

GROW YOUR WEALTH THE ISLAMIC WAY



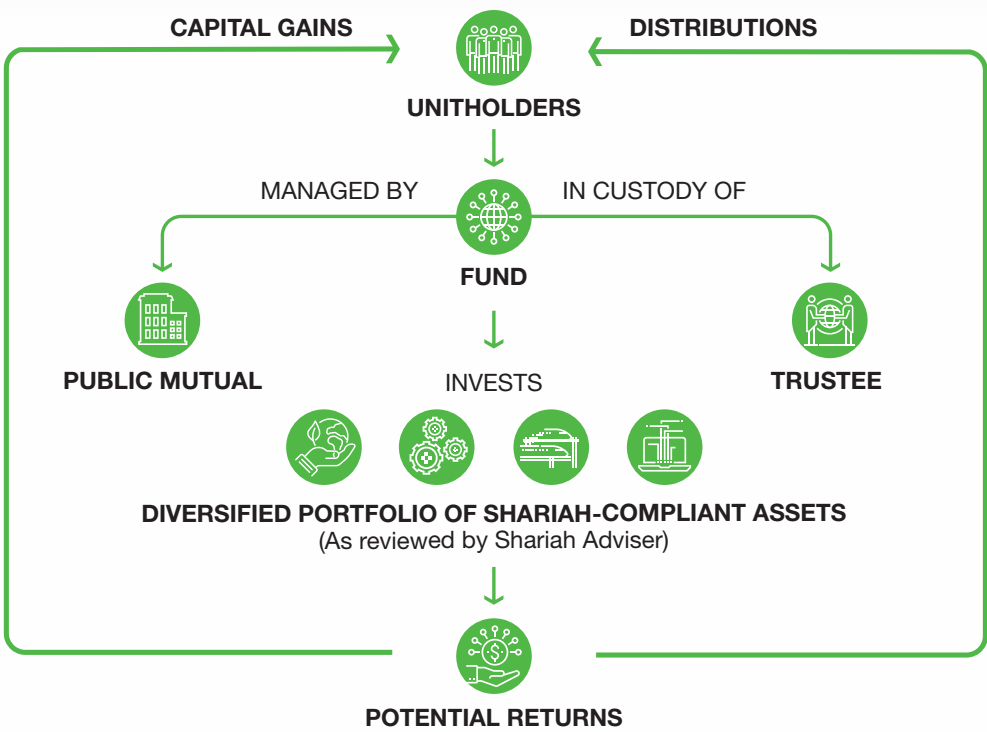
PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

Public Mutual offers a wide range of Shariah-based unit trust funds to meet various investors' needs.



Shariah-based unit trust is a Shariah-compliant collective investment scheme that allows investors with similar investment objectives to pool their funds together.

Here's How It Works:



Benefits of Investing in Shariah-based Unit Trust Funds



Professionally Managed in Accordance with Shariah Principles



Flexibility



Competitive Returns



Regulated by Securities Commission Malaysia (SC) and Certified as Shariah-compliant by Independent Shariah Adviser



Effective Diversification to Minimise Risk and Optimise Return



Power of Compounding



Ease of Transactions



Peace of Mind

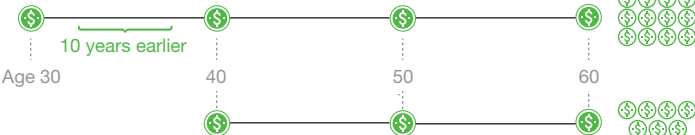
Power of Compounding The Benefits of Starting Early

The earlier you start investing, the greater the opportunity to generate higher returns on your original investment. This is due to the effects of compounding.



Pn. Alia: Starts investing at age 30
Invests RM10,000 per year (up to age 50)
Total amount of investment: RM200,000

