

DIVERSIFY YOUR RETIREMENT FUND VIA EPF-MIS

PUBLIC MUTUAL

WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

PUBLIC MUTUAL BERHAD (197501001842 (23419-A))



Consider EPF Members Investment Scheme (EPF-MIS) for wider investment opportunities to grow your retirement savings.

What is EPF-MIS?

- A scheme that allows EPF members to transfer a portion of their savings for investment in unit trusts.
- Qualified EPF members can choose to invest into EPF-qualified unit trust funds with fund management institutions (IPD) appointed under the EPF-MIS.

The Benefits of Investing through EPF-MIS:

- No cash required. Investment is transacted directly from your EPF Account 1
- Diversify with selected overseas and domestic funds
- Wide range of EPF-qualified unit trust funds
- Opportunity to optimise your EPF savings

How Does it Work?

30% of the amount in excess of the required Basic Savings in Account 1 can be invested

30%

RM1,000 minimum investment

Members can visit **www.kwsp.gov.my** for further details on the EPF-MIS.

Required Basic Savings in Account 1*

AGE	BASIC SAVINGS THAT HAS TO BE MAINTAINED IN ACCOUNT 1 (RM)	AGE	BASIC SAVINGS THAT HAS TO BE MAINTAINED IN ACCOUNT 1 (RM)	AGE	BASIC SAVINGS THAT HAS TO BE MAINTAINED IN ACCOUNT 1 (RM)
18	2,000	31	39,000	44	116,000
19	4,000	32	43,000	45	125,000
20	6,000	33	47,000	46	134,000
21	8,000	34	52,000	47	144,000
22	10,000	35	57,000	48	154,000
23	13,000	36	62,000	49	164,000
24	15,000	37	68,000	50	175,000
25	18,000	38	74,000	51	187,000
26	21,000	39	80,000	52	199,000
27	24,000	40	86,000	53	212,000
28	27,000	41	93,000	54	226,000
29	31,000	42	101,000	55	240,000
30	35,000	43	108,000		

* Effective 1 January 2019. Source: Employees Provident Fund (EPF).



EXAMPLE:

Alia (age 35)
Savings in Account 1 : RM80,000
Required Basic Savings : RM57,000

Investment into Unit Trust
Minimum : RM1,000
Maximum : RM6,900



Investable Amount
(RM80,000 – RM57,000) X 30%
= RM6,900

Find Out if You Qualify

- Check your account balance at any EPF Smart Kiosk** nationwide by using your MyKad or;
- Refer to your latest EPF statement or;
- Log on to **www.kwsp.gov.my** if you are an i-Akaun registered user.

** Please refer to **www.kwsp.gov.my** for detailed information related to Smart Kiosk locations and operating hours.



Public Mutual – Your Investment Partner



INDUSTRY LEADER

No.1[a] in unit trust and Private Retirement Scheme (PRS).

Total fund size of more than RM100 billion[b].

5 million accountholders.



SOLID BRAND

Winner of the Reader's Digest Trusted Brand Platinum Award 2021 for the Investment Fund Company category in Malaysia.

Biggest winner at the Refinitiv Lipper Fund Awards 2022 by winning 32 awards including 2 Group Awards for Best Equity Award - Malaysia and Best Mixed Assets Award - Malaysia Islamic Funds.



EXTENSIVE DISTRIBUTION CHANNEL

The largest unit trust consultant (UTC) distribution force in the domestic private unit trust industry.

Supported by 31 Branches/Customer Service Centres and more than 260 Public Bank branches nationwide.



VAST EXPERIENCE

More than 40 years of experience in fund management.



WIDE RANGE OF FUNDS

Offers more than 170 Conventional and Shariah-based funds to meet your investment needs.



PUBLIC MUTUAL ONLINE (PMO)

Provides a fast and convenient way to monitor your investment.

You can also invest and perform transactions with ease anytime, anywhere.

a In terms of total retail fund size managed amongst private unit trust companies and PRS providers in Malaysia. Source: The Edge-Lipper, 28 February 2022.

b Source: As listed in Lipper, February 2022 and inclusive of our wholesale funds.

EPF-Qualified Funds Offered by Public Mutual

The table below shows the unit trust funds under the Public Series of Funds and Public Series of Shariah-based Funds that are eligible under the EPF-MIS.

