

PUBLIC *e*-EMAS GOLD FUND (PeEMAS)



PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

Invest in Gold the Convenient and Affordable Way

Why Invest in PeEMAS?

Hedge against Inflation/Currencies



Allows investors to diversify their portfolios to an asset class that potentially hedges against periods of currency devaluation and/or high inflation.

Convenient and Cost-Effective



Gain exposure to gold without the hassle and cost of storing physical gold (i.e. bullion bars or coins).

Highly Liquid



Offers investors the ease and flexibility of investing in and cashing out of their gold investments.

Fund Features

- Minimum investment of only RM100 via Public Mutual Online.
- Invests at least 90% of its net asset value (NAV) in a minimum of 5 gold exchange-traded funds (ETFs) in the global markets, with the balance in liquid assets.

Check out www.publicmutual.com.my for details on the PeEMAS Campaign.



Initial Issue Price	: RM1.00 per unit
Sales Charge	: Up to 1.00%
Redemption Charge	: Nil
Management Fee	: 0.85% per annum of the Fund's NAV
Offer Period	: 1 September - 21 September 2021
Investor Risk Profile	: Very High (Category 5)
Distribution Policy	: No Distributions
Switching Policy	: No Switching Allowed



BNM/15/12-2020

Who Should Invest?

Investors who would like to gain exposure to gold as an asset class and invest in a fund which seeks to reflect the performance of the price of gold bullion.

About Public Mutual



INDUSTRY LEADER

No.1* in unit trust and Private Retirement Scheme (PRS).

Trusted by more than 4 million accountholders nationwide.

Has a wealth of more than 35 years of fund management experience.

Strong and stable, a wholly-owned subsidiary of Public Bank.

* In terms of total retail fund size managed amongst private unit trust companies and Private Retirement Scheme (PRS) providers in Malaysia. Source: The Edge-Lipper, 9 August 2021.

Investors are advised to read and understand the contents of the Prospectus of Public e-Emas Gold Fund dated 1 September 2021 and the fund's Product Highlights Sheet (PHS) before investing. Investors should understand the risks of the fund and compare and consider the fees, charges and costs involved in investing in the fund. A copy of the Prospectus and PHS can be viewed at our website www.publicmutual.com.my. Investors should make their own assessment of the merits and risks of the investment. If in doubt, investors should seek professional advice. Please refer to www.publicmutual.com.my for our investment disclaimer.



PROSPECTUS

Scan the QR codes to read the Prospectus and PHS before you invest.



PHS (ENG/BM/CHI)

PUBLIC e-EMAS GOLD FUND (PeEMAS)



大众信托基金
大众银行独资子公司

以便捷和实惠的方式投资于黄金

为什么投资于PeEMAS?

对冲通胀 / 货币

让投资者将他们的投资组合分散至一个有潜力对冲货币贬值和 / 或高通膨时期的资产类别。

方便又具成本效益

无需承担存储实物黄金(即金条或金币)的麻烦和成本,即可涉足黄金投资。

流动性高

为投资者的黄金投资和兑现提供便捷性与灵活性。

基金特征

- 透过大众信托基金线上服务 (PMO) 投资, 最低投资额仅为 100 令吉。
- 投资至少 90% 的资产净值 (NAV) 于全球市场至少 5 个交易所黄金指数基金 (ETFs), 余额则投资于流动资产。

浏览 www.publicmutual.com.my 以查询有关 PeEMAS 活动的详情。



初期推介价	: 每单位 1.00 令吉
销售费	: 高达 1.00%
赎回费	: 无
管理费	: 每年资产净值 (NAV) 的 0.85%
优待期	: 2021 年 9 月 1 日至 9 月 21 日
投资者风险指南	: 很高 (组别 5)
分利政策	: 无分利
转换政策	: 不允许转换



BNM/15/12-2020

谁应该投资?

希望涉足黄金以作为一个资产类别,并投资于一个寻求反映金条价格表现的基金的投资者。

关于大众信托基金



业界领导者

- No.1* 单位信托及私人退休计划 (PRS)。
- 被全国超过 400 万名户口持有人所信赖。
- 拥有超过 35 年的基金管理经验。
- 强大而稳定, 大众银行的独资子公司。

* 以马来西亚私人单位信托公司与私人退休计划供应商所管理的零售基金总额为依据。资料来源: The Edge-Lipper, 2021 年 8 月 9 日。

劝请投资者在投资前详阅及了解志期 2021 年 9 月 1 日的 Public e-Emas Gold Fund 说明书以及基金的产品特点资讯表。投资者必须了解基金的风险, 并比较及考量在基金投资中所涉及的费用、收费和成本。投资者可在我们的网站 www.publicmutual.com.my 查阅此基金的说明书以及产品特点资讯表。投资者应自行评估投资的优势与风险。如有疑问, 投资者应寻求专业意见。请浏览 www.publicmutual.com.my 以了解我们的投资声明。



说明书

在您投资前, 请扫描二维码以详阅说明书与产品特点资讯表。



产品特点资讯表
(英 / 马 / 中)