

Public Mutual Private Retirement Scheme (PRS) – Conventional Series

Public Mutual PRS Conservative Fund (PRS-CVF)

Fund Information

Category of Fund	:	Core (Conservative)
Launch Date	:	26 November 2012
Member Profile	:	Generally conservative and risk averse Preference for income^
Fund Objective	:	Age 50 and above if contribute under the default option The fund seeks income consistent with capital preservation.

Notes:

*This is neither a capital guaranteed nor a capital protected fund.
^ Distribution (if any) will be automatically reinvested into the fund.*

Fees & Charges Imposed by Public Mutual

Sales Charge	:	Up to 3.0% of NAV per unit
Redemption Charge	:	Nil
Switching Fee (between PRS funds managed by Public Mutual)	:	Nil
Transfer Fee (to another PRS provider)	:	RM25 for each transfer request
Management Fee	:	1.0% per annum of the NAV
Trustee Fee	:	0.04% per annum of NAV, subject to a minimum fee of RM10,000 and a maximum fee of RM300,000 per annum.

Note: For fees & charges imposed by Private Pension Administrator (PPA), please refer to the Disclosure Document.

Unit Transaction

Minimum Initial Contribution for Each Fund	:	RM1,000**
Minimum Additional Contribution for Each Fund	:	RM100**

*Note: ** A lower amount may be accepted if contributions to the fund are made through employers.*

You are advised to read and understand the following before contributing or proceeding further from this page:

- [Product Highlights Sheet](#)
- [Disclosure Document](#)

Members should rely on their own evaluation to assess the merits and risks of the contribution. In considering the contribution, members who are in doubt as to the action to be taken should consult their professional advisers immediately.