EPF-QUALIFIED FUNDS^	SHARIAH-BASED	EXPOSURE TO FOREIGN ASSETS
EQUITY FUNDS		
Public Aggressive Growth Fund		Up to 30%
Public Asia Ittikal Fund	√	Up to 98%
Public Australia Equity Fund		Up to 98%
Public China Ittikal Fund	√	Up to 98%
Public Far-East Consumer Themes Fund		Up to 98%
Public Global Select Fund		Up to 98%
Public Indonesia Select Fund		Up to 98%
Public Industry Growth Fund		Up to 30%
Public Islamic Advantage Growth Equity Fund	√	Up to 25%
Public Islamic Alpha-40 Growth Fund	√	Up to 30%
Public Islamic ASEAN Growth Fund	√	Up to 98%
Public Islamic Asia Dividend Fund	√	Up to 98%
Public Islamic Asia Leaders Equity Fund	√	Up to 98%
Public Islamic Dividend Fund	√	Up to 30%
Public Islamic Enterprises Equity Fund	√	Up to 25%
Public Islamic Equity Fund	√	Up to 30%
Public Islamic Global Equity Fund	√	Up to 98%
Public Islamic Savings Fund	√	Up to 30%
Public Islamic Select Treasures Fund	√	Up to 25%
Public Ittikal Sequel Fund	√	Up to 30%
Public Optimal Growth Fund		Up to 25%
Public Regular Savings Fund		Up to 25%
Public Sector Select Fund		Up to 25%
Public Select Alpha-30 Fund		Up to 30%
Public Select Treasures Equity Fund		Up to 25%
Public Singapore Equity Fund		Up to 98%
Public South-East Asia Select Fund		Up to 98%
Public Strategic Growth Fund		Up to 30%

EPF-QUALIFIED FUNDS^	SHARIAH-BASED	EXPOSURE TO FOREIGN ASSETS
MIXED ASSET FUNDS		
Public Ehsan Mixed Asset Conservative Fund	√	Up to 25%
Public Islamic Asia Tactical Allocation Fund	√	Up to 98%
Public Islamic Mixed Asset Fund	√	Up to 30%
Public Select Mixed Asset Conservative Fund		Up to 25%
BALANCED FUNDS		
Public Balanced Fund		Up to 30%
Public Far-East Balanced Fund		Up to 60%
Public Islamic Growth Balanced Fund	√	Up to 25%
BOND FUNDS		
Public Enhanced Bond Fund		Up to 30%
Public Islamic Bond Fund	√	Up to 30%
Public Islamic Enhanced Bond Fund	√	Up to 30%
Public Islamic Infrastructure Bond Fund	√	Up to 25%

^ The list of EPF-qualified funds is as at 1 April 2022 and is subject to annual review by KWSP. Please refer to Public Mutual's website **(www.publicmutual.com.my)** for the latest list of EPF-qualified funds.

Note: There are fees and charges incurred when investing in the above-mentioned funds. Please refer to the respective fund's Master Prospectus, Supplemental Prospectus and Product Highlights Sheet for details of the fees and charges.

Cooling-Off Right

Applicable for first-time investors with Public Mutual

- Submit request within 6 Business Days from the date of Public Mutual's receipt of the application form and payment.
- Full refund will be paid within 10 days from the date of exercise of this right.

Get In Touch with Us

Unit Trust Consultant

Public Mutual Branch/Customer Service Centre

03-2022 5000

www.publicmutual.com.my

Investors are advised to read and understand the contents of the Master Prospectus 1 of Public Series of Funds and Master Prospectus 1 of Public Series of Shariah-Based Funds dated 30 April 2019; 1st Supplemental Prospectus of Master Prospectus 1 of Public Series of Funds and 1st Supplemental Prospectus of Master Prospectus 1 of Public Series of Shariah-Based Funds dated 22 January 2020; 2nd Supplemental Prospectus of Master Prospectus 1 of Public Series of Funds and 2nd Supplemental Prospectus of Master Prospectus 1 of Public Series of Shariah-Based Funds dated 16 December 2021 and the relevant fund's Product Highlights Sheet (PHS) before investing.

Investors should understand the risks of the fund(s), compare and consider the fees, charges and costs involved in investing in the fund(s). A copy of the Prospectus, Supplemental Prospectus and PHS of Public Series of Funds and Public Series of Shariah-Based Funds 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 professional advice. Please refer to www.publicmutual.com.my for our investment disclaimer.

How to scan the QR Code:

- Install a QR Code reader app on your mobile device (download it from your mobile app store).
- Launch the app and scan the QR Code.
- Follow the instructions shown in the app to download and read the Master Prospectus/Supplemental Prospectus.

Scan the QR Code to read the Master Prospectus 1 of Public Series of Funds and 1st & 2nd Supplemental Prospectuses of Master Prospectus 1 of Public Series of Funds before you invest

Scan the QR Code to read the Master Prospectus 1 of Public Series of Shariah-Based Funds and 1st & 2nd Supplemental Prospectuses of Master Prospectus 1 of Public Series of Shariah-Based Funds before you invest

Branches/Customer Service Centres

WEST MALAYSIA

Customer Service Centre
Tel: 03-2022 5000

Mutual Gold Centre
Tel: 03-2022 5000

1 Utama Shopping Centre
Tel: 03-2022 5000

Alor Setar
Tel: 04-7366 500 Fax: 04-7364 655
E-mail: aor@publicmutual.com.my

Bangsar
Tel: 03-2022 5000 Fax: 03-2283 5739
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Batu Pahat
Tel: 07-4363 500 Fax: 07-4326 588
E-mail: bpt@publicmutual.com.my

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E-mail: ktn@publicmutual.com.my

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Tel: 06-9562 500 Fax: 06-9536 830
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