



UNIT TRUST AND PRIVATE RETIREMENT SCHEME FOR INVESTMENT

**SKIM AMANAH SAHAM & SKIM PERSARAAN SWASTA
UNTUK PELABURAN MASA DEPAN**



Regulate Protect Educate

HISTORY OF FIMM

1993

Established as FMUTM to
represent the industry

*(Ditubuhkan sebagai FMUTM untuk
mewakili industri)*



2009

Rebranded as FIMM

(Dijenamakan semula sebagai FIMM)



2011

Recognised as a

self-regulatory organisation (SRO) by the
Securities Commission Malaysia under the
Capital Market and Services Act 2007

*(Diiktiraf sebagai
organisasi pengawalseliaan sendiri oleh SC di bawah
Akta Pasaran Modal dan Perkhidmatan 2007)*

WHAT IS THE FEDERATION OF INVESTMENT MANAGERS MALAYSIA (FIMM)?



Self-regulatory organisation (SRO) that **regulates the marketing and distribution** (*mengawalselia aktiviti pemasaran dan pengedaran*) of Unit Trust Schemes (UTS) and Private Retirement Schemes (PRS).



FIMM **regulates and supervises its members** to strive for the highest level of integrity and standards of practice (*piawaian*) to serve the investment management industry (*industri pengurusan pelaburan*)



Build trust and confidence (*kepercayaan & keyakinan*) in the UTS and PRS industry by promoting investor protection, ethical conduct, and professionalism among consultants.

Self Regulatory Organisation (SRO)

Gate Keeping (*Pengawalan*)

- Register Consultants
- Conduct Examinations for Consultants
- Ensure continuing development

Supervision (*Penyeliaan*)

- Assess the Distributors and Consultants' state of compliance

Enforcement (*Penguatkuasaan*)

- Impose sanctions on Distributors and Consultants resulting from non-compliance with rules and regulations

Industry Representative

Industry Focal Point (*Pusat Tumpuan Industri*)

- Represent the industry on issues
- Promote industry growth
- Share industry information

Investor Awareness (*Kesedaran Pelabur*)

- Enhance knowledge in UTS and PRS

Standard and Best Practice (*Piawaian dan Amalan Terbaik*)

- Promote best practices in marketing and distribution of UTS and PRS

Education and Training (*Pendidikan dan Latihan*)

- Enhance professionalism among Distributors and Consultants
(*Pengedar dan Perunding*)

WHAT IS UNIT TRUST ?



A form of collective investment scheme (*pelaburan secara kolektif*) that allows investors with similar investment objectives to pool their savings.

