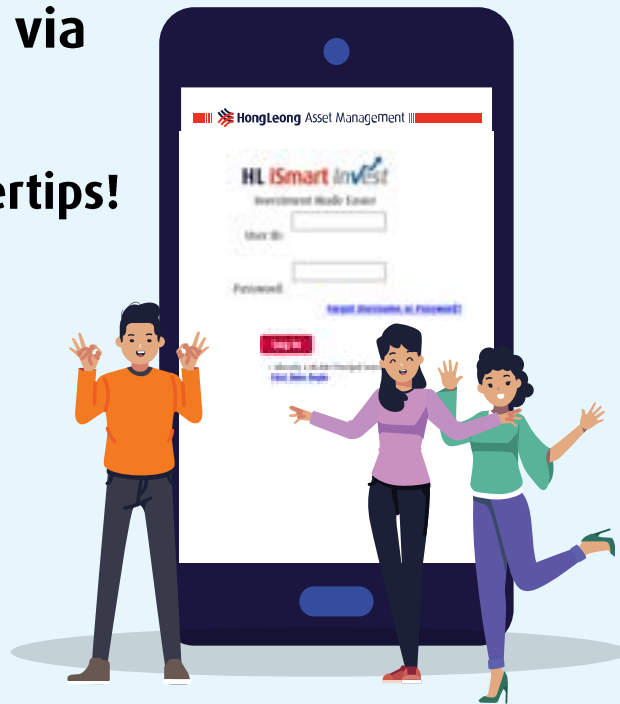


# EPF i-Invest Guide

## EASIER WAY TO INVEST YOUR RETIREMENT FUND

Build your retirement savings via  
**EPF i-Invest** with us!

Anytime, anywhere at your fingertips!



[www.hlam.com.my/epf-i-invest](http://www.hlam.com.my/epf-i-invest)

## **1. How to Access i-Invest**

## 2. How to Register for EPF i-Akaun

## 3. Which page will (new) investors land on?

## 4. HL iSmart Invest Registration

## 5. Screenshots\* Guide:

- Create EPF i-Invest Account
- Buy (Top-up)
- Switching
- Redemption

\* - Screenshots herein are based on demo account.

# HOW TO ACCESS i-INVEST

You can do the following actions by logging in using a desktop or phone web browser:

- Info Hub – FMI’s information
- Account holding
- Funds performance
- Funds comparison
- Transactions history
- Function to buy, redeem and switch unit trust fund

You can only view the following by logging in using i-Akaun mobile app:

- Account holding

## Two routes:

Log in to EPF i-Akaun

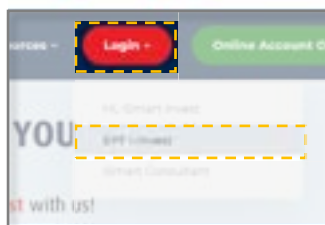
Select 'Investment'

Choose 'Transaction'  
then **select 'HLAM'**  
from FMI listing

via EPF website



via HLAM website



Click EPF i-Invest  
on HLAM website

HLAM's  
HL iSmart Invest



Follow the instructions  
on the online portal

# CONTENT

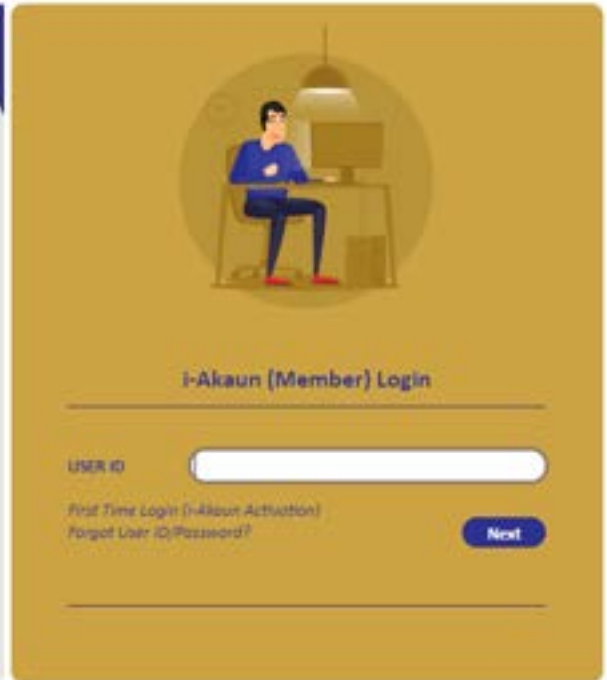
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1. How to Access i-Invest
- 2. How to Register for EPF i-Akaun**
3. Which page will (new) investors land on?
4. HL iSmart Invest Registration
5. Screenshots\* Guide:
  - Create EPF i-Invest Account
  - Buy (Top-up)
  - Switching
  - Redemption

\* - Screenshots herein are based on demo account.

# HOW TO REGISTER FOR EPF i-AKAUN

Welcome to i-Akaun (Member)



## Step 1

- Get your temporary User ID & Password from your nearest EPF office/kiosk.

## Step 2

- Go to [www.kwsp.gov.my](http://www.kwsp.gov.my), select 'Member Login' and use the **temporary User ID & Password** sent via SMS to activate your i-Akaun. This activation must be done *within 30 days of receiving the SMS*.

## Step 3

- Choose a new User ID, Password, Image and Secret Phrase.

## Step 4

- Once activation is complete, you will get a notification on your screen.

## Step 5

- Login with your new account details.


# CONTENT

---

1. How to Access i-Invest
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5. Screenshots\* Guide:
  - Create EPF i-Invest Account
  - Buy (Top-up)
  - Switching
  - Redemption

\* - Screenshots herein are based on demo account.

# WHICH PAGE WILL (NEW) INVESTORS LAND ON?

Do you have an existing HLAM account?	Do you have an existing HL iSmart Invest account?	
No	No	Go to 'Account Opening' on pg11
Yes	No	Go to 'HL iSmart Invest Registration' on pg9
Yes	Yes	HL iSmart Invest login: 

# CONTENT

---

1. How to Access i-Invest
2. How to Register for EPF i-Akaun
3. Which page will (new) investors land on?
- 4. HL iSmart Invest Registration**
5. Screenshots\* Guide:
  - Create EPF i-Invest Account
  - Buy (Top-up)
  - Switching
  - Redemption

\* - Screenshots herein are based on demo account.



