

Money Market Funds – A Safe Haven to Switch To



PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

Looking to switch your investments from higher-risk funds to very low-risk funds as a temporary defensive strategy? You may consider money market funds as an avenue to park your money while enjoying the following benefits:



Higher potential returns than savings/current accounts

Money market funds tend to offer higher returns than regular bank savings and current accounts. Coupled with the compounding effect, you will earn a better return over time.



Returns are accrued daily

Unlike savings or current accounts where interest may only be payable at the end of specific terms, the returns of money market funds are calculated on a daily rest and are reflected in their unit price.



Capital stability and very low volatility

Money market funds allow you to earn a decent return with low volatility while maintaining capital stability.



Liquidity with no lock-in period

Investments and redemptions of money market funds can be performed at any time and is not subject to any maturity date.



Retain your loaded units

Enjoy zero/lower sales charge when you subsequently switch out to other equity/balanced/mixed asset/fixed income funds.**



Zero sales charge

There are no sales or redemption charges for investing in money market funds.

** Terms and conditions apply. Please refer to the relevant prospectus.

About Public Mutual

Industry Leader

- No.1* in unit trusts and the Private Retirement Scheme (PRS).
- Trusted by approximately 5 million accountholders nationwide.
- Has a wealth of more than 40 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, 25 March 2024.

Investors are advised to read and understand the contents of the relevant Prospectuses and Product Highlights Sheet (PHS) before investing. Investors should understand, compare and consider the risks, fees, charges and costs involved in investing in the fund(s). A copy of the Prospectus and PHS can be viewed at our website. Investors should make their own assessment of the merits and risks of the investment. If in doubt, investors should seek professional advice. Fund performance should be evaluated against the benchmark index which is reflective of the fund's asset allocation and investment over the medium to long term. Past performance of the fund is not a reliable indicator of future performance. Please refer to our website for our investment disclaimer.

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 31 December 2023 are 0.000 ≤ VF ≤ 4.070, 4.070 < VF ≤ 8.355, 8.355 < VF ≤ 10.945, 10.945 < VF ≤ 14.565 and VF more than 14.565 respectively. For this period to 30 June 2024, the VCs for the funds are based on the VFs of the respective funds as at 31 December 2023. The funds' portfolio may have changed since this date and there is no guarantee that the funds 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 their VC.

Fund Performance of Selected Money Market Funds as at 31 January 2024

Money Market Funds	Fund Volatility Class (FVC)	3-Year Fund Volatility Factor (FVF) [#]	1-Year Total Return (%)
Public Series			
Public Money Market Fund – Class A	Very Low	0.2	3.43
Public Islamic Money Market Fund – Class A	Very Low	0.2	3.39

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

[#]Based on the fund's portfolio returns as at 31 December 2023 (Source: Lipper)

