AHAM CAPITAL
ASSET MANAGEMENT

Built On Trust

October 2025

AHAM Corporate Private Retirement Scheme

AHAM Asset Management Berhad
(Formerly known as Affin Hwang Asset Management Berhad)
Registration No: 199701014290 (429786-T)
www.aham.com.my

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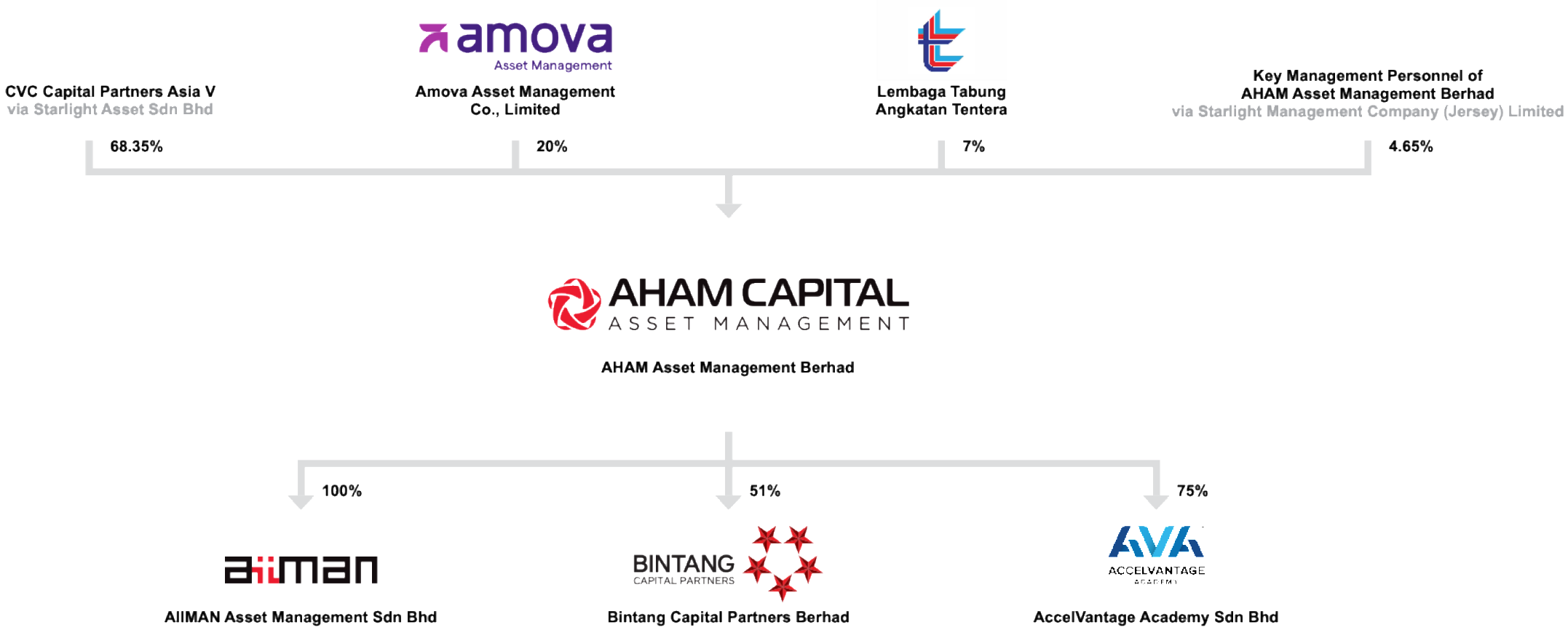
Shareholding Strength



*Effective 1 September 2025, Nikko Asset Management has rebranded to Amova Asset Management.