# HL iSMART INVEST REGISTRATION



**HL iSmart Invest**  
Investment made easier

Full Name (As per IC) :	as per the IC
Your e-Mail :	eg:xxx@yyy.com
NRIC Number :	Valid NRIC(Without '-' and no blank
Mobile Number :	0XXXXXXXX (Without '-' and no blan
Preferred Log In User ID :	Maximum length is 20 characters
Password :	
<input type="checkbox"/> Show password	
<input type="button" value="Register"/> <input type="button" value="Cancel"/>	

## 1. Fill in details as per maintained in HLAM records:

- \* Full Name (as per IC)
- \* Your e-Mail
- \* NRIC Number
- \* Mobile Number

*\*Important note: The above information submitted must match with the existing HLAM's account. If this fails, investors must submit "Particulars Update Form".*

- Preferred Log In User ID (6-20 characters)
- Password (8 characters which include at least one uppercase, one lowercase and one number)

Click "Register"

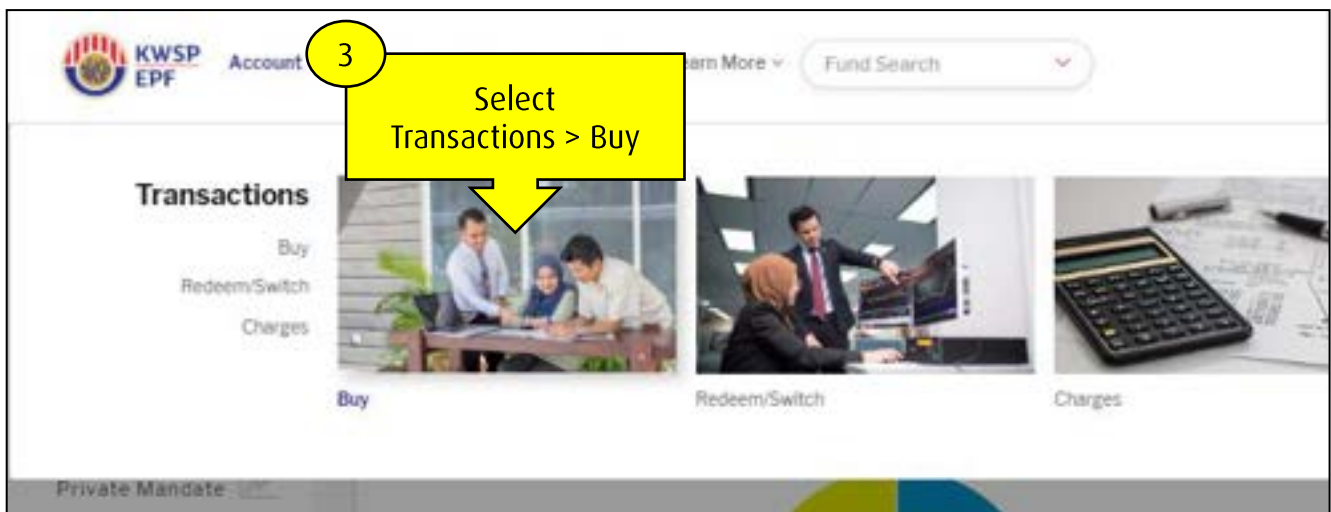
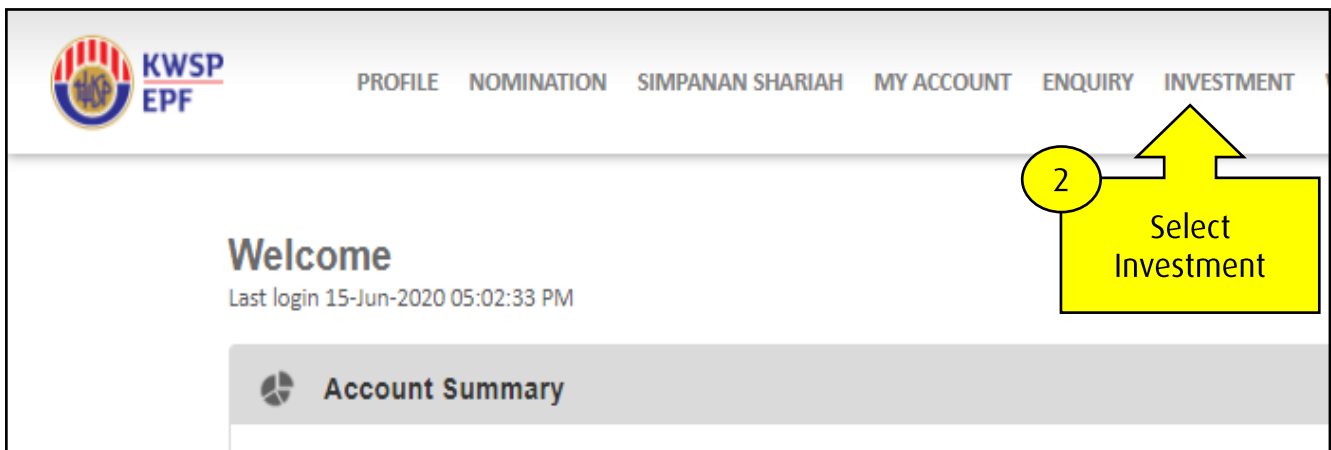
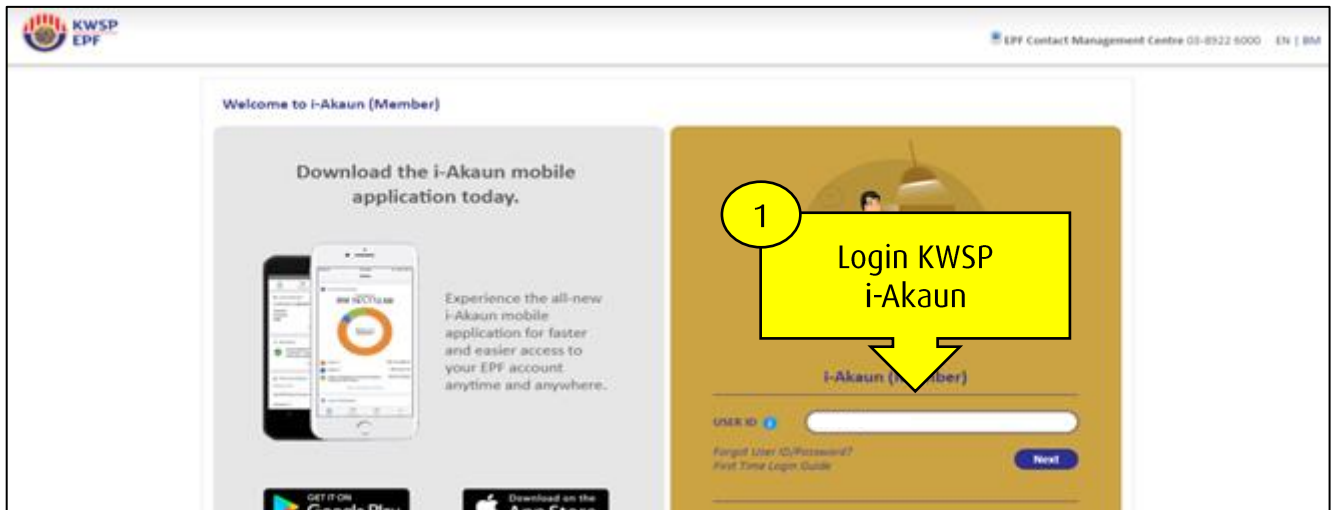
2. Key in OTP

3. Successfully registered.

1. How to Access i-Invest
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\* - Screenshots herein are based on demo account.

# SCREENSHOT GUIDE: CREATE EPF i-INVEST ACCOUNT



# SCREENSHOT GUIDE: CREATE EPF i-INVEST ACCOUNT

Hong Leong Asset Management Bhd

4 Select Hong Leong Asset Management

1) Hong Leong Asset Management

2) Hong Leong Asia-Pacific Dividend Fund

Add more funds

5 Select Fund(s)

Hong Leong Balanced Fund

Hong Leong Dana Al-Izdihar

Hong Leong Dana Al-Izdihar

Hong Leong Dana Al-Izdihar

Hong Leong Dividend Fund

Hong Leong Growth Fund

Hong Leong Money Market Fund

Hong Leong Strategic Fund

Minimum Initial Investment Amount  
**MYR 1,000.00**

Minimum Subsequent Investment Amount  
**MYR 100.00**

Fund Volatility Rating  
**11.0**

2) Hong Leong Asia-Pacific Dividend Fund

3) Hong Leong Value Fund

6 Enter investment amount(s)

7 Select Proceed to Checkout

PROCEED TO CHECKOUT

Minimum Initial Investment Amount  
**MYR 1,000.00**

Minimum Subsequent Investment Amount  
**MYR 100.00**

Fund Volatility Rating  
**15.81 Very High**

Fund Consistent Return Rating  
**5/5**

3,000

Minimum Initial Investment Amount  
**MYR 100.00**

Minimum Subsequent Investment Amount  
**MYR 100.00**

Fund Volatility Rating  
**18.67 Very High**

Fund Consistent Return Rating  
**4/5**

\*Source: Lipper from Refinitiv

Factsheet Product Highlight Sheet Semi Annual/Annual Report Prospectus Supplemental Prospectus

Choose a FMI/IUTA

FMI/IUTA's funds availability and initial sales charge table.

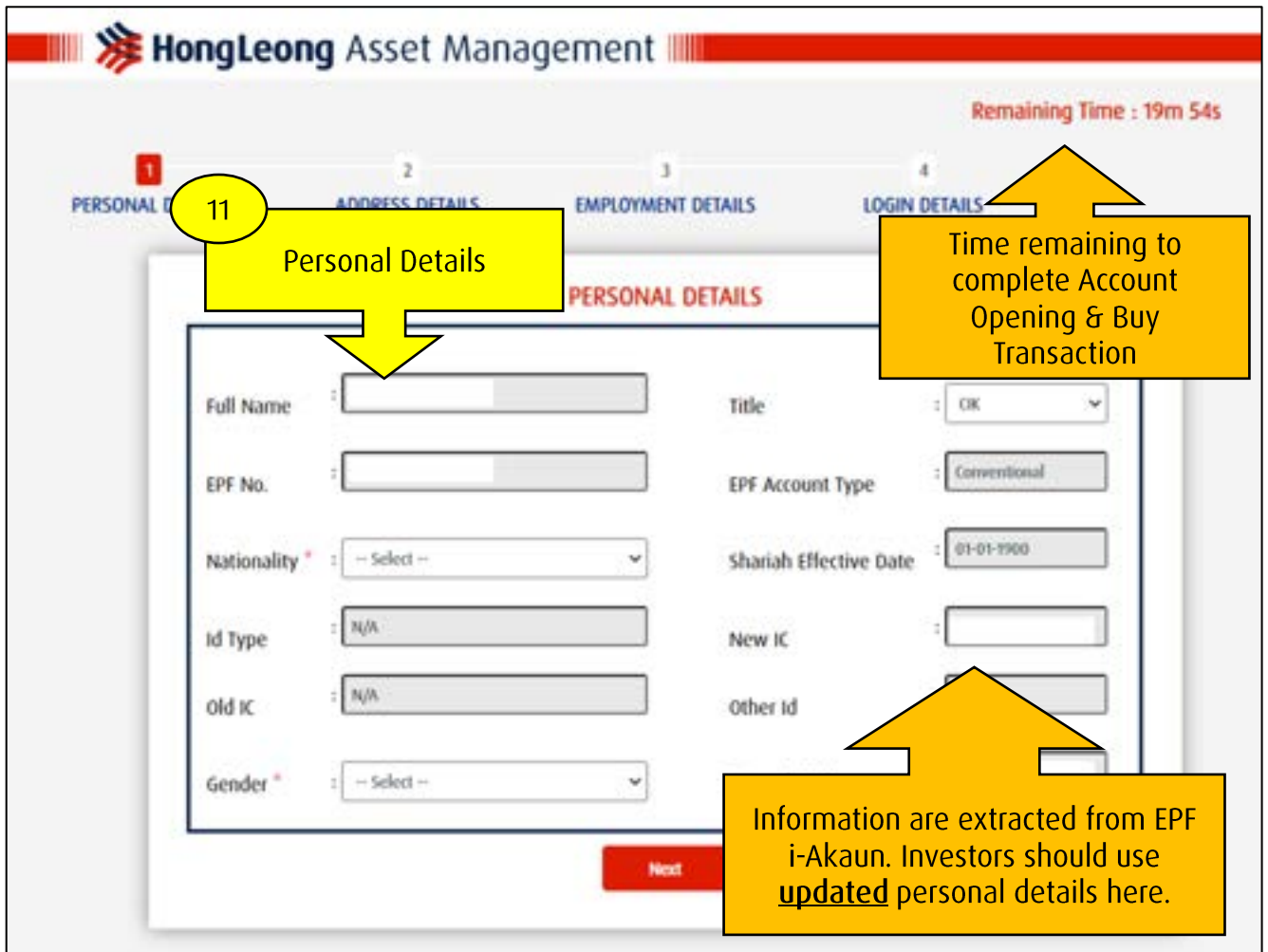
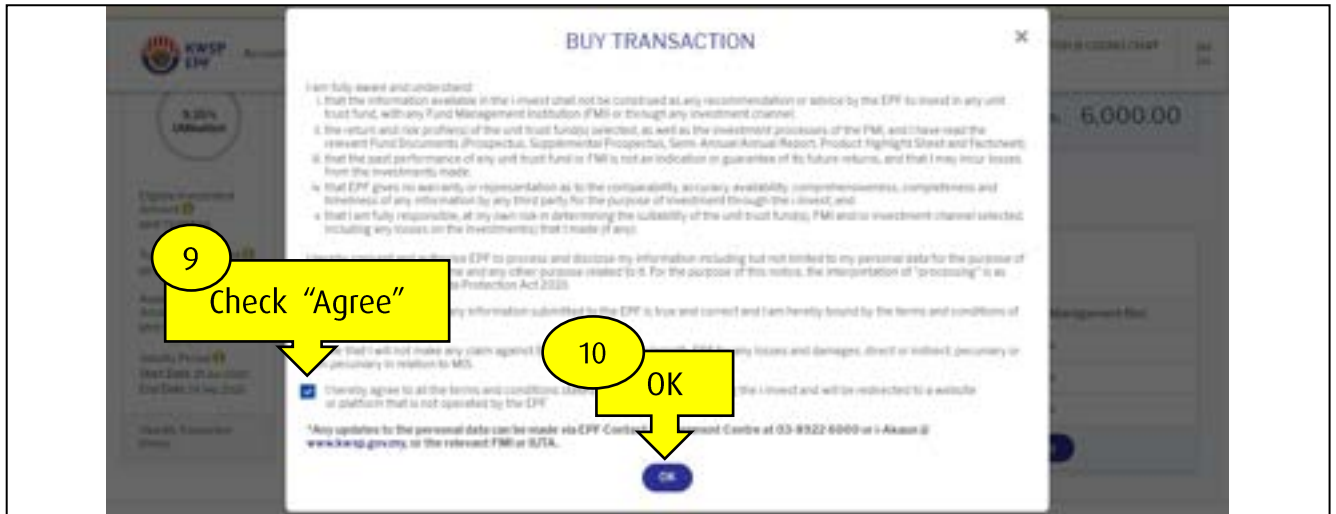
Hong Leong Asset Management	
HONG LEONG BALANCED FUND	0.3%
HONG LEONG DIVIDEND FUND	0.3%

8 Select Buy

Buy

Funds marked with 'N/A' will not be passed to FMI/IUTA for transaction.

