

# RHB RETIREMENT SERIES

## RHB Retirement Series – Islamic Balanced Fund

### RESPONSIBILITY STATEMENTS

This Product Highlights Sheet has been reviewed and approved by the directors of RHB Asset Management Sdn Bhd and they have collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements, or omission of other facts which would make any statement in the Product Highlights Sheet false or misleading.

### STATEMENT OF DISCLAIMER

The Securities Commission Malaysia has authorised the RHB Retirement Series and authorised the non-core fund, i.e. RHB Retirement Series – Islamic Balanced Fund, and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia. The authorisation and the lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the RHB Retirement Series or the RHB Retirement Series – Islamic Balanced Fund, or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet. The Securities Commission Malaysia is not liable for any non-disclosure on the part of RHB Asset Management Sdn Bhd, the private retirement scheme provider responsible for the RHB Retirement Series and the RHB Retirement Series – Islamic Balanced Fund, and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

## PRODUCT HIGHLIGHTS SHEET

**This Product Highlights Sheet only highlights the key features and risks of this RHB Retirement Series and RHB Retirement Series – Islamic Balanced Fund. Investors are advised to request, read and understand the disclosure documents before deciding to invest.**

### WHAT IS THE RHB RETIREMENT SERIES?

RHB Retirement Series is set up with the objective to provide the public with a private retirement scheme for the purpose of building up long term savings<sup>^</sup> for retirement.

<sup>^</sup>Please note that member's capital is neither capital guaranteed nor protected.

Funds	Fund Category
<b>Core Funds</b>	
RHB Retirement Series – Conservative Fund	Core (Conservative)
RHB Retirement Series – Moderate Fund	Core (Moderate)
RHB Retirement Series – Growth Fund	Core (Growth)
<b>Non-Core Funds</b>	
RHB Retirement Series – Islamic Equity Fund	Feeder fund – equity (Shariah-compliant)
RHB Retirement Series – Islamic Balanced Fund	Feeder fund – balanced (Shariah-compliant)
RHB Retirement Series – i-Allocator Fund	Fund-of-Funds (Shariah-compliant)

This Product Highlights Sheet only provides information on RHB Retirement Series – Islamic Balanced Fund (“Fund”).

The private retirement scheme provider is RHB Asset Management Sdn Bhd (“RHBAM”) and the trustee of the Scheme is CIMB Commerce Trustee Berhad.

### BENEFITS

#### What are the benefits of contributing to the Scheme?

- You are able to have a voluntary contribution scheme to complement your existing savings plan.
- The Scheme also allows you to choose the funds according to your retirement needs, risk and age profile.
- You are able to enjoy tax relief of up to RM3,000.00 a year from year assessment 2012 to year assessment 2025.
- For corporations who are contributing to the private retirement scheme for their employees, the corporations can enjoy a tax deduction of up to 19% of the employee's (to which contribution has been made) remuneration.
- You are able to make pre-retirement withdrawals<sup>^</sup> from sub-account B for purposes of healthcare and housing without any tax penalty.

<sup>^</sup>For qualified members only.

### KEY PRODUCT FEATURES

#### How does the Scheme work?

You can choose to contribute to one or more funds under the Scheme. If you do not select a fund, we will allocate your contributions into the default option that corresponds to your age.

### INFORMATION ON THE FUND

Name of Non-Core Fund	Fund Category	Member's Profile
RHB Retirement Series – Islamic Balanced Fund	Feeder fund – balanced (Shariah-compliant)	The Fund is suitable for members who require investments that comply with Shariah requirements and are willing to accept moderate risk in their investments in order to achieve long term growth and income.

*\*Note: The current retirement age is 55 years and it may be subject to change to any compulsory age of retirement from employment as may be specified under any written law.*

All contributions made by you will be maintained in two separate sub-accounts by us as follows:

- Sub-account A (70%) which is not available for pre-retirement withdrawal; and
- Sub-account B (30%) which would be available for pre-retirement withdrawal subject to payment of tax penalty of 8% (except for death of a member, permanent departure of a member from Malaysia, due to permanent total disablement, serious disease or mental disability of a member, for housing purpose or for healthcare purpose) (which is deducted by RHBAM) set by the Inland Revenue Board and also a private pension administrator (“PPA”) pre-retirement withdrawal fee.

**Cooling-off policy** A qualified first time member fulfilling the criteria set out below is entitled to exercise his cooling-off right within six (6) Business Days<sup>#</sup> from the date of the receipt of the application (which shall be the date on which the contribution monies are deposited into the collection accounts of RHBAM) by RHBAM.

**INFORMATION ON THE FUND**

	<p>During this cooling-off period, should a member change his/her mind about the contribution, he/she may exercise his/her cooling-off right via a letter and shall be paid, within seven (7) Business Days<sup>#</sup> of the receipt of the PPA's authorisation by RHBAM, as follows:</p> <ul style="list-style-type: none"> <li>(a) the net asset value ("NAV") per unit at the point of exercise of the cooling-off right ("market price"), if the NAV per unit on the day the units were purchase ("original price") is higher than the market price; or</li> <li>(b) the original price, if the market price is higher than the original price; and</li> <li>(c) the sales charge per unit originally imposed on the day the units were purchased.</li> </ul> <p>For members who pay by cheque, the refund will be made upon clearance of the cheque.</p> <p>However, members must note that RHBAM must obtain prior authorisation of the PPA before proceeding to refund the money to the members.</p> <p>The cooling-off right is only accorded to a qualified member contributing for the first time in a private retirement scheme. Once he/she has a private pension account and has exercised his/her cooling-off right, the cooling-off right is no longer available for contributions made in other private retirement schemes.</p> <p>A cooling-off right will not be given to: -</p> <ul style="list-style-type: none"> <li>(a) a staff of RHBAM; and</li> <li>(b) persons registered with a body approved by the Securities Commission Malaysia to deal in private retirement schemes.</li> </ul>
<b>Withdrawals</b>	<p>Request for payment for redemption of vested units from the Fund may be made in part or in full and under the following circumstances:</p> <p><u>(1) For partial or full withdrawal</u></p> <ul style="list-style-type: none"> <li>(a) After the day the member reaches the retirement age;</li> <li>(b) For pre-retirement withdrawals from sub- account B that would incur a tax penalty;</li> <li>(c) Following the death of a member;</li> <li>(d) For healthcare purpose; or</li> <li>(e) For housing purpose.</li> </ul> <p><u>(2) For full withdrawal</u></p> <ul style="list-style-type: none"> <li>(a) Permanent departure of a member from Malaysia; or</li> <li>(b) Due to permanent total disablement, serious disease or mental disability of a member.</li> </ul> <p>Withdrawals may be requested by a member of this Scheme to RHBAM once every calendar year, provided that no withdrawals can be made from the Scheme if the member has contributed to the Scheme for less than a year.</p> <p>The first request for withdrawal from the Scheme may only be made after one (1) year has elapsed from the date of the first contribution by or for the member to the Scheme and the units of the Fund must have vested in the member.</p> <p>Withdrawal proceeds will be paid within seven (7) Business Days<sup>#</sup> from receipt by RHBAM of the request to repurchase.