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PRM
PUBLIC MUTUAL
Private Retirement Scheme



**CONTRIBUTE FOR A
SELF-RELIANT RETIREMENT**



PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

The Private Retirement Scheme (PRS) provides an additional savings option for you to build your retirement nest egg over the long-term. Public Mutual provides 9 PRS funds which are categorised under Conventional Series and Shariah-based Series.

► Conventional Series

Core Funds	Age Group (under default option)
Public Mutual PRS Growth Fund (PRS-GRF)	Age below 45
Public Mutual PRS Moderate Fund (PRS-MDF)	Age 45 to below 55
Public Mutual PRS Conservative Fund (PRS-CVF)	Age 55 and above
Non-Core Funds	
Public Mutual PRS Equity Fund (PRS-EQF)	
Public Mutual PRS Strategic Equity Fund (PRS-SEQF)	

► Shariah-Based Series

Core Funds	Age Group (under default option)
Public Mutual PRS Islamic Growth Fund (PRS-IGRF)	Age below 45
Public Mutual PRS Islamic Moderate Fund (PRS-IMDF)	Age 45 to below 55
Public Mutual PRS Islamic Conservative Fund (PRS-ICVF)	Age 55 and above
Non-Core Fund	
Public Mutual PRS Islamic Strategic Equity Fund (PRS-ISEQF)	

Note: You are eligible to make a full withdrawal upon reaching the age of 55. Securities Commission Malaysia may specify any other age from time to time.

Please refer to the Disclosure Document and the relevant fund's Product Highlights Sheet (PHS) for more details of the PRS funds.

Benefits of Contributing to PRS

- Tax relief up to RM3,000 per annum.
- Free insurance/Takaful coverage.[^]
- Protection of PRS savings from creditors.^{^^}

[^] For Public Mutual PRS contributors only. Terms & conditions apply.

^{^^} Money in PRS Scheme is protected from creditors as stated in Section 139ZA of the Capital Markets and Services Act 2007 (CMSA)

Assuming a contribution of RM3,000 at the respective marginal tax rates, the amount of estimated tax savings one may enjoy are shown below:

Chargeable Income (RM)	Assessment Year 2022	
	Tax Rates [*]	Potential Tax Savings
20,001-35,000	3%	90
35,001-50,000	8%	240
50,001-70,000	13%	390
70,001-100,000	21%	630
100,001-250,000	24%	720
250,001-400,000	24.5%	735
400,001-600,000	25%	750
600,001-1,000,000	26%	780
1,000,001-2,000,000	28%	840
2,000,001 and above	30%	900

^{*} Source: 2022 Budget Commentary and Tax Information by CTIM, MIA and MICA

Note: The above table serves as a guide only. You should contact your tax agent should you wish to know the exact amount of tax savings from your PRS contribution.

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 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.