



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



Building a Better Financial Future for Investors

# Optimise Your Retirement Fund via the **EPF-MIS**



## Explore the EPF Members Investment Scheme (EPF-MIS) for wider investment opportunities to grow your retirement savings.

### What is the EPF-MIS?

- A scheme that allows EPF members to transfer a portion of their savings for investments into unit trusts.
- Qualified EPF members can choose to invest in EPF-qualified unit trust funds with fund management institutions appointed under the EPF-MIS.



### Benefits of Investing through the EPF-MIS:



No cash required. Investments are transacted directly from your EPF Akaun Persaraan (formerly known as Account 1)



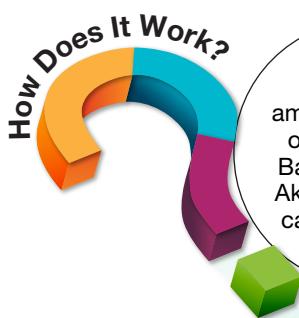
Diversify with selected overseas and domestic funds



Wide range of EPF-qualified unit trust funds



Opportunity to optimise your EPF savings



**30%** of the amount in excess of the required Basic Savings in Akaun Persaraan can be invested



**RM1,000**  
minimum investment



Members can visit [www.kwsp.gov.my](http://www.kwsp.gov.my) for further details on the EPF-MIS.

## Required Basic Savings in Akaun Persaraan<sup>#</sup>

AGE	BASIC SAVINGS THAT HAVE TO BE MAINTAINED IN AKAUN PERSARAAN (RM)	AGE	BASIC SAVINGS THAT HAVE TO BE MAINTAINED IN AKAUN PERSARAAN (RM)	AGE	BASIC SAVINGS THAT HAVE TO BE MAINTAINED IN AKAUN PERSARAAN (RM)
18	900	31	30,000	44	100,000
19	1,100	32	33,900	45	108,000
20	1,500	33	38,100	46	115,000
21	1,900	34	42,400	47	124,000
22	4,000	35	47,000	48	132,000
23	6,200	36	51,900	49	141,000
24	8,500	37	57,000	50	150,000
25	11,000	38	62,400	51	160,000
26	13,700	39	68,100	52	170,000
27	16,600	40	74,000	53	181,000
28	19,600	41	80,200	54	192,000
29	22,900	42	86,700	55	203,000
30	26,300	43	93,600		

<sup>#</sup> Effective 1 January 2026. Source: Employees Provident Fund (EPF).

**EXAMPLE: Alia (age 35)**

Savings in Akaun Persaraan : RM80,000

Required Basic Savings : RM47,000

### **Investment in EPF-MIS Unit Trust Funds**

Minimum : RM1,000

Maximum : RM9,900



### **Investable Amount**

(RM80,000 – RM47,000) X 30% = **RM9,900**

## Find Out If You Qualify

- Check via the KWSP i-Akaun app, which is downloadable from the Apple App Store or Google Play Store; or
- Log on to [www.kwsp.gov.my](http://www.kwsp.gov.my) if you are an i-Akaun registered user.



## Public Mutual – Your Investment Partner



### INDUSTRY LEADER

No.1\* in unit trusts and the Private Retirement Scheme (PRS).  
Strong and stable, a wholly-owned subsidiary of Public Bank.

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### SOLID BRAND

Winner of the Reader's Digest Trusted Brand Platinum Award for the Investment Fund Company category in Malaysia for 16 consecutive years.

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### EXTENSIVE DISTRIBUTION CHANNEL

The largest Unit Trust Consultant (UTC) distribution force in the domestic private unit trust industry.  
Supported by 31 branches/customer service centres and more than 260 Public Bank branches nationwide.

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### WIDE RANGE OF FUNDS

Offers more than 180 Conventional and Shariah-compliant funds to meet your investment needs.

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### PUBLIC MUTUAL ONLINE (PMO)

Provides a fast and convenient way to monitor your investments.  
You can also invest and perform transactions with ease anytime, anywhere.

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\* In terms of total retail fund size managed amongst private unit trust companies and PRS providers in Malaysia.  
Source: The Edge-Lipper, 15 December 2025.

## EPF-Qualified Funds Offered by Public Mutual



Scan the QR for the unit trust funds that are eligible under the EPF-MIS.

## Cooling-Off Right

Applicable for first-time investors with Public Mutual

- Submit request for a refund within 6 business days from the date of Public Mutual's receipt of the investment application form and payment.
- The refund will be paid within 7 business days from the date this right is exercised.

## Get In Touch with Us

 Unit Trust Consultant

 Public Mutual's Branch/Customer Service Centre

 03-2022 5000

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

## Branches/Customer Service Centres

### WEST MALAYSIA

Customer Service Centre

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Mutual Gold Centre

Tel: 03-2022 5000

1 Utama Shopping Centre

Tel: 03-2022 5000

Alor Setar

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E-mail: aor@publicmutual.com.my

Bangsar

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