



Sustainable Investing the Islamic Way

Public Bank's wholly-owned subsidiary, Public Mutual, is launching a new fund called Public e-Islamic Sustainable Millennial Fund (PeISMF) on 5 November 2019.

PeISMF seeks to achieve capital growth over the long term by investing 75% to 98% of its net asset value (NAV) in Shariah-compliant stocks of companies which incorporate sustainability considerations in their business practices, primarily in the environmental and social aspects. PeISMF may invest up to 98% of its NAV in foreign markets, including the United States, Europe and Asia Pacific.

This fund is well-positioned to cater to investors, notably the millennials, who wish to incorporate sustainability considerations into their investments to achieve capital growth in the long run as millennials tend to favour companies which are socially and environment responsible¹. Meanwhile, a global executive study and research project conducted by MIT Sloan Management Review revealed that the adoption of sustainability business practices, primarily in the environmental and social aspects, has become increasingly significant for companies across all industries².

To encourage investments amongst young investors, the minimum initial and additional investment amounts are both set at **only RM100** and the sales charge is as low as **3.75%**. The initial issue price for PeISMF is **RM0.2500 per unit** during the 21-day initial offer period from **5 to 25 November 2019**.

In addition, investors will also receive lucky draw entries and stand a chance to win trendy prizes such as the iPhone 11 and Apple Watch by investing in PeISMF during the campaign period. Interested investors may find out more about the campaign at www.publicmutual.com.my. Terms and conditions apply.

Investors who wish to invest in PeISMF can do so easily via Public Mutual Online (PMO). All statements of transactions, investments and reports of PeISMF are made available online to unitholders. PeISMF is distributed by Public Mutual unit trust consultants (UTCs) and Public Bank branches. For more details of the fund, you can contact Public Mutual's UTCs or Public Bank's Financial Executives at any branch nationwide.

¹ Sustainability in Business: A Millennials' Perspective. Journal of Modern Accounting and Auditing, June 2019, Vol. 15, No. 6, pp. 293-304.

² Sustainability Nears a Tipping Point (MIT Sloan Management Review)

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 more than 30 branches/customer service centres nationwide and over 4.2 million accountholders. As at end-September 2019, the total fund size managed by the Company stood as RM84.2 billion.

You are advised to read and understand the contents of the Prospectus of Public e-Islamic Sustainable Millennial Fund dated 5 November 2019 and the fund's Product Highlights Sheet (PHS) before investing. The Prospectus has been registered with Securities Commission Malaysia who takes no responsibility for its contents, and neither should its registration be interpreted to mean that Securities Commission Malaysia recommends the investment.

You should note that there are fees, charges and risks involved in investing in unit trust funds; and that the prices of units and distributions payable, if any, may go down as well as up. Please refer to the Prospectus and PHS for information pertaining to the above. Past performance of the fund and/or the fund's benchmark is not an indication of the fund's future performance. Applications to purchase units must come in the form of a duly completed application form referred to in and accompanying the Prospectus. A copy of the Prospectus and PHS can be obtained from your attending unit trust consultant, nearest Public Mutual Branch/Customer Service Centre/Public Bank Branch or viewed from our website.