

# HAVE YOU SET UP AN EMERGENCY FUND?

An emergency fund is a financial safety net that protects you from life's unexpected events such as sudden medical expenses or the unexpected loss of a major source of income. Having an emergency fund can provide peace of mind as it prevents you from facing financial hardship should a financial crisis arise.

An Emergency Fund should ideally cover 3-6 months' worth of your monthly living expenses.

## Where to Keep Your Emergency Fund?

You should keep your emergency fund somewhere that is easy to access in the event of a crisis. It is however important that you keep your emergency fund separate from your savings account as you do not want to be easily tempted to use it.







## Here's Our Solution for You!

You can now earmark/designate a new Public e-Cash Deposit Fund (PeCDF) or Public e-Islamic Cash Deposit Fund (PeICDF) account as your Emergency Reserve Account (ERA) and earn Mutual Gold Qualifying Points (MGQP)\* while building up your emergency fund.



\* subject to terms and conditions.

# PeCDF / PeICDF aims to provide liquidity and income while maintaining capital stability.

Ease of transactions (via online, anywhere, anytime)		Why is Public e-Cash Deposit Fund (PeCDF) or Public e-Islamic Cash Deposit Fund (PeICDF) an ideal place to park your emergency fund?		Receive your redemption proceeds the next business day <sup>^</sup>
As low as RM100 to start				Enjoy free insurance / Takaful coverage <sup>^</sup>
0% sales charge				Can opt for monthly distribution payouts

<sup>^</sup> subject to terms & conditions

## Earn MGQP when you designate your new PeCDF / PeICDF account as an Emergency Reserve Account (ERA)

### Terms and conditions

- Each investor (based on the first accountholder's NRIC) is eligible to assign only one Public e-Cash Deposit Fund (PeCDF) account or Public e-Islamic Cash Deposit Fund (PeICDF) account as an Emergency Reserve Account (PeCDF / PeICDF – ERA) via Public Mutual Online (PMO).
- Investment in PeCDF / PeICDF – Emergency Reserve Account (ERA) will be eligible for Mutual Gold Qualifying Points (MGQPs) at the ratio of 1 MGQP to every unit of PeCDF/ PeICDF invested, subject to the maximum MGQPs eligible based on the investor's status as stated below.

Investor Status	Maximum MGQP Eligible
Non-Mutual Gold	30,000
Mutual Gold	50,000
Mutual Gold Elite	100,000
Mutual Platinum	500,000

- The MGQPs allotted to the PeCDF / PeICDF – ERA account will be subject to revision upon change in the investor's status at any point of time.
- Units generated from distribution reinvestment will also be eligible for MGQPs, subject to the maximum MGQPs based on the investor's status.
- MGQPs in the Emergency Reserve Account (ERA) are not transferrable.

Investors are advised to read and understand the contents of the Prospectus of Public e-Cash Deposit Fund dated 28 August 2023, Prospectus of Public e-Islamic Cash Deposit Fund dated 28 August 2023 and the relevant funds' Product Highlights Sheet (PHS) before investing. Investors should understand the risk of the fund, and compare and consider the fees, charges and costs involved in investing in the fund. A copy of the Prospectus and PHS can be viewed at our website [www.publicmutual.com.my](http://www.publicmutual.com.my). Investors should make their own assessment of the merits and risks of the investment. If in doubt, investors should seek professional advice. Please refer to [www.publicmutual.com.my](http://www.publicmutual.com.my) for our investment disclaimer.







## PeCDF/PeICDF direka untuk menyediakan keciaran dan pendapatan di samping mengekalkan kestabilan modal.

Urus niaga yang mudah  
(melalui dalam talian, di mana jua anda berada dan pada bila-bila masa sahaja)

Serendah RM100 untuk memulakannya

0% caj jualan



Mengapa PeCDF/PeICDF adalah dana yang ideal untuk menyimpan dana kecemasan anda?



Terima hasil penebusan anda pada hari perniagaan yang berikutnya<sup>^</sup>

Nikmati perlindungan insurans/ Takaful percuma<sup>^</sup>

Boleh memilih pengeluaran pengagihan secara bulanan

<sup>^</sup> tertakluk pada terma dan syarat

### Peroleh MGQP apabila anda tetapkan akaun PeCDF/PeICDF baharu anda sebagai ERA

#### Terma dan syarat:

1. Setiap pelabur (berdasarkan nombor kad pengenalan pemegang akaun pertama) layak untuk menetapkan hanya satu akaun sahaja sama ada *Public e-Cash Deposit Fund* (Public Dana e-Deposit Tunai – PeCDF) atau *Public e-Islamic Cash Deposit Fund* (Public Dana e-Deposit Tunai Islamik – PeICDF) sebagai Akaun Simpanan Kecemasan (PeCDF/PeICDF – ERA) melalui Public Mutual Online (PMO).
2. Pelaburan yang dibuat ke dalam PeCDF/PeICDF – ERA layak menerima Poin Kelayakan Mutual Gold (MGQP) pada nisbah 1 MGQP bagi setiap unit PeCDF/PeICDF yang dilaburkan. Ini tertakluk pada MGQP maksimum yang layak berdasarkan status pelabur seperti yang dinyatakan di bawah.

Status Pelabur	Kelayakan MGQP Maksimum
Bukan Ahli Mutual Gold	30,000
Mutual Gold	50,000
Mutual Gold Elite	100,000
Mutual Platinum	500,000

3. MGQP yang diperuntukkan kepada akaun PeCDF/PeICDF – ERA adalah tertakluk pada semakan apabila berlakunya perubahan status pelabur pada bila-bila masa.
4. Unit yang dijana daripada pelaburan semula pengagihan juga layak untuk MGQP, tertakluk pada MGQP maksimum berdasarkan status pelabur.
5. MGQP yang terdapat dalam Akaun Simpanan Kecemasan (ERA) tidak boleh dipindah milik.

Pelabur dinasihatkan supaya membaca dan memahami isi kandungan Prospektus *Public e-Cash Deposit Fund* (Public Dana e-Deposit Tunai - PeCDF) dan Prospektus *Public e-Islamic Cash Deposit Fund* (Public Dana e-Deposit Tunai Islamik - PeICDF) yang bertarikh 28 Ogos 2023 serta Helaian Penting Produk terkini dana sebelum melabur. Pelabur seharusnya memahami risiko-risiko dana, membandingkan dan mempertimbangkan bayaran, caj dan kos yang terlibat apabila melabur dalam dana. Salinan Prospektus dan Helaian Penting Produk dana boleh didapati melalui laman web kami [www.publicmutual.com.my](http://www.publicmutual.com.my). Pelabur seharusnya membuat penilaian sendiri terhadap merit dan risiko pelaburan. Sekiranya terdapat keraguan, pelabur harus mendapatkan nasihat profesional. Untuk penafian pelaburan kami, sila rujuk [www.publicmutual.com.my](http://www.publicmutual.com.my).