</p> <p>The request form will be submitted to PPA if the pre-retirement withdrawal is due to death of a member. The request will be processed and proceeds will be paid within seven (7) Business Days<sup>#</sup> to the nominee, trustee, executor or administrator of the deceased member after received authorisation from the PPA.</p> <p>RHBAM shall deduct the applicable 8% tax penalty from the withdrawn amount before making payment to the member.</p> <p>Please note that, the tax penalty would not apply for pre-retirement withdrawals due to death of a member; permanent departure of a member from Malaysia; due to permanent total disablement, serious disease or mental disability of a member; for housing purpose or for healthcare purpose or for withdrawals upon a member reaching the retirement age.</p> <p>Note: Withdrawal for housing and healthcare purposes may be subject to change from time to time as announced by the Securities Commission Malaysia and PPA. RHBAM reserves the right to make the necessary operational procedures, subject to terms and conditions, where applicable.</p>
<b>Switching</b>	<p>Available between the funds within the Scheme. There are no restrictions on the number of times a member can switch.</p>
<b>Transfer to another private retirement scheme provider</b>	<p>Members may redeem the vested units of the Fund and transfer the redemption proceeds to one (1) fund in another private retirement scheme operated by another private retirement scheme provider one (1) year after the date of the member's first contribution to the Scheme.</p> <p>Thereafter, the member is allowed to perform one (1) fund transfer from any private retirement scheme (including the Scheme) in each following calendar year.</p> <p>The redemption proceeds from the Fund:</p> <ul style="list-style-type: none"> <li>(a) if redeemed from sub-account A will be used to create units in the member's sub-account A of the fund in another private retirement scheme operated by another private retirement scheme provider; and</li> <li>(b) if redeemed from sub-account B will be used to create units in the member's sub-account B of the fund in another private retirement scheme operated by another private retirement scheme provider.</li> </ul> <p>Members are not allowed to transfer the units of the Fund to another member or any other individual.</p> <p>Please note that the payment of redemption proceeds for a transfer to another private retirement scheme operated by another private retirement scheme provider will be made within five (5) Business Days<sup>#</sup> of RHBAM receiving a complete transfer form from the PPA; such transfer is not permitted for conditionally vested units.</p>
<b>Nomination</b>	<p>At any time after having opened a private pension account with the PPA, a member who is a Malaysian citizen or a foreigner having a permanent residence status in Malaysia can nominate up to six (6) nominees to receive the accrued benefits from the Scheme including any other private retirement scheme operated by RHBAM, if any, and any other private retirement scheme operated by another private retirement scheme provider, which is due to that member upon the death of such member.</p> <p>A nomination by a member, other than a Muslim member, will entitle a nominee to receive the accrued benefits upon the death of the member in accordance with the directions of the nomination as a beneficiary. If a nomination is made by a Muslim member, then the nominee will receive the accrued benefits as an administrator and not solely as a beneficiary, and will have to distribute such accrued benefits in accordance with the Islamic laws of distribution.</p>
<b>Distribution Policy</b>	<p>The Fund will declare distributions, if any, depending on the level of income generated at each relevant period. Distributions, if any, after deduction of taxation and expenses (i.e. net distributions) are declared annually.</p> <p>All distributions (if any) will be reinvested into additional units of the Fund based on the prevailing NAV per unit of the Business Day<sup>#</sup> on which the distribution is declared. No sales charge or costs shall be incurred or payable by the members for the reinvestment.</p> <p><sup>#</sup>Business Day means a day on which the stock exchange managed or operated by the Bursa Malaysia Securities Berhad ("Bursa Malaysia") is open for trading or banks in Kuala Lumpur are open for business.</p>