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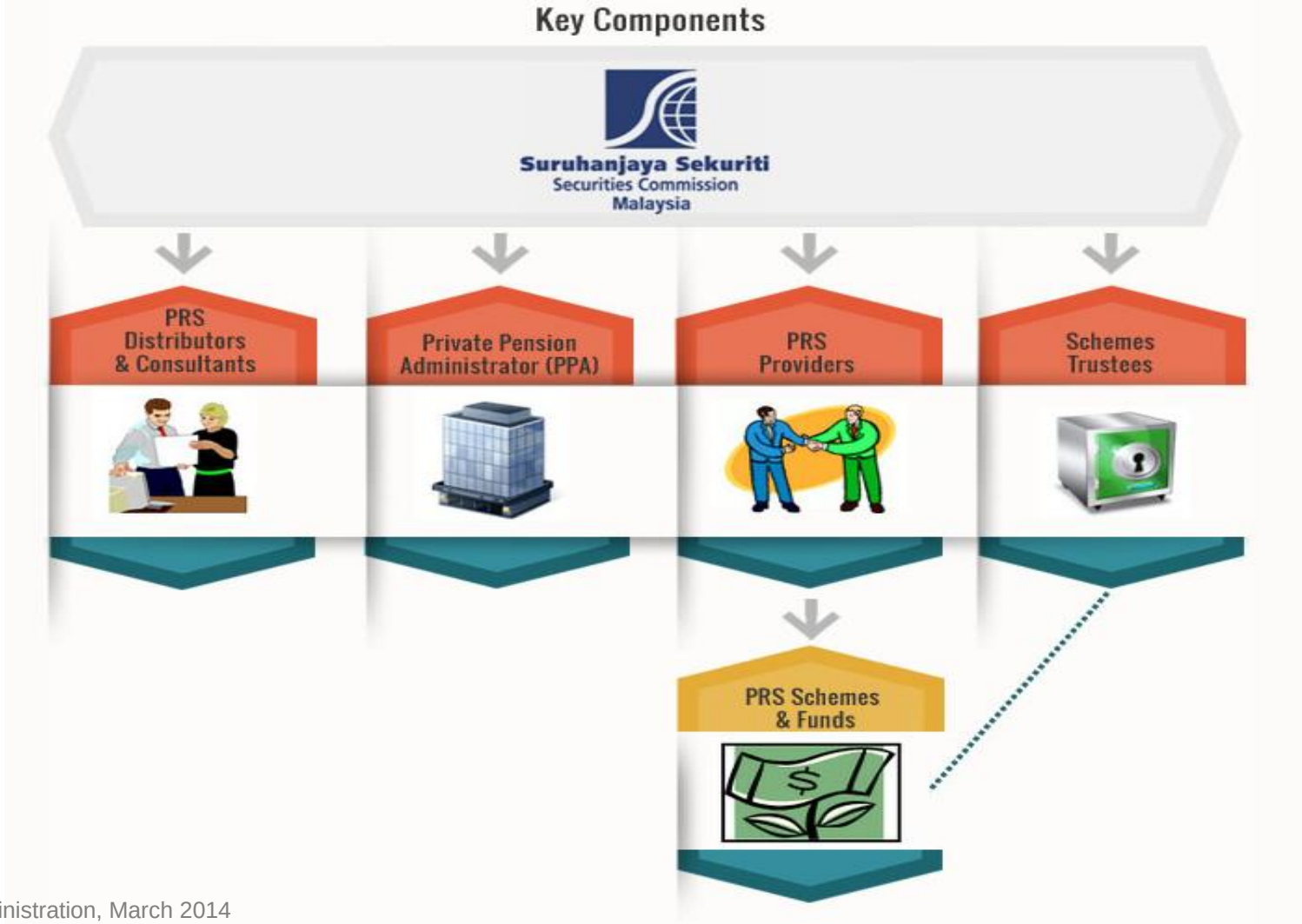
The Governing Bodies

AHAM Capital Asset Management has been appointed by SC as 1 of the 9 PRS providers



Source: Private Pension Administration, March 2014

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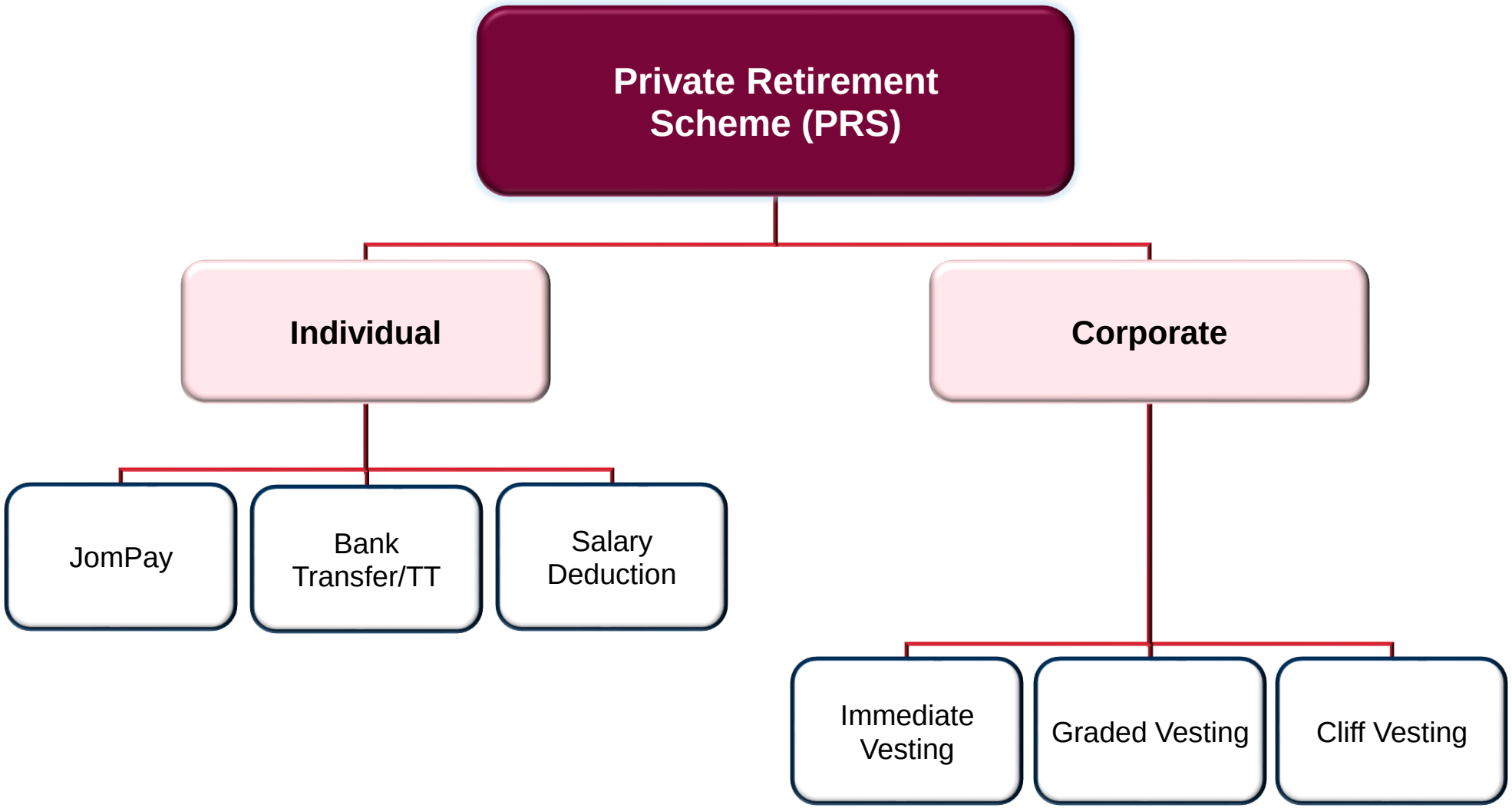
AHAM PRS Options



