

PRC'S NAME

CONTACT NO.

EMAIL

Menara Public Bank 2,
No. 78, Jalan Raja Chulan, 50200 Kuala Lumpur.
TELEPHONE 03-2022 5000 FACSIMILE 03-2022 6900
WEBSITE www.publicmutual.com.my

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CONTRIBUTE TOWARDS A SELF-RELIANT RETIREMENT



PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

PUBLIC MUTUAL BERHAD (197501001842 (23419-A))

The Private Retirement Scheme (PRS) provides an additional savings option for you to build your retirement nest egg over the long term. Public Mutual provides 9 PRS funds which are categorised under the Conventional Series and Shariah-based Series.

Conventional Series

Core Funds	Age Group (under default option)
Public Mutual PRS Growth Fund (PRS-GRF)	Below 45
Public Mutual PRS Moderate Fund (PRS-MDF)	45 to below 55
Public Mutual PRS Conservative Fund (PRS-CVF)	55 and above
Non-Core Funds	
Public Mutual PRS Equity Fund (PRS-EQF)	
Public Mutual PRS Strategic Equity Fund (PRS-SEQF)	

Shariah-Based Series

Core Funds	Age Group (under 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)	

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

Benefits of Contributing to the PRS

- Tax relief up to RM3,000¹ per annum.
- Free Personal Accident Insurance/Takaful coverage².
- Protection of PRS contributions from creditors³.

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

² For Public Mutual's PRS contributors only. Terms & conditions apply.

³ Benefits/Monies in PRS are protected from creditors as stated in Section 139ZA of the Capital Markets and Services Act 2007 (CMSA).

Assuming a contribution of RM3,000 at the respective marginal tax rates, the amount of estimated tax savings one may enjoy are shown below:

Chargeable Income (RM)	Assessment Year 2023	
	Tax Rates*	Potential Tax Savings
5,001 - 20,000	1%	30
20,001 - 35,000	3%	90
35,001 - 50,000	6%	180
50,001 - 70,000	11%	330
70,001 - 100,000	19%	570
100,001 - 400,000	25%	750
400,001 - 600,000	26%	780
600,001 - 2,000,000	28%	840
2,000,001 and above	30%	900

* Source: Lembaga Hasil Dalam Negeri (LHDN) Malaysia (www.hasil.gov.my)

Note: The above table serves as a guide only. You should contact your tax agent should you wish to know the exact amount of tax savings from your PRS contribution.

Contributors are advised to read and understand the contents of the Disclosure Document for Public Mutual Private Retirement Scheme – Conventional Series and the Disclosure Document for Public Mutual Private Retirement Scheme – Shariah-based Series dated 14 August 2023 as well as 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 into 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.