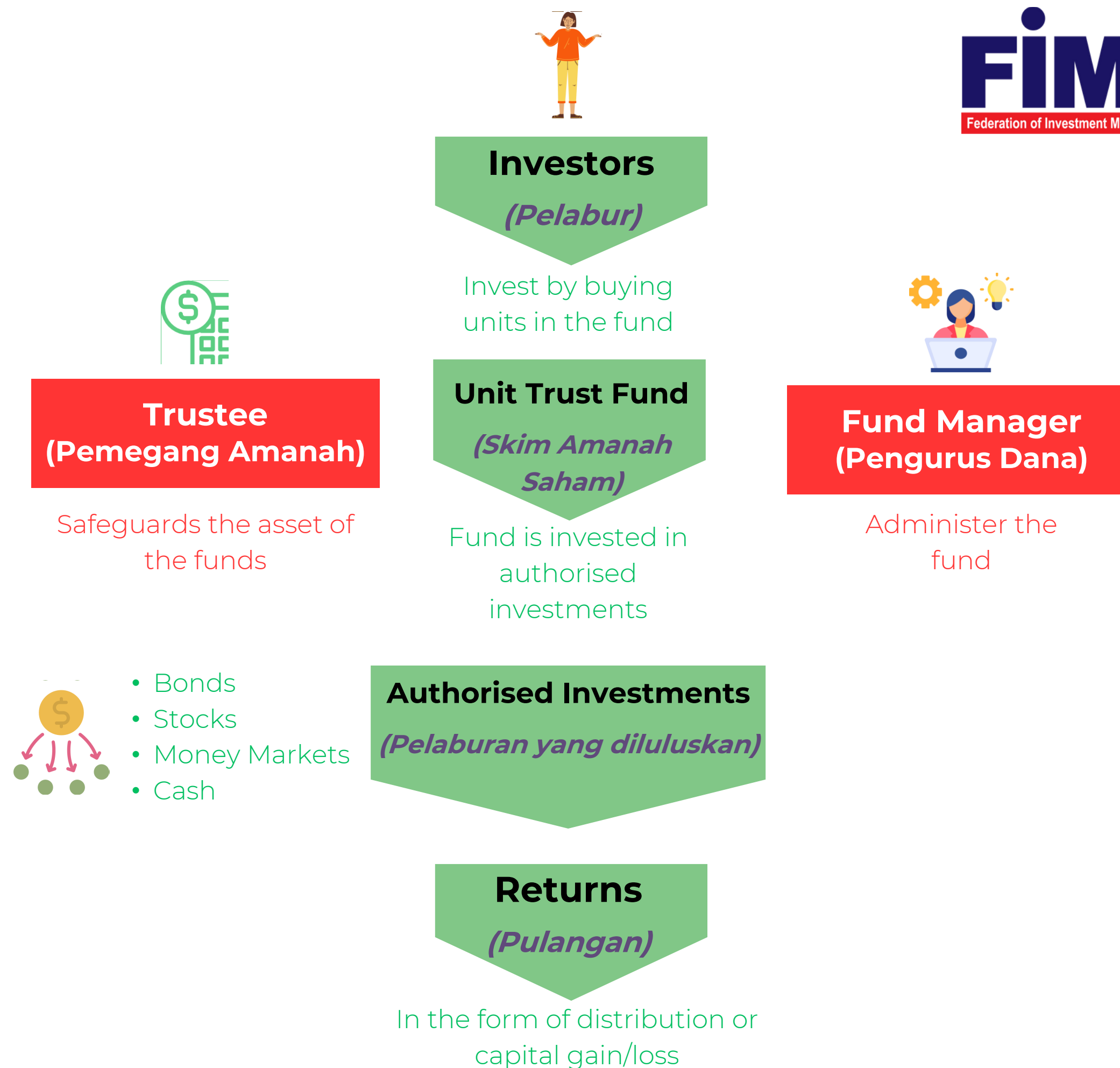


Unit Trust (UT) is invested in a portfolio of shared or other assets managed by professional fund managers (*pengurus dana profesional*)

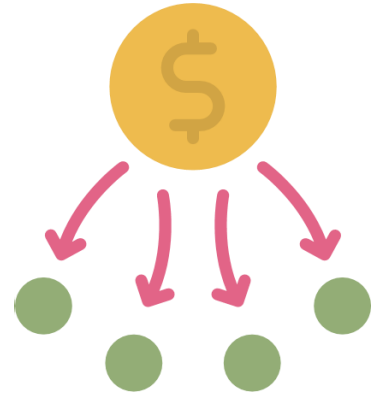


Unit Trusts are managed by financial institutions referred to as Unit Trust Management Companies (UTMCs) (*Syarikat Pengurusan Unit Amanah*)

HOW DO INVESTMENT IN UNIT TRUST SCHEMES WORK?



WHY INVEST IN UNIT TRUST? (FAEDAH)



Portfolio Diversification (*Kepelbagaian*)

- Diversification minimises exposure to any type of risk.
- Allow investors to invest in a broader range of securities than they would be able to when investing on their own.

Asset Liquidity (*Kecairan Aset*)

- Ease in selling and buying units as compared with investing directly in shares of companies.
- Prices and opportunities to transact depend on the availability of sellers and buyers.



Continuous Professional Management

Unit Trust is managed by professional and full-time fund managers who have the necessary skills, relevant experience and resources.

