

Unwind. Relax. Be Pampered.

Celebrate your journey with the gift of relaxation.

Wrap up the year with a collection of luxurious comfort and wellness essentials, specially selected to bring you a truly indulgent time of rest. Accumulate the required Mutual Gold Qualifying Points (MGQPs) by **30 October 2026** and maintain your membership status to receive these exclusive year-end gifts, specially curated for **Mutual Elite, Mutual Signature, Mutual Platinum & Mutual Prestige** members.



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. Terms and conditions apply.

Earn MGQPs to Unlock Your Year-End Gift!

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

Type of Fund	Investment and Distribution Reinvestment ¹
Unit Trust Scheme²	
• 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

Contact your servicing Unit Trust Consultant/Private Retirement Scheme Consultant or our Privilege Circle Centre for more information.



¹ MGQPs will be deducted upon redemption/withdrawal of units

² Investments and distribution reinvestments for partial-load units, low-load units and zero-load units are not entitled for MGQPs.

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.