






#GrowWithUs

PRS x SSP

Stay on track to reach your goals.
Achieve your financial freedom
with **SmartSave Plan ("SSP")**,
a regular saving plan.

-  Dollar-cost averaging strategy
-  Consistent & systematic investment
-  Fosters financial discipline

Benefits of Affin Hwang Private Retirement Scheme ("PRS")








- Up to RM3,000 tax relief*
- Minimum investment of RM50*
- 0% sales charge
- Easy beneficiary nomination

*Terms & Conditions apply



Stand a chance to get exciting prizes* when you invest in any Affin Hwang PRS through the SmartSave Plan ("SSP")

Campaign Period: 2 January 2020 - 31 December 2020

Grand Draw			Quarterly Draw	
 x1	 x2	 x3	 x30 2 Jan - 31 Mar E-Voucher worth RM20	 x30 1 Apr - 30 Jun E-Voucher worth RM20
1st Prize Fitness Watch	2nd Prize Bluetooth Speaker	3rd Prize Fitness Tracker	 x30 1 Jul - 30 Sep E-Voucher worth RM20	 x30 1 Oct - 31 Dec E-Voucher worth RM20

*Terms & Conditions apply. Visuals are for illustration purposes only.

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Warning Statement: The reference of "Funds" in the content herein is referring Affin Hwang PRS Growth Fund, Affin Hwang PRS Moderate Fund, Affin Hwang PRS Conservative Fund, Affin Hwang Aiman PRS Shariah Growth Fund, and Affin Hwang Aiman PRS Shariah Moderate Fund. The reference of "Disclosure Document" in the content herein is referring to the Replacement Disclosure Document dated 2 July 2018. A Product Highlights Sheet is available for Affin Hwang PRS Growth Fund, Affin Hwang PRS Moderate Fund, Affin Hwang PRS Conservative Fund, Affin Hwang Aiman PRS Shariah Growth Fund, and Affin Hwang Aiman PRS Shariah Moderate Fund, and investors have the right to request for a copy of it. Investors are advised to read and understand the contents of the PHS, and Disclosure Document containing information about the Funds before investing. The Disclosure Document has been registered as well as the PHSs have been lodged with the Securities Commission Malaysia, who takes no responsibility for its contents. A copy of the Disclosure Document and the PHS can be obtained at Affin Hwang Asset Management's sales office. Units will only be issued upon receipt of an application form referred to in and accompanying the Disclosure Document, and the Product Highlights Sheet. There are fees and charges involved when investing in the funds. Investors are advised to consider the fees and charges carefully before investing. The price of units and distribution payable, if any, may go down as well as up and past performance of the fund should not be taken as indicative of its future performance. If you plan to purchase units of the funds via loan financing, you are advised to read and understand the contents of the "Unit Trust Loan Financing Disclosure Statement" before deciding to borrow to purchase units.

Campaign Terms & Conditions:

The PRS SmartSave Plan Campaign ("Campaign") is hosted by Affin Hwang Asset Management Berhad ("Affin Hwang AM").

- Participation in this Campaign shall be deemed as acceptance to the Terms and Conditions ("T&C") stated herein, as well as consent to the use of the Participant's personal information in accordance with our Privacy Notice. Non-compliance with or a breach of any of these T&C may result in the disqualification of the Participant at any stage of the Campaign; and prizes won may be forfeited, withheld, withdrawn or reclaimed.
- Employees and agents of Affin Hwang AM, Affin Hwang Investment Bank Berhad, ALLMAN Asset Management Sdn Bhd, Affin Hwang Trustee Berhad Employees, Bintang Capital Partners Berhad and AccelVantage Academy Sdn Bhd are not eligible to participate in this campaign.
- The Participant confirms the accuracy of all information provided at the time of Campaign entry. Misrepresentation of any facts or personal particulars (deemed material by Affin Hwang AM) may result in disqualification and / or the forfeiture, withholding, withdrawal, or reclaiming of any prizes won.
- Affin Hwang AM and its respective employees, directors, parent, affiliates and representative assume no responsibility or liability for damages, losses, or injury arising directly or indirectly from this Campaign and / or acceptance or use / misuse of a prize. If applicable, all warranty claims with regards to a prize should be directed to the applicable manufacturer. Except to the extent that they may not be excluded by law, no representations, warranties, terms or conditions that are not expressly stated herein apply to this Campaign or its prizes. All implied warranties of the prizes are excluded, including but not limited to, the implied warranties of satisfactory quality, merchantability or fitness for a particular purpose.
- Campaign Period: 2 January 2020 to 31 December 2020.
- In order to be eligible for Campaign participation, the investment submission must be successfully processed and approved by Affin Hwang AM within the Campaign Period. An official receipt will be issued by Affin Hwang AM for every approved transaction and it is deemed as a Successful Transaction.
- The following will NOT be considered as a Successful Transaction:
 - Investors exercised their cooling-off rights;
 - Switching from an existing investment to another fund / scheme;
 - Refunded, cancelled or rejected applications;
 - Investments made via Salary Deduction, and
 - Private Retirement Scheme ("PRS") investments via Corporate Vesting.