WHY INVEST IN UNIT TRUST? (FAEDAH)



Affordability (*Mampu milik*)

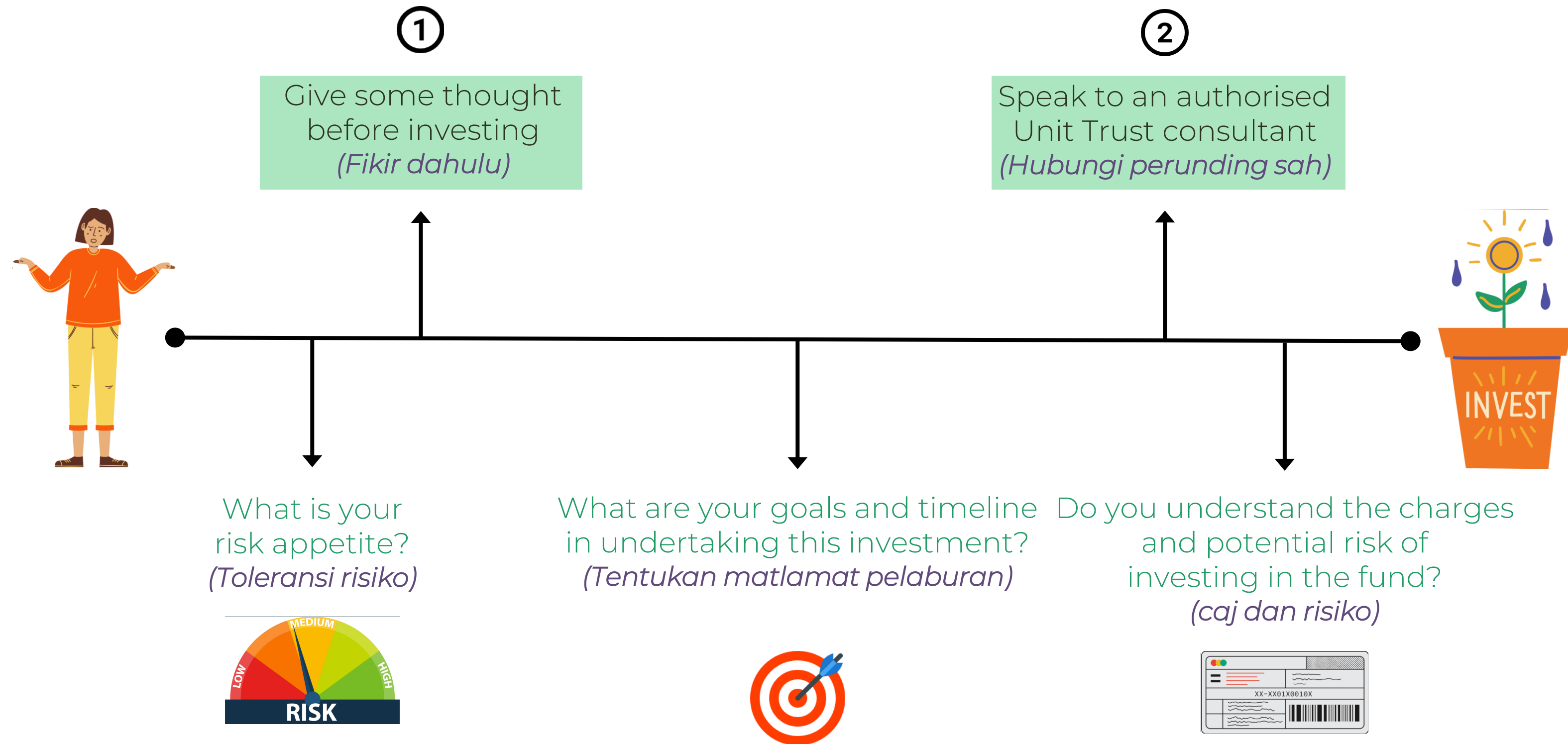
- Unit trust investments require only a minimal capital (modal minimum), making it affordable for the average investor to get started.

Tax Benefits (*Pengecualian cukai*)

- Interest income and capital gains, in general, are tax exempted.



HOW DO I INVEST IN UNIT TRUST? (CARA)



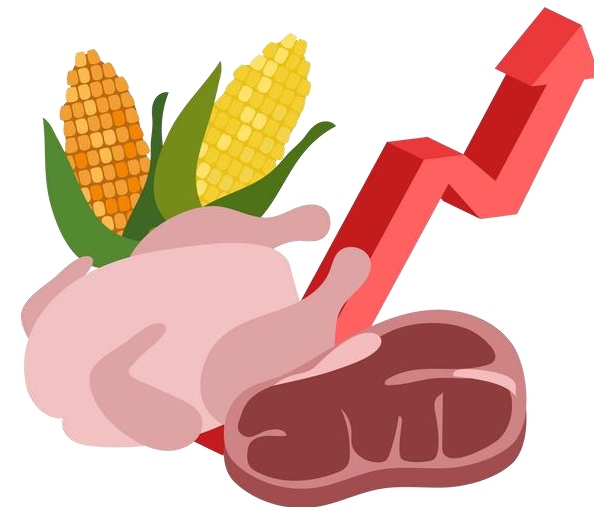
CONSIDERATIONS BEFORE INVESTING



Income Level
(Kadar pendapatan)