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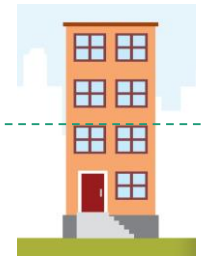
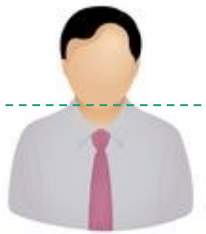
Mandatory Savings Redirection: How does it work?

12% or 13%
Mandatory Savings

Company



Employee



***Mandatory Savings Plan**
13% for Salary < RM5000
12% for Salary >RM5000

6% or 7%
Private Retirement Scheme

Tax Deduction up to 19%

Available Invest into AHAM PRS

Additional Retirement Funds

AHAM CAPITAL ASSET MANAGEMENT

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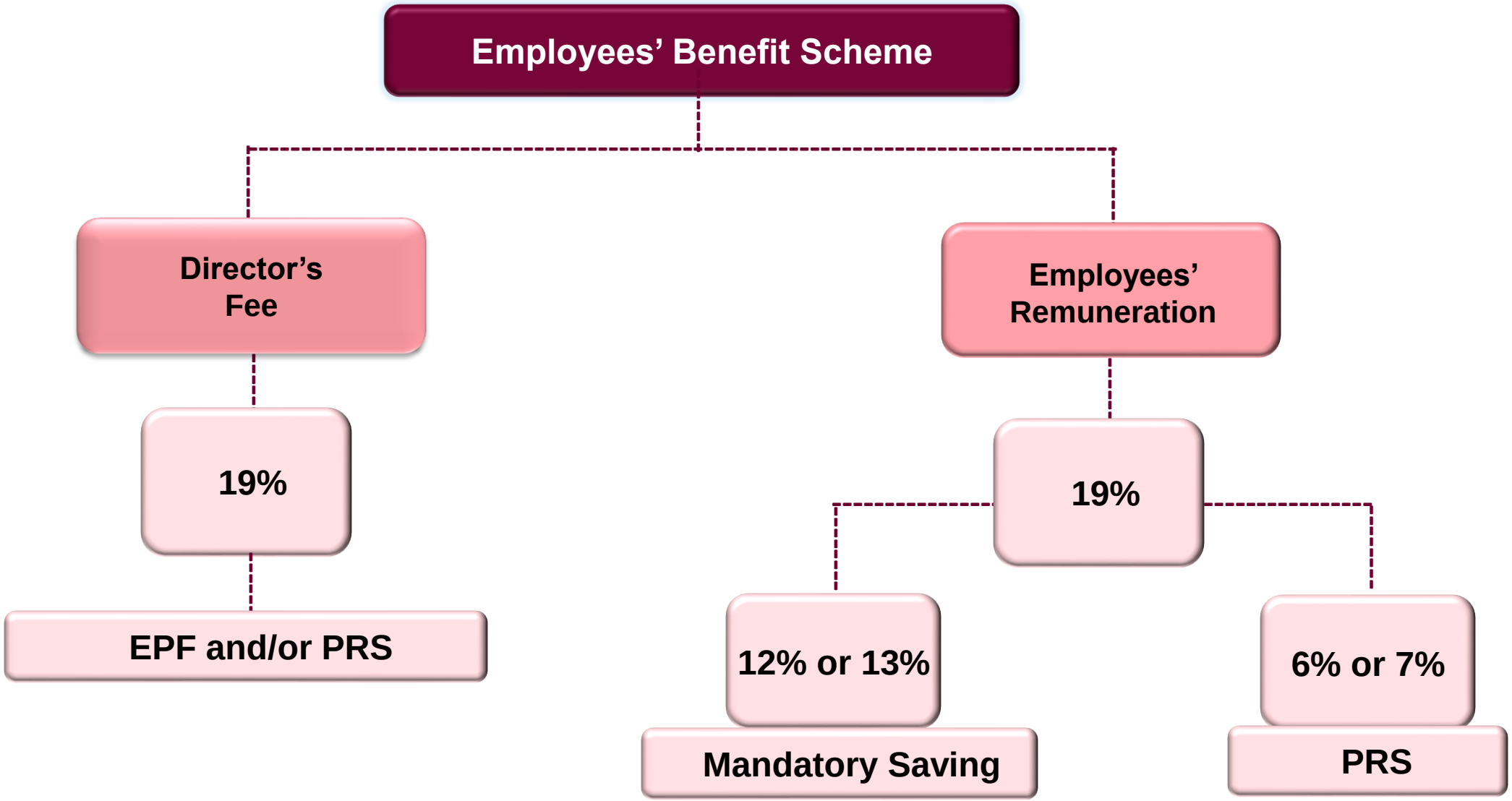
The structure



