DIVERSIFY YOUR RETIREMENT FUND VIA EPF-MIS

PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

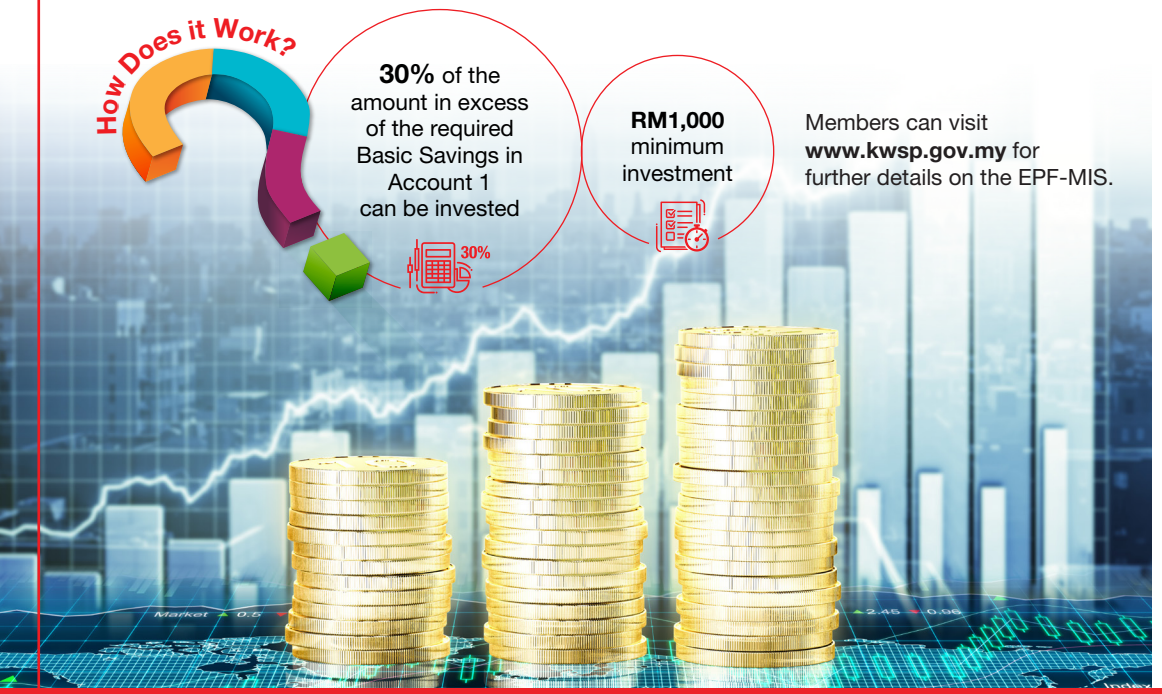
Plan ahead and boost the value of your Employees Provident Fund (EPF) savings to increase your future purchasing power. Consider EPF Members Investment Scheme (EPF-MIS) for a comfortable and enjoyable retirement lifestyle.

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



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

About Public Mutual

Industry Leader

- No.1* in unit trust and Private Retirement Scheme (PRS).
- Trusted by more than 4.4 million accountholders nationwide.
- Has a wealth of more than 35 years of fund management experience.
- Strong and stable, a wholly-owned subsidiary of Public Bank.

* In terms of total retail fund size managed amongst private unit trust companies and PRS providers in Malaysia. Source: The Edge-Lipper, 7 December 2020.

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