



PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

Enjoy Steady Annual Income Stream through Public e-Income Fund and Public e-Islamic Income Fund

Public Bank's wholly-owned subsidiary, Public Mutual, is launching two new funds called the Public e-Income Fund (PeINCF) and Public e-Islamic Income Fund (PeISINCF) on 1 July 2020.

PeINCF and PeISINCF seek to provide annual income* over the medium to long-term period by investing in fixed income securities and money market instruments. PeINCF invests primarily in liquid assets such as deposits as well as money market instruments and may invest up to 50% of its net asset value (NAV) in fixed income securities. Similarly, PeISINCF invests primarily in Islamic deposits, Islamic investment accounts and Islamic money market instruments, and may invest up to 50% of its NAV in *sukuk*.

With the mandate of investing up to half of its portfolio in fixed income securities/*sukuk* and the balance in liquid assets/Islamic liquid assets, these funds provide investors with potentially higher yields than fixed deposits. The funds' holdings of money market instruments/Islamic money market instruments help to provide capital stability to the funds. The flexible mandate allows PeINCF and PeISINCF to adjust the asset allocation between fixed income securities/*sukuk* and money market instruments/Islamic money market instruments when market conditions change.

"The funds are suitable for investors who would like to invest in funds which endeavour to provide steady annual income stream," said Public Mutual's Chief Executive Officer, Ms Yeoh Kim Hong.

The funds are available exclusively online with minimum initial and additional investment amounts of **RM100**. The initial issue price for PeINCF and PeISINCF is **RM1.0000 per unit** during the 21-day initial offer period from **1 to 21 July 2020**.

Investors who wish to invest in PeINCF and PeISINCF can do so easily via Public Mutual Online (PMO). All statements of transactions, investments and reports of PeINCF and PeISINCF are made available online to unit holders. For more details of the fund, you can contact Public Mutual's unit trust consultants (UTCs) or visit any Public Mutual or Public Bank branch nationwide.

Public Mutual is Malaysia's largest private unit trust company with more than 140 unit trust funds under its management. It is also an approved Private Retirement Scheme (PRS) provider, managing nine PRS funds. It has a total of 31 branches/customer service centres nationwide. As at end-May 2020, the fund size managed by the Company was RM87.6 billion.

**Distribution (if any) will be reinvested unless unit holders opt for distribution to be paid out.*

Investors are advised to read and understand the contents of the Prospectus of Public e-Income Fund and the Prospectus of Public e-Islamic Income Fund both dated 1 July 2020, and the funds' Product Highlights Sheets (PHS) before investing. Investors should understand the risks of the funds, compare and consider the fees, charges and costs involved in investing in the funds. A copy of the Prospectuses 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 for professional advice. Please refer to www.publicmutual.com.my for our investment disclaimer.