

Frequently Asked Questions (FAQs)

Financial Planning Solution Package (FPSP)

No.	Question	Answer											
Overview of FPSP													
1.	What is Financial Planning Solution Package?	Financial Planning Solution Package (FPSP) is a combination of investment in variable price and fixed price funds which offered by ASNB at a certain campaign period. The FPSP Package is subject to units' availability of funds offered.											
2.	How long is the campaign period for FPSP?	The FPSP campaign will run from 1 September to 31 December 2025 .											
3.	Where can I Subscribe to FPSP?	You can subscribe to the FPSP at any ASNB branch or participating agent branch nationwide											
4.	What is the investment split if I invest RM10,000 into FPSP?	Investment split will be based on the investment ratio in the campaign. Example: The investment split for 30%:70% ratio is RM3,000 (VP Fund) and RM7,000 (FP Fund). Details as per table below: <table><tr><td>Package</td><td>Funds</td><td>Ratio</td><td>Investment Amount</td></tr><tr><td rowspan="2">1</td><td>ASM</td><td>70%</td><td>RM 7,000</td></tr><tr><td>ASN Sara 1</td><td>30%</td><td>RM 3,000</td></tr></table>	Package	Funds	Ratio	Investment Amount	1	ASM	70%	RM 7,000	ASN Sara 1	30%	RM 3,000
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5.	Can I change the combination and the ratio of the fixed price and variable price funds?	No, the combination and the ratio of the fixed price and variable price funds are fixed based on the FPSP Package offered by the campaign.											
Eligibility and Subscription													
6.	Who is eligible to participate in this package?	All ASNB unit holders who meet the eligibility requirements of the funds included in the FPSP package are eligible to participate.											
7.	Is initial investment required if I do not have either the participating variable price or fixed price fund account in the FPSP package?	No. You can invest in the FPSP even if you do not currently hold any FP or VP fund account.											
8.	Can I perform subscription for FPSP through my child's account?	Yes. FPSP is available for minor accounts as well.											
9.	Can I subscribe FPSP for third party?	Yes. However, the account holder must sign the Terms & Conditions to proceed with the subscription											
10.	What is the FPSP minimum investment limit?	The minimum investment amount is at RM10,000.											
11.	Is there an investment limit for the FPSP packages I can subscribe to?	There is no limit to the investment you can subscribe to during the campaign period, subject to the availability of ASM units offered under this campaign											
12.	Do I need to have an existing balance of units for Fixed Price Fund and/or the Variable Price Fund offered in FPSP?	No. You are not required to have a prior balance in the FP or VP funds to participate											
13.	Can I subscribe to FPSP using loan investment?	No. Loan investments are not allowed for FPSP subscription											
14.	Can I subscribe to the same FPSP campaign more than once?	Yes. Multiple subscriptions are allowed during the campaign period.											