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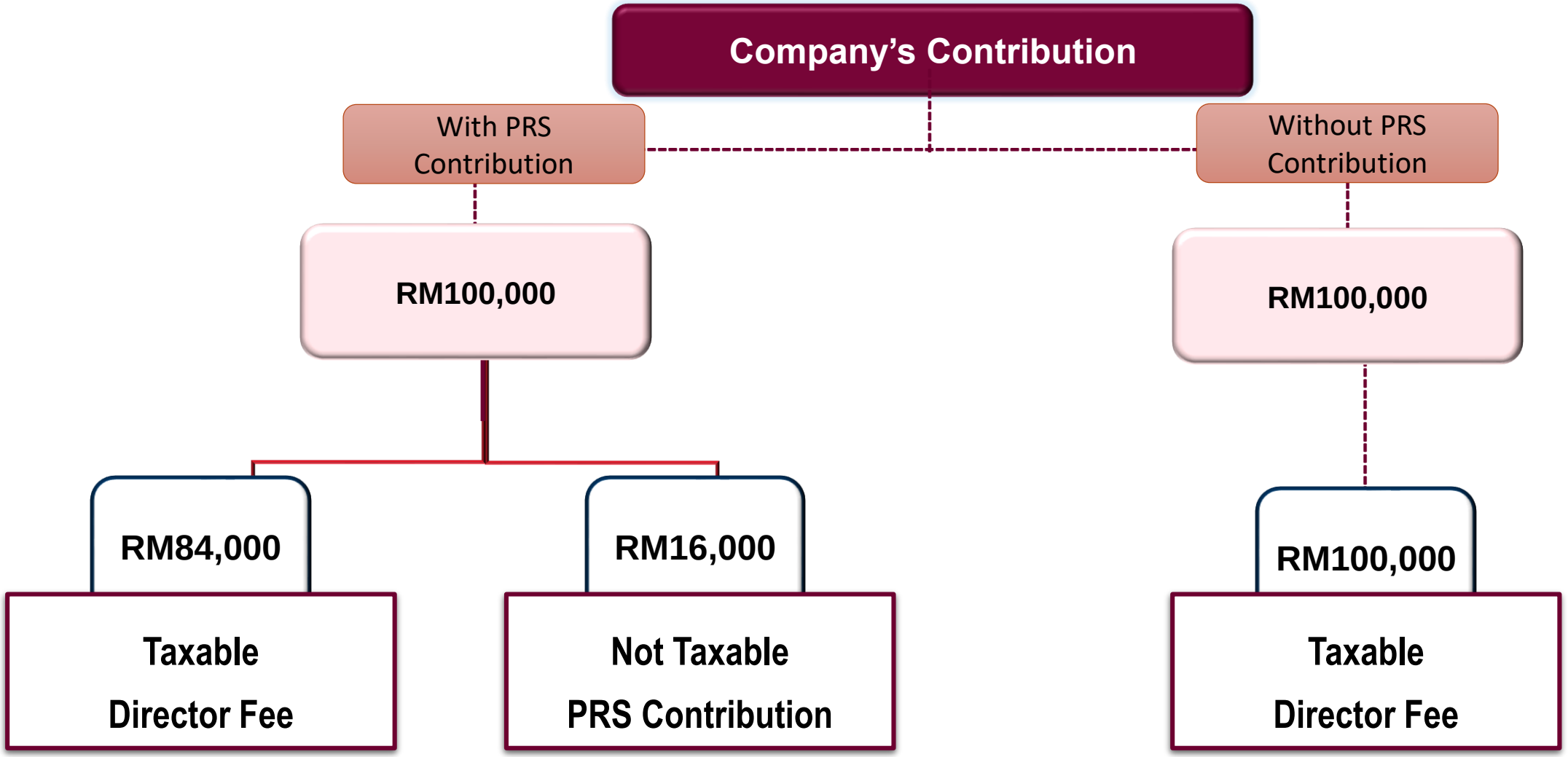
Personal Taxed on Director Fee?



Example of Tax Relief for PRS

For professional inter stribution.

Tax Relief Up to 19%

19% Tax Relief Threshold

12% — **Mandatory EPF Contribution**

7% — **Unutilized Tax Entitlement of 7%**

- Additional contribution
- Additional Bonus payout
- Redirection of excess EPF

Corporate PRS – Tax Reduction for Employers (illustration)

	with PRS		without PRS	
	RM	RM	RM	RM
Revenue				
Net Sales		5,000,000		5,000,000
Less: Cost of Good Sold		950,000		950,000
Gross Profit		4,050,000		4,050,000
Expenses				
Utilities	120,000		120,000	
Advertising	95,000		95,000	
Rent	144,400		144,400	
Salaries	1,440,000		1,440,000	
Director Fee	81,000		100,000	
PRS - Director Fee (19%)	**19,000**			
PRS	**100,500**		-	
Insurance	5,600		5,600	
EPF	172,800		172,800	
Socso	24,800		24,800	
		2,203,100		2,102,600
Profite Before Tax		1,846,900		1,947,400
On First RM150,000 (15%)	22,500		22,500	
RM150,001 to RM600,000 (17%)	76,500		76,500	
RM 600,001 and Subsequent Balance(24%	299,256		323,376	
Income Tax Expenses		398,256		422,376
Profite After Tax		**1,448,644**		**1,525,024**
		Different on Tax Saving by company	**24,120**	

