

Regular Withdrawal Plan (RWP)

Enjoy the Convenience of Regular Withdrawal to Fund Your Expenses



PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

WHO can apply?

Suitable for Retirees:

- Who currently depend on distribution payouts to fund their expenses.
- Who wish to receive a more consistent and regular payment.

HOW it works?



Once RWP is activated on an account, distribution instruction will be defaulted to **Reinvestment**



RWP allows you to withdraw **Monthly, Bi-monthly, Quarterly, Semi-annually or Annually**



You can withdraw up to a **maximum of**

8% p.a. for Equity/Mixed Asset/Balanced Funds
6% p.a. for Bond Funds
1.5% p.a. for Money Market Funds

HOW to apply?

To initiate RWP, log on to PMO and follow these steps:



Illustration:

Mr W has initiated an RWP request on 2 February 2020 to withdraw 6% from his investment account in Bond Fund A on 31 December annually.

Assuming there are 200,000 units in his investment account and the net asset value (NAV) of Bond Fund A as at 31 December 2020 is RM1.0000 per unit,

Withdrawal units : $200,000 \times 6\% = 12,000 \text{ units}$
Withdrawal amount : $12,000 \text{ units} \times \text{RM}1.0000 = \text{RM}12,000^1$
Balance of units after withdrawal : $188,000 \text{ units}^2$

The withdrawal proceed will be credited into Mr W's bank account registered with us in January 2021.

¹ The RWP withdrawal amount may vary based on the balance of units in the account and the NAV price at each withdrawal date.

² After withdrawal, the total balance of units in the investment account will drop by the redeemed/withdrawn units.

About Public Mutual

Industry Leader

- No.1* in unit trust and Private Retirement Scheme (PRS).
- Trusted by more than 4.5 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.

For more information, please refer to our RWP brochure on www.publicmutual.com.my.

* In terms of total retail fund size managed amongst private unit trust companies and PRS providers in Malaysia.
Source: The Edge-Lipper, 5 July 2021.