# SCREENSHOT GUIDE: CREATE EPF i-INVEST ACCOUNT



# SCREENSHOT GUIDE: CREATE EPF i-INVEST ACCOUNT

**HongLeong Asset Management**

Remaining Time : 18m 37s

1 2 3 4  
PERSONAL DETAILS ADDRESS DETAILS EMPLOYMENT DETAILS LOGIN DETAILS

12 Update Address Details

### ADDRESS DETAILS

Address *	<input type="text"/>	City *	<input type="text"/>
Address Line 2 *	<input type="text"/>	Postcode *	<input type="text"/>
Address Line 3	<input type="text"/>	State *	<input type="text"/>
Address Line 4	<input type="text"/>	Country *	<input type="text" value="MALAYSIA"/>
Address Line 5	<input type="text"/>		

Previous Next

**HongLeong Asset Management**

Remaining Time : 17m 56s

1 2 3 4  
PERSONAL DETAILS ADDRESS DETAILS EMPLOYMENT DETAILS LOGIN DETAILS

13 Fill in Employment Details

### EMPLOYMENT DETAILS

Annual Income *	<input type="text" value="RM"/>	Source of Fund *	<input type="text" value="I/C"/>
Occupation *	<input type="text"/>		

Previous Next

# SCREENSHOT GUIDE: CREATE EPF i-INVEST ACCOUNT

Remaining Time : 17m 41s

1 PERSONAL DETAILS 2 ADDRESS 3 LOGIN DETAILS

14 Update contact details then Set User ID and Password

Mobile Number \* :  Email \* : .com

User Id \* :  01XXXXXXXX

Password \* :  Confirm Password \* :

Alphanumeric password with minimum 8 characters

Previous Submit

Remaining Time : 16m 13s

1 PERSONAL DETAILS 2 ADDRESS DETAILS 3 SUITABILITY ASSESSMENT 4 EMPLOYMENT DETAILS 5 LOGIN DETAILS

15 Enter the OTP sent to the registered mobile number above

Time Password (OTP) has been sent to your mobile number. Please enter the OTP for confirmation.

111111

Submit

16 Successful Registration

Congratulations!

Your account has been created successfully!

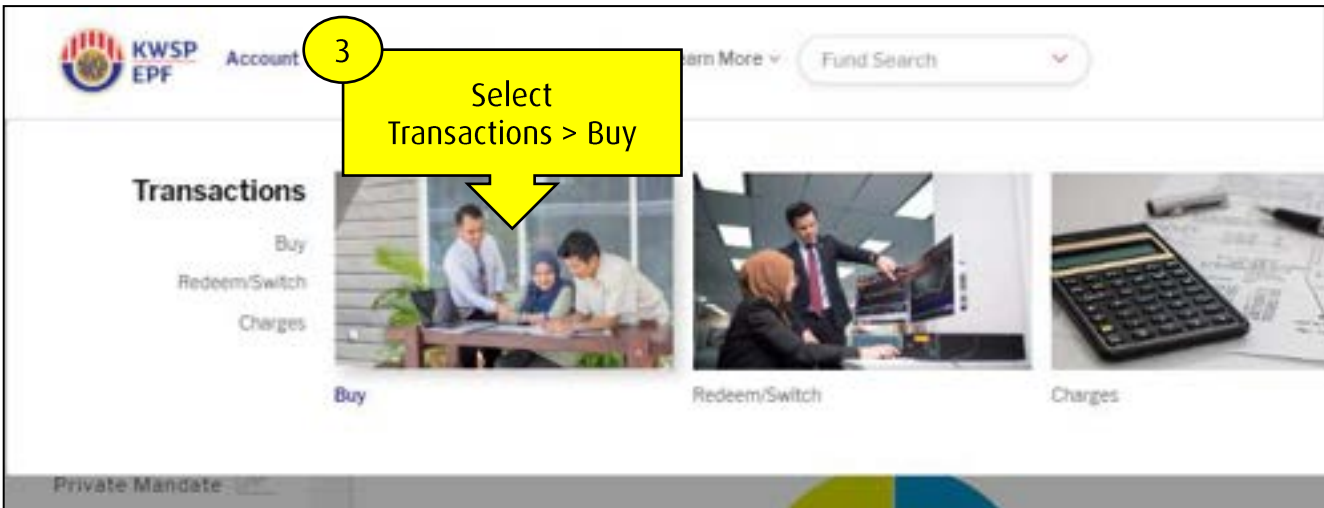
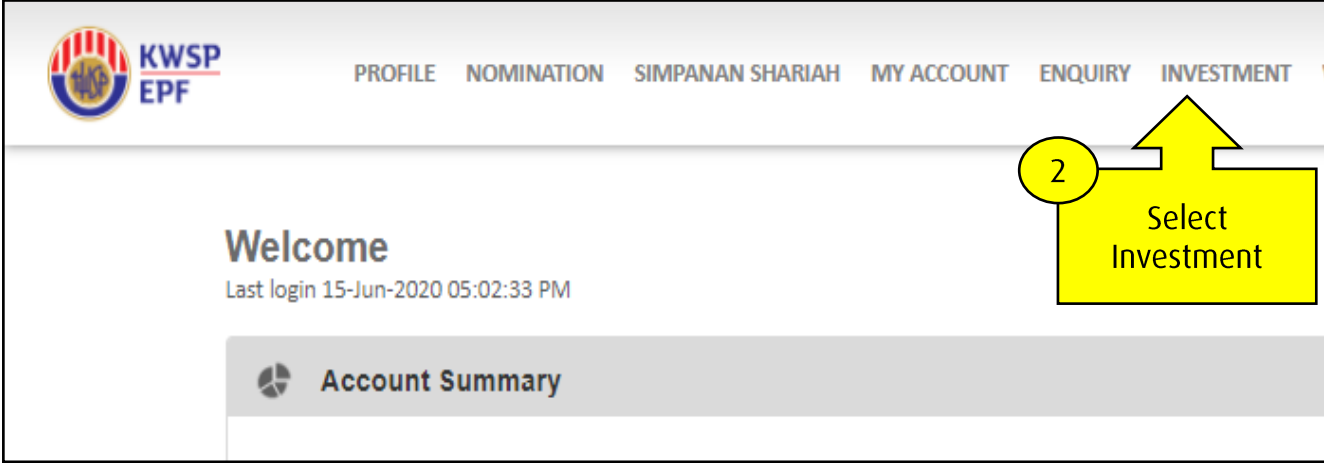
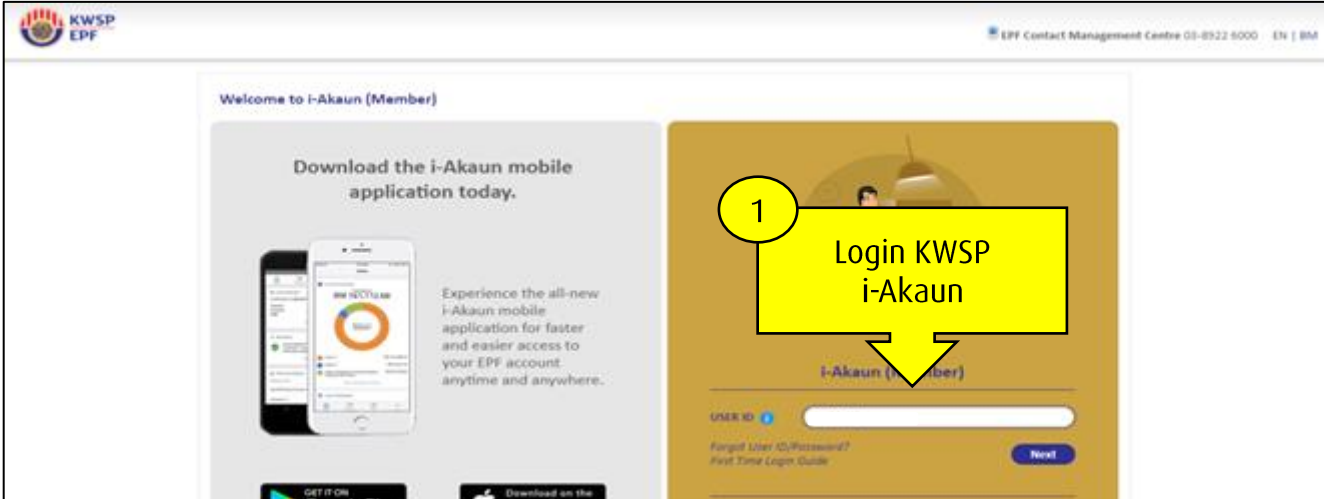
Note : Next will be Buy Transaction Screen

1. How to Access i-Invest
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\* - Screenshots herein are based on demo account.



# SCREENSHOT GUIDE: BUY (TOP-UP)



# SCREENSHOT GUIDE: BUY (TOP-UP)

4) Select Hong Leong Asset Management

5) Select Fund(s)

Hong Leong Asset Management Bhd

Add more funds

Hong Leong Balanced Fund

Hong Leong Dana Al-Izdiha

Hong Leong

Hong Leong Dana

Hong Leong Div

Hong Leong Growth Fund

Hong Leong Money Market Fund

Hong Leong Strategic Fund

1) Minimum Initial Investment Amount MYR 1,000.00

Minimum Subsequent Investment Amount MYR 100.00

Fund 11.0

2) Hong Leong Asia-Pacific Dividend Fund

6) Enter investment amount(s)

7) Select Proceed to Checkout

3,000

PROCEED TO CHECKOUT

2) Hong Leong Asia-Pacific Dividend Fund

Minimum Initial Investment Amount MYR 1,000.00

Minimum Subsequent Investment Amount MYR 100.00

Fund Volatility Rating 15.81 Very High

Fund Consistent Return Rating 5/5

3) Hong Leong Value Fund

Minimum Initial Investment Amount MYR 100.00

Minimum Subsequent Investment Amount MYR 100.00

Fund Volatility Rating 18.67 Very High

Fund Consistent Return Rating 4/5

\*Source: Lipper from Refinitiv

Factsheet Product Highlight Sheet Semi Annual/Annual Report Prospectus Supplemental Prospectus

8) Select Buy

Buy

TA

ability and initial sales charge table.

	Hong Leong Asset Management Bhd
Products Sector Fund	0%
Dividend Fund	0%

# SCREENSHOT GUIDE: BUY (TOP-UP)

**BUY TRANSACTION**

I am fully aware and understand:

- 1. that the information available in the i-Akaun shall not be construed as any recommendation or advice by the EPF to invest in any unit trust fund, with any Fund Management Institution (FMI) or through any investment channel;
- 2. the return and risk profiles of the unit trust funds presented, as well as the investment processes of the FMI, and have read the relevant Fund Documents (Prospectus, Supplemental Prospectus, Semi-Annual Report, Product Highlight Sheet and Factsheet);
- 3. that the past performance of any unit trust fund or FMI is not an indicator or guarantee of its future returns, and that I may incur losses from the investments made;
- 4. that EPF gives no warranty or representation as to the suitability, accuracy, availability, completeness, comprehensiveness, competitiveness and timeliness of any information by any third party for the purpose of investment through the i-Akaun; and
- 5. that I am fully responsible, at my own risk in determining the suitability of the unit trust funds, FMI and/or investment channel selected including any losses on the investments that I made (if any).

9 **Check "Agree"**

10 **OK**

I hereby agree to all the terms and conditions of the EPF i-Akaun platform that is not operated by the EPF.

**HongLeong Asset Management**

**HL iSmart Invest**  
Investment Made Easier

User ID:

Password:

[Forgot Username or Password?](#)

\* Already a HLAF Principal Investor?  
[First time login](#)

11 **Log in HL iSmart Invest**

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**Top Up**

Fund Name	Fund Risk	Fund Documents	Minimum Initial Investment (RM)	Minimum Subsequent Investment (RM)	NAV (*)	Sales Charge	Investment Amount (RM)
HONG LEONG BALANCED FUND	Moderate		1,000.00	100.00	0.3645	0.30%	<input type="text" value="2,500.00"/>
HONG LEONG DIVIDEND FUND	Aggressive		1,000.00	1,000.00	0.3363	0.30%	<input type="text" value="1,500.00"/>


12 **Select Agree to Proceed**

13\* **Pre-selected funds are shown**

I agree to all the above

\*Note : Investors can key in equal or less than the amount entered in i-Akaun.

# SCREENSHOT GUIDE: BUY (TOP-UP)

 **HongLeong Asset Management**

Remaining Time : 18m 24s

## Summary Of Transaction

MIS Reference Number	:	MIS202006180000065894
HLAM Account Number	:	XXXXX
HLAM Transaction Number:	:	2020000025E
Total Investment Amount	:	RM 1,000.00

HLAM's  
Transaction Summary

## Member Authorisation

Time Remaining 09:16

Please enter your Transaction Authorisation Code (TAC) to proceed with this application

i-Akaun Reference No.	:	MIS202006180000066139
Fund Purchased From	:	Hong Leong Asset Management Bhd
Applied Amount	:	RM 5,000.00

### Declaration

1. I hereby consent and authorise EPF to process my application for the purpose related to it. For the purpose of this application, I hereby consent to the collection, storage, processing, use and disclosure of my personal data for the purpose of MIS and compliance with the Personal Data Protection Act 2010.
2. I hereby acknowledge that any information submitted to EPF is for my use only. I am hereby bound to the terms and conditions of the application. (If you would like to access or update any of your personal data, please contact us at 03-8922 6000 or log into your account at [www.kwsp.gov.my](http://www.kwsp.gov.my), or contact the relevant PMU officer.)

I hereby agree to all the terms and conditions stated above.


### TAC Verification


\*\*\*\*\* (7) (17)

TAC expires at 15:08:01. Please refer to your registered mobile number: \*\*\*\*\*8685 (18-06-2020)

14

Enter TAC Verification  
Proceed.