Risk Tolerance
(Toleransi risiko)



Cost of Living
(Kos sara hidup)



Expenses
(Perbelanjaan)

LIST OF UNIT TRUST MANAGEMENT COMPANIES (UTMC) & PRIVATE RETIREMENT SCHEME PROVIDERS (PRS)



SENARAI SYARIKAT PENGURUSAN SKIM AMANAH SAHAM & PENGENDALI SKIM PERSARAAN SWASTA



PRIVATE RETIREMENT SCHEME

(SKIM PERSARAAN SWASTA)

Private Retirement Schemes (PRS) is a voluntary long-term savings and investment scheme (*skim simpanan dan pelaburan jangka panjang sukarela*) designed to help you save more for your retirement.

PRS seek to enhance choices available for Malaysians whether employed or self-employed to supplement their retirement savings.

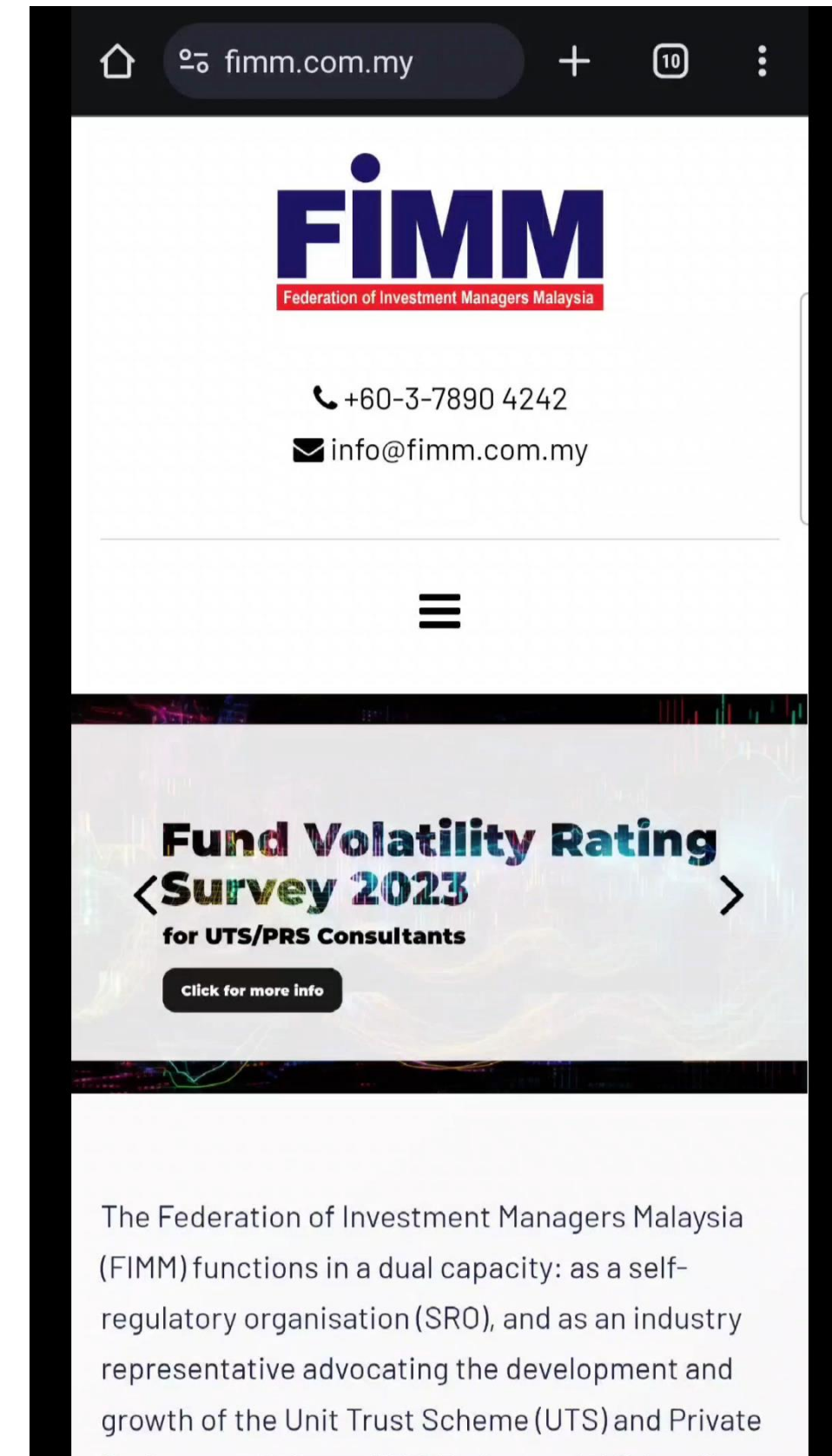
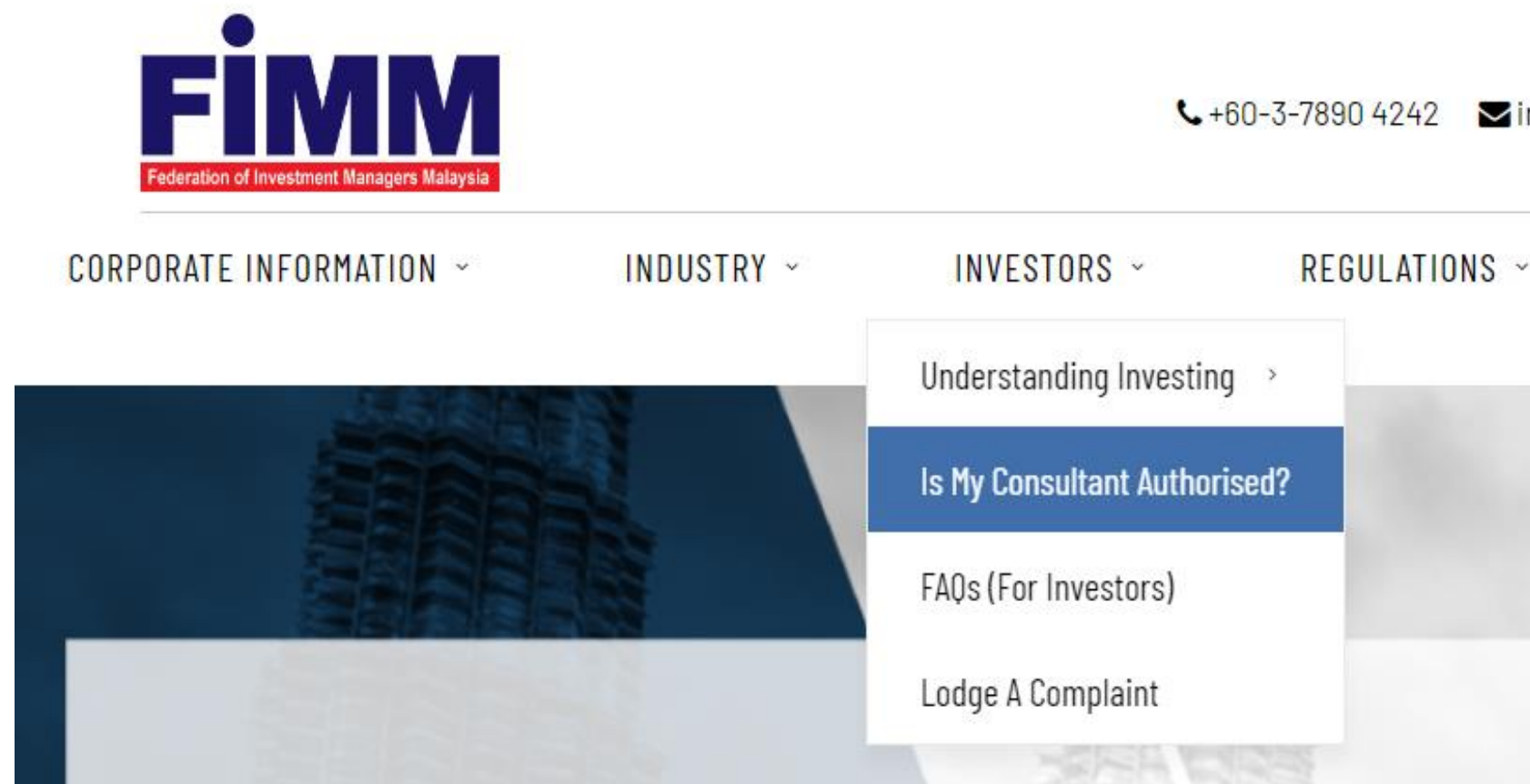
Individuals may choose to invest based on their own retirement needs, goals and risk appetite (*berdasarkan keperluan dan matlamat persaraan*)

