







Hong Leong Private Retirement Scheme

Reach your retirement goals with us

- Private Retirement Scheme, or PRS, is a voluntary long-term savings and investment scheme designed to help you save more for your retirement.
- PRS seeks to enhance choices available for all Malaysians whether employed or self-employed to supplement their retirement savings under a well-structured and regulated environment.



Benefits of contributing in Private Retirement Scheme (PRS)

 <p>Flexible & Variety Choose from a variety of PRS funds based on your risk appetite or follow PRS life cycle investment.</p>	 <p>Regulated Investment The PRS is regulated by the Securities Commission Malaysia ("SC") and safeguarded by the fund trustee.</p>	 <p>Affordable RM100 as minimum initial investment amount. RM50 as minimum additional investment amount.</p>
 <p>Supplement Retirement Nest The PRS is a supplementary form of retirement savings in addition to the mandatory retirement savings.</p>	 <p>Protection PRS are protected from creditors' claim as stated in Section 139ZA of Capital Market and Services Act.</p>	 <p>Tax Relief Eligible up to RM3,000 personal tax relief per year.</p>

Who can invest in PRS?



Malaysians & foreigners



Employed or self employed



Age 18 and above



Also suitable for individuals who do not have a public mandatory retirement scheme

PRS Account Structure

Sub Account A: 70%

Not subjected to 8% tax penalty

Full withdrawal from Sub Account A & B can be made for the following reasons^{**}:

- Death
- Permanent departure from Malaysia
- Reaching the retirement age of 55 years old
- Permanent Total Disablement (PTD)/Serious Disease (SD)/Mental Disability (MD) - from Sub Account A&B.



Sub Account B: 30%

Once a year withdrawal, subject to 8% tax penalty

Pre-retirement withdrawals can be made for following reasons (without 8% tax penalty)^{**}:

- Housing purposes - from Sub Account B
- Healthcare purposes - from Sub Account B

^{**}Subject to terms and conditions.

Getting Started by Choosing Your Approach

Do-It-For-Me

Default Option, contributions will be allocated according to the table below

Age Group	Funds
18 years to below 45 years	Hong Leong PRS Growth Fund
45 years to below 55 years	Hong Leong PRS Moderate Fund
55 years and above	Hong Leong PRS Conservative Fund



Do-It-Myself

Members can select either one of the Funds or, a combination of Funds offered under the HL PRS

Core Funds	Non-Core Funds
Hong Leong PRS Growth Fund	Hong Leong PRS Asia Pacific Fund (18 years & above)
Hong Leong PRS Moderate Fund	
Hong Leong PRS Conservative Fund	

Hong Leong Private Retirement Scheme - Conventional | Fund Details

Fund Name	Hong Leong PRS Growth Fund	Hong Leong PRS Moderate Fund	Hong Leong PRS Conservative Fund	Hong Leong PRS Asia Pacific Fund
Target Fund	Invest in HL Value Fund	Invest in HL Balanced Fund	Invest in HL Institutional Bond Fund	Invest in HL Asia Pacific Dividend Fund
Contributor Age	18 years to below 45 years	45 years to below 55 years	55 years and above	18 years & above
	Default option			Non-Default Option
Sales Charge	Up to 3% of the Fund's NAV per unit. The Provider may at its discretion waive or reduce the sales charge from time to time.			
Annual Management Fee	Up to 1.50% per annum of the Fund's NAV	Up to 1.25% per annum of the Fund's NAV	Up to 1.00% per annum of the Fund's NAV	Up to 1.80% per annum of the Fund's NAV
Redemption Charge	Provider: NIL PPA: Pre Retirement Withdrawal Fee – RM25 per transaction			
Annual Trustee Fee	Up to 0.04% per annum of the Fund's NAV			

DISCLAIMER: This brochure has not been reviewed by the Securities Commission Malaysia. Before investing, investors are advised to read and understand the contents of the Hong Leong Private Retirement Scheme - Conventional's Disclosure Document dated 20 December 2022 and its 1st Supplemental Disclosure Document dated 30 August 2023 (known as the "DD") and the Product Highlight Sheet ("PHS"). The Disclosure Document has been registered and PHS lodged with the Securities Commission Malaysia which takes no responsibility for the contents. A copy of the Disclosure Document and PHS can be obtained from any of HLAM's offices, agents or our authorised distributors and investors have the right to request for it. Investors should also consider the fees and charges involved before investing. Prices of units and distributions payable, if any, may go down or up and past performance is not a guarantee of future performance. When a distribution/unit split is declared, investors are advised that following the issuance of additional unit/ distribution, the NAV per unit will be reduced from cum-distribution NAV/pre-unit split NAV to ex-distribution NAV/post-unit split NAV. When a unit split is declared, the value of your investment in Malaysia Ringgit will remain unchanged after the distribution of the additional units. When unit trust loan financing is available, investors are advised to read and understand the contents of the unit trust loan financing risk disclosure statement before deciding to borrow to purchase units. Investors shall be aware of the risks associated with the fund before investing:

- **Hong Leong PRS Growth Fund, Hong Leong PRS Moderate Fund & Hong Leong PRS Conservative Fund:** Particular security risk, credit/default risk, interest rate risk, single issuer risk, currency risk, country risk, small capitalisation risk, collective investment scheme risk, counterparty risk, liquidity risk and reinvestment risk, Derivatives/structured products risk (Only applicable for Hong Leong PRS Growth Fund and Hong Leong PRS Moderate Fund).
- **Hong Leong PRS Asia Pacific Fund:** Particular security risk, credit/default risk, interest rate risk, single issuer risk, currency risk, country risk, dividend policy risk, emerging markets risk, repatriation risk, derivatives/structured products risk, collective investment scheme risk.

It is not intended to be an offer or invitation to subscribe or purchase of funds. Applications must be made on the Account Opening Form, Investment Application Form and Suitability Assessment Form referred to and accompanying the Disclosure Document. The funds may not be suitable for all and if in doubt, investors should seek independent professional advice.

