

GROW YOUR WEALTH THE ISLAMIC WAY



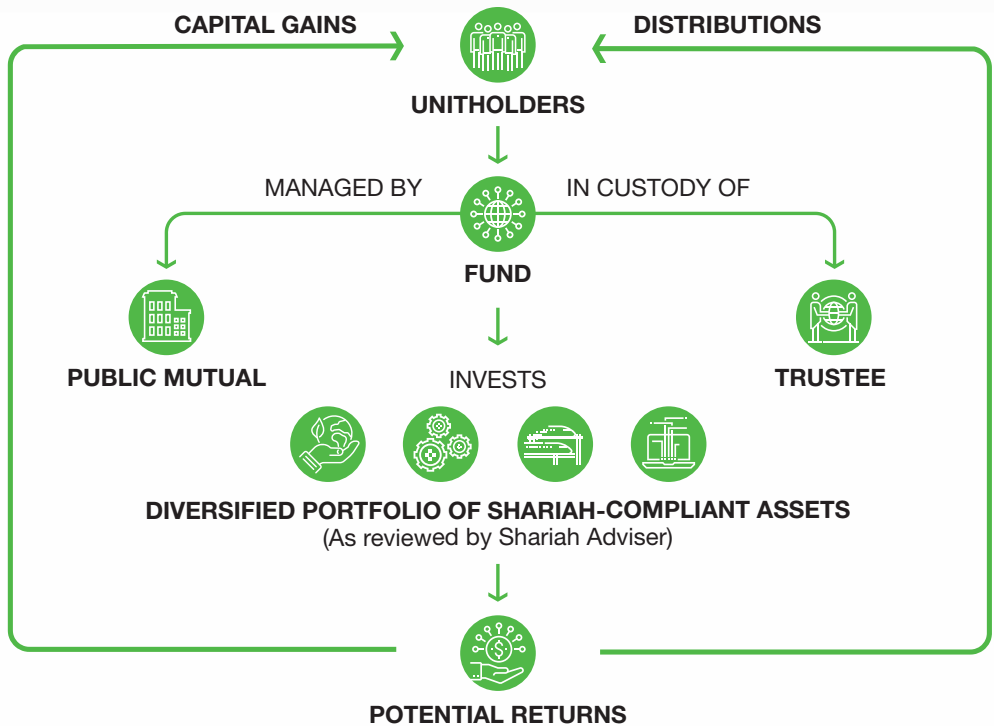
PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

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



Shariah-based unit trusts are Shariah-compliant collective investment schemes that allow 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 to Invest and Redeem



Competitive Returns



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



Effective Diversification to Minimise Risks and Optimise Returns



Capitalise on the Power of Compounding



Ease of Transactions



Peace of Mind

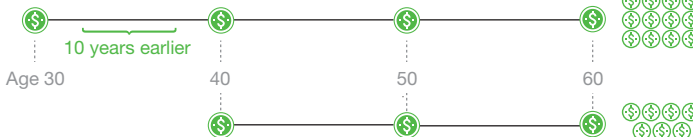
Power of Compounding The Benefits of Starting Early

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



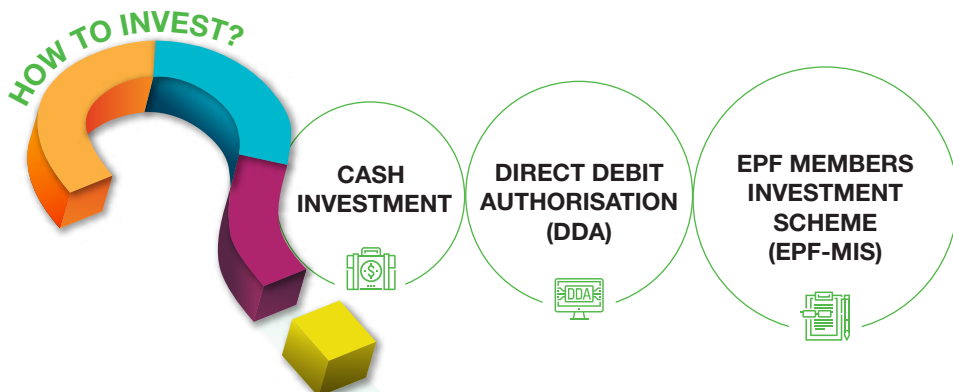
En. Sani: Starts investing at age 40
Invests RM10,000 per year (up to age 60)
Total amount of investment: RM200,000

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 the EPF-MIS, please refer to the Ringgit-Cost Averaging (RCA) and EPF-MIS brochures.



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

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

For investments 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 2023 for the Investment Fund Company category in Malaysia.

Winner of 19 awards at the Refinitiv Lipper Fund Awards 2023.

Winner of 4 awards at the Refinitiv Lipper Fund Awards 2023 - 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, 14 August 2023.

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 10 April 2023 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 28 August 2023, Master Prospectus of Public e-Series of Shariah-Based Funds dated 28 August 2023, Prospectus of Public e-Islamic Cash Deposit Fund dated 28 August 2023 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 and PHS can be viewed at our website www.publicmutual.com.my. Past performance of a fund is not an indication of its future performance. 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 BEFORE YOU INVEST:



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

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.

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

Tel: 03-2022 5000 Fax: 03-7722 2475

E-mail: dsp@publicmutual.com.my

Ipoh

Tel: 05-2462 500 Fax: 05-2559 859

E-mail: iph@publicmutual.com.my

Johor Bahru

Tel: 07-3607 500 Fax: 07-3548 600

E-mail: jhb@publicmutual.com.my

Klang

Tel: 03-2022 5000 Fax: 03-3323 5632

E-mail: kel@publicmutual.com.my

Kluang

Tel: 07-7391 500 Fax: 07-7736 195

E-mail: klg@publicmutual.com.my

Kota Bharu

Tel: 09-7263 500 Fax: 09-7476 026

E-mail: kbr@publicmutual.com.my

Kuala Terengganu

Tel: 09-6321 500 Fax: 09-6317 030

E-mail: ktg@publicmutual.com.my

Kuantan

Tel: 09-5118 500 Fax: 09-5161 223

E-mail: ktn@publicmutual.com.my

Melaka

Tel: 06-2855 500 Fax: 06-2837 354

E-mail: mlk@publicmutual.com.my

Muar

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E-mail: mua@publicmutual.com.my

Penang

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E-mail: pen@publicmutual.com.my

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Seremban

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E-mail: sbm@publicmutual.com.my

Shah Alam

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Temerloh

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Kuching

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E-mail: kch@publicmutual.com.my

Miri

Tel: 085-323 500 Fax: 085-416 195

E-mail: mri@publicmutual.com.my

Sandakan

Tel: 089-231 500 Fax: 089-222 889

E-mail: sdk@publicmutual.com.my

Sibu

Tel: 084-363 500 Fax: 084-330 269

E-mail: sbw@publicmutual.com.my

Tawau

Tel: 089-982 500 Fax: 089-765 326

E-mail: twu@publicmutual.com.my

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