



RETIRE WELL WITH PRS

PRS
PUBLIC MUTUAL
Private Retirement Scheme


PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

RETIRE WELL WITH PRS

Building the retirement nest egg that you desire is possible when you start early and contribute regularly to a Private Retirement Scheme (PRS) fund.

Why 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 insurance/Takaful coverage³



Enjoy free PRS nomination

Public Mutual's PRS fund performance as at 30 September 2021

SHARIAH-BASED SERIES

PRS Fund	3-year Annualised Return [*] (%)	Ranking [*] (in respective category)	Category ^{^^}
Public Mutual PRS Islamic Growth Fund	12.67	1/4	Core Growth Shariah
Public Mutual PRS Islamic Moderate Fund	8.59	1/4	Core Moderate Shariah
Public Mutual PRS Islamic Conservative Fund	5.15	1/4	Core Conservative Shariah
Public Mutual PRS Islamic Strategic Equity Fund	12.06	3/13	Non-Core Shariah

CONVENTIONAL SERIES

PRS Fund	3-year Annualised Return [*] (%)	Ranking [*] (in respective category)	Category ^{^^}
Public Mutual PRS Growth Fund	8.47	1/8	Core Growth
Public Mutual PRS Moderate Fund	5.11	6/8	Core Moderate
Public Mutual PRS Conservative Fund	6.51	1/8	Core Conservative
Public Mutual PRS Equity Fund	10.16	1/6	Non-Core
Public Mutual PRS Strategic Equity Fund	7.19	3/6	Non-Core

^{*} As at 30 September 2021 (Source: Lipper)

^{^^} Categorisation by Private Pension Administrator (PPA) as at 30 September 2021

¹ 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 PRS contributors only, subject to terms and conditions. Please refer to the brochure on free insurance/Takaful for more information.

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.

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. Rankings provided should not be solely relied upon by investors in their investment decisions.

Please refer to www.publicmutual.com.my for our investment disclaimer.