**INFORMATION ON THE FUND**

**NON-CORE FUND**

**RHB RETIREMENT SERIES – ISLAMIC BALANCED FUND**

<b>Investment Objective</b>	The Fund aims to maximise total returns through a combination of long term <sup>^</sup> growth of capital and current income <sup>#</sup> consistent with the preservation of capital* by investing in one target fund. <i>Note: ^ “long term” in this context refers to a period between 5 – 7 years.</i> <i># Income is in the form of Units.</i> <i>* The Fund is not a capital protected or a capital guaranteed fund.</i>	
<b>Fund Category</b>	Non - Core (Feeder fund – balanced (Shariah-compliant)).	
<b>Investment Strategy</b>	The Fund will invest principally in the target fund, i.e. the RHB Dana Hazeem (“Dana Hazeem”) which is managed by RHBAM. Both RHBAM and Dana Hazeem are regulated by the Securities Commission Malaysia under the Capital Markets and Services Act 2007.  Although the Fund is passively managed, the investments of the Fund will be rebalanced from time to time to meet sales and redemption transactions and to enable the proper and efficient management of the Fund.	
<b>Asset Allocation</b>	Investments in units of Dana Hazeem	At least 95% of the NAV.
	Investments in liquid assets including Islamic money market instruments and placements of cash	1% to 5% of the NAV.
<b>Benchmark</b>	Composite benchmark comprising: <ul style="list-style-type: none"> <li>• 50% FTSE Bursa Malaysia Emas Shariah Index or such other equivalent index as may be substituted by Bursa Malaysia Securities Berhad; and</li> <li>• 50% RHB Islamic Bank Berhad 12-months Commodity Murabahah Deposit-i rate.</li> </ul> <i>Note: The risk profile of the Fund is not the same as the risk profile of the performance benchmark.</i>	
<b>Member Profile</b>	The Fund is suitable for members who require investments that comply with Shariah requirements and are willing to accept moderate risk in their investments in order to achieve long term <sup>^</sup> growth and income <sup>#</sup> . <i>Note: ^ “long term” in this context refers to a period between 5 – 7 years.</i> <i># Income is in the form of Units.</i>	
<b>Target Fund’s Information</b>		
<b>Name of the target fund</b>	RHB Dana Hazeem <sup>+</sup> . <i>*The Fund is previously known as RHB Dana KidSave (This is not a capital protected or a capital guaranteed fund. This fund is not a savings plan for children).</i>	
<b>Manager</b>	RHB Asset Management Sdn Bhd.	
<b>Domicile</b>	Malaysia.	
<b>Investment Objective</b>	The target fund aims to maximize total returns through a combination of long term <sup>^</sup> growth of capital and current income <sup>#</sup> consistent with the preservation of capital*. <i>Note: ^ “long term” in this context refers to a period between 5 – 7 years.</i> <i># Income is in the form of units of Dana Hazeem.</i> <i>* The target fund is not a capital protected or a capital guaranteed fund.</i>	
<b>Principal Investment Strategy &amp; Asset Allocation</b>	The target fund seeks to achieve its investment objective through a diversified portfolio of Shariah-compliant investments comprising Shariah-compliant equities (i.e. Shariah-compliant equities and equity related securities), sukuk, Islamic money market instruments, Islamic deposits with financial institutions and Islamic collective investment schemes.  The target fund will generally adopt a balanced asset allocation strategy of 50% in Shariah-compliant equities (i.e. Shariah-compliant equities and equity related securities) and 50% in non-equity Shariah-compliant investments which are defensive in nature comprising sukuk, Islamic money market instruments and Islamic deposits with financial institutions (collectively known as “Non-Equity Shariah-Compliant Investments”). Investments in Shariah-compliant equities (i.e. Shariah-compliant equities and equity related securities) and Non-Equity Shariah-Compliant Investments may also be made via Islamic collective investment schemes.	
<b>Launch Date</b>	28 February 2013.	

**KEY RISKS**

**SPECIFIC RISK OF THE FUND**

**MANAGEMENT RISK** - As the Fund invests at least 95% of its NAV in Dana Hazeem, it is subject to the management risk of Dana Hazeem by RHBAM and the fund managers of Dana Hazeem. Poor management of Dana Hazeem will jeopardise the investment of the Fund in Dana Hazeem and in turn, the members’ investments through the risk of reduced returns and in some cases loss of capital invested in the Fund.

**SPECIFIC RISKS OF THE TARGET FUND, DANA HAZEEM**

As Dana Hazeem generally invests 50% of its net asset value in Shariah-compliant equities and equity related securities and 50% of its net asset value in Non-Equity Shariah-Compliant Investments, it will therefore be subject to the following risks:

**MARKET RISK** - Market risk is a risk that arises when the prices of investments in the marketplace are affected by circumstances such as political or economic events. These circumstances, which may be local or global event can affect the markets where Dana Hazeem is invested in and subsequently the value of Dana Hazeem’s investments.