15.	Will the fixed price and variable price funds subscription be updated immediately?	The subscription of fixed price fund will be allotted and updated on the transaction date, whilst the subscription of variable price funds will be updated within two (2) business days.																				
16.	Am I guaranteed with the units of fixed price fund offered in the FPSP during the campaign period?	No. The fixed price funds are subject to availability of units (whichever applicable) during the campaign period. The related FPSP campaign will no longer be available once the selected fixed price units are fully subscribed.																				
17.	Can I choose to subscribe in the selected variable price funds in FPSP as a standalone investment, and not the Package?	Yes, you can still subscribe the participating variable price funds (offered in the FPSP package) as a standalone investment and sales charge will apply the normal rate. However, you will not be able to get unit allotment of fixed price fund that are offered in the FPSP package.s																				
Lock-in Period, Cooling-off Period, Cancellation & Withdrawals																						
18.	What does lock-in period means?	<div>A lock-in period means your investment under FPSP (both FP and VP funds) cannot be redeemed, transferred, or switched until a specified duration has passed, as determined by the campaign.</div> <table><tr><th>Package</th><th>Subscription Date</th><th>Lock-in Start Date</th><th>Lock-in Period</th><th>Lock-in End Date</th></tr><tr><td>1</td><td>2 Sept 2025</td><td>2 Sept 2025</td><td>1 Month</td><td>2 Oct 2025</td></tr><tr><td>2</td><td>2 Sept 2025</td><td>2 Sept 2025</td><td>3 Months</td><td>2 Dec 2025</td></tr><tr><td>2</td><td>2 Oct 2025</td><td>2 Oct 2025</td><td>3 Months</td><td>1 Jan 2026</td></tr></table>	Package	Subscription Date	Lock-in Start Date	Lock-in Period	Lock-in End Date	1	2 Sept 2025	2 Sept 2025	1 Month	2 Oct 2025	2	2 Sept 2025	2 Sept 2025	3 Months	2 Dec 2025	2	2 Oct 2025	2 Oct 2025	3 Months	1 Jan 2026
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19.	Why there is a lock-in period for the subscription made via FPSP?	The lock-in period is introduced to promote mid- to long-term investment focus. The package’s fixed ratio of Fixed Price and Variable Price funds helps build a more balanced and defensive portfolio for unit holders.																				
20.	Can I redeem, switch and transfer my investment in the fixed price or/and variable funds which has been subscribed under FPSP during lock-in period?	No, redemption, transfer and switching of units under the FPSP bundle are not allowed during lock-in period.																				
21.	Can I redeem, switch and transfer my investment in the fixed price or/and variable funds which has been subscribed under FPSP after lock-in period?	Yes. These transactions will be permitted after the lock-in period ends. (Note: Sales charge for the variable price fund has been charged upon the investment made under FPSP)																				
22.	Is cooling-off period applicable for FPSP?	Yes, unit holders who are investing for the first time in any variable price fund will be entitled for the cooling-off period of six (6) business days from the date of subscription including funds from FPSP package. During this period, the subscribed fixed price units will be held by ASNB and will only be released to unit holders after the expiry of the cooling-off period. If unit holders opt to exercise the cooling-off right, the total investment amount under the Package, which includes the fixed price units, will be refunded within seven (7) business days from the cooling-off request date.																				
23.	Can I redeem the subscribed units through FPSP on the same day?	No. Same-day transactions are not allowed due to the lock-in period.																				
24.	Can I subscribe FPSP for investment under EPF Members Investment Scheme (EPF-MIS)?	Subscription of FPSP Package through EPF-MIS is not allowed.																				

25.	Why my subscription of FPSP Package was unsuccessful?	Your transaction was unsuccessful may be due to the following reasons: <ul style="list-style-type: none"> • The selected fixed price funds units in FPSP are fully subscribed; or • You have insufficient balance in your saving/current bank account when transferring the investment amount through FPSP.
26.	Should unit holders read the Terms & Conditions (T&C) before investing in FPSP?	Yes. Unit holders are strongly encouraged to read and understand the Terms & Conditions of the FPSP campaign, which are available on the ASNB website at www.ASNB.com.my , to ensure they are fully aware of the features, requirements, and restrictions involved.
27.	What is ASNB contact information for further enquiries regarding FPSP?	For further assistance and inquiries, you may reach ASNB Customer Service Center through the following channels: - ASNB Customer Service Center <ul style="list-style-type: none"> • Tel: 03 -7730 8899 • Emel: asnbcare@asnb.com.my • ASNB branches • ASNB Chatbot
Benefits of FPSP		
28.	What is the benefit of investing in this Package?	FPSP offers a portfolio diversification strategy by allowing you to invest in both FP and VP funds simultaneously, helping to manage risks and returns more effectively.
29.	Are there any risks associated with the FPSP package, especially relating to the VP fund?	Yes. While the VP fund portion offers potential for higher returns through market-linked performance, it also carries market risk, which means the value of your units may fluctuate and can go down as well as up. By combining FP and VP funds in one portfolio, the FPSP package is designed to help balance these risks with more stable returns from the FP portion