 **KWSP EPF**

## Summary

Time Remaining

Your application submission is SUCCESSFUL

Application Reference No.	:	003000000035550
Application Date & Time	:	2020-06-18 08:30:45
Status	:	Pending
Reason	:	Top Up
i-Akaun Reference No.	:	MIS202006180000066139

EPF's  
Transaction Summary

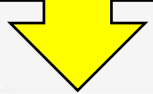
# SCREENSHOT GUIDE: BUY (TOP-UP)

**HongLeong Asset Management**

### Payment ( Transfer Gateway Settlement ) Status

Transaction Date	:	2020-06-18 15:07:42
MIS Reference Number	:	MIS202006180000066139
HLAM Account Number	:	XXXXX
Transaction Number	:	003000000035675
Transfer Gateway Status	:	Approved
Investment Amount	:	RM 6000.00

HLAM  
Payment Status  
Back to i-Akaun

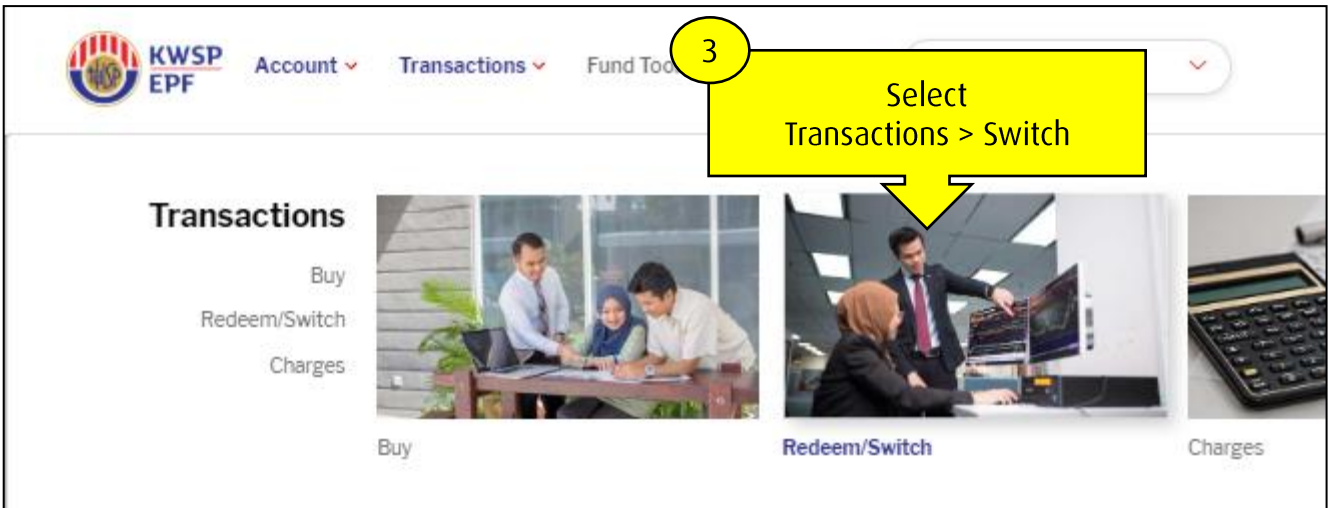
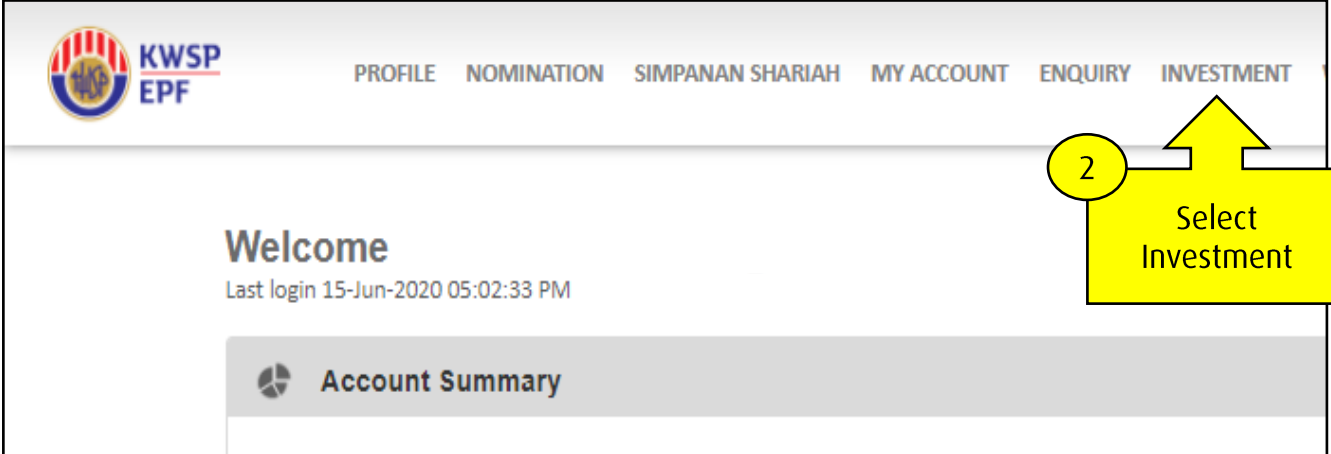
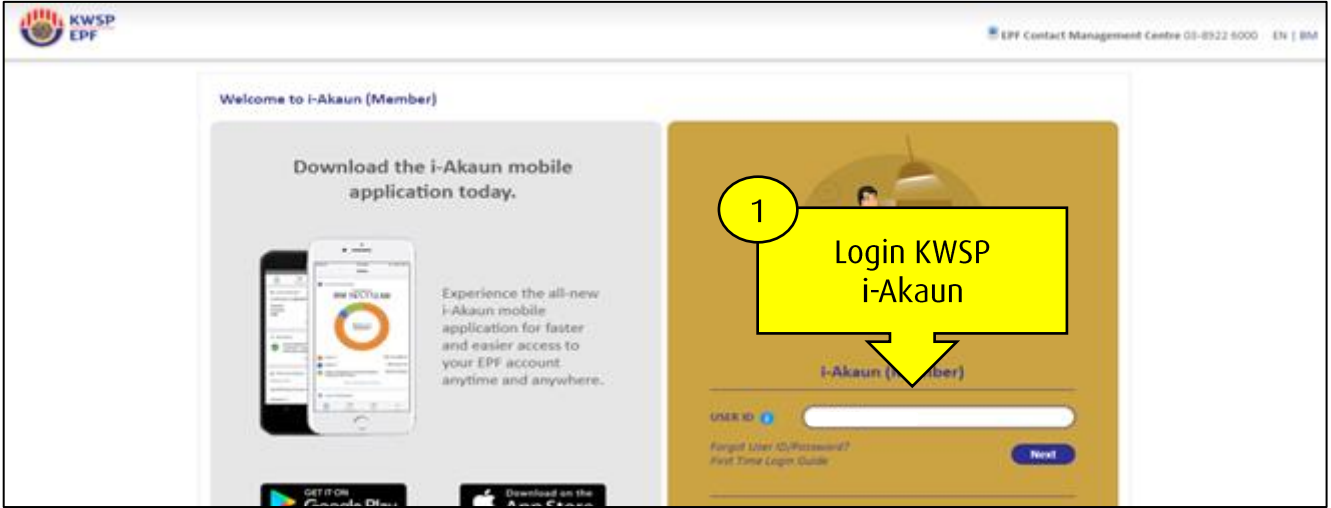


Print ReceiptBack To i-Akaun

1. How to Access i-Invest
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  - Create EPF i-Invest Account
  - Buy (Top-up)
  - Switching**
  - Redemption

\* - Screenshots herein are based on demo account.

