



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

How Does It Work?

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 for further details on the EPF-MIS.

Required Basic Savings in Akaun Persaraan[#]

AGE	BASIC SAVINGS THAT HAS TO BE MAINTAINED IN AKAUN PERSARAAN (RM)	AGE	BASIC SAVINGS THAT HAS TO BE MAINTAINED IN AKAUN PERSARAAN (RM)	AGE	BASIC SAVINGS THAT HAS TO BE MAINTAINED IN AKAUN PERSARAAN (RM)
18	2,000	31	39,000	44	116,000
19	4,000	32	43,000	45	125,000
20	6,000	33	47,000	46	134,000
21	8,000	34	52,000	47	144,000
22	10,000	35	57,000	48	154,000
23	13,000	36	62,000	49	164,000
24	15,000	37	68,000	50	175,000
25	18,000	38	74,000	51	187,000
26	21,000	39	80,000	52	199,000
27	24,000	40	86,000	53	212,000
28	27,000	41	93,000	54	226,000
29	31,000	42	101,000	55	240,000
30	35,000	43	108,000		

[#] Effective 1 January 2019. Source: Employees Provident Fund (EPF).

EXAMPLE: **Alia** (age 35)

Savings in Akaun Persaraan : RM80,000

Required Basic Savings : RM57,000

Investment in EPF-MIS Unit Trust Funds

Minimum : RM1,000

Maximum : RM6,900

Investable Amount

(RM80,000 – RM57,000) X 30% = **RM6,900**



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 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.



SOLID BRAND

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



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.



WIDE RANGE OF FUNDS

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



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.

* In terms of total retail fund size managed amongst private unit trust companies and PRS providers in Malaysia.
Source: The Edge-Lipper, 2 June 2025.

EPF-Qualified Funds Offered by Public Mutual

The table below shows the unit trust funds under the Public Series of Funds and Public Series of Shariah-based Funds that are eligible under the EPF-MIS.

EPF-QUALIFIED FUNDS*	SHARIAH-COMPLIANT	EXPOSURE TO FOREIGN ASSETS
EQUITY FUNDS		
Public Aggressive Growth Fund		Up to 30%
Public Asia Ittikal Fund	√	Up to 98%
Public China Titans Fund		Up to 98%
Public Far-East Alpha-30 Fund		Up to 98%
Public Global Select Fund		Up to 98%
Public Growth Fund		Up to 30%
Public Indonesia Select Fund		Up to 98%
Public Islamic Alpha-40 Growth Fund	√	Up to 30%
Public Islamic ASEAN Growth Fund	√	Up to 98%
Public Islamic Dividend Fund	√	Up to 30%
Public Islamic Enterprises Equity Fund	√	Up to 25%
Public Islamic Savings Fund	√	Up to 30%
Public Islamic Select Treasures Fund	√	Up to 25%
Public Ittikal Sequel Fund	√	Up to 30%
Public Optimal Growth Fund		Up to 25%
Public Regional Sector Fund		Up to 98%
Public Regular Savings Fund		Up to 25%
Public Sector Select Fund		Up to 25%
Public Select Alpha-30 Fund		Up to 30%
Public Select Treasures Equity Fund		Up to 25%
Public Singapore Equity Fund		Up to 98%
Public South-East Asia Select Fund		Up to 98%
Public Strategic Growth Fund		Up to 30%

EPF-QUALIFIED FUNDS [^]	SHARIAH-COMPLIANT	EXPOSURE TO FOREIGN ASSETS
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MIXED ASSET FUNDS

Public Ehsan Mixed Asset Conservative Fund	√	Up to 25%
Public Islamic Mixed Asset Fund	√	Up to 30%
Public Select Mixed Asset Conservative Fund		Up to 25%
Public Select Mixed Asset Growth Fund		Up to 30%

BALANCED FUNDS

Public Balanced Fund		Up to 30%
Public Islamic Growth Balanced Fund	√	Up to 25%

BOND FUNDS

Public Enhanced Bond Fund		Up to 30%
Public Enterprises Bond Fund		Up to 30%
Public Islamic Enhanced Bond Fund	√	Up to 30%
Public Strategic Bond Fund		Up to 25%

[^] The list of EPF-qualified funds is based on data as at 1 April 2024, and is subject to an annual review by KWSP. Please refer to Public Mutual's website (www.publicmutual.com.my) for the latest list of EPF-qualified funds.

Note: There are fees and charges incurred when investing in the above-mentioned funds. Please refer to the respective fund's Master Prospectus, Supplemental Prospectus (if any) and Product Highlights Sheet for details of the fees and charges.

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

Investors are advised to read and understand the contents of the Master Prospectus 1 of Public Series of Funds and Master Prospectus 1 of Public Series of Shariah-Based Funds dated 28 August 2023, 1st Supplemental Prospectus of Master Prospectus 1 of Public Series of Shariah-Based Funds dated 26 February 2025 and the relevant fund's Product Highlights Sheet (PHS) before investing.

Investors should understand, compare and consider the risks, fees, charges and costs involved in investing in the fund(s). A copy of the Prospectus and PHS can be viewed at our website at www.publicmutual.com.my. Past performance of a fund is not an indication of its future performance.

Investors should make their own assessment of the merits and risks of the investment. If in doubt, investors should seek professional advice. Please refer to www.publicmutual.com.my for our investment disclaimer.

How to scan the QR Code:

- Install a QR Code reader app on your mobile device (download it from your mobile app store).
- Launch the app and scan the QR Code.
- Follow the instructions shown in the app to download and read the Master Prospectus/Supplemental Prospectus.



Scan the QR Code to read the Master Prospectus 1 of Public Series of Funds before you invest



Scan the QR Code to read the Master Prospectus 1 of Public Series of Shariah-Based Funds and 1st Supplemental Prospectus of Master Prospectus 1 of Public Series of Shariah-Based Funds before you invest

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

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