

Investing for the long-run



Long-term investments allow you to meet future financial needs, whether it's a comfortable retirement, an education fund or simply to protect yourself from inflation. These days, however, promises of high returns come with their own risks and costs.

Ultimate flexibility, maximum returns

Get the best of both worlds with Max InvestSave. A savings-cum-investment account that offers you potentially higher returns than Fixed Deposits or the General Investment Account-i. Max InvestSave also delivers the ultimate in flexibility – you can start with any amount (minimum RM50) and top it up anytime you want.

Affordability

- All it takes is a minimum of RM50

Flexibility

- Deposit any amount, any time (in multiples of RM50)
- Withdraw any amount, any time at the market price. No penalty will be charged upon early withdrawal
- Redeem in part or in full (minimum 0.01 units) Choose from tenures of 15, 20, 25 or 30 years

Security

- 100% principal protection if held until maturity
- Covered by the Malaysia Deposit Insurance Corporation for up to RM60,000

Highest* Returns

- Enjoy the highest* market price achieved during your chosen tenure, when held until maturity
- You are 100% Principal AND Profit protected if held until maturity
- Max InvestSave is based on Restricted Mudharabah concept with profit sharing ratio of 95% (Depositor) : 5% (Bank)

Lock in the highest* market price

Unlike ordinary investment accounts, Max InvestSave marks the highest* market price – Reference Index Value (RIV) achieved during your chosen tenure. At maturity, you are protected on your maximum returns as well as from any adverse fluctuations that may have occurred.

What returns will I earn?

Simulated Returns

Let's assume you:

- Contribute RM100 every month until 5 years before maturity
- Receive Bonus Units for the first year of tenure
- Do not make an Early Redemption during the tenure

Here's what you could enjoy with Max InvestSave:

TENURE: 15 YEARS – RM 12,000.00 Invested			
Scenario	CIMB Evergreen Index Performance Per Annum	Total Payout Amount at Maturity	Max InvestSave Average Return Per Annum
Bearish	0.33%	RM 21,452.66	5.67%
Base Case	6.27%	RM 31,066.32	9.16%
Bullish	11.94%	RM 47,554.41	13.09%



TENURE: 20 YEARS – RM 18,000.00 Invested			
Scenario	CIMB Evergreen Index Performance Per Annum	Total Payout Amount at Maturity	Max InvestSave Average Return Per Annum
Bearish	0.35%	RM 42,342.02	6.52%
Base Case	6.29%	RM 84,392.71	11.43%
Bullish	11.96%	RM 188,384.67	16.85%

TENURE: 25 YEARS – RM 24,000.00 Invested			
Scenario	CIMB Evergreen Index Performance Per Annum	Total Payout Amount at Maturity	Max InvestSave Average Return Per Annum
Bearish	0.34%	RM 77,280.86	7.23%
Base Case	6.28%	RM 224,223.56	13.13%
Bullish	11.95%	RM 762,690.34	19.44%

TENURE: 30 YEARS – RM 30,000.00 Invested			
Scenario	CIMB Evergreen Index Performance Per Annum	Total Payout Amount at Maturity	Max InvestSave Average Return Per Annum
Bearish	0.32%	RM 137,254.15	7.82%
Base Case	6.26%	RM 601,749.40	14.41%
Bullish	11.92%	RM 3,215,627.06	21.30%

CIMB InvestSave Index is provided as a reference for the underlying transaction of the Max InvestSave Profit Sharing Specific Investment Account-i and the Bank shall not at any time be a party to any transaction related to the trading of CIMB InvestSave Index or CIMB Evergreen Index.

The dynamic investment strategy of the CIMB Evergreen Index is what allows the index (and investors) to gain higher potential returns, even under different market conditions.

Note: The simulated performance is segregated based on the generally accepted Monte Carlo simulation using 1,000 paths with expected margin of error on the Average Return of +/- 1%. The parameters used to generate the 3 scenarios are more conservative than the actual realised historical parameters since 6 June 2002. Assumptions on the parameter inputs are as follows:

Scenario	Sharpe Ratio
Bearish	0
Base Case	0.5
Bullish	1
Historical	1.21

Customers are advised that the simulation results are used for illustration purposes only based on hypothetical parameters and are not meant to be a guarantee, representation or an indication of future performance. Further information can be obtained from your sales representative upon request.

Bonus investment for early birds

For every contribution made during the promotion period, we will top up your account by up to 30%. For a limited time only.

For more information, please call **1 300 880 900** or visit any CIMB Islamic, co-located at CIMB Bank branches nationwide. Alternatively, you can log on to www.cimbislamic.com

*You will receive the highest market price achieved during the deposit tenure at maturity, regardless of when you open your account.

Terms and conditions apply.

Max InvestSave
PROFIT SHARING SPECIFIC INVESTMENT ACCOUNT-i

Maximise your returns,
no matter how much
you invest.



Depositors are reminded that in the event of any Early Redemption, the Total Investment Amount of the Depositor is not capital protected and accordingly the Depositor may lose a portion or all of the Total Investment Amount together with a portion or all of the Final Protected Net Profit amount in the event that the Depositor requests for an Early Redemption.

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