

CONTRIBUTE TOWARDS A SELF-RELIANT RETIREMENT

PRIVATE RETIREMENT SCHEME – SHARIAH-BASED SERIES



PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

**Don't simply retire from something;
have something to retire to.**

- Harry Emerson Fosdick

**Jangan terburu-buru
bersara daripada pekerjaan;
bersaralah apabila memiliki
wang yang cukup.**

- Harry Emerson Fosdick



What is the Private Retirement Scheme (PRS)?

- A voluntary contribution scheme
- A vehicle to accumulate savings for retirement
- Complements contributions made to the Employees Provident Fund (EPF)



Why Contribute to the PRS?



Additional Income Stream during Retirement

- Acts as an additional form of retirement savings to provide a source of income during retirement besides the EPF



Flexible and Affordable

- Flexible contribution amount according to your affordability
- Initial contribution of RM1,000 and a minimum of RM100 in subsequent contributions



Money and Accrued Benefits in the PRS are Protected from Creditors

- Money and accrued benefits in the PRS are protected from creditors as stated in Section 139ZA of the Capital Markets and Services Act 2007 (CMSA)



Tax Incentive

- Allows you to enjoy personal tax relief¹ of up to RM3,000

¹ Including tax relief for deferred annuity. Tax relief is valid until year 2025.

How does It Work?

When you make a contribution, you may choose between the:

- **Default Option**

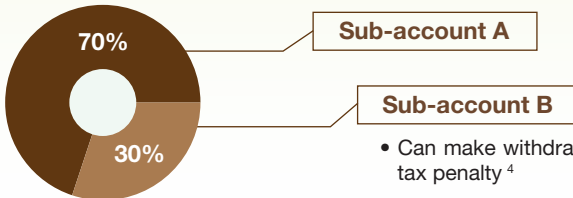
Contributions will be automatically allocated to the core fund that corresponds with the pre-determined age group²

OR

- **Non-default Option**

You may select one or more funds from the core or non-core funds regardless of your age

Your contributions will be maintained in two separate sub-accounts:



- Can make withdrawal once a year, subject to an 8% tax penalty⁴

Full withdrawal (from both sub-account A and B) can be made upon:

- Reaching retirement age³
- Death
- Permanent departure from Malaysia
- Permanent Total Disablement (PTD) / Serious Disease (SD) / Mental Disability (MD)

You can make pre-retirement withdrawal for the following purposes (without 8% tax penalty)⁴

- Housing purposes (From sub-account B)
- Healthcare purposes (From sub-account B)

² The age group may be subject to change from time to time as determined by the relevant authorities.

³ You are eligible to make a full withdrawal upon reaching the age of 55. Securities Commission Malaysia may specify any other age threshold from time to time.

⁴ Subject to terms and conditions.

Public Mutual PRS – Shariah-based Series

Core Funds	Age Group ² (under the default option)
Public Mutual PRS Islamic Growth Fund (PRS-IGRF)	Below 45
Public Mutual PRS Islamic Moderate Fund (PRS-IMDF)	45 to below 55
Public Mutual PRS Islamic Conservative Fund (PRS-ICVF)	55 and above
Non-Core Fund	
Public Mutual PRS Islamic Strategic Equity Fund (PRS-ISEQF)	

Please refer to the Disclosure Document and the relevant fund's Product Highlights Sheet (PHS) for more details on the PRS funds.

Why Choose Public Mutual?

Enjoy Additional Benefits

- Free Takaful coverage⁵
- Enjoy exclusive privileges and benefits as a Mutual Gold/Mutual Gold Elite/Mutual Platinum member when you accumulate the required Mutual Gold Qualifying Points (MGQPs)

Ease of Transaction

- Public Mutual Online (PMO) provides a fast and convenient way to invest, perform transactions and monitor your investments with ease anytime, anywhere

Contribute with Peace of Mind

- No. 1* in unit trusts and the Private Retirement Scheme (PRS)
- Trusted by 5 million accountholders nationwide
- More than 40 years of fund management experience
- A wholly-owned subsidiary of Public Bank

⁵ For Public Mutual's PRS contributors only, subject to terms and conditions. Please refer to the brochure on free Takaful for more information.

* In terms of total retail fund size managed amongst private unit trust companies and PRS providers in Malaysia. Source: The Edge-Lipper, 24 July 2023.

Get in Touch with Us



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Public Mutual Branch/Customer Service Centre



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www.publicmutual.com.my

Contributors are advised to read and understand the contents of the Disclosure Document of Public Mutual Private Retirement Scheme – Shariah-based Series dated 28 August 2023 and the relevant fund's Product Highlights Sheet (PHS) before contributing.

Contributors should understand, compare and consider the risks, fees, charges and costs involved in contributing to the PRS fund(s). A copy of the Disclosure Document and PHS can be viewed at our website www.publicmutual.com.my. Contributors should make their own assessment of the merits and risks of the contribution. If in doubt, contributors should seek professional advice.

Please refer to www.publicmutual.com.my for our investment disclaimer.

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