



# GROW YOUR WEALTH THE ISLAMIC WAY



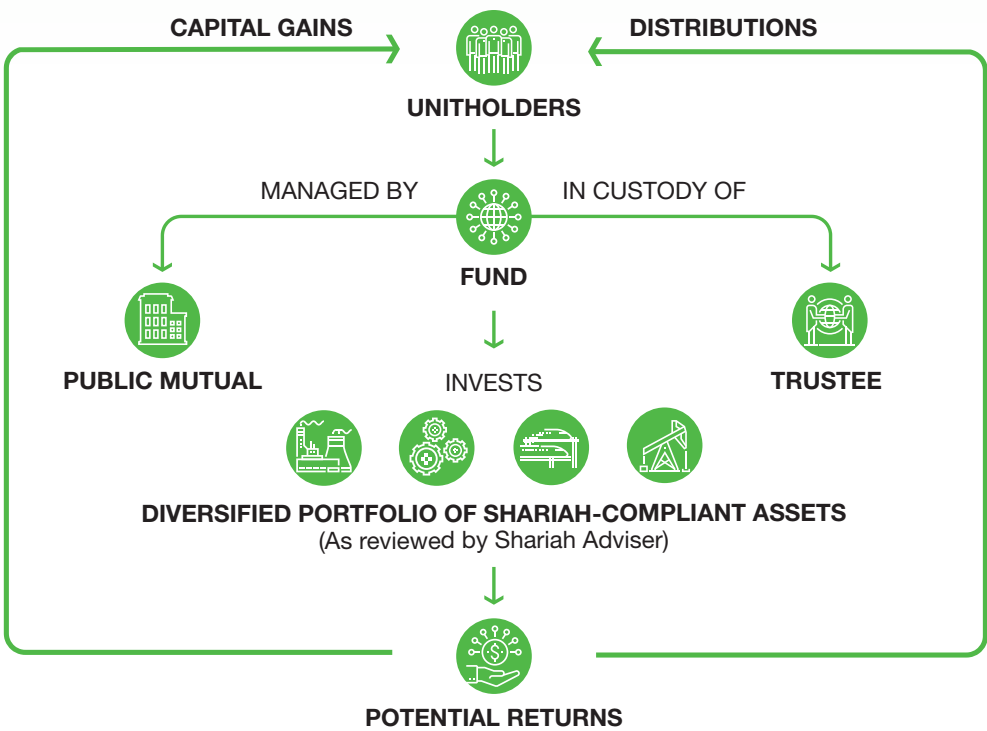
**PUBLIC MUTUAL**  
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

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 accumulated return 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**



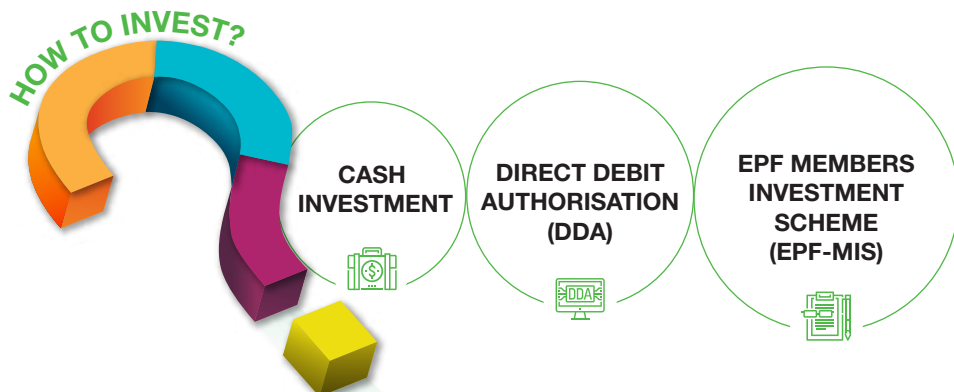
**En. Sani:** Starts investing at age 40  
Invests RM10,000 per year (up to age 60)  
Total amount of investment: RM200,000

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)	<b>1,067,003</b>	<b>494,229</b>

\* 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 booklets.



BNM/15/12-2020

Unit trust consultants (UTCs) and staff of Public Mutual are not authorized 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](http://www.publicmutual.com.my/Invest-Now)).

## Public Mutual – Your Investment Partner



### INDUSTRY LEADER

No.1<sup>a</sup> in unit trust and Private Retirement Scheme (PRS).  
Total fund size of more than RM100 billion<sup>b</sup>.  
4.5 million accountholders.



