

# PUBLIC e-EMAS GOLD FUND (PeEMAS)

## Fund Objective

To provide exposure to the performance of the price of gold bullion.

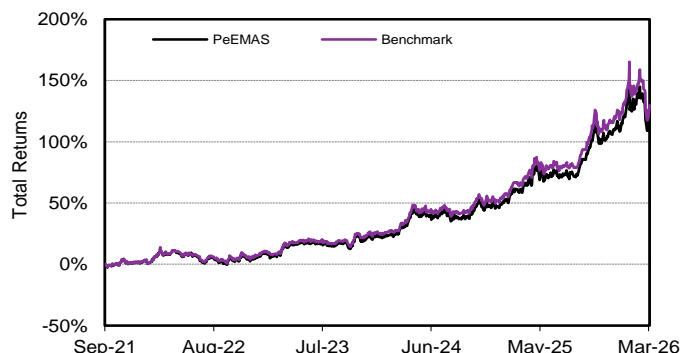


<b>Financial Year End</b>	: 31 May
<b>Distribution Policy</b>	: No distribution (PeEMAS will not distribute income as the Fund's investment comprises gold ETFs that do not provide dividend or profit income.)
<b>Launch Date</b>	: 01.09.2021
<b>Current Fund Size</b>	: NAV : RM585.53 Million UNITS : 259.74 Million

## Performance of PeEMAS vs its Benchmark Index Over the Following Periods Ended 31 March 2026

	PeEMAS (%) Total Return	Benchmark (%) Total Return	PeEMAS (%) Annualised Return	Benchmark (%) Annualised Return
1-year	34.06	32.20	34.06	32.20
3-year	97.59	97.77	25.46	25.50
Since Commencement	125.43	129.74	19.67	20.17

## Performances of PeEMAS and Benchmark Index (Since Fund Commencement\* to 31 March 2026)



### Benchmark:

90% Gold Spot Exchange Rate in Ringgit Malaysia (Bloomberg ticker: XAUMYR Curncy) and 10% Public Bank Savings Rate - ACE Account.

Source: Bloomberg L.P. and Public Bank Berhad.

\* Commencement Date : 21 September 2021

## Notes:

(1) Based on the fund's portfolio returns as at 10 March 2026, the Volatility Factor (VF) for this fund is 13.0 and is classified as "High" (source : Lipper).

- The total return is the overall return of the fund over the period.
- The annualised return is the compounded annual rate of return of the fund over the specified period.
- There are fees and charges involved that may affect the returns over time.
- The performance of the fund is calculated net of all fees on an NAV-to-NAV basis and is sourced from Lipper.
- Fund performance should be evaluated against the benchmark index which is reflective of the fund's asset allocation and investments over the medium to long term.
- Commencement date is the last day of the initial offer period.

Investors are advised to read and understand the contents of the Prospectus of Public e-Emas Gold Fund dated 28 August 2023 and the fund's Product Highlights Sheet (PHS) before investing.

Investors should understand the risks of the fund, as well as compare and consider the fees, charges and costs involved in investing in the fund.

A copy of the Prospectus and PHS of the fund can be viewed at our website [www.publicmutual.com.my](http://www.publicmutual.com.my) under FUNDS > Select Your Fund.

Investors should not solely rely on ratings or rankings provided herein to make an investment decision.

Investors should make their own assessment of the merits and risks of the investment. If in doubt, investors should seek for professional advice.

Past performance of the fund is not a reliable indicator of future performance.

A sales charge (if any) will be imposed on purchases of units of the fund and deducted upfront from the investment amount.

Please refer to [www.publicmutual.com.my](http://www.publicmutual.com.my) for our investment disclaimer.

**Where a free copy of the Prospectus and Product Highlights Sheet can be obtained:** Unit Trust Consultants (UTCs) of Public Mutual or Corporate representatives stationed at all branches of Public Bank or contact Public Mutual's Hotline: 03-2022 5000 for assistance.

## Lipper Fund Volatility

The Volatility Factor (VF) means there is a possibility for the fund in generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of the VF for qualified funds. The VF is subject to monthly revisions and the VC is revised every six months or other intervals as advised by FIMM. The volatility banding for the "Very Low", "Low", "Moderate", "High" and "Very High" VCs as at 28 February 2026 are  $0.000 \leq VF \leq 4.245$ ,  $4.245 < VF \leq 7.705$ ,  $7.705 < VF \leq 10.245$ ,  $10.245 < VF \leq 13.525$  and VF more than 13.525 respectively. For this period to 30 June 2026, the VCs for the funds are based on the VFs of the respective funds as at 28 February 2026. The fund's portfolio may have changed since this date and there is no guarantee that the fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC.