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Retire Your Way with the PRS

Take the first step towards your dream retirement with our Private Retirement Scheme (PRS).

Fund Performance as at 31 December 2025

| PRS - Shariah-Compliant Funds | 3-Year Total Return (%) |
|-------------------------------------------------|-------------------------|
| Public Mutual PRS Islamic Growth Fund | 65.16 |
| Public Mutual PRS Islamic Moderate Fund | 30.61 |
| Public Mutual PRS Islamic Conservative Fund | 16.67 |
| Public Mutual PRS Islamic Strategic Equity Fund | 63.70 |
| PRS - Conventional Funds | |
| Public Mutual PRS Growth Fund | 32.38 |
| Public Mutual PRS Moderate Fund | 45.13 |
| Public Mutual PRS Conservative Fund | 16.88 |
| Public Mutual PRS Equity Fund | 39.29 |
| Public Mutual PRS Strategic Equity Fund | 20.69 |

Source: Lipper

Past performance of the funds is not a reliable indicator of future performance.

This material is valid until 30 June 2026. There are fees and charges involved that may affect the returns over time. The performance of the funds is calculated net of all fees on a net asset value (NAV)-to NAV basis and is sourced from Lipper.

Contributors are advised to read and understand the contents of the Disclosure Document for Public Mutual Private Retirement Scheme – Conventional Series and the Disclosure Document for Public Mutual Private Retirement Scheme – Shariah-based Series dated 28 August 2023, First Supplemental Disclosure Document for Public Mutual Private Retirement Scheme – Conventional Series and First Supplemental Disclosure Document for Public Mutual Private Retirement Scheme – Shariah-based Series dated 27 September 2024, as well as 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 sales charge (if any) will be imposed on purchases of units of the fund and deducted upfront from the investment amount. A copy of the Disclosure Document, First Supplemental Disclosure Document and PHS can be viewed at our website, www.publicmutual.com.my. Contributors should not solely rely on ratings or rankings provided herein to make an investment decision. Contributors should make their own assessment of the merits and risks of the contribution. If in doubt, contributors should seek professional advice. Fund performance should be evaluated against a benchmark index which is reflective of the fund's asset allocation and investments over the medium to long term. Past performance of the funds is not a reliable indicator of future performance. 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, 5 January 2026.