### SOLID BRAND

Winner of the Reader's Digest Trusted Brand Platinum Award 2021 for the Investment Fund Company category in Malaysia.  
Biggest winner at the Refinitiv Lipper Fund Awards 2021 by winning 34 awards including 3 Group Awards for Best Equity Award - Malaysia, Best Mixed Assets Award - Malaysia and Best Mixed Assets Award - Malaysia Islamic Funds.  
Winner of 14 awards at the Refinitiv Lipper Fund Awards 2021 - 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 160 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.

<sup>a</sup> In terms of total retail fund size managed amongst private unit trust companies and PRS providers in Malaysia.

Source: The Edge-Lipper, 19 July 2021.

<sup>b</sup> Source: As listed in Lipper, July 2021 and inclusive of our wholesale funds.

## 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
<b>EQUITY FUNDS</b>		
Public Asia Ittikal Fund	√	Up to 98% <sup>1</sup>
Public China Ittikal Fund		Up to 98% <sup>1</sup>
Public e-Islamic Innovative Technology Fund		Up to 98% <sup>1</sup>
Public e-Islamic Pioneer Entrepreneur 40 Fund		Up to 98% <sup>1</sup>
Public e-Islamic Sustainable Millennial Fund		Up to 98% <sup>1</sup>
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% <sup>1</sup>
Public Islamic Asia Dividend Fund	√	Up to 98% <sup>1</sup>
Public Islamic Asia Leaders Equity Fund	√	Up to 98% <sup>1</sup>
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% <sup>1</sup>
Public Islamic Growth & Income Fund		Up to 25%
Public Islamic Opportunities Fund		Up to 30%
Public Islamic Optimal Equity Fund		Up to 98% <sup>1</sup>
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% <sup>1</sup>
Public Ittikal Fund	√	Up to 30%
Public Ittikal Sequel Fund	√	Up to 30%
<b>MIXED ASSET FUNDS</b>		
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% <sup>1</sup>
Public Islamic Mixed Asset Fund		Up to 30%
<b>BALANCED FUNDS</b>		
Public Islamic Global Balanced Fund		Up to 98% <sup>1</sup>
Public Islamic Growth Balanced Fund	√	Up to 25%

SHARIAH-BASED FUNDS	EPF-QUALIFIED <sup>^</sup>	EXPOSURE TO FOREIGN ASSETS
<b>SUKUK FUNDS</b>		
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%
<b>FIXED INCOME FUNDS</b>		
Public e-Islamic Income Fund		— <sup>#</sup>
Public Islamic Income Fund		— <sup>#</sup>
<b>MONEY MARKET FUNDS</b>		
Public e-Islamic Cash Deposit Fund		— <sup>#</sup>
Public Islamic Money Market Fund	√	— <sup>#</sup>

<sup>^</sup> The list of EPF-qualified funds is as at 1 April 2020 and is subject to annual review by KWSP. Please refer to Public Mutual's website ([www.publicmutual.com.my](http://www.publicmutual.com.my)) for the latest list of EPF-qualified funds.

<sup>1</sup> Foreign fund.

<sup>#</sup> 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](http://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, 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, 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 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](http://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](http://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



1<sup>ST</sup> SUPPLEMENTAL PROSPECTUS 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



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

**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

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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#### Penang

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#### Puchong

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#### Seberang Perai

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E-mail: sbp@publicmutual.com.my

#### Seremban

Tel: 06-6372 500 Fax: 06-7644 237

E-mail: sbm@publicmutual.com.my

#### Shah Alam

Tel: 03-2022 5000 Fax: 03-5513 9288

E-mail: sal@publicmutual.com.my

#### Sungai Petani

Tel: 04-4558 500 Fax: 04-4230 663

E-mail: sgp@publicmutual.com.my

#### Temerloh

Tel: 09-2955 500 Fax: 09-2968 060

E-mail: tml@publicmutual.com.my

### EAST MALAYSIA

#### Bintulu

Tel: 086-859 500 Fax: 086-330 221

E-mail: btu@publicmutual.com.my

#### Kota Kinabalu

Tel: 088-327 500 Fax: 088-238 389

E-mail: bki@publicmutual.com.my

#### Kuching

Tel: 082-226 500 Fax: 082-239 825

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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CUSTOMER SERVICE HOTLINE

**03-2022 5000**

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