**PARTICULAR SECURITY RISK** - Dana Hazeem’s portfolio may comprise of Shariah-compliant equities, equity related securities, sukuk, Islamic money market instruments and Islamic collective investment schemes. The fluctuation in the performance of each individual Shariah-compliant security that Dana Hazeem invests in will affect the price of the units of Dana Hazeem. Valued collectively, the performance of individual Shariah-compliant securities comprising Dana Hazeem’s portfolio will cause the unit price of Dana Hazeem to rise or fall accordingly.

**RECLASSIFICATION OF SHARIAH STATUS RISK** - This risk refers to the risk that the currently held Shariah-compliant securities in Dana Hazeem may be reclassified to be Shariah non-compliant in the periodic review of the securities by the SACSC, the shariah adviser of Dana Hazeem or the Shariah boards of the relevant Islamic indices. If this occurs, the value of Dana Hazeem may be adversely affected where RHBAM as the manager of Dana Hazeem will take the necessary steps to dispose of such securities. Upon any such disposal, there may be opportunity loss to Dana Hazeem due to Dana Hazeem not being allowed to retain the excess capital gains derived from the disposal of the Shariah non-compliant securities. Nevertheless, RHBAM as the manager of Dana Hazeem would immediately replace the securities with other Shariah-compliant securities that have potential to grow in the future.

**INTEREST RATE RISK** - Dana Hazeem is also subject to interest rate risk. It does not in any way suggest that Dana Hazeem will invest in conventional financial instruments. All the investments carried out for Dana Hazeem are in accordance with Shariah requirements. This risk refers to the effect of interest rate changes on the market value of the sukuk portion of the portfolio. In the event of rising interest rates, demand for sukuk will generally

### KEY RISKS

decrease and vice versa. Meanwhile, sukuk with longer maturities and lower profit rates are more sensitive to interest rate changes. Therefore, when interest rates rise or is expected to rise, sukuk prices generally decline and this may lower the market value of Dana Hazeem's investments in sukuk. Consequently, the net asset value of Dana Hazeem, and therefore the NAV of the Fund may tend to fall. The reverse may apply when interest rates fall.

**CREDIT/DEFAULT RISK** - This refers to the creditworthiness of the sukuk issuer and its expected ability to pay the principal and/or profit due. Default happens when the issuer is not able to make timely profit payments and/or pay the principal in a timely manner thus affecting the value of Dana Hazeem's investments and subsequently the value of investors' investments in Dana Hazeem.

**YOU SHOULD REFER TO THE SCHEME'S DISCLOSURE DOCUMENT OR CONSULT A PROFESSIONAL ADVISER, IF YOU DO NOT UNDERSTAND THE ABOVE RISKS.**

### FUND PERFORMANCE

The Fund's benchmark has been replaced from a composite benchmark comprising of 50% of the performance of the FTSE Bursa Malaysia EMAS Shariah Index and 50% of the Maybank Islamic Berhad's 12-month Islamic fixed deposit rate to 50% of the performance of the FTSE Bursa Malaysia EMAS Shariah Index and 50% of the RHB Islamic Bank Berhad's 12-months Commodity Murabahah Deposit-i rate with effect from 31 August 2023. The new performance benchmark is used in all performance reporting.

#### AVERAGE TOTAL RETURNS

Financial periods ended 31 May 2025

	1 Year	3 Years	5 Years	Since Launch (21/09/2016* - 31/05/2025)
RHB Retirement Series – Islamic Balanced Fund (%)	4.17	5.80	8.23	2.72
Benchmark^ (%)	-3.63	1.15	0.69	0.94

Note: \*The last day of the Fund's initial offer period. ^The benchmark of the Fund is 50% FTSE Bursa Malaysia Emas Shariah Index and 50% Maybank Islamic Bank Berhad 12-month Islamic fixed deposit from 1 September 2016 to 30 August 2023 and 50% of the performance of the FTSE Bursa Malaysia EMAS Shariah Index and 50% of the RHB Islamic Bank Berhad's 12-months Commodity Murabahah Deposit-i rate from 31 August 2023 onwards.