# SCREENSHOT GUIDE : SWITCHING



# SCREENSHOT GUIDE : SWITCHING

different FMI/IUTA.

Account Holding

Show 10 entries

Fund Name	FMI/IUTA	
<input type="checkbox"/> HONG LEONG DANA MAA'ROF	Hong Leong Asset Management	19.8
<input checked="" type="checkbox"/> Hong Leong Value Fund	Hong Leong Asset Management	125.9

Showing 1 to 2 of 2 entries

Next

Proceed to Redeem Proceed to Switch

4 Select Fund(s) & Proceed to Switch

Fund Switching

I am fully aware and understand:

- 1. that the information available in the Linvest shall not be construed as any recommendation or advice by the EPF to invest in any unit trust fund, with any Fund Management Institution (FMI) or through any investment channel;
- 2. the return and risk profiles of the unit trust fund(s) selected, as well as the investment provisions of the FMI, and I have read the relevant Fund Documents (Prospectus, Supplemental Prospectus, Term Annual Report, Product Highlight Sheet and Factbook);
- 3. that the past performance of any unit trust fund or FMI is not an indication or guarantee of its future returns, and that I may incur losses from the investments made;
- 4. that EPF does not warrant or representation as to the comparability, accuracy, availability, comprehensiveness, completeness and timeliness of the information provided to me and I am solely responsible for determining the suitability of the unit trust fund(s), FMI and/or investment channel selected; and
- 5. that I have read and understand the terms and conditions of the investment.

I hereby agree to all the terms and conditions stated above. You are now leaving the Linvest and will be redirected to a website or platform that is not operated by the EPF.

OK

5 Check Agree to proceed

HongLeong Asset Management

HL iSmart Invest  
Investment Made Easier

User ID:

Password:

Forgot Username or Password?

Log In

\* Already a HLAM Principal Investor?  
First time login

6 Log in HL iSmart Invest

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# SCREENSHOT GUIDE : SWITCHING

**Switching**

Transaction after the respective fund's cut-off time will be treated as next business day's transaction.  
Fund(s) selected at i-Akaun is highlighted in Grey.

Fund Name	Master Account	Available Units	NAV *	Market Value	Switch Out Units	Full	Switch In Fund
HONG LEONG VALUE FUND	XXXXX	0.00	0.0047	0.00	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
HONG LEONG CONSUMER PRODUCTS SECTOR FUND	XXXXX	85313.39	0.2966	25,303.95	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
HONG LEONG CONSUMER PRODUCTS SECTOR FUND	XXXXX	3379.52	0.2966	1,002.37	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
HONG LEONG ASIA-PACIFIC DIVIDEND FUND	XXXXX	4263.16	0.5381	2,467.48	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>

Account Number: XXXXX

Switch from Fund: HONG LEONG VALUE FUND | 23,752.97

Switch to Fund: HONG LEONG BALANCED FUND

Fund Documents: [Icon]

**10** Confirm Declaration

**11** Confirm Switching

Buttons: Confirm, Cancel

**HongLeong Asset Management**

## Summary Of Transaction

HLAM Transaction Number: 2020315070E

HLAM Account Number	Switch Out	Switch Into this fund
XXXXX	HONG LEO FUND	HONG LEONG BALANCED FUND
XXXXX	HONG LEO FUND	HONG LEONG BALANCED FUND

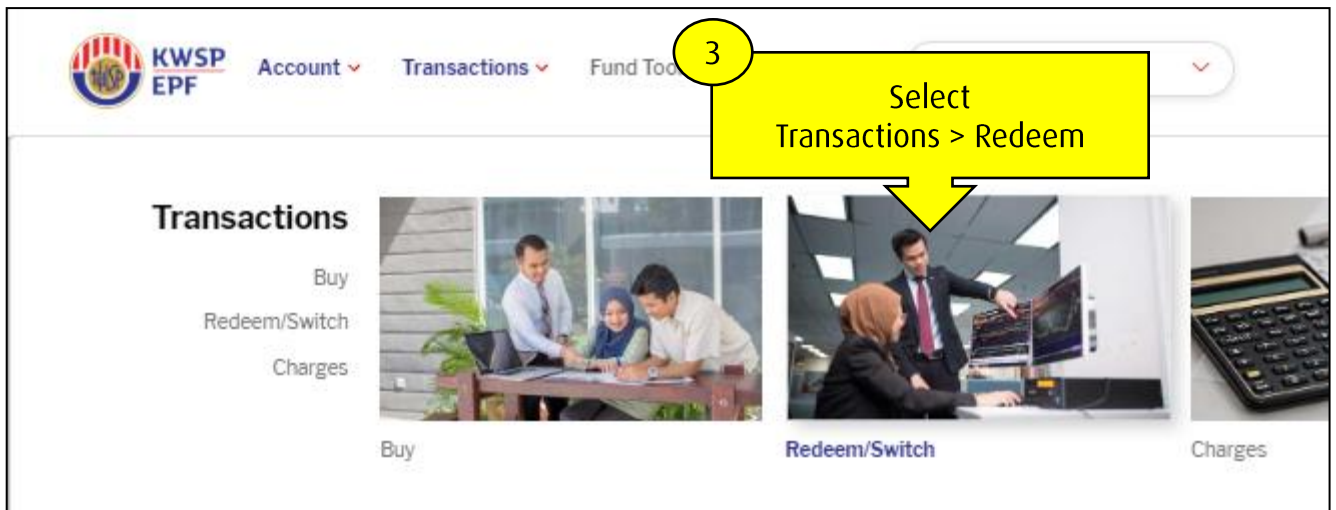
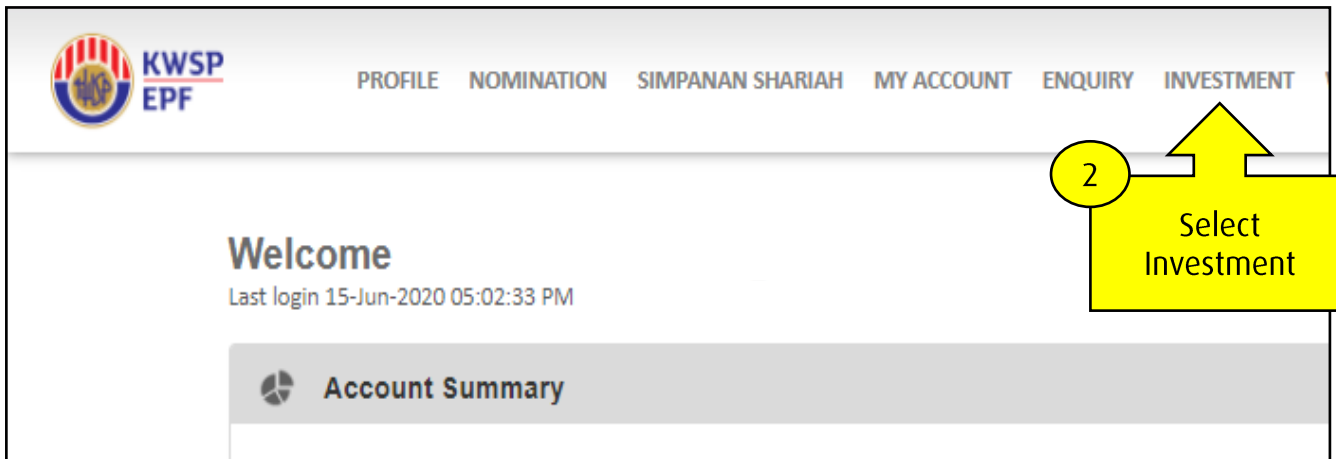
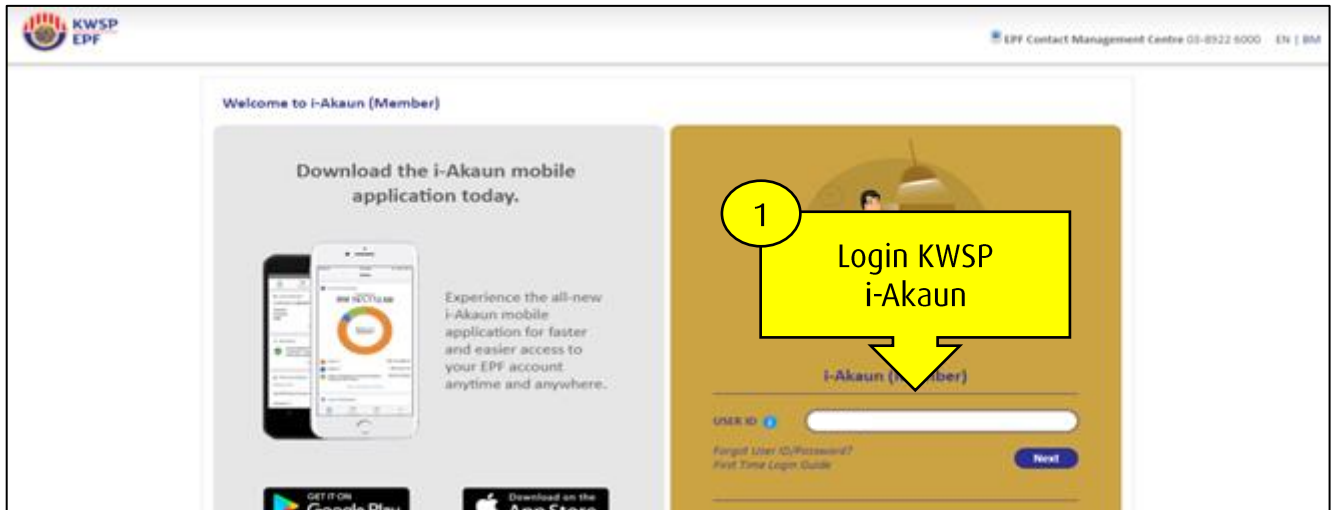
A confirmation message was sent to your mobile number that ended with (011).

