



PUBLIC MUTUAL
Private Retirement Scheme




CONTRIBUTE FOR A SELF-RELIANT RETIREMENT

PRIVATE RETIREMENT SCHEME – SHARIAH-BASED SERIES



PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

An elderly couple is shown from the chest up. The man on the left is wearing a white long-sleeved shirt and a white and blue patterned cap. The woman on the right is wearing a pink hijab and a pink long-sleeved top. They are both smiling and looking towards the right. In the background, there is a blurred building with windows. The top half of the image has a light green background with abstract, curved lines.

**Don't simply retire from something;
have something to retire to.**

- Harry Emerson Fosdick

What is Private Retirement Scheme (PRS)?

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



Why Contribute to PRS?



Additional Income Stream during Retirement

- Acts as an additional income stream besides EPF to accumulate sufficient retirement savings



Flexible and Affordable

- Flexible contribution amount according to your affordability
- Initial investment of RM1,000 and a minimum of RM100 in subsequent contributions



Money in PRS is Protected from Creditors

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



Tax Incentive

- Allows you to enjoy personal tax relief¹ of up to RM3,000

¹ Including tax relief for deferred annuity.

How does the Scheme Work?

When you make a contribution, you may choose between:

- **Default Option**

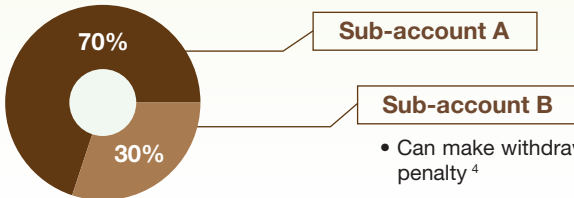
Contributions will be automatically allocated to the core fund that corresponds with the pre-determined age group²

OR

- **Non-default Option**

You may select one or more funds from the core or non-core funds regardless of your age

Your contributions will be maintained in two separate sub-accounts:



- Can make withdrawal once a year, subject to 8% tax penalty⁴

Full withdrawal (from both sub-account A and B) can be made upon:

- Reaching retirement age³
- Death
- Permanent departure from Malaysia

You can make pre-retirement withdrawal for the following purposes (without 8% tax penalty)⁴

- Housing purposes (From sub-account B)
- Healthcare purposes (From sub-account B)
- Permanent Total Disablement (PTD) / Serious Disease (SD) / Mental Disability (MD) (From both sub-account A and B)

² The age group may be subject to changes as may be determined by the relevant authorities from time to time.

³ You are eligible to make full withdrawal upon reaching the age of 55. Securities Commission Malaysia may specify any other age from time to time.

⁴ Subject to terms and conditions.

Public Mutual PRS – Shariah-based Series

Core Funds	Age Group ² (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)	

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

Why Choose Public Mutual?

Enjoy Additional Benefit

- Free Takaful coverage⁵
- Enjoy privileges and benefits as a Mutual Gold/Mutual Gold Elite/Mutual Platinum member when you have accumulated the required Mutual Gold Qualifying Points (MGQP)

Ease of Transaction

- Public Mutual Online (PMO) provides a fast and convenient way to invest, perform transactions and monitor your investment with ease anytime, anywhere

Contribute with Peace of Mind

- No. 1⁶ 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

⁵ For Public Mutual PRS contributors only, subject to terms and conditions. Please refer to the brochure on free Takaful for more information.

⁶ 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.

Get in Touch with Us



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www.publicmutual.com.my

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.

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