

INVEST SMART WITH RINGGIT-COST AVERAGING STRATEGY



PUBLIC MUTUAL
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“

We've long felt that the only value of stock forecasters is to make fortune tellers look good. Even now, Charlie and I continue to believe that short-term market forecasts are poison and should be kept locked up in a safe place, away from children and also from grown-ups who behave in the market like children. ”

- Warren Buffett



Investing would be so simple if only one could predict when is the best time to buy or sell. However, it is almost impossible to time the market. Hence, one of the ways to ride out the ups and downs of the stock market is to practise the Ringgit-Cost Averaging (RCA) strategy.

What is RCA ?

- Long-term investment technique
- Investing a fixed amount of money into a given investment on a regular basis, regardless of the price
- Helps reduce the risk associated with investing a single large sum

The Benefits of Practising RCA :



Easy and convenient via Direct Debit Authorisation (DDA) or Regular Investment Authorisation (RIA)



Inculcates good and consistent saving habits



Steady growth of portfolio without having to time the market

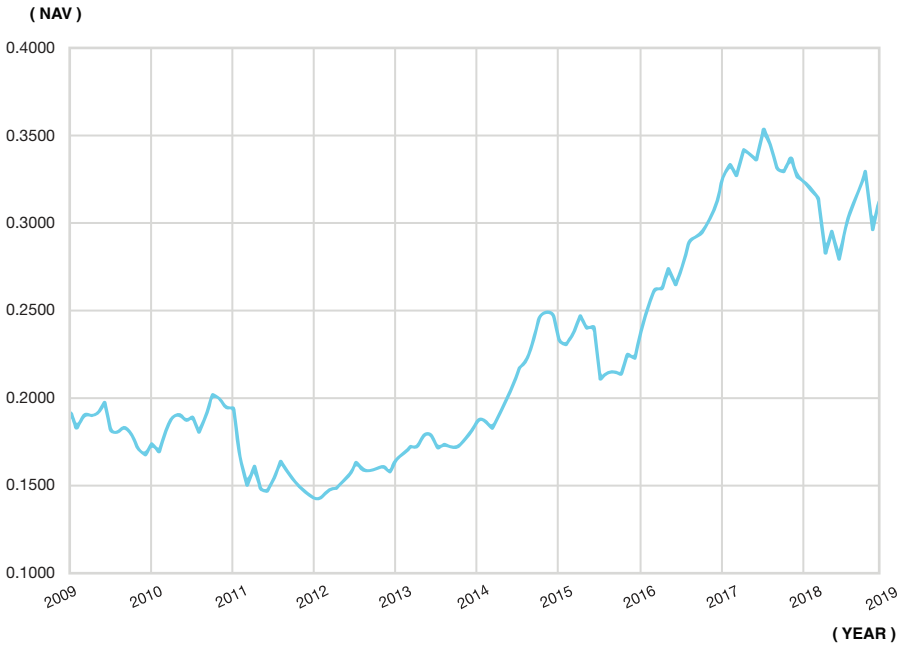


Affordable with investment as low as RM100[^]

[^]For selected funds

How does RCA work ?

Knowing that it is difficult to predict the market movement, Raymond practises RCA by investing RM950[#] every month over a period of 10 years. By doing so, Raymond managed to average out the cost per unit held. This is because the RM950[#] he invested every month purchased more units when prices were low, and less units when prices were high.



**Monthly
Investment
RM950[#]**

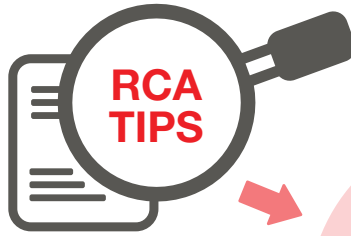
- Total investment cost over 10 years: **RM114,000**
- Total units accumulated over 10 years: **558,990.28***
- Average cost per unit held:
RM114,000 / 558,990.28 units = RM0.2039*

[#] RM950 is net of sales charge.

* Based on the net asset value (NAV) per unit¹ of Public China Select Fund for the period from July 2009 to June 2019.

¹ Adjusted for distribution of 0.50 sen per unit declared as of 31 July 2018.

Source: Lipper



Start as soon as possible to build a sizable account over time.



Stay invested for long term regardless of price fluctuations.



Take advantage of **Direct Debit Authorisation (DDA) and Regular Investment Authorisation (RIA)** via Public Mutual Online.

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