



**ACHIEVE YOUR FINANCIAL GOALS WITH  
REGULAR INVESTMENT INSTRUCTION (RII)**



**PUBLIC MUTUAL**  
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK



## **What is Regular Investment Instruction (RII)?**

A regular investment instruction (RII) is a request for monthly switching of zero-load, low-load and 1%-load units of money market/bond funds to equity/balanced/mixed asset funds.

Through RII, unitholders adopt the ringgit-cost averaging principle where they invest regularly into selected unit trust funds over a period of time regardless of which direction the market is moving. The regular investment amount will buy you more units of the equity/balanced/mixed asset fund when the market is down, and fewer units when the market is up. Over the long-term, this process helps you accumulate units at an average cost which is lower than the average net asset value per unit over the same period. This strategy thus helps you stay true to your investment path to achieve your financial goals in the long-term.

## Benefits of Investing in Unit Trust Using RII

### CONVENIENT

To start a RII, just visit your nearest Public Mutual Customer Service Center or branch and complete the Regular Investment Instruction Form to authorise Public Mutual to switch a fixed number of zero-load, low-load or 1%-load units from your bond/money market accounts on a monthly basis into a selected equity/balanced/ mixed asset fund account.

### CONSISTENT

RII ensures that you invest consistently into an equity/balanced/mixed asset fund to achieve potentially higher returns over time.

### DISCIPLINED

RII is a disciplined investing method that helps you to avoid the pitfalls of emotional investing and achieve your financial goals.

### AFFORDABLE

Only a minimum of 200 units per month are required to carry out a RII.

RII works well if you are investing over the long-term for financial objectives such as funding for your children's education or for your retirement.



## Get In Touch with Us



Unit Trust Consultant



Public Mutual Branch/Customer Service Centre



03-2022 5000



[www.publicmutual.com.my](http://www.publicmutual.com.my)

### TERMS AND CONDITIONS

1. Regular Investment Instruction (RII) is applicable only for cash investment accounts.
2. Regular Investment Instruction (RII) is a request for monthly switching of zero-load, low-load and 1%-load units of money market / bond funds to equity / balanced / mixed asset funds.
3. This instruction is only applicable for existing From and To accounts.
4. This instruction shall take effect on the 14th of the following month upon receipt of the duly completed Regular Investment Instruction Form.
5. The unitholder(s) and the servicing unit trust consultant of the From and To accounts must be the same.
6. The minimum number of units for regular investment is 200.
7. Sales charge will be imposed for every regular investment transaction. Fees and sales charge are subject to GST which is payable by the unitholder.
8. The unitholder(s) must ensure that sufficient units are kept in the From account at all times to meet this regular investment.
9. In the event that regular investment cannot be made due to insufficient units in the From account, the regular investment will not be effected for the month concerned. The regular investment will be terminated if it was unsuccessful due to insufficient units in the From account for three (3) consecutive months.
10. Request for termination of regular investment must be submitted fourteen (14) days before the regular investment date.
11. The unitholder shall fully indemnify and keep Public Mutual fully indemnified against any actions, proceedings, claims, losses, damages, costs and expenses which may be brought against, suffered or incurred and/or to which may be suffered or incurred by Public Mutual arising either directly or indirectly out of or in connection with Public Mutual accepting, relying on or failing to act on any instructions given by or on behalf of the unitholder unless due to the willful default or negligence of Public Mutual.

## Branches/Customer Service Centres

### WEST MALAYSIA

Customer Service Centre

Tel: 03-2022 5000

Mutual Gold Centre

Tel: 03-2022 5000

1 Utama Shopping Centre

Tel: 03-2022 5000

Alor Setar

Tel: 04-7366 500 Fax: 04-7364 655

E-mail: aor@publicmutual.com.my

Bangsar

Tel: 03-2022 5000 Fax: 03-2283 5739

E-mail: klsl@publicmutual.com.my

Batu Pahat

Tel: 07-4363 500 Fax: 07-4326 588

E-mail: bpt@publicmutual.com.my

Cheras

Tel: 03-2022 5000 Fax: 03-9132 1022

E-mail: chr@publicmutual.com.my

Damansara Perdana

Tel: 03-2022 5000 Fax: 03-7722 2475

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Ipoh

Tel: 05-2462 500 Fax: 05-2559 859

E-mail: iph@publicmutual.com.my

Johor Bahru

Tel: 07-3607 500 Fax: 07-3548 600

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Kota Bharu

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### EAST MALAYSIA

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Kuching

Tel: 082-226 500 Fax: 082-239 825

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Miri

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Sibu

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Tawau

Tel: 089-982 500 Fax: 089-765 326

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