

Start Early and Retire Happily

Take a step closer to your dream retirement via our **Private Retirement Scheme (PRS)**.



Fund Performance as at 31 December 2024

Private Retirement Scheme Funds	1-Year Total Return (%)	5-Year Total Return (%)	10-Year Total Return (%)
Shariah-based Series			
Public Mutual PRS Islamic Growth Fund	11.77	46.01	87.89
Public Mutual PRS Islamic Moderate Fund	9.19	21.16	44.13
Public Mutual PRS Islamic Conservative Fund	7.99	26.08	50.90
Public Mutual PRS Islamic Strategic Equity Fund	4.74	44.14	n.a.
Conventional Series			
Public Mutual PRS Growth Fund	13.50	14.85	29.57
Public Mutual PRS Moderate Fund	13.64	20.48	42.78
Public Mutual PRS Conservative Fund	6.28	28.73	54.37
Public Mutual PRS Equity Fund	25.33	71.29	n.a.
Public Mutual PRS Strategic Equity Fund	14.90	28.88	n.a.

Source: Lipper

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

The 10-year total returns are not available for the following funds as the period since their commencement is less than 10 years:

- Public Mutual PRS Islamic Strategic Equity Fund (Commencement date: 26 November 2015);
- Public Mutual PRS Equity Fund (Commencement date: 23 September 2015); and
- Public Mutual PRS Strategic Equity Fund (Commencement date: 23 September 2015)

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 and PHS can be viewed at our website, 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. 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, 23 December 2024