

ACHIEVE YOUR FINANCIAL GOALS IN STYLE AS A MUTUAL GOLD MEMBER

MUTUAL
PRIORITY SERVICE
GOLD



A sound financial plan should cover the **accumulation, protection and distribution of wealth**. These aspects will be taken care of throughout your investment journey with Public Mutual when you become a Mutual Gold investor.

Wealth Accumulation

Enjoy prompt and exclusive investment services, including:

- Free switching¹
- Administration fee waiver
- Redemption proceeds within 2 business days



Wealth Protection

Protect yourself from unexpected events with our free insurance/takaful coverage of up to RM500,000¹.



Wealth Distribution

Ensure that your wealth is passed on to your loved ones according to your wishes by utilising our free will/wasiat writing services[^].

[^]Standard will/wasiat



How to be a Mutual Gold member?

All you need to do is to accumulate a minimum of 150,000 Mutual Gold Qualifying Points (MGQPs) to qualify as our Mutual Gold member! You may expedite your elevation to Mutual Gold status via these channels:

One (1) MGQP will be allotted for investments and distribution reinvestments in the following funds:

Type of Fund	Amount of Investment and Distribution Reinvestment ³
Unit Trust Scheme²	
Equity / Mixed asset / Balanced funds	RM1
Loaded units, 1%-load & 0.65%-load units of bond/sukuk funds	RM5
Public e-EMAS Gold Fund	RM5
Public e-Cash Deposit Fund/Public e-Islamic Cash Deposit Fund – Emergency Reserve Account (ERA) ⁴	1 unit
Private Retirement Scheme (PRS)	
PRS funds	RM2

¹ Terms and conditions apply.

² Investments and distribution reinvestments for partial-load, low-load or zero-load units are not entitled for MGQPs.

³ MGQPs will be deducted upon the redemption/withdrawal of units.

⁴ Applicable for Public e-Cash Deposit Fund/Public e-Islamic Cash Deposit Fund-Emergency Reserve Account (PeCDF/PeICDF-ERA), subject to the maximum MGQPs allowed based on the investor's status. Terms and conditions apply.

* In terms of total retail fund size managed amongst private unit trust companies and Private Retirement Scheme (PRS) providers in Malaysia. Source: The Edge-Lipper, 4 December 2023.

Investors/contributors are advised to read and understand the contents of the relevant Prospectuses, Disclosure Documents and Product Highlights Sheet (PHS) before investing/contributing. Investors/contributors should understand, compare and consider the risks, fees, charges and costs involved in investing/contributing in the fund(s). A copy of the Prospectus, Disclosure Document and PHS can be viewed at our website www.publicmutual.com.my. Investors/contributors should make their own assessment of the merits and risks of the investment. If in doubt, investors/contributors should seek professional advice. Please refer to www.publicmutual.com.my for our investment disclaimer.



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