#### ANNUAL TOTAL RETURNS

Financial Year Ended 31 May

	2025	2024	2023	2022	2021	2020	2019	2018	2017*
RHB Retirement Series – Islamic Balanced Fund (%)	4.17	11.35	2.12	28.71	-2.56	-4.15	-0.20	-9.03	-2.32
Benchmark^ (%)	-3.63	9.50	-2.01	-3.72	3.89	2.46	0.22	-0.87	2.96

For the latest financial year, the Fund recorded a return of 4.17% outperforming its benchmark return of -3.63%.

Source: Lipper IM, 13 June 2025. \*From 21 September 2016, being the last day of the Fund's initial offer period. ^ The benchmark of the Fund is 50% FTSE Bursa Malaysia Emas Shariah Index and 50% Maybank Islamic Bank Berhad 12-month Islamic fixed deposit from 1 September 2016 to 30 August 2023 and 50% of the performance of the FTSE Bursa Malaysia EMAS Shariah Index and 50% of the RHB Islamic Bank Berhad's 12-months Commodity Murabahah Deposit-i rate from 31 August 2023 onwards. The abovementioned performance is computed on NAV to NAV basis and has been adjusted to reflect distribution payments and unit splits, if any, and are annualised.

#### PORTFOLIO TURNOVER RATIO ("PTR")

Financial Year Ended 31 May

	2025	2024	2023
PTR (times)	0.15	0.11	0.12

The PTR for the latest financial year was higher compared with previous financial year due to more investment activities for the latest financial year.

#### DISTRIBUTION RECORD

Financial Year Ended 31 May

	2025	2024	2023
Gross distribution per unit (sen)	-	-	-
Net distribution per unit (sen)	-	-	-

During the latest financial year, no distribution has been proposed by the Fund.

**PAST PERFORMANCE OF THE FUND OR THE SCHEME IS NOT AN INDICATION OF ITS FUTURE PERFORMANCE.**

### FEES AND CHARGES

There are fees and charges involved and you are advised to consider them before contributing to the Scheme.

What will I be charged by RHBAM?

Sales charge <sup>1</sup> by distribution channels	Up to 3.00% of the investment amount. Members may negotiate for a lower sales charge. An investor can expect differing sales charge to be levied when buying units from the various distribution channels and within each distribution channel (i.e. directly from RHBAM or participating Institutional Private Retirement Scheme Adviser ("IPRSAs") or Corporate Private Retirement Scheme Adviser ("CPRSAs") or private retirement scheme consultants), subject to the maximum sales charge stipulated above. This is due to the different levels of services provided by each distribution channel and/or the size of the investment undertaken.
Redemption charge	Nil.
Switching fee (between funds in this Scheme)	Nil.
Switching fee (between funds into another PRS managed by RHBAM)	Not applicable, as RHBAM only has one private retirement scheme.
Transfer fee <sup>1</sup> (to another private retirement scheme provider)	RM25.00 for each transfer transaction.

## FEES AND CHARGES

What will I be charged by the Private Pension Administrator (PPA)?	
PPA account opening fee <sup>1</sup>	RM10.
PPA annual fee <sup>1</sup>	RM8. Not payable for the year the account is opened and not payable for the year(s) where no contributions is made.
PPA pre-retirement withdrawal fee <sup>1</sup>	RM25 for each withdrawal transaction.
PPA transfer fee <sup>1</sup> (to another private retirement scheme provider)	RM25 for each transfer transaction.
What are the key ongoing fees charged to a Fund?	
Management fee <sup>1</sup>	1.50% per annum of the NAV of the Fund.
Trustee fee <sup>1</sup>	Up to 0.04% per annum of the NAV of the Fund.
PPA administration fee <sup>1</sup>	0.04% per annum of the NAV of the Fund.
<sup>1</sup> All fees and charges payable to RHBAM and the Trustee are subject to any applicable taxes and/or duties and at such rate as may be imposed by the government from time to time.	
<b>Example</b>	
Assuming the amount you have in your account for the Fund is RM50,000, the fees that will be deducted on a daily basis are as follows:	
<b>Management fee</b> : (RM50,000 x 1.50%) / 365* = RM2.05 Total management fee payable for that particular day = RM2.05	
<b>Trustee fee</b> : (RM50,000 x 0.04%) / 365* = RM0.05 Total trustee fee payable for that particular day = RM0.05	
<b>PPA administrative fee</b> : (RM50,000 x 0.04%) / 365* = RM0.05 Total PPA administrative fee payable for that particular day = RM0.05	
* Note: In the event of a leap year, the annual fees will be divided by 366 days.	
You can also compare the fees and charges of other private retirement schemes by visiting the private pension administrator's website, <a href="http://www.ppa.my">www.ppa.my</a> .	

## ADDITIONAL INFORMATION

Valuations
The Fund is valued at least once every business day. Accordingly, the valuation of the Fund for a Business Day will be conducted at the close of Bursa Malaysia for that Business Day. The price of the Fund for a particular Business Day will be published online by the major newspapers on the next day. However, members may obtain the most current computed price by contacting RHBAM or visiting RHBAM's website at <a href="http://www.rhbgroup.com">www.rhbgroup.com</a> .
How will I be notified of any increase in fees and charges?
Please note that the current fees and charges can be increased in accordance to our policy as stated in section 6.3 of the Disclosure Document of RHB Retirement Series. Should RHBAM decides to increase any of the fee and charges of the Fund (with the exception of those fees and charges imposed by the PPA), RHBAM will notify all the members of the respective Fund in accordance with the requirements of the Guidelines on Private Retirement Schemes.
What taxes apply?
(i) Members who made contribution to the Fund are allowed to claim for tax relief up to RM3,000 from year assessment 2012 to year assessment 2025. (ii) For corporations who are contributing to the private retirement scheme for their employees, the corporations also enjoy a tax deduction of up to 19% of the employee's (to which contribution has been made) remuneration. (iii) Withdrawals prior to the retirement age from sub-account B will be subject to the 8% tax penalty. However, the tax penalty would not apply for pre-retirement withdrawals due to death of a member, permanent departure of a member from Malaysia, due to permanent total disablement, serious disease or mental disability of a member, for housing purpose or for healthcare purpose. (iv) After reaching the retirement age, withdrawals will not be subject to any tax penalty.
How can I keep track of my contribution?
<ul style="list-style-type: none"> <li>Monday's price will be available on Tuesday morning. As such, if you make a contribution on Monday, you will only know the number of units to be credited into your account on Tuesday (provided that it is a business day).</li> <li>A consolidated statement of account from the PPA and the interim and annual reports of the Fund will also be sent to you.</li> </ul>
Unit prices and distributions, if any, may go down as well as up.
How do I start contributing?
<b>It is important to understand what you are contributing into. Ask for a copy of the Scheme's Disclosure Document. If in doubt, consult a professional adviser.</b>
<b>Need Advice?</b> You can seek assistance from RHBAM's customer services personnel at RHBAM's offices during office hours, from Monday to Friday, from 9:00 a.m. – 5:00 p.m. You can also call Toll-Free Hotline 1-800-88-3175 or 03-2330 8000 for further advice or e-mail your enquiries to <a href="mailto:rham@rhbgroup.com">rham@rhbgroup.com</a> or visit RHBAM's website, <a href="http://www.rhbgroup.com">www.rhbgroup.com</a> .
<b>Account opening</b>
<ul style="list-style-type: none"> <li>If you have not invested into a private retirement scheme before, you will need to fill up a private pension account opening form, which can be provided by us or you can also download from the PPA website.</li> <li>Subsequent to that, you are also required to fill up an account opening form of RHBAM, accompanied by a photocopy of your identity card or passport.</li> <li>The account opening form should be submitted to our offices.</li> </ul>
<b>Additional Contribution</b>
<ul style="list-style-type: none"> <li>Contribution can be made by completing the transaction form provided by us. The transaction form is obtainable at our offices as listed in the Corporate Directory section in the Disclosure Document of RHB Retirement Series.</li> <li>The completed transaction form can be handed directly to any of our offices and/or designated distributors.</li> <li>Payments must be made via cheques or bank drafts, should be crossed and made payable to RHB Asset Management Sdn Bhd – Trust Account and must be drawn on a bank located in Malaysia. You should write your full name and NRIC No. on the back of each cheque.</li> <li>If you are investing via standing instruction (i.e. regular savings plan), kindly fill up the standing instruction form (i.e. RHB Direct Debit Authorisation Form for RHBAM, if applicable) and/or of the relevant bank.</li> </ul>

