

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 the Employees Provident Fund (EPF)



Benefits of Contributing to the PRS:



Tax Relief

Enjoy personal tax relief¹ of up to RM3,000 per year



Protection

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



Flexible and Affordable

- Choose to invest in any PRS fund
- Only RM100 to open a PRS account and to top up

¹ Including tax relief for deferred annuity. Tax relief is valid until year 2030.

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.

Public Mutual provides **6** core PRS funds and **3** non-core funds as follows to serve your needs:

Core Funds

Age Group (under default option)	Conventional Series	Shariah-based Series
Below 45	Public Mutual PRS Growth Fund (PRS-GRF)	Public Mutual PRS Islamic Growth Fund (PRS-IGRF)
45 to below 55	Public Mutual PRS Moderate Fund (PRS-MDF)	Public Mutual PRS Islamic Moderate Fund (PRS-IMDF)
55 and above	Public Mutual PRS Conservative Fund (PRS-CVF)	Public Mutual PRS Islamic Conservative Fund (PRS-ICVF)

Non-core Funds

Conventional Series	Shariah-based Series
Public Mutual PRS Equity Fund (PRS-EQF)	Public Mutual PRS Islamic Strategic Equity Fund (PRS-ISEQF)
Public Mutual PRS Strategic Equity Fund (PRS-SEQF)	

Note: You are eligible to make a full withdrawal upon reaching the age of 55. Securities Commission Malaysia may specify any other age from time to time.

Why Choose Public Mutual PRS?

- No. 1* in unit trusts and the Private Retirement Scheme (PRS)
- A wholly-owned subsidiary of Public Bank

* 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, 17 February 2025.



By assuming a contribution of RM3,000 at the respective marginal tax rates, you may enjoy the estimated amount of **tax savings** as shown below:

Chargeable Income (RM)	Assessment Year 2025	
	Tax Rate^	Potential Tax Savings (RM)
5,001 – 20,000	1%	30
20,001 – 35,000	3%	90
35,001 – 50,000	6%	180
50,001 – 70,000	11%	330
70,001 – 100,000	19%	570
100,001 – 400,000	25%	750
400,001 – 600,000	26%	780
600,001 – 2,000,000	28%	840
2,000,001 and above	30%	900

*Source: LHDN Malaysia
Note: The table above serves as a guide only. You should contact your tax agent should you wish to know the exact amount of tax savings from your PRS contribution.

How To Make PRS Contributions?

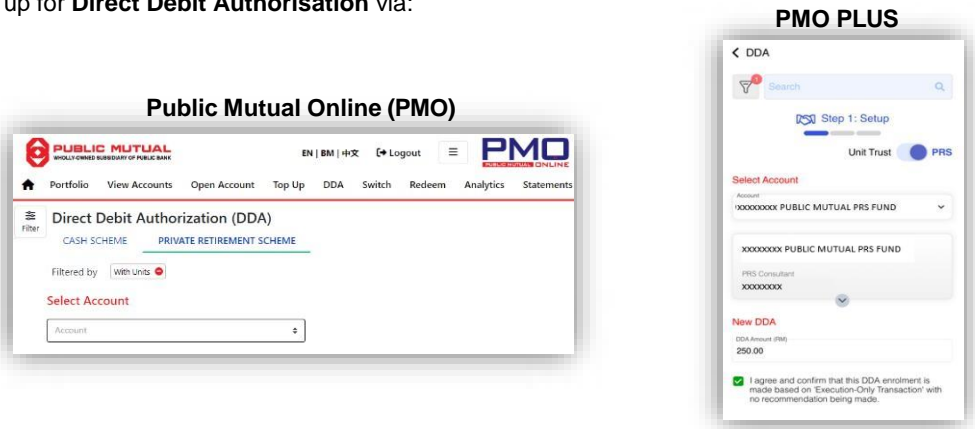
To enjoy the RM3,000 tax relief¹, you may contribute to the PRS either by:

Contributing a **lump sum of RM3,000**

OR

Contributing **RM250/month** via the Direct Debit Authorisation (DDA) facility

You may sign up for **Direct Debit Authorisation** via:



¹ Including tax relief for deferred annuity. Tax relief is valid until year 2030.

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.