IMPORTANT REMINDERS WHEN INVESTING IN UTS AND PRS (PERINGATAN PENTING)

Deal only with **Authorised Consultants**

(Berurusan dengan Perunding yang berdaftar sahaja, semakan boleh di buat dengan melayari laman web FIMM)

For UT and PRS, visit FIMM's website to check if your Consultant is authorised.





Do not transfer cash or credit funds into the Consultant's personal bank account.

(Jangan beri wang tunai atau kredit dana ke dalam akaun peribadi Perunding.)



Do not respond to scam messages
(Jangan respon kepada mesej scam)



Do not pre-sign or pre-thumbprint any empty forms

(Jangan pra-tandatangan atau pra-cap ibu jari pada borang kosong pelaburan)

HOW TO PROTECT YOURSELF (LINDUNGI DIRI)

PROTECT YOURSELF AGAINST SCAM AND FRAUD

(LINDUNGI DIRI ANDA)



Check with relevant authorities *(pihak berkuasa)* before investing or depositing



Do not be pressured or rushed to invest



Deal only with licensed Financial Institutions or authorised dealers



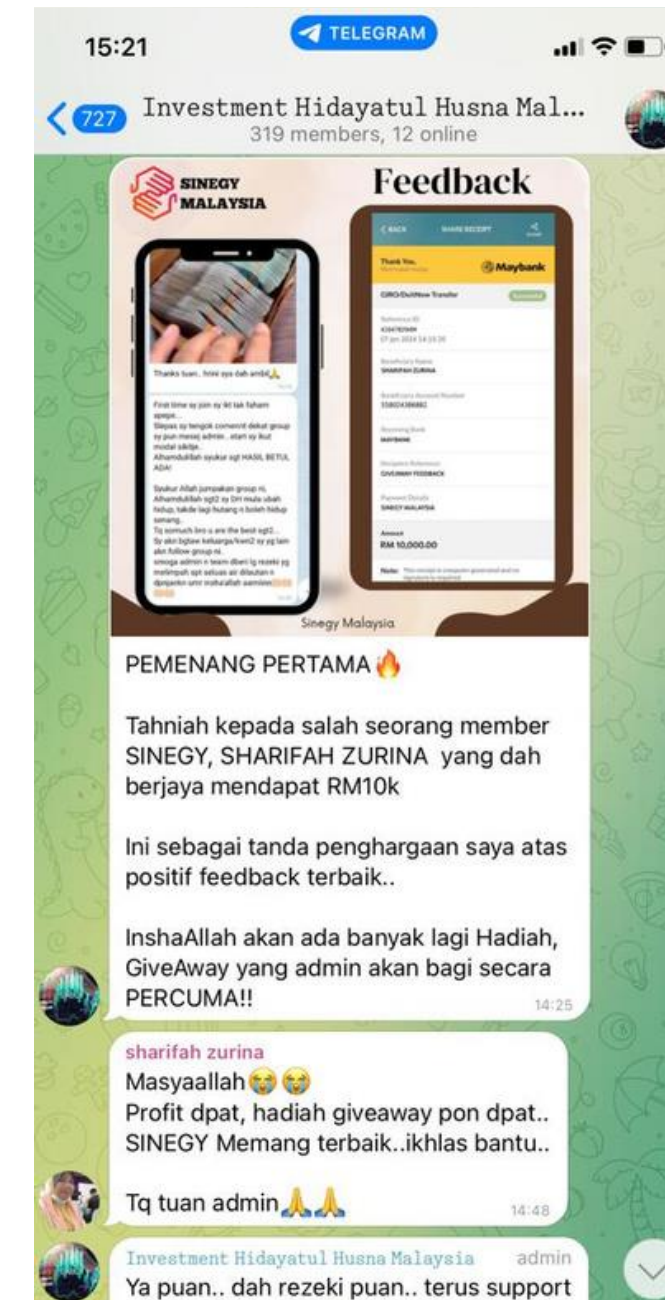
If it sounds too good to be true, it's a lie
(Janji manis, pasti ada penipuan)