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PRS Vesting Options

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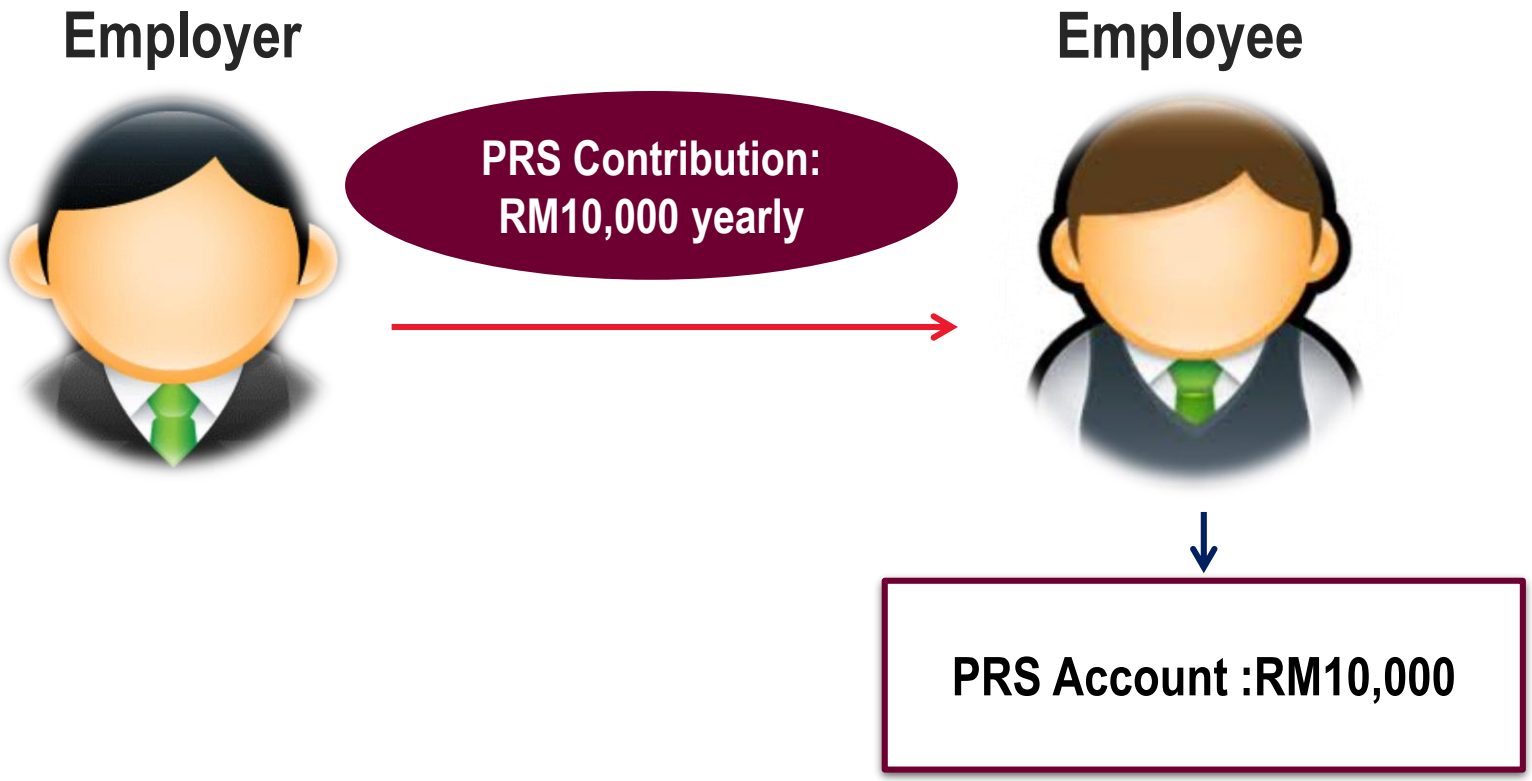
Immediate Vesting



Note: All programmes are fully customisable at the Company discretion; depending on the company's Pension Policy.

