

ACCUMULATE ADDITIONAL RETIREMENT SAVINGS WITH THE PRS



Having adequate retirement savings is crucial to safeguard the retirement lifestyle that you want. Here are some tools you can leverage on to build your retirement nest egg:



Mandatory Retirement Scheme



Bank savings



Unit trust investments



Private Retirement Scheme

Why Contribute to the Private Retirement Scheme (PRS)?



It supplements your mandatory retirement scheme



Money in PRS is protected from creditors¹



Enjoy tax relief of up to RM3,000 per annum²



Enjoy free personal accident insurance/takaful coverage³



Enjoy free PRS nomination

Why Choose Public Mutual?

- No. 1* in unit trusts and the Private Retirement Scheme (PRS)
- Trusted by 5 million accountholders nationwide
- More than 40 years of fund management experience
- A wholly-owned subsidiary of Public Bank

Public Mutual's PRS Fund Performance as at 29 December 2023

PRS Funds	1-year Total Return [^] (%)	5-year Total Return [^] (%)	10-year Total Return [^] (%)
Shariah-based Series			
Public Mutual PRS Islamic Growth Fund	28.13	50.32	70.95
Public Mutual PRS Islamic Moderate Fund	9.91	23.62	33.88
Public Mutual PRS Islamic Conservative Fund	5.27	21.90	42.83
Public Mutual PRS Islamic Strategic Equity Fund	28.85	51.95	n.a.
Conventional Series			
Public Mutual PRS Growth Fund	7.24	14.43	14.28
Public Mutual PRS Moderate Fund	11.52	16.28	26.25
Public Mutual PRS Conservative Fund	6.20	26.47	48.93
Public Mutual PRS Equity Fund	8.05	40.27	n.a.
Public Mutual PRS Strategic Equity Fund	6.05	23.49	n.a.

Note: Past performance of the funds is not a reliable indicator of future performance. The 10-year total returns are not available for the following funds as the period since their commencement is less than 10 years:

- Public Mutual PRS Islamic Strategic Equity Fund (Commencement date: 26 November 2015);
- Public Mutual PRS Equity Fund (Commencement date: 23 September 2015); and
- Public Mutual PRS Strategic Equity Fund (Commencement date: 23 September 2015)

¹ Accrued benefits/monies in PRS are protected from creditors as stipulated in Section 139ZA of the Capital Markets and Services Act 2007.

² Including tax relief for deferred annuity. Tax relief is valid until year 2025.

³ For Public Mutual's PRS contributors only, subject to terms and conditions. Please refer to the brochure on free insurance/takaful for more information.

[^] As at 29 December 2023 (Source: Lipper)

* 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, 29 January 2024.

Contributors are advised to read and understand the contents of the Disclosure Document of Public Mutual Private Retirement Scheme – Conventional Series and Disclosure Document of Public Mutual Private Retirement Scheme – Shariah-based Series dated 28 August 2023 as well as the relevant fund's Product Highlights Sheet (PHS) before contributing. Contributors should understand, compare and consider the risks, fees, charges and costs involved in contributing to 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, contributors should seek professional advice. Fund performance should be evaluated against the benchmark index which is reflective of the fund's asset allocation and investments over the medium to long term. Past performance of the funds is not a reliable indicator of future performance. Please refer to www.publicmutual.com.my for our investment disclaimer.

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No.1* in Unit Trust & Private Retirement Scheme

