

PRS Providers	Funds	Sales Charge (*)	Redemption Charge (*)	Transfer Fee ³ (to another PRS Provider) (*)	Management Fee (per annum of Fund's NAV) (*)	Annual Trustee Fee (per annum of Fund's NAV) (*)	Switching Fee ⁴ (*)
Affin Hwang Asset Management Berhad (formerly known as Hwang Investment Management Berhad)	Conservative	Nil	Nil	RM 25 for each transaction request.	Up to 1.30%	0.04%	No charges and limit on frequency.
	Moderate				Up to 1.50%		
	Others				Up to 1.80%		
AIA Pension and Asset Management Sdn. Bhd.	All	Up to 3.00%	Nil	RM 25 for each transfer request.	Up to 1.50%	0.04%	No charges for the first two (2) switches in each calendar year. RM25 for all subsequent switches in each calendar year.
AmFunds Management Berhad (formerly known as AmInvestment Services Berhad)	All	Class D: Up to 3.00% Class I: Nil	Class D and I : Nil	RM 25 for each transfer request.	Class D: Up to 1.50% Class I: Up to 1.25%	Class D and I : Up to 0.04%	Up to 3.0% of amount switched
CIMB-Principal Asset Management Bhd	All	Class A: 3.00% Class C: 0.50% Class X: Nil	Nil	RM 75 for each transfer request.	Class A: 1.40% Class C: 1.50% Class X: 1.40%	0.04%	No charges and limited to once a month.
Kenanga Investors Berhad	All	Lump sum: Up to 1.5% of NAV per Unit of the Fund. Regular contribution plan: Nil	Nil	RM25 for each transaction request	1.55% per annum of the Fund's NAV	0.015% per annum of the Fund's NAV or a minimum fee of RM60,000 per annum for the Scheme.	No charges.
Manulife Asset Management Services Berhad	All	Up to 2% (walk-in contributors); 0% (for contributions made through authorized PRS consultants, Corporate or Institutional PRS Advisers)	3% (2n year) 2% (3rd year) 1% (4th year) No charges from the 5th year after the first contribution to the Scheme	No transfer fee will be imposed. However, a Redemption Charge will be imposed.	Class A: 2.25% (After 10 years, automatic conversion to Class B) Class B: 1.50%	0.04%	First 12 switching transactions – free. Subsequent switching transaction – RM 25.
Public Mutual Berhad (for Conventional series & Shariah-based series)	Conservative	Up to 3.00%	Nil	RM 25 for each transfer request.	1.00%	0.04%	No charges. Once per calendar year between funds within a scheme and between one fund in a scheme to another fund in another scheme.
	Moderate				1.25%		
	Growth				1.50%		
	Others				1.60%		
RHB Investment Management Sdn. Bhd.	Conservative	Up to 0.50%	Nil	Nil	Up to 1.00%	Up to 0.04%	No charges and limit on frequency.
	Moderate	Up to 1.00%			Up to 1.50%		
	Growth	Up to 1.00%			Up to 1.50%		

Legend:

All – Conservative, Moderate and Growth
Others – Non Core Funds

(* Effective 1 April 2015, Goods and Services Tax (GST) will be applicable to the fees stipulated above.

Note:

1) CIMB-Principal Asset Management Berhad:

Class	Features
Class A	Subject to the PRS Provider's absolute discretion, Class A is for an individual who has attained the age 18 years as of the date of opening a private pension account. Class A and Class C have different Sales Charge and Management Fee.
Class C	Subject to the PRS Provider's absolute discretion, Class C is for an individual who has attained the age 18 years as of the date of opening a private pension account. Class A and Class C have different Sales Charge and Management Fee.
Class X	Subject to the PRS Provider's absolute discretion, Class X is for a Member who participates via his/her employer and is subject to a minimum of 200 participating employees per employer or 50 participating employees under payroll deduction per employer. Class X has no Sales Charge.

2) Manulife Asset Management Services Berhad:

Each of the Funds has two classes of Units (Class A and Class B) and are distinguished by the amount of management fee charged by the Provider on each of those classes of Units.

However, all contributions to the Scheme will initially be utilised to purchase the Class A Units of the Funds. On the 10th anniversary of the date the first contribution was made to the Scheme by or for a Member, the Class A Units of all Funds held by the Member will automatically be converted to Class B Units of the respective Fund at no cost to the Member.

Accordingly, any subsequent contributions to the Scheme, after the said 10th anniversary will be utilised towards the purchase of Class B Units

of any of the Funds. Not applicable to members reaching retirement age; death and members leaving the country permanently. Only for sub-

account B.

3) Refers to transfer from one PRS to another PRS operated by another PRS Provider. May consist of a full transfer i.e. total amount from sub-account A and sub-account B. Payable to Provider. Does not include PPA fees.

4) Refers to switching between funds within a scheme.

5) AmInvestment Services Berhad :

	Class D	Class I
Description	Class D is only available for certain distributors appointed by the PRS Provider	Class I is only available for Employer-Sponsored Retirement Scheme and also employees of any employer with prior arrangement with the PRS Provider

For more information on the fees/ charges please contact your PRS provider or read the PRS Providers' Disclosure Document and Product Highlights Sheet.