

PUBLIC MUTUAL WELCOMES YOU TO AN EXCITING WORLD OF
**EXCLUSIVE PRIVILEGES
 AND SERVICES**

MUTUAL
 PRIORITY SERVICE **GOLD**

MUTUAL GOLD
 PRIORITY SERVICE **ELITE**

MUTUAL
 PRIORITY SERVICE **PLATINUM**
 PREMIER SERVICE

SIMPLE WAYS TO EARN YOUR PRIVILEGES

Explore the many ways you can obtain Mutual Gold Qualifying Points (MGQP) to qualify as a Mutual Gold / Mutual Gold Elite / Mutual Platinum member, based on the First Registered Holder, while you invest to achieve your financial goals.

- 1 Invest in Equity / Mixed Asset / Balanced Funds**
 (Applies to both Cash and EPF Members Investment Scheme)
 - Every RM1 investment into loaded units of equity/mixed asset/balanced funds is allotted 1 MGQP
 - 2 Invest in Bond / Sukuk Funds**
 (Applies to both Cash and EPF Members Investment Scheme)
 - Every RM5 investment into loaded units, 1%-load units and 0.65%-load units of bond/sukuk funds is allotted 1 MGQP
 - 3 Contribute to Private Retirement Scheme (PRS)**
 - Every RM2 contribution into PRS funds is allotted 1 MGQP
 - 4 Invest in Public e-Emas Gold Fund (PeEMAS)**
 - Every RM5 investment into PeEMAS is allotted 1 MGQP
 - 5 Invest in Public e-Cash Deposit Fund/Public e-Islamic Cash Deposit Fund -Emergency Reserve Account (PeCDF/PelCDF-ERA)**
 - Every 1 unit investment and distribution reinvestment into PeCDF/PelCDF-ERA is allotted 1 MGQP, subject to the maximum MGQPs allowed based on the investor's status*
 - 6 Reinvest the Distributions**
 - All distribution reinvestments into loaded units of equity/mixed asset/balanced funds, loaded, 1%-load and 0.65%-load units of bond/sukuk funds and PRS funds are allotted MGQPs according to their respective ratio, as stated above
- Investments and distribution reinvestments for partial-load units, low-load units and zero-load units are not entitled to MGQP.
 • MGQP will be deducted upon redemption/withdrawal of units. * Terms and conditions apply.

Mutual Gold, Mutual Gold Elite and Mutual Platinum Member Requirement
 (Based on First Registered Account Holder)

MUTUAL
 PRIORITY SERVICE **GOLD**

MGQP of 150,000
 and above

MUTUAL GOLD
 PRIORITY SERVICE **ELITE**

MGQP of 600,000
 and above

MUTUAL
 PRIORITY SERVICE **PLATINUM**
 PREMIER SERVICE

MGQP of 3,000,000
 and above

Public Mutual reserves the right, at its sole and absolute discretion, to modify, change or vary the terms and conditions pertaining to the awarding and withdrawal of Mutual Gold Qualifying Points (MGQP) at any time and/or to cancel, terminate, discontinue or suspend any or all tiers of the Priority Services either generally or specifically (i.e. to all investors or any particular investor or class or group of investors) without prior notice and/or having to assign any reasons whatsoever.

GET IN TOUCH WITH US

- Unit Trust Consultant | Public Mutual Branch | mutualgold@publicmutual.com.my | 03-2022 5000

Investors are advised to read and understand the contents of the Prospectus of Public e-EMAS Gold Fund dated 1 September 2021 and the latest Prospectus of Public e-Cash Deposit Fund and Prospectus of Public e-Islamic Cash Deposit Fund, Supplemental Prospectus (if any) and the latest Product Highlights Sheet (PHS) before investing. Investors should understand the risks 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. Investors should make their own assessment of the merits and risks of the investment. If in doubt, investors should seek for professional advice. Please refer to www.publicmutual.com.my for our investment disclaimer.

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PUBLIC MUTUAL
 WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

STEP INTO A WORLD OF ULTIMATE PRIVILEGES

Top up your investment with us and enjoy exclusive privileges* as our Mutual Gold, Mutual Gold Elite and Mutual Platinum members!

