

# Saving more for retirement was never easier

Your employer is sponsoring a Private Retirement Scheme (PRS) programme for your company with Principal Asset Management Berhad. In a few simple steps, you'll be on your way to saving more for retirement!

**Let's get started!** To help expedite completing your PRS enrolment forms, you'll want to know a few key pieces of information.

To enrol, you'll need to complete a set of forms from Principal.

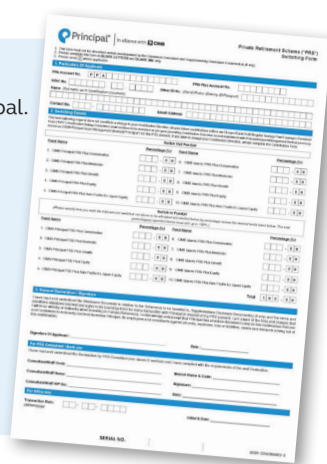
If you need a copy of your enrolment forms or have any questions, we're ready to help you!

Contact Principal at:

+ (603) 7718 3000

corporateprs.clientservicing@principal.com.my

You can also find more information at: [www.principal.com.my/welcome](http://www.principal.com.my/welcome).



## 1 How much do you want to save through PRS?

On the form, you'll be able to **select 1 or all** of the below options:

**Salary deduction** allows you to consistently contribute to retirement without any hassle!

- You can state the amount you would like to be deducted from your salary (minimum of RM100 per month).
- A great way to help you save more for retirement and a value-add as an employee participating in a Employer-sponsored PRS programme.



Calculate how much you need using the retirement calculator at <https://www.ppa.my/retirement-savings/>

When saving for retirement, a little bit goes a long way. It's okay to start small, you can always top-up in the future.

Compounding Effects of Investing Early



**20 year old**  
investing **RM100**  
per month  
At Retirement  
**RM 264,012 (7%)**



**40 year old**  
investing **RM200**  
per month  
At Retirement  
**RM 104,793 (7%)**



**50 year old**  
investing **RM400**  
per month  
At Retirement  
**RM 69,637 (7%)**

For illustration purposes only.

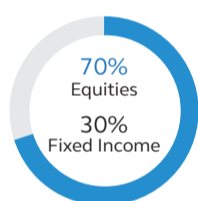
RM100 minimum contribution is required.

## 2 Select your Principal PRS funds

There are **2 ways** to invest: On your form, you can select:

### Do-It-For-Me

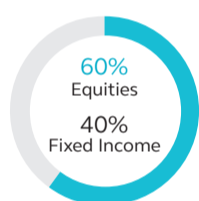
Pick a scheme (Conventional or Islamic) and we'll do the rest! You'll be invested in a mixture of equities and fixed income funds based on your age.



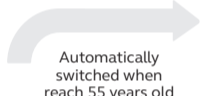
**Growth Fund**  
Age: Below 45 years old  
Risk Level: High



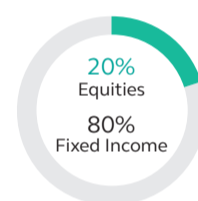
Automatically switched when reach 45 years old



**Moderate Fund**  
Age: 45-54 years old  
Risk Level: Moderate



Automatically switched when reach 55 years old



**Conservative Fund**  
Age: 55 years old and above  
Risk Level: Low

OR

### Do-It-Myself

Allows you to pick your funds based on your risk tolerance and preference. Here's a quick snapshot for both Conventional and Islamic funds (each from less risk to more aggressive):

Principal PRS Plus	Principal PRS Plus Conservative	Seeks to provide capital preservation through investment primarily in fixed income instruments.
	Principal PRS Plus Moderate	Seeks to provide a moderate level of capital growth over the long-term by investing in a diversified portfolio of equity and fixed income instruments.
	Principal PRS Plus Growth	Seeks to provide capital growth over the long-term by investing in a portfolio of primarily equities with some exposure in fixed income instruments.
	Principal PRS Plus Equity	Seeks to provide capital growth over the long-term by investing in the domestic equity market.
Principal Islamic PRS Plus	Principal Islamic PRS Plus Asia Pacific Ex Japan Equity	Seeks to provide capital growth over the long-term by investing in a target fund with investments in the Asia Pacific ex Japan region.
	Principal Islamic PRS Plus Conservative	Seeks to provide capital preservation through investment primarily in sukuk.
	Principal Islamic PRS Plus Moderate	Seeks to provide a moderate level of capital growth over the long-term by investing in a diversified portfolio of Shariah-compliant equity and sukuk.
	Principal Islamic PRS Plus Growth	Seeks to provide capital growth over the long-term by investing in a portfolio of primarily Shariah-compliant equities with some exposure in sukuk.
	Principal Islamic PRS Plus Equity	A fund that invests into a target fund that invest in domestic Shariah-compliant equities.
Principal Islamic PRS Plus Asia Pacific Ex Japan Equity	Seeks to provide capital growth over the long-term by investing in a target fund with investments in the emerging and developed markets of Asia Pacific ex Japan region that comply with Shariah principles.	



### Did you know?

Alone, EPF mandatory savings are not enough to help you maintain your current standard of living during retirement. PRS is a perfect complement to your mandatory EPF savings and can help you close the gap on your retirement savings.

## 3 Reap the Benefits

You're joining an exclusive (and growing!) group of 20,000+ employees across Malaysia who are saving more for their retirement through Workplace Private Retirement Scheme with Principal. Here are just a few of the benefits:



### Quicker accumulation of funds at a 0% sales charge

(applies even after resignation from your company)



### Convenience and Support

- Automated investing via monthly payroll deduction (from as low as RM100 per month)
- Online top-ups through PPA portal
- Dedicated Principal support that can offer guidance and support at no additional cost or sales charge!

**Plus:** Tax incentive for the first RM3,000 contribution. Available through 2021, subject to further extension by government.



### Principal's Investment Strengths

- Diverse investment options to meet your risk tolerance and goals
- Strong investment performance from a leader in asset management

**Plus:** Your investments are creditor-protected

## 4 Ready to get started?

Here's what we advise:



Start with 5% of your salary monthly and increase 2% yearly.



Stay committed in investing and watch your investment grow overtime.



Accumulate more from the benefits of compounding and dollar cost averaging.

## 5 Final Steps

- Do check that all mandatory fields have been completed for each form
- Ensure all forms are signed at the right places as per the sample form provided
- Attach a photocopy of your NRIC (with the front and reverse side printed on the same page)
- Submit completed forms to your HR and they will call us for processing