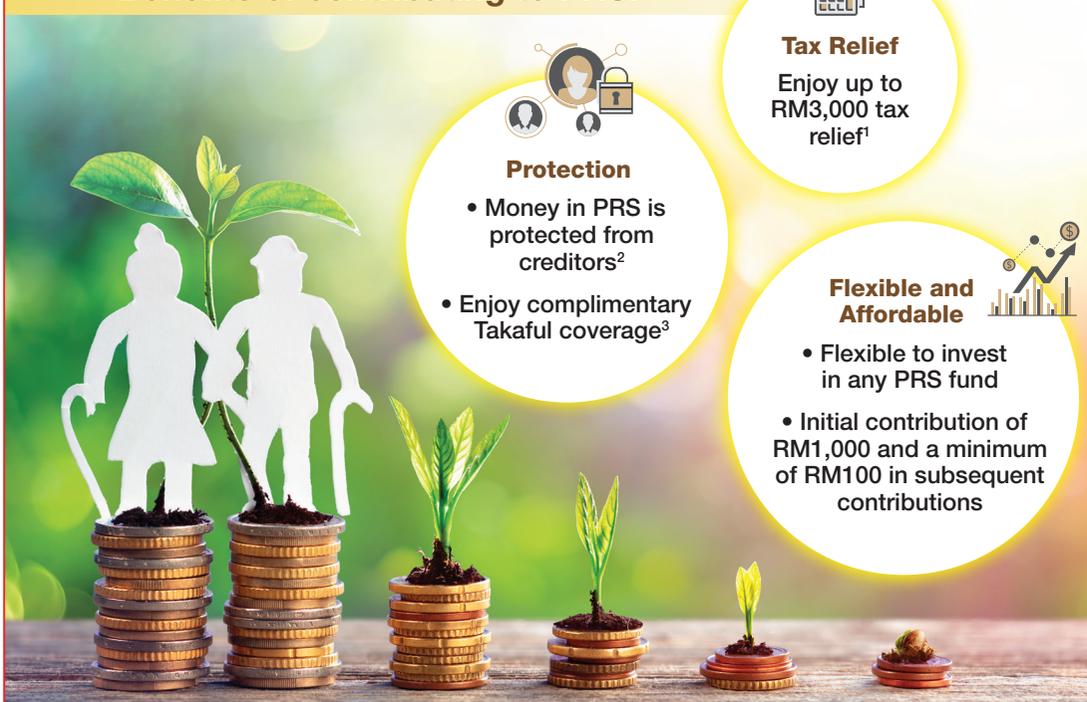


Contribute for a Self-Reliant Retirement

What is Private Retirement Scheme (PRS)?

- A voluntary contribution scheme to accumulate savings for your retirement
- Complements contributions made to Employees Provident Fund (EPF)

Benefits of contributing to PRS:



Protection

- Money in PRS is protected from creditors²
- Enjoy complimentary Takaful coverage³

Tax Relief

Enjoy up to RM3,000 tax relief¹

Flexible and Affordable

- Flexible to invest in any PRS fund
- Initial contribution of RM1,000 and a minimum of RM100 in subsequent contributions

¹ Including tax relief for deferred annuity.

² Benefits/money in PRS are protected from creditors as stipulated in Section 139ZA of the Capital Markets and Services Act 2007.

³ For Public Mutual PRS contributors only, subject to terms and conditions. Please refer to the brochure on free Takaful for more information.

⁴ The age group may be subject to changes as may be determined by the relevant authorities from time to time.

* In terms of total retail fund size managed amongst private unit trust companies and PRS providers in Malaysia. Source: The Edge-Lipper 11 January 2021

Contributors are advised to read and understand the contents of the Disclosure Document of Public Mutual Private Retirement Scheme –Shariah-Based Series dated 24 February 2021 and the relevant fund's Product Highlights Sheet (PHS) before contributing. Contributors should understand the risks of the fund(s), compare and consider the fees, charges and costs involved in contributing in 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, investors should seek professional advice. Please refer to www.publicmutual.com.my for our investment disclaimer.

Key Features of Public Mutual PRS - Shariah Based Funds

PRS Fund	Risk Category	Age Group ⁴	Asset Allocation
Core Funds			
Public Mutual PRS Islamic Conservative Fund (PRS-ICVF)	2	55 and above	<ul style="list-style-type: none"> • Primarily in sukuk • Invest in both domestic and selected foreign markets
Public Mutual PRS Islamic Moderate Fund (PRS-IMDF)	3	45 to below 55	<ul style="list-style-type: none"> • A balanced approach between Shariah-compliant equities and sukuk • Invest in both domestic and selected foreign markets
Public Mutual PRS Islamic Growth Fund (PRS-IGRF)	4	Below 45	<ul style="list-style-type: none"> • Primarily in Shariah-compliant equities • Invest in both domestic and selected foreign markets
Non-Core Fund			
Public Mutual PRS Islamic Strategic Equity Fund (PRS-ISEQF)	5	NA	<ul style="list-style-type: none"> • 75% to 98% of its Net Asset Value (NAV) in Shariah-compliant equities • Up to 98% of its NAV in foreign markets

Why choose Public Mutual PRS?

-  No. 1* in unit trust and Private Retirement Scheme (PRS)
-  Trusted by more than 4 million accountholders nationwide
-  More than 35 years of fund management experience
-  A wholly-owned subsidiary of Public Bank