



PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

Contribute Towards A Self-Reliant Retirement



What is the Private Retirement Scheme (PRS)?

- A voluntary contribution scheme to accumulate savings for your retirement
- Complements contributions made to Employees Provident Fund (EPF)



Benefits of Contributing to the PRS:



Tax Relief

Enjoy up to RM3,000 tax relief¹



Protection

- Benefits/Monies in the PRS are protected from creditors²
- Enjoy complimentary Personal Accident insurance /Takaful coverage³



Flexible and Affordable

- Flexible to invest in any PRS fund
- Only RM100 to invest and top up

Why Choose Public Mutual PRS?

- No. 1* in unit trusts and the Private Retirement Scheme (PRS)
- Trusted by around 5 million accountholders nationwide
- More than 40 years of fund management experience
- A wholly-owned subsidiary of Public Bank



Key Features of Public Mutual PRS - Conventional Funds

PRS Fund	Risk Category	Age Group ⁴	Asset Allocation
Core Funds			
Public Mutual PRS Conservative Fund (PRS-CVF)	2	55 and above	<ul style="list-style-type: none"> Primarily in fixed income securities Invests in both domestic and selected foreign markets
Public Mutual PRS Moderate Fund (PRS-MDF)	3	45 to below 55	<ul style="list-style-type: none"> A balanced approach between equities and fixed income securities Invests in both domestic and selected foreign markets
Public Mutual PRS Growth Fund (PRS-GRF)	4	Below 45	<ul style="list-style-type: none"> Primarily in equities Invests in both domestic and selected foreign markets
Non-Core Funds			
Public Mutual PRS Equity Fund (PRS-EQF)	4	NA	<ul style="list-style-type: none"> 75% to 98% of its Net Asset Value (NAV) in equities Up to 30% of its NAV in foreign markets
Public Mutual PRS Strategic Equity Fund (PRS-SEQF)	5	NA	<ul style="list-style-type: none"> 75% to 98% of its NAV in equities Up to 98% of its NAV in foreign markets

Key Features of Public Mutual PRS - Shariah Based Funds

PRS Fund	Risk Category	Age Group ⁴	Asset Allocation
Core Funds			
Public Mutual PRS Islamic Conservative Fund (PRS-ICVF)	2	55 and above	<ul style="list-style-type: none"> Primarily in sukuk Invests in both domestic and selected foreign markets
Public Mutual PRS Islamic Moderate Fund (PRS-IMDF)	3	45 to below 55	<ul style="list-style-type: none"> A balanced approach between Shariah-compliant equities and sukuk Invests in both domestic and selected foreign markets
Public Mutual PRS Islamic Growth Fund (PRS-IGRF)	4	Below 45	<ul style="list-style-type: none"> Primarily in Shariah-compliant equities Invests in both domestic and selected foreign markets
Non-Core Fund			
Public Mutual PRS Islamic Strategic Equity Fund (PRS-ISEQF)	5	NA	<ul style="list-style-type: none"> 75% to 98% of its Net Asset Value (NAV) in Shariah-compliant equities Up to 98% of its NAV in foreign markets

¹ Including tax relief for deferred annuity. Tax relief is valid until year 2025.

² Benefits/Monies in PRS are protected from creditors as stipulated in Section 139ZA of the Capital Markets and Services Act 2007.

³ For Public Mutual's PRS contributors only, subject to terms and conditions. Please refer to the brochure on free Personal Accident insurance/Takaful for more information.

⁴ The age group may be subject to change from time to time as determined by the relevant authorities.

* 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, 19 August 2024.

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 copy of the Disclosure Document, First Supplemental Disclosure Document and PHS can be viewed at our website at www.publicmutual.com.my. Contributors should make their own assessment of the merits and risks of the contribution. If in doubt, contributors should seek professional advice.

Please refer to www.publicmutual.com.my for our investment disclaimer.