**Transaction Summary. Done.**

1. How to Access i-Invest
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3. Which page will (new) investors land on?
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  - Create EPF i-Invest Account
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  - Switching
  - Redemption**

\* - Screenshots herein are based on demo account.

# SCREENSHOT GUIDE : REDEMPTION



# SCREENSHOT GUIDE : REDEMPTION

different FMI/IUTA.

Account Holding

Show 10 entries

Fund Name	FMI/IUTA	Unit (MYR)
<input type="checkbox"/> HONG LEONG DANA MAA'ROF	Hong Leong Asset Manag	0.4263
<input checked="" type="checkbox"/> Hong Leong Value Fund	Hong Leong Asset Manag	0.1075

Showing 1 to 2 of 2 entries

Previous 1 Next

Proceed to Redeem Proceed to Switch

**4** Select Fund(s) & Proceed to Redeem

Fund Switching

I am fully aware and understand:

- 1. that the information available in the Linvest shall not be construed as any recommendation or advice by the EPF to invest in any unit trust fund, with any Fund Management Institution (FMI) or through any investment channel;
- 2. the return and risk profiles of the unit trust fund(s) selected, as well as the investment provisions of the FMI, and I have read the relevant Fund Documents (Prospectus, Supplemental Prospectus, Term Annual Report, Product Highlight Sheet and Factbook);
- 3. that the past performance of any unit trust fund or FMI is not an indication or guarantee of its future returns, and that I may incur losses from the investments made;
- 4. that EPF does not warrant or representation as to the comparability, accuracy, availability, comprehensiveness, completeness and timeliness of any third party for the purpose of investment through the Linvest, and
- 5. that I am assuming my own risk in determining the suitability of the unit trust fund(s), FMI and/or investment channel selected (investment(s)) that I made (if any).

EPF to process and disclose my information including but not limited to my personal data for the purpose of and any other purposes related to it. For the purpose of this notice, the interpretation of "processing" is as defined in Section 2(52) of the Personal Data Protection Act 2010.

Information submitted to the EPF is true and correct and I am hereby bound by the terms and conditions of the Linvest.

I shall not make any claim against EPF and I shall hold EPF harmless for any losses and damages, direct or indirect, pecuniary or otherwise in relation to MS.

I hereby agree to all the terms and conditions stated above. You are now leaving the Linvest and will be redirected to a website or platform that is not operated by the EPF.

\*Any relative to the personal data can be made via EPF Contact Management Centre at 83-8932 0000 or 1-Akuan @ www.kwsp.gov.my, or the relevant FMI or IUTA.

OK

**5** Check Agree to proceed

HongLeong Asset Management

HL iSmart Invest  
Investment Made Easier

User ID:

Password:

Forgot Username or Password?

Log In

\*Already a HLAM Principal Investor?  
[First time login](#)

**6** Log in HL iSmart Invest

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# SCREENSHOT GUIDE : REDEMPTION

**Redemption**

Transaction after the respective fund's cut-off time will be treated as next business day's transaction.  
Fund(s) selected at i-Akaun is highlighted in Grey.

Fund Name	Account Number	Available Units	NAY *	Market Value	Units to Redeem	Full
HONG LEONG VALUE FUND	XXXXX	23,752.97	0.0847	2,011.88	<input type="text"/>	<input type="checkbox"/>
HONG LEONG CONSUMER PRODUCTS SECTOR FUND	XXXXX	86,313.38	0.2966	25,383.95	<input type="text"/>	<input type="checkbox"/>
HONG LEONG CONSUMER PRODUCTS SECTOR FUND	XXXXX	3,379.52	0.2966		<input type="text"/>	<input type="checkbox"/>
HONG LEONG ASIA-PACIFIC DIVIDEND FUND	XXXXX	4,263.16	0.5741		<input type="text"/>	<input type="checkbox"/>

**Fund to Redeem**

Fund to Redeem	Account Number	Units to Redeem
HONG LEONG ASIA-PACIFIC DIVIDEND FUND	11111	1,000.00

\* Indicative

**9 Confirm Declaration**

I solemnly and sincerely declare that:

**10 Confirm Redemption**

Confirm Cancel

**7** Specify amount of units to redeem or tick "Full" redemption box

**8** Select "Add"

**HongLeong Asset Management**

**Summary of Transaction**

HLAM Transaction Number: 2020000073E  
Transaction Date Time: 23/6/2020 11:38:37 AM

Fund Redeemed	Redeemed Units
HONG LEONG ASIA-PACIFIC DIVIDEND FUND	1,000.00

Your transaction is complete. A confirmation message was sent to your mobile number that ended with (8685).

**11** Transaction Summary. Done.

Print Receipt Back To i-Akaun

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