8. Campaign Mechanics:

- To be eligible for the Lucky Draw, Participants are required to invest in any PRS provided by Affin Hwang AM as explained below. For every Successful Transaction during the Campaign Period, investors will receive Lucky Draw token(s).

Client Type	Year of PRS Account Opening	Criteria	Number of Lucky Draw Token(s) Entitled
New Affin Hwang PRS Client	2020	Monthly SmartSave Plan ("SSP") deduction of minimum RM50 in any Affin Hwang PRS during the Campaign Period.	1 token (per month)
		One-time initial investment of minimum RM100 in any Affin Hwang PRS during the Campaign Period.	Additional 1 token (one-off)
Existing Affin Hwang PRS Client	2012 - 2019	Monthly SSP deduction of minimum RM50 in any Affin Hwang PRS during the Campaign Period.	1 token (per month)
		Sign up monthly SSP deduction of minimum RM50 in any Affin Hwang PRS during the Campaign Period.	1 token (one-off)

- There will be a total of four (4) Quarterly Draws and 1 Grand Draw throughout the Campaign Period. Each gift will be revealed starting from 29 May 2020 to 29 January 2021.

Draw	Draw Period	Gifts	Quantity
Quarterly Draw 1	2 Jan 2020 - 31 Mar 2020	E-Voucher worth RM20	30
Quarterly Draw 2	1 Apr 2020 - 30 Jun 2020	E-Voucher worth RM20	30
Quarterly Draw 3	1 Jul 2020 - 30 Sep 2020	E-Voucher worth RM20	30
Quarterly Draw 4	1 Oct 2020 - 31 Dec 2020	E-Voucher worth RM20	30
Grand Draw	1 Jan 2020 - 31 Dec 2020	Fitness Tracker	3
		Bluetooth Speaker	2
		Fitness Watch	1

- Participants will receive an SMS from Affin Hwang AM which will indicate the total number of Lucky Draw token(s) that they are entitled for. A hyperlink to a Contest Form will also be provided in the same SMS.
- Participants are required to fill in all available fields on the Contest Form and answer three (3) simple questions before the below deadlines. Participants with the correct answers will then be in the running for the Quarterly Draw and Grand Draw with their accumulated token(s).

Draw	SMS Blast Date	Deadline to Answer Question	Announcement Date
Quarterly Draw 1	18 - 19 May 2020	21 May 2020, 11.59pm	29 May 2020
Quarterly Draw 2	20 - 21 Jul 2020	23 Jul 2020, 11.59pm	30 July 2020
Quarterly Draw 3	19 - 20 Oct 2020	22 Oct 2020, 11.59pm	30 Oct 2020
Quarterly Draw 4	18 - 19 Jan 2021	21 Jan 2021, 11.59pm	29 Jan 2021
Grand Draw			

- A total of one hundred twenty (120) Quarterly Draw winners and six (6) Grand Draw winners will be selected over the Campaign Period.
- The one hundred twenty (120) Quarterly Draw prizes consist of E-Voucher worth RM20.
- The six (6) Grand Draw prizes consist of fitness tracker (x3), Bluetooth speaker (x2) and Fitness Watch (x1).
- Each eligible Participant will stand a chance to win only one (1) of the Quarterly Draw prizes and only one (1) of the available Grand Draw prizes. No multiple wins allowed.
- Winners from the Lucky Draw contest shall be final and conclusive.
- Winners from the Lucky Draw contest will be announced on the following dates ("Announcement Date").

Draw	Gifts	No. of Winners	Announcement Date
Quarterly Draw 1	E-Voucher worth RM20	30	29 May 2020
Quarterly Draw 2	E-Voucher worth RM20	30	30 Jul 2020
Quarterly Draw 3	E-Voucher worth RM20	30	30 Oct 2020
Quarterly Draw 4	E-Voucher worth RM20	30	29 Jan 2021
Grand Draw	• Fitness Tracker x3	6	
	• Bluetooth Speaker x2		
	• Fitness Watch x1		

- All winners' names will be published on Affin Hwang AM's website or in any form of media that Affin Hwang AM may choose.
- By participating in this Contest, Participants agree to allow Affin Hwang AM to use, promote and publish their identity and answers for advertising and publicity purposes without additional compensations or prior notice.
 - All Prizes are fully sponsored and paid for by Affin Hwang AM. Prizes are not transferable or exchangeable and non-cash prizes cannot be exchanged for cash. Affin Hwang AM accepts no responsibility for any tax or other liability that may arise from the prize winnings. In the event when a prize is not available despite Affin Hwang AM's reasonable endeavours to procure the prize, Affin Hwang AM reserves the right to substitute a Prize of equal recommended retail value.
 - Affin Hwang AM reserves the right to add, amend, and remove any of the Terms & Conditions stated herein without prior notice and at its sole and absolute discretion.