



PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK



Est. 1975

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 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	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

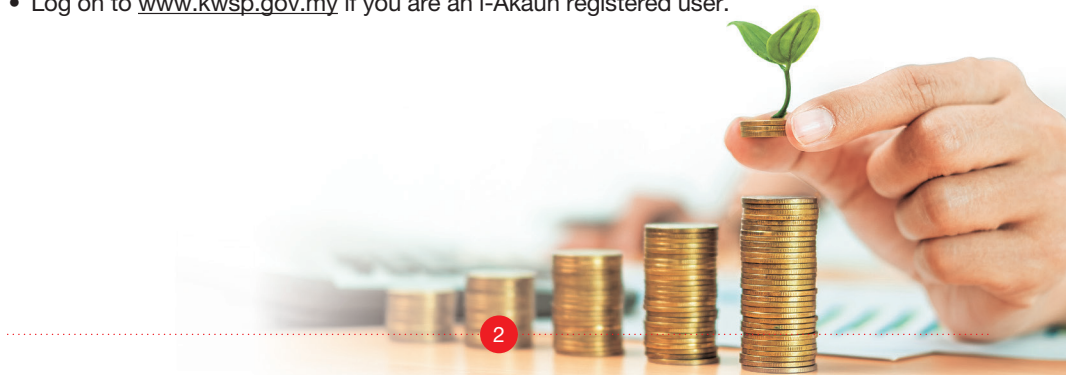
Investable Amount

$(RM80,000 - RM57,000) \times 30\% = \mathbf{RM6,900}$



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, 3 November 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



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www.publicmutual.com.my

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