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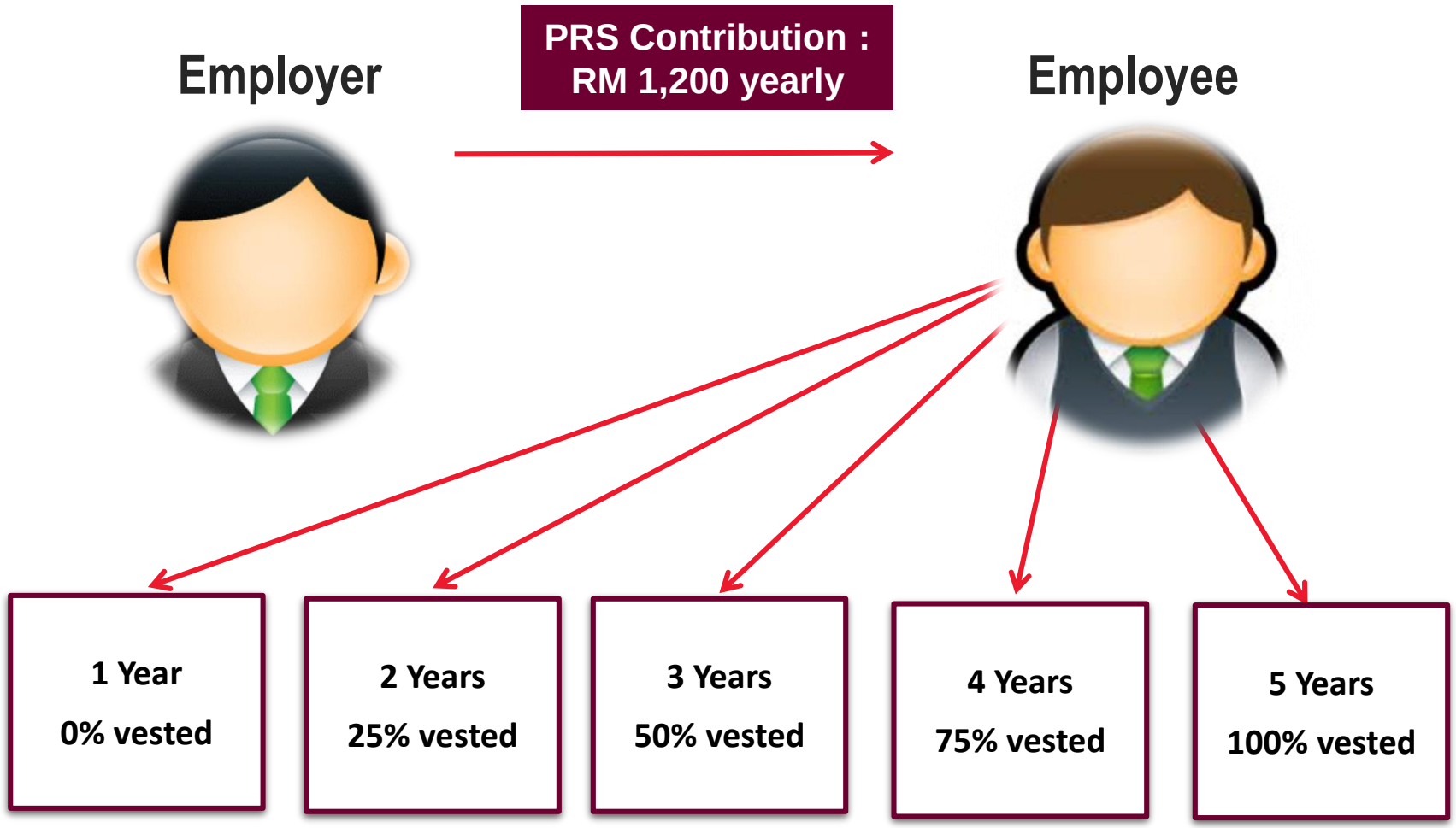
Graded Vesting



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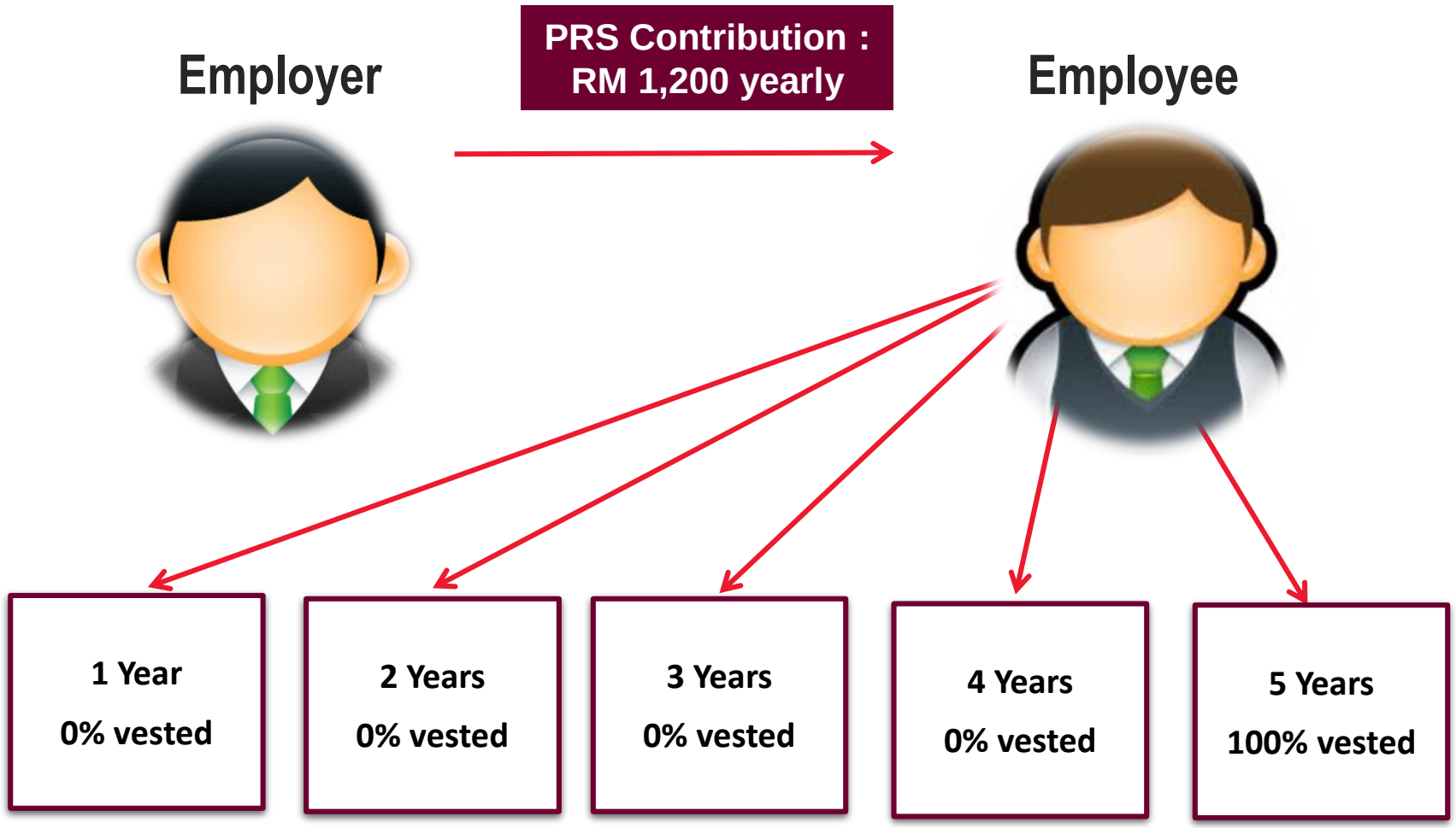
Cliff Vesting



