

CONTRIBUTE TOWARDS A SELF-RELIANT RETIREMENT

PRIVATE RETIREMENT SCHEME – CONVENTIONAL SERIES



PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

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

- Harry Emerson Fosdick

别急于退休；准备就绪后才退休。

- 哈里·爱默生·福斯迪克



What is the Private Retirement Scheme (PRS)?

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



Why Contribute to the PRS?



Additional Income Stream during Retirement

- Acts as an additional form of retirement savings to provide a source of income during retirement besides the EPF



Flexible and Affordable

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



Money and Accrued Benefits in the PRS are Protected from Creditors

- Money and accrued benefits in the PRS are 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. Tax relief is valid until year 2025.

How does It Work?

When you make a contribution, you may choose between the:

- **Default Option**

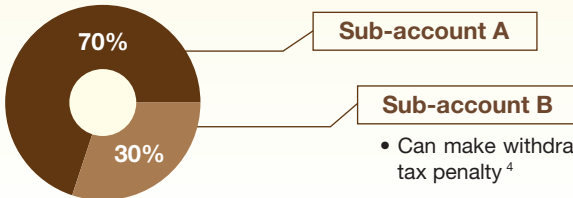
Contributions will be automatically allocated to the core fund that corresponds with the pre-determined age group²

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 an 8% tax penalty⁴

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

- Reaching retirement age³
- Death
- Permanent departure from Malaysia
- Permanent Total Disablement (PTD) / Serious Disease (SD) / Mental Disability (MD)

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)

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

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

⁴ Subject to terms and conditions.

Public Mutual PRS – Conventional Series

Core Funds	Age Group ² (under the default option)
Public Mutual PRS Growth Fund (PRS-GRF)	Below 45
Public Mutual PRS Moderate Fund (PRS-MDF)	45 to below 55
Public Mutual PRS Conservative Fund (PRS-CVF)	55 and above
Non-Core Funds	
Public Mutual PRS Equity Fund (PRS-EQF)	
Public Mutual PRS Strategic Equity Fund (PRS-SEQF)	

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

Why Choose Public Mutual?

Enjoy Additional Benefits

- Free Personal Accident insurance coverage⁵
- Enjoy exclusive privileges and benefits as a Mutual Gold/Mutual Gold Elite/Mutual Platinum member when you accumulate the required Mutual Gold Qualifying Points (MGQPs)

Ease of Transaction

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

Contribute with Peace of Mind

- No. 1* in unit trusts and the Private Retirement Scheme (PRS)
- Trusted by 5 million accountholders nationwide
- More than 40 years of fund management experience
- A wholly-owned subsidiary of Public Bank

⁵ For Public Mutual's PRS contributors only, subject to terms and conditions. Please refer to the brochure on free Personal Accident insurance for more information.

* In terms of total retail fund size managed amongst private unit trust companies and PRS providers in Malaysia. Source: The Edge-Lipper, 24 July 2023.

Get in Touch with Us



PRS Consultant



Public Mutual Branch/Customer Service Centre



03-222 5000



www.publicmutual.com.my

Contributors are advised to read and understand the contents of the Disclosure Document of Public Mutual Private Retirement Scheme – Conventional Series dated 28 August 2023 and the relevant fund's Product Highlights Sheet (PHS) before contributing.

Contributors should understand, compare and consider the risks, fees, charges and costs involved in contributing to 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, contributors should seek professional advice.

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

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: kls@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
E-mail: dsp@publicmutual.com.my

Iph
Tel: 05-2462 500 Fax: 05-2559 859
E-mail: iph@publicmutual.com.my

Johor Bahru
Tel: 07-3607 500 Fax: 07-3548 600
E-mail: jhb@publicmutual.com.my

Klang
Tel: 03-2022 5000 Fax: 03-3323 5632
E-mail: kel@publicmutual.com.my

Kluang
Tel: 07-7391 500 Fax: 07-7736 195
E-mail: klg@publicmutual.com.my

Kota Bharu
Tel: 09-7263 500 Fax: 09-7476 026
E-mail: kbr@publicmutual.com.my

Kuala Terengganu
Tel: 09-6321 500 Fax: 09-6317 030
E-mail: ktg@publicmutual.com.my

Kuantan
Tel: 09-5118 500 Fax: 09-5161 223
E-mail: ktn@publicmutual.com.my

Melaka
Tel: 06-2855 500 Fax: 06-2837 354
E-mail: mlk@publicmutual.com.my

Muar
Tel: 06-9562 500 Fax: 06-9536 830
E-mail: mua@publicmutual.com.my

Penang
Tel: 04-2196 500 Fax: 04-2295 171
E-mail: pen@publicmutual.com.my

Puchong
Tel: 03-2022 5000 Fax: 03-8065 3010
E-mail: pch@publicmutual.com.my

Seberang Perai
Tel: 04-5407 500 Fax: 04-5050 005
E-mail: sbp@publicmutual.com.my

Seremban
Tel: 06-6372 500 Fax: 06-7644 237
E-mail: sbm@publicmutual.com.my

Shah Alam
Tel: 03-2022 5000 Fax: 03-5513 9288
E-mail: sal@publicmutual.com.my

Sungai Petani
Tel: 04-4558 500 Fax: 04-4230 663
E-mail: sgp@publicmutual.com.my

Temerloh
Tel: 09-2955 500 Fax: 09-2968 060
E-mail: tml@publicmutual.com.my

EAST MALAYSIA

Bintulu
Tel: 086-859 500 Fax: 086-330 221
E-mail: btu@publicmutual.com.my

Kota Kinabalu
Tel: 088-327 500 Fax: 088-238 389
E-mail: bki@publicmutual.com.my

Kuching
Tel: 082-226 500 Fax: 082-239 825
E-mail: kch@publicmutual.com.my

Miri
Tel: 085-323 500 Fax: 085-416 195
E-mail: mri@publicmutual.com.my

Sandakan
Tel: 089-231 500 Fax: 089-222 889
E-mail: sdk@publicmutual.com.my

Sibu
Tel: 084-363 500 Fax: 084-330 269
E-mail: sbw@publicmutual.com.my

Tawau
Tel: 089-982 500 Fax: 089-765 326
E-mail: twu@publicmutual.com.my

HEAD OFFICE

Menara Public Bank 2,
No. 78, Jalan Raja Chulan,
50200 Kuala Lumpur.

CUSTOMER SERVICE HOTLINE

03-2022 5000

TELEPHONE

03-2022 6800

FACSIMILE

03-2022 6900

WEBSITE

www.publicmutual.com.my

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