Pn. Alia's total investment at age 60:
RM1,067,003



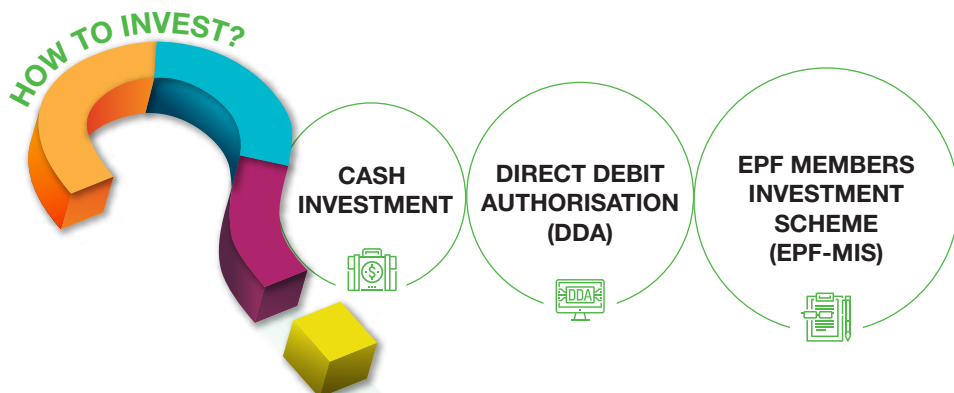
En. Sani: Starts investing at age 40
Invests RM10,000 per year (up to age 60)
Total amount of investment: RM200,000

En. Sani's total investment at age 60:
RM494,229

| Name | Pn. Alia | En. Sani |
|---|-----------|----------|
| Starting age | 30 | 40 |
| Investment period (years) | 20 | 20 |
| Compounding period up to age 60 (years) | 30 | 20 |
| Yearly investment (RM) | 10,000 | 10,000 |
| Total amount invested (RM) | 200,000 | 200,000 |
| Total investment value* at age 60 (RM) | 1,067,003 | 494,229 |

* By starting 10 years earlier, Pn. Alia's investment value could grow 116% more than En. Sani's investment value when both of them reach the retirement age of 60, assuming that the unit trust's rate of return is constant at 8% per annum. This is only an illustration and does not indicate the past or future performance of any specific unit trust fund.

Are You Ready to Invest with Us?



For more information on DDA and EPF-MIS, please refer to the Ringgit-Cost Averaging (RCA) and EPF-MIS brochures.



BNM/05/11-2021

Unit trust consultants (UTCs) and staff of Public Mutual are not authorised to collect investment amount in cash under any circumstances whatsoever.

Public Mutual will not be liable for any loss incurred should you give cash to our UTCs or staff, issue cheque in the name of our UTC or staff, or make deposit or transfer into the bank account of our UTC or staff.

For investment with Public Mutual, you may write a cheque made payable to **"Public Mutual Berhad – Your NRIC number"**. Alternatively, you can invest directly via Public Mutual Online (PMO) or visit our website (www.publicmutual.com.my/Invest-Now).

Public Mutual – Your Investment Partner



INDUSTRY LEADER

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

5 million accountholders.

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



SOLID BRAND

Winner of the Reader's Digest Trusted Brand Platinum Award 2022 for the Investment Fund Company category in Malaysia.

Biggest winner at the Refinitiv Lipper Fund Awards 2022 by winning 32 awards including 2 Group Awards for Best Equity Award - Malaysia and Best Mixed Assets Award - Malaysia Islamic Funds.

Winner of 13 awards including a Group Award for Best Mixed Assets Award at the Refinitiv Lipper Fund Awards 2022 - Global Islamic.



EXTENSIVE DISTRIBUTION CHANNEL

The largest unit trust consultant (UTC) distribution force in the domestic private unit trust industry.

Supported by 31 Branches/Customer Service Centres and more than 260 Public Bank branches nationwide.



VAST EXPERIENCE

More than 40 years of experience in fund management.



WIDE RANGE OF FUNDS

Offers more than 170 Conventional and Shariah-based funds to meet your investment needs.



PUBLIC MUTUAL ONLINE (PMO)

Provides a fast and convenient way to monitor your investment.

You can also invest and perform transactions with ease anytime, anywhere.

^a In terms of total retail fund size managed amongst private unit trust companies and PRS providers in Malaysia.
Source: The Edge-Lipper, 26 September 2022.

