



## Public Mutual Declares Distributions for Six PRS Funds

Public Bank's wholly-owned subsidiary, Public Mutual declared distributions for six of its core Private Retirement Scheme (PRS) funds. The gross distributions declared for the financial year ending 31 March 2015 are as follows:

<b>Funds</b>	<b>Gross Distribution / Unit</b>
<i>Public Mutual PRS – Conventional Series</i>	
Public Mutual PRS Growth Fund (PRS-GRF)	0.60 sen per unit
Public Mutual PRS Moderate Fund (PRS-MDF)	0.50 sen per unit
Public Mutual PRS Conservative Fund (PRS-CVF)	0.40 sen per unit
<i>Public Mutual PRS – Shariah-based Series</i>	
Public Mutual PRS Islamic Growth Fund (PRS-IGRF)	0.60 sen per unit
Public Mutual PRS Islamic Moderate Fund (PRS-IMDF)	0.50 sen per unit
Public Mutual PRS Islamic Conservative Fund (PRS-ICVF)	0.40 sen per unit

Public Mutual PRS Growth Fund (PRS-GRF) seeks long-term capital growth and to a lesser extent income by investing in a diversified portfolio of equities and fixed income securities. The fund will invest up to 70% of its Net Asset Value (NAV) in equities. To achieve increased diversification, the fund may invest up to 20% of its NAV in foreign markets.

At the same time, Public Mutual PRS Moderate Fund (PRS-MDF) seeks income and capital growth over the long-term through a balance asset allocation approach. The fund will invest up to 60% of its NAV in equities and the balance in fixed income securities and liquid assets which include money market instruments and deposits. To increased diversification, the fund may invest up to 10% of its NAV in foreign markets.

Meanwhile, Public Mutual PRS Conservative Fund (PRS-CVF) seeks income consistent with capital preservation by investing in a diversified portfolio of fixed income securities, money market instruments and deposits as well as equities in the domestic market. The fund will invest 60% to 80% of its NAV in fixed income securities and at least 20% of its NAV in money market instruments. The fund may invest up to 20% of its NAV in equities.



The three Public Mutual PRS – Shariah-based funds share the same fund features as the Conventional Series as mentioned above.

Contributors who contribute to Public Mutual PRS funds enjoy **free insurance or Takaful** coverage with Personal Accident insurance or Takaful with coverage of Accidental Death and Permanent Disability, terms and conditions apply.

PRS Contributors enjoy tax relief of up to RM3,000 per annum when they contribute to any of the six PRS funds. In addition, Malaysian contributors aged between 20 and 30 years with a minimum cumulative contribution of RM1,000 within a calendar year will also enjoy a one-off Youth Incentive of RM500 from the government.

Public Mutual PRS funds are available through Public Mutual PRS Consultants and Public Bank branches.

Public Mutual is the largest PRS provider in Malaysia, with a market share of 45.8 percent as at end-February 2015. The company is also Malaysia's largest private unit trust company with more than 100 unit trust funds under management. It has over 3.1 million accountholders. As at end-February 2015, the total NAV of the funds managed by the Company was RM64.7 billion.