

Invest Well, Live Well – A Special Year-end Gift Just for You!

Enrich your investment journey with rewarding privileges! Accumulate the required Mutual Gold Qualifying Points (MGQPs) by 30 October 2025 and receive an exclusive year-end gift, reserved only for our Mutual Gold Elite & Mutual Platinum customers.

Mutual Gold Elite

600,000 - < 3,000,000 MGQPs



Aquapick Cordless Oral Irrigator

Mutual Platinum

≥ 3,000,000 MGQPs



Aquapick Cordless Oral Irrigator + RITUALS Gift Set
(foaming shower gel, body cream,
body scrub & scented candle)

The products are subject to change, substitution, or discontinuation at any time at the discretion of the Company and/or its vendors. The Company does not guarantee the continued availability of any specific product and shall not be liable for any modifications, suspensions, or withdrawals thereof.

How to earn MGQPs?

One (1) MGQP will be allotted for investments and distribution reinvestments into the following funds:

| Type of Fund | Investment and Distribution Reinvestment ^a of the amount below will earn you 1 MGQP |
|--|--|
| Unit Trust Scheme | |
| Equity/Mixed asset/Balanced funds | RM1 |
| Loaded units, 1%-load & 0.65%-load units of bond/sukuk funds | RM5 |
| Public e-EMAS Gold Fund | RM5 |
| Private Retirement Scheme (PRS) | |
| PRS funds | RM2 |

^a MGQPs will be deducted upon redemption/withdrawal of units

Investors/Contributors are advised to read and understand the contents of the Master Prospectuses, Supplemental Prospectuses, Disclosure Documents, Supplemental Disclosure Documents and the relevant fund's Product Highlights Sheet (PHS) before investing/contributing. Investors/Contributors should understand, compare and consider the risks, fees, charges and costs involved in investing/contributing in the fund(s). A copy of the Prospectus, Supplemental Prospectus, Disclosure Document, Supplemental Disclosure Document and PHS can be viewed at our website at www.publicmutual.com.my. Investors/Contributors should make their own assessment of the merits and risks of the investment/contribution. If in doubt, investors/contributors should seek professional advice. Please refer to www.publicmutual.com.my for our investment disclaimer.

* In terms of total retail fund size managed amongst private unit trust companies and Private Retirement Scheme (PRS) providers in Malaysia. Source: The Edge-Lipper, 15 September 2025.