Wide Range of Shariah-based Funds

Public Mutual has a wide range of Shariah-based Funds to meet your investment needs.

| SHARIAH-BASED FUNDS | EPF-QUALIFIED* | EXPOSURE TO FOREIGN ASSETS |
|---|----------------|----------------------------|
| EQUITY FUNDS | | |
| Public Asia Ittikal Fund | √ | Up to 98% ¹ |
| Public China Ittikal Fund | √ | Up to 98% ¹ |
| Public e-Islamic Asia Thematic Growth Fund | | Up to 98% ¹ |
| Public e-Islamic Growth Fund | | Up to 25% |
| Public e-Islamic Innovative Technology Fund | | Up to 98% ¹ |
| Public e-Islamic Pioneer Entrepreneur 40 Fund | | Up to 98% ¹ |
| Public e-Islamic Sustainable Millennial Fund | | Up to 98% ¹ |
| Public Islamic Advantage Growth Equity Fund | √ | Up to 25% |
| Public Islamic Alpha-40 Growth Fund | √ | Up to 30% |
| Public Islamic ASEAN Growth Fund | √ | Up to 98% ¹ |
| Public Islamic Asia Dividend Fund | √ | Up to 98% ¹ |
| Public Islamic Asia Leaders Equity Fund | √ | Up to 98% ¹ |
| Public Islamic Dividend Fund | √ | Up to 30% |
| Public Islamic Emerging Opportunities Fund | | Up to 25% |
| Public Islamic Enterprises Equity Fund | √ | Up to 25% |
| Public Islamic Equity Fund | √ | Up to 30% |
| Public Islamic Global Equity Fund | √ | Up to 98% ¹ |
| Public Islamic Growth & Income Fund | | Up to 25% |
| Public Islamic Opportunities Fund | | Up to 30% |
| Public Islamic Optimal Equity Fund | | Up to 98% ¹ |
| Public Islamic Optimal Growth Fund | | Up to 25% |
| Public Islamic Savings Fund | √ | Up to 30% |
| Public Islamic Sector Select Fund | | Up to 25% |
| Public Islamic Select Enterprises Fund | | Up to 25% |
| Public Islamic Select Treasures Fund | √ | Up to 25% |
| Public Islamic Treasures Growth Fund | | Up to 30% |
| Public Islamic U.S. Equity Fund | | Up to 98% ¹ |
| Public Ittikal Fund | | Up to 30% |
| Public Ittikal Sequel Fund | √ | Up to 30% |
| MIXED ASSET FUNDS | | |
| Public Ehsan Mixed Asset Conservative Fund | √ | Up to 25% |
| Public Ehsan Mixed Asset Growth Fund | | Up to 30% |
| Public e-Islamic Flexi Allocation Fund | | Up to 30% |
| Public Islamic Asia Tactical Allocation Fund | √ | Up to 98% ¹ |
| Public Islamic Mixed Asset Fund | √ | Up to 30% |
| BALANCED FUNDS | | |
| Public e-AI-Mutawazan Strategy Fund | | Up to 25% |
| Public Islamic Global Balanced Fund | | Up to 98% ¹ |
| Public Islamic Growth Balanced Fund | √ | Up to 25% |

| SHARIAH-BASED FUNDS | EPF-QUALIFIED [^] | EXPOSURE TO FOREIGN ASSETS |
|--|----------------------------|----------------------------|
| SUKUK FUNDS | | |
| Public e-Sukuk Fund | | Up to 25% |
| Public Islamic Bond Fund | √ | Up to 30% |
| Public Islamic Enhanced Bond Fund | √ | Up to 30% |
| Public Islamic Infrastructure Bond Fund | √ | Up to 25% |
| Public Islamic Select Bond Fund | | Up to 30% |
| Public Islamic Strategic Bond Fund | | Up to 25% |
| Public Sukuk Fund | | Up to 30% |
| FIXED INCOME FUNDS | | |
| Public e-Islamic Income Fund | | — [#] |
| Public Islamic Income Fund | | — [#] |
| MONEY MARKET FUNDS | | |
| Public e-Islamic Cash Deposit Fund - Class A | | — [#] |
| Public Islamic Money Market Fund - Class A | | — [#] |

[^] The list of EPF-qualified funds is as at 1 April 2022 and is subject to annual review by KWSP. Please refer to Public Mutual's website (www.publicmutual.com.my) for the latest list of EPF-qualified funds.

¹ Foreign fund.

[#] 100% invested in domestic assets.