Note: All programmes are fully customisable at the Company discretion; depending on the company's Pension Policy.

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Summary - Type of Vesting & Target Audience

Corporate Private Retirement Scheme (CPRS)

Immediate Vesting

Directors

+

Group of Employees

Graded / Cliff Vesting

Group of Employees

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Summary

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Benefits for Employers

0% No sales charge

Vesting flexibility to design your own contribution pay-out

Caring employer as part of CSR

Retain & reward your best talents

Corporate tax relief up to **19%**

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This Fund is a wholesale fund, exclusively for Sophisticated Investors only.

Thank you

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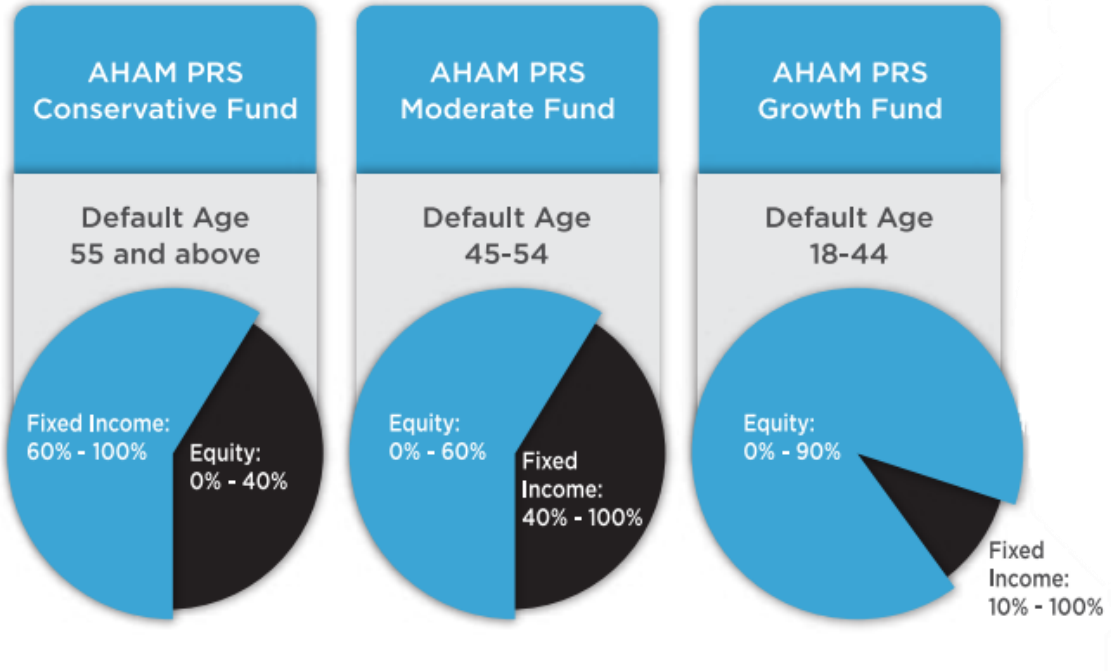
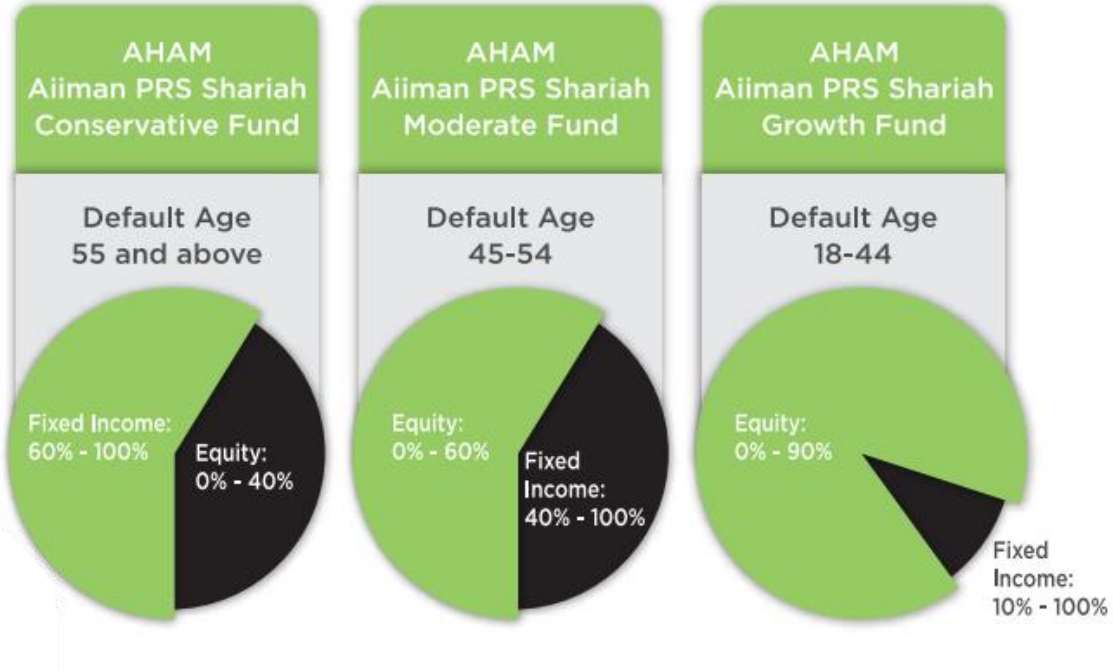
Our Solution