SPECIAL PRIVILEGES & BENEFITS	MUTUAL GOLD PRIORITY SERVICE	MUTUAL GOLD ELITE PRIORITY SERVICE	MUTUAL PLATINUM PREMIER SERVICE
Redemption Proceeds Within Two Business Days*	✓	✓	✓
Free Insurance/Takaful Coverage*	Up to RM500,000	Up to RM750,000	Up to RM1,000,000
An Exclusive Co-Brand Mutual Gold-PB Visa Platinum Credit Card**	✓ (**)	✓ (**)	✓ (**)
Mutual Gold Cash Bonus for Co-Brand Mutual Gold-PB Visa Platinum Credit Card Holder*	Up to RM100 per annum	Up to RM300 per annum	Up to RM300 per annum
Free Will/Wasiat Writing Services*	1 Free	1 Free	Up to 3 Free
Switching fee waiver*	Up to 15 switches	Up to 25 switches	Unlimited
Invitation to seminars & talks	✓	✓	✓
Exclusive Services	Dedicated Mutual Gold Hotline & Mutual Gold Centre	Dedicated Mutual Gold Hotline & Mutual Gold Centre	Special Customer Relationship Officers & Mutual Gold Centre
Birthday Gift*	Special Birthday Draw	Birthday Gift Surprise	Personalised Birthday Gift
Year End Gift*	-	✓	✓
Onboarding and Anniversary Gift*	-	-	✓

* Terms and conditions apply

** Approval of the Co-Brand Credit Card is subject to the Bank's credit evaluation.

TERMS AND CONDITIONS

- Redemption Proceeds Within Two Business Days**
Redemption proceeds will be banked in within 2 business days upon processing of your redemption request.
- Free Insurance/Takaful Coverage**
Free Conventional or Takaful Group Personal Accident with Permanent Disability (PAPD) Insurance coverage¹ of RM1.00 for every 1 MGQP subject to a maximum coverage.*
¹ This free insurance covers Members up to age 74. The coverage will cease in the event that your total MGQP drop below 150,000 at any one time.
You will be covered under the free Conventional Group PAPD unless you opt for the Takaful Group PAPD. Please refer to our Mutual Gold Free Insurance / Takaful brochure for the terms and conditions of this insurance / Takaful coverage.
Mutual Platinum Members aged 75 and above may enjoy reimbursement for Travel Insurance of up to RM200 per calendar year in a single receipt from Lonpac insurance.
* Subject to terms and conditions.
- An Exclusive Co-Brand Mutual Gold-PB Visa Platinum Credit Card****
- A Free-for-Life Co-Brand Mutual Gold-PB Visa Platinum Credit Card for as long as you maintain your Mutual Gold, Mutual Gold Elite and Mutual Platinum member status.**
** Approval of the Co-Brand Credit Card is subject to the Bank's credit evaluation.
- Mutual Gold Cash Bonus for Co-Brand Mutual Gold-PB Visa Platinum Credit Card Holder**
- 0.3% Mutual Gold Cash Bonus for selected retail purchases
- Mutual Gold Cash Bonus will be credited to your card account on your birthday month.
- Free Will/Wasiat Writing Services**
Only for standard will/wasiat from PB Trustee or Amanah Raya Berhad (ARB)*
For more information, call PB Trustee at 03-2176 6651 or ARB at 03-2723 7273.
- Switching Fee Waiver**
Only for switching of loaded units and 1%-load units* which are made after 90 days from the date of purchase.
* Subject to terms and conditions
- Invitation to seminars & talks**
You will receive special invitation to our Mutual Gold Seminars and/or Financial Planning talks.
- Exclusive Services**
Enjoy the privilege of conducting your investment needs in the privacy and comfort of our exclusive Mutual Gold Centre.
- Birthday Gift**
Mutual Gold Elite and Mutual Platinum Members will receive a birthday gift to add delight to their special day!
- Year End Gift**
Mutual Gold Elite and Mutual Platinum Members can look forward to receiving a year end gift specially arranged for them.
- Onboarding and Anniversary Gift**
Mutual Platinum Members will receive one time onboarding gift and special anniversary gift if they maintain their Mutual Platinum status for 12 consecutive months.

Public Mutual reserves the right, at its sole and absolute discretion, to change, modify and / or withdraw at any time any or all of the above benefits or privileges either generally or specifically (i.e. to all investors or any particular investor or class or group of investors) without prior notice and / or having to assign any reasons whatsoever.