Get In Touch with Us



Unit Trust Consultant



Public Mutual Branch/Customer Service Centre



03-2022 5000



www.publicmutual.com.my

Investors are advised to read and understand the contents of the Master Prospectus 1 of Public Series of Shariah-Based Funds dated 30 April 2019, 1st Supplemental Prospectus of Master Prospectus 1 of Public Series of Shariah-Based Funds dated 22 January 2020, 2nd Supplemental Prospectus of Master Prospectus 1 of Public Series of Shariah-Based Funds dated 16 December 2021, Master Prospectus of Public e-Series of Shariah-Based Funds dated 1 July 2020, Prospectus of Public e-Islamic Cash Deposit Fund dated 9 March 2017, 1st Supplemental Prospectus of Public e-Islamic Cash Deposit Fund dated 16 December 2021, Prospectus of Public Islamic U.S. Equity Fund dated 10 April 2019, Prospectus of Public Islamic Global Balanced Fund dated 3 December 2019, Prospectus of Public e-Islamic Income Fund dated 1 July 2020, Prospectus of Public e-Sukuk Fund dated 9 December 2020, Prospectus of Public e-Islamic Pioneer Entrepreneur 40 Fund dated 21 April 2021, Prospectus of Public e-Islamic Innovative Technology Fund dated 25 May 2021, Prospectus of Public e-Islamic Asia Thematic Growth Fund and Public e-Al-Mutawazan Strategy Fund dated 30 November 2021, Prospectus of Public e-Islamic Growth Fund dated 10 December 2021 and the relevant fund's Product Highlights Sheet (PHS) before investing. Investors should understand the risks of the fund(s), compare and consider the fees, charges and costs involved in investing in the fund(s). A copy of the Prospectus, Supplemental Prospectus and PHS of Public Series of Shariah-Based Funds and Public e-Series of Shariah-Based Funds 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.

SCAN THE QR CODE TO READ THE PROSPECTUS/SUPPLEMENTAL PROSPECTUS BEFORE YOU INVEST:



MASTER PROSPECTUS 1 OF PUBLIC SERIES OF SHARIAH-BASED FUNDS AND
1ST & 2ND SUPPLEMENTAL PROSPECTUSES OF MASTER PROSPECTUS 1
OF PUBLIC SERIES OF SHARIAH-BASED FUNDS



MASTER PROSPECTUS OF
PUBLIC e-SERIES OF
SHARIAH-BASED FUNDS



PROSPECTUS OF PUBLIC
e-ISLAMIC CASH DEPOSIT FUND
AND 1ST SUPPLEMENTAL
PROSPECTUS OF PUBLIC
e-ISLAMIC CASH DEPOSIT FUND



PROSPECTUS OF
PUBLIC ISLAMIC U.S.
EQUITY FUND



PROSPECTUS OF
PUBLIC ISLAMIC GLOBAL
BALANCED FUND



PROSPECTUS OF
PUBLIC e-ISLAMIC
INCOME FUND



PROSPECTUS OF
PUBLIC e-SUKUK FUND



PROSPECTUS OF
PUBLIC e-ISLAMIC PIONEER
ENTREPRENEUR 40 FUND



PROSPECTUS OF
PUBLIC e-ISLAMIC INNOVATIVE
TECHNOLOGY FUND



PROSPECTUS OF PUBLIC
e-ISLAMIC ASIA THEMATIC
GROWTH FUND AND PUBLIC
e-AL-MUTAWAZAN STRATEGY FUND



PROSPECTUS OF
PUBLIC e-ISLAMIC
GROWTH FUND

How to scan the QR Code:

- Install a QR Code reader app on your mobile device (download it from your mobile app store).
- Launch the app and scan the QR Code.
- Follow the instructions shown in the app to download and read the Prospectus/Supplemental Prospectus.

Branches/Customer Service Centres

WEST MALAYSIA

Customer Service Centre

Tel: 03-2022 5000

Mutual Gold Centre

Tel: 03-2022 5000

1 Utama Shopping Centre

Tel: 03-2022 5000

Alor Setar

Tel: 04-7366 500 Fax: 04-7364 655

E-mail: aor@publicmutual.com.my

Bangsar

Tel: 03-2022 5000 Fax: 03-2283 5739

E-mail: klsi@publicmutual.com.my

Batu Pahat

Tel: 07-4363 500 Fax: 07-4326 588

E-mail: bpt@publicmutual.com.my

Cheras

Tel: 03-2022 5000 Fax: 03-9132 1022

E-mail: chr@publicmutual.com.my

Damansara Perdana

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E-mail: tml@publicmutual.com.my

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E-mail: bki@publicmutual.com.my

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E-mail: kch@publicmutual.com.my

Miri

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E-mail: mri@publicmutual.com.my

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E-mail: sdk@publicmutual.com.my

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E-mail: sbw@publicmutual.com.my

Tawau

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