

PUBLIC GROWTH BALANCED FUND (PGRBF)



PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

A Fund that Promotes Growth and Stability

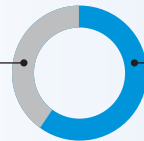
REASONS TO INVEST



1 The Fund adopts a balanced asset allocation approach to achieve capital growth over the medium to long term

- Opportunity to achieve long-term capital growth as a sizeable portion of the Fund (up to 60% of its net asset value (NAV)) is invested in equities.
- The balance is invested in fixed income securities and liquid assets.

Fixed income securities and liquid assets:
40% - 60% of NAV



Equities:
40% - 60% of NAV

2 During periods of elevated market volatility, the balanced asset allocation approach offers

- **More Stable Returns**
The potentially higher but more volatile returns from equity investments are moderated by the lower but more stable returns from the Fund's investments in bonds.
- **Portfolio Rebalancing**
In times of rising stock markets, the Fund's portfolio may be rebalanced by locking-in profits on equity investments and reallocating the capital to bonds and money market instruments.

3 Returns boosted by its current holdings* of

- Information technology (IT) and communications stocks which benefit from long-term growth trends of the digital era.
- Companies which will benefit from the shift in supply chains away from China amid global trade tensions.
- Consumer stocks which benefit from the shift in spending trends in the new normal.

Who should invest?

PGRBF is suitable for investors who wish to achieve capital growth over the medium to long-term period through a balanced asset allocation approach.

Performance as at 30 October 2020

	TOTAL RETURN (%)	ANNUALISED RETURN (%)
1-year	19.42	19.42
3-year	19.55	6.13
5-year	38.55	6.73

Source: Lipper, November 2020

Check out www.publicmutual.com.my for details of the PGRBF Campaign

Investors are advised to read and understand the contents of the Master Prospectus 1 of Public Series of Funds dated 30 April 2019; 1st Supplemental Prospectus of Master Prospectus 1 of Public Series of Funds dated 22 January 2020 and the relevant fund's Product Highlights Sheet (PHS) before investing.

Investors should understand the risks of the fund, compare and consider the fees, charges and costs involved in investing in the fund. A copy of the Prospectus and PHS 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 for professional advice.

Fund performance should be evaluated against the benchmark index which is reflective of the fund's asset allocation and investments over the medium to long-term. Past performance of the funds is not a reliable indicator of future performance.

Please refer to www.publicmutual.com.my 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 VF for qualified funds. VF is subject to monthly revision and VC is revised every six months or other interval as advised by FIMM. The volatility banding for the "Very Low", "Low", "Moderate", "High" and "Very High" VCs as at 30 September 2020 are $0.000 \leq VF \leq 3.640$, $3.640 < VF \leq 10.390$, $10.390 < VF \leq 13.905$, $13.905 < VF \leq 16.910$ and $VF > 16.910$ respectively. For this period to 31 December 2020 the VCs for the funds are based on the VFs of the respective funds as at 30 September 2020. The fund's portfolio may have changed since this date and there is no guarantee that the fund 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 its VC.

⁽¹⁾ Based on the fund's portfolio returns as at 10 October 2020, the Volatility Factor (VF) for this fund is 13.0 and is classified as "Moderate" (source : Lipper).

* The fund's current holdings of stocks may change over time due to portfolio rebalancing activities in tandem with changes in market conditions.