Never click on buttons or links provided in the e-mail or SMS and avoid downloading any suspicious apps or software



Always check the URL you are on before entering your login credentials



HOW TO LODGE A COMPLAINT WITH FIMM?

(CARA MEMFAILKAN ADUAN DI FIMM)

HOW TO LODGE A COMPLAINT

If you have a complaint against a distributor or consultant of unit trust schemes or private retirement schemes, you may lodge your complaint by completing and submitting FIMM's online complaint form below.

Alternatively, you may [download](#) and submit the completed FIMM's complaint form to:

Legal & Regulatory Affairs

Federation of Investment Managers Malaysia

19-06-1, 6th Floor, Wisma Tune

No. 19, Lorong Dungun

Damansara Heights

50490 Kuala Lumpur

or

complaints@fimm.com.my

Enter a keyword...

SEARCH

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- [FAQs \(For Investors\)](#)
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CASES



KUALA LUMPUR: The Federation of Investment Managers Malaysia (FIMM) has reprimanded and barred 12 former Unit Trust Schemes (UTS) and Private Retirement Schemes (PRS) consultants for violating FIMM's rules and codes of ethics.

According to FIMM, eight former consultants of UTS and PRS were discovered to have submitted false academic certificates during their registration process as consultants to three financial institutions, namely Kenanga Investors Bhd, Malayan Banking Bhd and Eastsprings Investment Bhd.



UTS and PRS consultants are prohibited from creating, executing, redemption and purchase of unit trusts using the same investment proceeds. (Envato Elements pic)



KUALA LUMPUR (Oct 13): The Federation of Investment Managers Malaysia (FIMM) has reprimanded eight unit trust scheme (UTS) and/or private retirement scheme (PRS) consultants for their misconduct or breaches of FIMM's Consolidated Rules (FCR).

Meanwhile, one former consultant of UTS and PRS, Yap Jian Liang, violated FIMM's Code of Ethics by forging an investor's signature on both a switching form and a Gift Redemption Form.

The person has been prohibited from registering with FIMM for six months, starting from Jan 10, 2024, and must attend training on "FIMM's Code of Ethics" if they choose to reapply for registration after this period.

PETALING JAYA: The Federation of Investment Managers Malaysia (FIMM) has reprimanded a Unit Trust Scheme (UTS) and Private Retirement Scheme (PRS) consultant for misconduct over transactions pertaining to an investor's ASN accounts.

FIMM said it had reprimanded Stephanie Christopher Ramesh, who was at the material time a UTS and PRS consultant at RHB Bank Bhd, for misconduct and breach of its revised Code of Ethics.

Quiz: Question 1

1. Which of the following are steps that you should take when investing?

- a. Do not pre-sign blank forms (as others can manipulate my personal details without prior knowledge/consent).
- b. Do not give cash directly to UTS/PRS Consultants.
- c. Always check to see if my UTS/PRS Consultant is authorised by FIMM.

d. All of the above

Quiz: Question 2

2. What is FIMM?

- a. Federation Institute Management of Malaysia
- b. Federated Identity Management Malaysia
- c. Federation of Investment Managers Malaysia
- d. Federal of International Managers Malaysia

Quiz: Question 3

3. Which of the followings is FIMM's role?

- a. To regulate the marketing and distribution of Unit Trust Schemes (UTS) and Private Retirement Schemes (PRS).
- b. To provide one-stop centre for PRS learning and information on retirement
- c. To promote and maintain fair, efficient, secure and transparent securities and derivatives markets; and facilitate the orderly development of an innovative and competitive capital market
- d. To handle capital market-related disputes involving monetary loss between individuals or sole proprietors and members.



GET IN TOUCH WITH US

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