

# Hong Leong Private Retirement Scheme - Islamic

## 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)



#### **FLEXIBLE & VARIETY**

Choose from a variety of PRS funds based on your risk appetite or follow PRS life cycle investment.



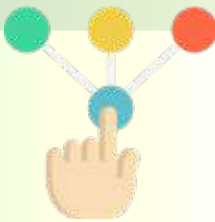
#### **REGULATED INVESTMENT**

The PRS is regulated by the Securities Commission Malaysia ("SC") and safeguarded by the fund trustee.



#### **AFFORDABLE**

RM100 as minimum initial investment amount. RM50 as minimum additional investment amount.



#### **SUPPLEMENT RETIREMENT NEST**

The PRS is a supplementary form of retirement savings in addition to the mandatory retirement savings.



#### **PROTECTION**

PRS are protected from creditors' claim as stated in Section 139ZA of Capital Market and Services Act.



#### **TAX RELIEF**

Eligible up to RM 3,000 personal tax relief per year

### Who can contribute 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**

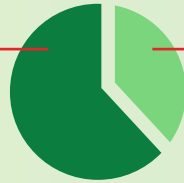
## PRS Account Structure

### 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:

OR

### DO-IT-MYSELF

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

AGE GROUP	FUNDS
18 years to below 45 years	Hong Leong PRS Islamic Growth Fund
45 years to below 55 years	Hong Leong PRS Islamic Moderate Fund
55 years and above	Hong Leong PRS Islamic Conservative Fund

CORE FUNDS
Hong Leong PRS Islamic Growth Fund
Hong Leong PRS Islamic Moderate Fund
Hong Leong PRS Islamic Conservative Fund

## Fund Details

Fund Name	Hong Leong PRS Islamic Growth Fund	Hong Leong PRS Islamic Moderate Fund	Hong Leong PRS Islamic Conservative Fund
Target Fund	Invests in HL Dana Makmur	Invests in HL Dana Maa'rof	Invests in HL Dana Al-Safa'
Contribution Age	18 years to below 45 years	45 years to below 55 years	55 years and above
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
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 – Islamic's Disclosure Document dated 6 December 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 and of HLAM's offices, agents or authorized 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 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 Islamic Growth Fund, Hong Leong PRS Islamic Moderate Fund & Hong Leong PRS Islamic Conservative Fund**  
Particular security risk, credit risk/default risk, interest rate risk, single issuer risk, small capitalization risk, Islamic collective investment scheme risk, counterpart risk and reinvestment 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 Sustainability Assessment Form referred to and accompanying the Disclosure Document. The funds may not be suitable for and if in doubt, investors should seek independent professional advice. This brochure may be written in various other languages. Should there be any discrepancies or differences in the brochures, the English version of the brochure shall prevail in all respect.