AHAM PRS CONVENTIONAL FUNDS



AHAM PRS SHARIAH FUNDS



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Our PRS Performance

PRS Funds Name	% Returns (as of 23 October 2025)				
	YTD	1 Year	3 Year	5 Year	Total Return Since Inception*
AHAM PRS Growth	7.6	8.1	27.4	13.0	93.4
AHAM PRS Moderate	6.3	7.0	23.7	13.0	87.2
AHAM PRS Conservative	4.7	5.4	17.4	10.0	55.0
AHAM AIIMAN PRS Shariah Growth	7.3	8.3	28.4	10.2	86.3
AHAM AIIMAN PRS Shariah Moderate**	5.2	6.0	21.1	4.0	25.0
AHAM AIIMAN PRS Shariah Conservative***	3.6	4.4	-	-	11.1

AHAM CAPITAL ASSET MANAGEMENT

Source : AHAM PRS Fund Fact Sheet as of 23 October 2025
*Since inception on 2 November 2012
** Launched on 1 July 2015
*** Launched on 22 November 2022

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Our Fees & Charges

Company	Fee Details	AHAM PRS			AHAM AIIMAN PRS Shariah		
		Growth Fund	Moderate Fund	Conservative Fund	Growth Fund	Moderate Fund	Conservative Fund
AHAM Asset Management	Sales Charge	Nil					
	Management Fee (per annum of the fund's NAV)	Up to 1.8%	Up to 1.5%	Up to 1.3%	Up to 1.8%	Up to 1.5%	Up to 1.3%
	Trustee Fee	0.04% (per annum of the fund's NAV)					
	Switching Fee (between funds in this scheme)	Nil					
	Transfer Fee (to another PRS Provider)	RM 25 (for each transfer request to another PRS Provider)					
Private Pension Administrator (PPA)	Account Opening Fee	RM 10 (one-off)					
	Administration Fee	0.04% (per annum of the fund's NAV)					
	Annual Fee	RM 8 (not payable in the year the account was opened and in the year where there is no contribution)					

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Proof from LHDN

5.2 Deduction for contributions made by employers

5.2.1 Contributions made by employers on behalf of their employees are allowable as a deduction under subsection 34(4) of the ITA. The allowable amount is subject to a maximum of 19% of the employees' remuneration.

Example:

Kreatif Sdn Bhd made the following contributions for the accounting period ending on 31 December 2020:

(a) EPF contributions of 12% of employees' remuneration; and

(b) PRS funds contributions of 7% of employees' remuneration.

Total employees' remuneration for the period was RM300,000. Allowable deduction to the company under subsection 34(4) of the ITA is RM57,000 (RM300,000 x 19%).

Source : LHDN, Private Retirement Scheme (Public Ruling No. 9/2021)
https://phl.hasil.gov.my/pdf/pdfam/PR_09_2021.pdf

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Proof from LHDN

2. COMPUTERISED CALCULATION FOR ADDITIONAL REMUNERATION

Additional remuneration means any additional payment to the normal remuneration for the current month paid to an employee whether in one lump sum, periodical, in arrears or non-fixed payment.

Such additional remuneration includes:

- bonus/incentive
- arrears of salary or any other arrears paid to an employee
- employee's share option scheme (if employee opts for MTD deduction)
- tax borne by employer
- gratuity
- compensation for loss of employment
- ex-gratia
- director's fee (not paid monthly)
- commissions (not paid monthly)
- allowances (not paid monthly)
- any other payment in addition to normal remuneration for current month

Therefore, MTD should calculate based on current year additional remuneration formula and reported together with current month's MTD in CP39 text file format. **The CP 39A text file format is irrelevant.**

Source : Spesifikasi Kaedah Pengiran Berkomputer PCB 2022, page 11, Section 2, have a list of additional remuneration.