




Your next chapter in  
life starts with  
**great retirement  
planning.**

Introducing  
**PRS decumulation solution.**

Retirement solutions for you.  
**Private Retirement Schemes (PRS)**



In alliance with  **CIMB**

[www.principal.com.my](http://www.principal.com.my)

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# PRS decumulation solution

A happy retirement needs long-term planning for financial stability and security. As part of Principal's PRS offering, **PRS decumulation solution** is a retirement solution that comes with **Regular Withdrawal Plan (RWP)** that lets you customise your post-retirement cash flow based on your goals and needs. Better still, **PRS decumulation solution** continuously invests the remaining balance for potential returns, so that your new chapter in life can go even further.

## We build your savings. You build your next chapter.



Choice of Conventional or Islamic funds with global exposure. You can select either the Principal RetireEasy Income or Principal Islamic RetireEasy Income.



Regular Withdrawal Plan (RWP)\* enables you to customise recurring withdrawals at your preferred amount and pace. You'll receive automatic transfers of RWP proceeds to your bank account on schedule, for maximum convenience.



Your remaining balances in the fund will continue to be invested for potential returns, so that you can go even further with a growing account balance.



With the beneficiary nomination feature, you can make a nomination for the purpose of easy disbursement of your PRS balance in the event of your demise.



You can enjoy personal tax relief for contribution of up to RM3,000\*\* annually, equivalent of up to RM840 yearly relief in tax.



The PRS incomes will be exempted from tax, including Foreign Source Income (FSI) tax.



Managed by Principal, a global investment leader with more than 142 years of financial expertise spanning over US\$990 billion assets worldwide.

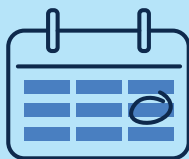
\* Only investors 55 years old and above are eligible for RWP.

\*\* For contributions into the PRS and deferred annuities effective from years of assessment 2012 to 2025.

# As of December 2021.

# Personalise your withdrawal schedule with **RWP**

## Option 1



**Fixed amount**  
until proceeds depleted

### **RWP Frequency**

- Monthly
- Quarterly
- Semi-Annually
- Annually

## Option 2



**Fixed number of payments**  
until proceeds depleted

### **RWP Frequency**

- Monthly
- Quarterly
- Semi-Annually
- Annually

For more information, log on to [www.principal.com.my](http://www.principal.com.my), call **+(603) 7723 7260**, email us at [service@principal.com.my](mailto:service@principal.com.my) or visit any of our approved distributors' branches nationwide.



### **Disclaimer**

Investing involves risk and cost. You should read the relevant Prospectus, and/or Disclosure Document including any supplemental thereof and the Product Highlight Sheet (if any) before Investing. You should understand the risks involved, compare and consider the fees, charges and costs involved, make your own risk assessment and seek professional advice, where necessary. Securities Commission Malaysia does not review advertisements produced by Principal. For full disclaimer, please visit [bit.ly/Principal-PRS-Disclaimer](http://bit.ly/Principal-PRS-Disclaimer)