### ADDITIONAL INFORMATION

#### Minimum initial and subsequent contributions

Minimum initial contribution: RM100 or such amount as RHBAM may decide from time to time.

Minimum subsequent contribution: RM100 or such amount as RHBAM may decide from time to time.

**YOU SHOULD NOT MAKE PAYMENT IN CASH TO A PRS CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A PRS CONSULTANT.**

### CONTACT INFORMATION

To contact RHBAM or to find out about the distribution channels of the Fund, you may call us at 03-2330 8000 at any time during office hours: Mondays through Fridays from 9:00 a.m. – 5:00 p.m. or e-mail your enquiries to [rhbam@rhbgrou.com](mailto:rhbam@rhbgrou.com).

#### HOW DO I LODGE A COMPLAINT?

- For internal dispute resolution, you may contact:
  - ❖ **via Unit Holders Services Toll-Free Hotline at:** 1-800-88-3175
  - ❖ **via phone to:** 03-2330 8000      ❖ **via e-mail to:** [rhbam@rhbgrou.com](mailto:rhbam@rhbgrou.com)      ❖ **via website to:** [www.rhbgrou.com](http://www.rhbgrou.com)
  - ❖ **via letter to:** RHB Asset Management Sdn Bhd, Level 8, Tower 2 & 3, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur
- If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Financial Markets Ombudsman Service (FMOS):
  - ❖ **via phone to:** 03-2272 2811      ❖ **via FMOS Dispute Form available at:** [www.fmos.org.my](http://www.fmos.org.my)
  - ❖ **via letter to:** Financial Markets Ombudsman Services, Level 14, Main Block Menara Takaful Malaysia, No. 4 Jalan Sultan Sulaiman, 50000 Kuala Lumpur.
- You can also direct your complaint to the Securities Commission Malaysia ("SC") even if you have initiated a dispute resolution process with FMOS. To make a complaint, please contact the SC's Consumer & Investor Office:
  - ❖ **via phone to the Aduan Hotline at:** 03-6204 8999      ❖ **via fax to:** 03-6204 8991
  - ❖ **via online complaint form available at:** [www.sc.com.my](http://www.sc.com.my)      ❖ **via e-mail to:** [aduan@seccom.com.my](mailto:aduan@seccom.com.my)
  - ❖ **via letter to:** Consumer & Investor Office, Securities Commission Malaysia, No 3 Persiaran Bukit Kiara, Bukit Kiara, 50490 Kuala Lumpur.
- Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:
  - ❖ **via phone to:** 03-7890 4242      ❖ **via online complaint form available at:** [www.fimm.com.my](http://www.fimm.com.my)      ❖ **via e-mail to:** [complaints@fimm.com.my](mailto:complaints@fimm.com.my)
  - ❖ **via letter to:** Legal & Regulatory Affairs, Federation of Investment Managers Malaysia, 19-06-1, 6<sup>th</sup> Floor, Wisma Capital A, No. 19 Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur.