

DIVERSIFY YOUR RETIREMENT FUND VIA EPF-MIS

PUBLIC MUTUAL

WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

PUBLIC MUTUAL BERHAD (197501001842 (23419-A))



Plan ahead and boost the value of your Employees Provident Fund (EPF) savings to increase your future purchasing power. Consider EPF Members Investment Scheme (EPF-MIS) for a comfortable and enjoyable retirement lifestyle.

What is EPF-MIS?

- A scheme that allows EPF members to transfer a portion of their savings for investment in unit trusts.
- Qualified EPF members can choose to invest into EPF-qualified unit trust funds with fund management institutions (IPD) appointed under the EPF-MIS.

The Benefits of Investing through EPF-MIS:

- No cash required. Investment is transacted directly from your EPF Account 1
- Diversify with selected overseas and domestic funds
- Wide range of EPF-qualified unit trust funds
- Opportunity to optimise your EPF savings

How Does it Work?

30% of the amount in excess of the required Basic Savings in Account 1 can be invested

30%

RM1,000 minimum investment

Members can visit **www.kwsp.gov.my** for further details on the EPF-MIS.

Required Basic Savings in Account 1*

AGE	BASIC SAVINGS THAT HAS TO BE MAINTAINED IN ACCOUNT 1 (RM)	AGE	BASIC SAVINGS THAT HAS TO BE MAINTAINED IN ACCOUNT 1 (RM)	AGE	BASIC SAVINGS THAT HAS TO BE MAINTAINED IN ACCOUNT 1 (RM)
18	2,000	31	39,000	44	116,000
19	4,000	32	43,000	45	125,000
20	6,000	33	47,000	46	134,000
21	8,000	34	52,000	47	144,000
22	10,000	35	57,000	48	154,000
23	13,000	36	62,000	49	164,000
24	15,000	37	68,000	50	175,000
25	18,000	38	74,000	51	187,000
26	21,000	39	80,000	52	199,000
27	24,000	40	86,000	53	212,000
28	27,000	41	93,000	54	226,000
29	31,000	42	101,000	55	240,000
30	35,000	43	108,000		

* Effective 1 January 2019. Source: Employees Provident Fund (EPF).



EXAMPLE:

Alia (age 35)
Savings in Account 1 : RM80,000
Required Basic Savings : RM57,000

Investment into Unit Trust
Minimum : RM1,000
Maximum : RM6,900



Investable Amount
(RM80,000 – RM57,000) X 30%
= RM6,900

Find Out if You Qualify

- Check your account balance at any EPF Smart Kiosk** nationwide by using your MyKad or;
- Refer to your latest EPF statement or;
- Log on to **www.kwsp.gov.my** if you are an i-Akaun registered user.

** Please refer to **www.kwsp.gov.my** for detailed information related to Smart Kiosk locations and operating hours.



Public Mutual – Your Investment Partner



INDUSTRY LEADER

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

Total fund size of more than RM100 billion[b].

4.5 million accountholders.



SOLID BRAND

Winner of the Reader's Digest Trusted Brand Platinum Award 2020 for the Investment Fund Company category in Malaysia.



EXTENSIVE DISTRIBUTION CHANNEL

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

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



VAST EXPERIENCE

More than 35 years of experience in fund management.



WIDE RANGE OF FUNDS

Offers more than 150 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, 15 February 2021.

[b] Source: As listed in Lipper, February 2021 and inclusive of our wholesale funds.

EPF-Qualified Funds Offered by Public Mutual

The table below shows the unit trust funds under the Public Series of Funds and Public Series of Shariah-based Funds that are eligible under the EPF-MIS.

EPF-QUALIFIED FUNDS^	SHARIAH-BASED	EXPOSURE TO FOREIGN ASSETS
EQUITY FUNDS		
Public Aggressive Growth Fund		Up to 30%
Public Asia Ittikal Fund	√	Up to 98%
Public Australia Equity Fund		Up to 98%
Public China Titans Fund		Up to 98%
Public Dividend Select Fund		Up to 30%
Public Equity Fund		Up to 30%
Public Far-East Consumer Themes Fund		Up to 98%
Public Far-East Select Fund		Up to 98%
Public Focus Select Fund		Up to 30%
Public Global Select Fund		Up to 98%
Public Growth Fund		Up to 30%
Public Index Fund		– #
Public Industry Growth Fund		Up to 30%
Public Islamic Advantage Growth Equity Fund	√	Up to 25%
Public Islamic Alpha-40 Growth Fund	√	Up to 30%
Public Islamic Asia Dividend Fund	√	Up to 98%
Public Islamic Asia Leaders Equity Fund	√	Up to 98%
Public Islamic Dividend Fund	√	Up to 30%
Public Islamic Enterprises Equity Fund	√	Up to 25%
Public Islamic Equity Fund	√	Up to 30%
Public Islamic Savings Fund	√	Up to 30%
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 Ittikal Fund	√	Up to 30%
Public Ittikal Sequel Fund	√	Up to 30%
Public Optimal Growth Fund		Up to 25%
Public Regional Sector Fund		Up to 98%
Public Regular Savings Fund		Up to 25%
Public Savings Fund		Up to 30%
Public Sector Select Fund		Up to 25%
Public Select Alpha-30 Fund		Up to 30%
Public Select Treasures Equity Fund		Up to 25%
Public Singapore Equity Fund		Up to 98%
Public South-East Asia Select Fund		Up to 98%
Public Strategic Growth Fund		Up to 30%

EPF-QUALIFIED FUNDS^	SHARIAH-BASED	EXPOSURE TO FOREIGN ASSETS
MIXED ASSET FUNDS		
Public Ehsan Mixed Asset Conservative Fund	√	Up to 25%
Public Islamic Asia Tactical Allocation Fund	√	Up to 98%
Public Select Mixed Asset Conservative Fund		Up to 25%
Public Select Mixed Asset Growth Fund		Up to 30%
BALANCED FUNDS		
Public Balanced Fund		Up to 30%
Public Far-East Balanced Fund		Up to 60%
Public Islamic Growth Balanced Fund	√	Up to 25%
BOND FUNDS		
Public Enhanced Bond Fund		Up to 30%
Public Islamic Infrastructure Bond Fund	√	Up to 25%
Public Islamic Select Bond Fund	√	Up to 30%
Public Strategic Bond Fund		Up to 25%
Public Sukuk Fund	√	Up to 30%
MONEY MARKET FUND		
Public Islamic Money Market Fund	√	– #

^ 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)** for the latest list of EPF-qualified funds.

Note: There are fees and charges incurred when investing in the above-mentioned funds. Please refer to the respective fund's Master Prospectus, Supplemental Prospectus and Product Highlights Sheet for details of the fees and charges.

100% invested in domestic assets.

Cooling-Off Period

Applicable for first-time investors with Public Mutual

- Submit request within 6 Business Days from the date of Public Mutual's receipt of the application form and payment.
- Full refund will be paid within 10 days from the date of receipt of cooling-off notice by Public Mutual.

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 Funds and 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 Funds and 1st Supplemental Prospectus of Master Prospectus 1 of Public Series of Shariah-Based Funds dated 22 January 2020 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 Funds and Public 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 MASTER PROSPECTUS 1 OF PUBLIC SERIES OF FUNDS BEFORE YOU INVEST

SCAN THE QR CODE TO READ THE MASTER PROSPECTUS 1 OF PUBLIC SERIES OF SHARIAH-BASED FUNDS BEFORE YOU INVEST

SCAN THE QR CODE TO READ THE 1ST SUPPLEMENTAL PROSPECTUS OF MASTER PROSPECTUS 1 OF PUBLIC SERIES OF FUNDS BEFORE YOU INVEST

SCAN THE QR CODE TO READ THE 1ST SUPPLEMENTAL PROSPECTUS OF MASTER PROSPECTUS 1 OF PUBLIC SERIES OF SHARIAH-BASED FUNDS BEFORE YOU INVEST

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 Master Prospectus/Supplemental Prospectus.



提早计划并提高您的雇员公积金储蓄价值，以增加您未来的购买力。为了安享舒适及愉快的退休生活，请考虑雇员公积金会员投资计划。

什么是雇员公积金会员投资计划?

- 一项允许雇员公积金会员转移其一部分的储蓄以投资在单位信托的计划。
- 在雇员公积金会员投资计划下，合格的雇员公积金会员可以选择投资在经委任的基金管理机构旗下符合雇员公积金资格的单位信托基金。

透过雇员公积金会员投资计划投资的益处:

- 无需现金。直接透过您的雇员公积金户口1进行投资交易
- 透过特选国外及本地基金进行多元化投资
- 符合雇员公积金资格的单位信托基金选择广泛
- 提供机会让您的雇员公积金储蓄发挥最大潜能

如何运作?

超逾户口1中指定基本储蓄额的**30%**可用作投资

30%

最低投资额为**1,000令吉**

会员可浏览**www.kwsp.gov.my**以获取更多有关雇员公积金会员投资计划的详情。

户口1的指定基本储蓄*

年龄	户口1须保持的基本储蓄(令吉)	年龄	户口1须保持的基本储蓄(令吉)	年龄	户口1须保持的基本储蓄(令吉)
18	2,000	31	39,000	44	116,000
19	4,000	32	43,000	45	125,000
20	6,000	33	47,000	46	134,000
21	8,000	34	52,000	47	144,000
22	10,000	35	57,000	48	154,000
23	13,000	36	62,000	49	164,000
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26	21,000	39	80,000	52	199,000
27	24,000	40	86,000	53	212,000
28	27,000	41	93,000	54	226,000
29	31,000	42	101,000	55	240,000
30	35,000	43	108,000		

*于2019年1月1日起生效。资料来源：雇员公积金局。



例子:

Alia (35岁)
户口1的储蓄额 : 80,000令吉
指定的基本储蓄 : 57,000令吉

投资到单位信托
最低 : 1,000令吉
最高 : 6,900令吉

可投资金额
(80,000令吉 – 57,000令吉) X 30%
= 6,900令吉

要知道自己是否合格

- 在国内任何一个雇员公积金精明柜台**，以您的MyKad查询您的户口结存或;
- 参考您的最新雇员公积金结存单或;
- 假如您是i-Akaun的注册用户，您可登入**www.kwsp.gov.my**查询您的户口结存。

请透过www.kwsp.gov.my**查询精明柜台的地点及操作时间。



大众信托基金 - 您的投资伙伴

业界领导者

No.1[a] 单位信托及私人退休计划 (PRS)。
总基金规模超过 1000 亿令吉[b]。
450 万名户口持有人。

强稳的品牌

2020 年读者文摘信誉品牌白金奖得主 – 马来西亚投资基金公司组别。

广泛的网络分布

在整个私人单位信托业拥有最大的单位信托顾问销售团队。
获得全国 31 间分行 / 客户服务中心及超过 260 间大众银行分行的支持。

丰富的经验

超过 35 年的基金管理经验。

广泛的基金

提供超过 150 项的传统基金及回教基金，以迎合您的投资需求。

大众信托基金线上服务 (PMO)

提供便利以快速简便地查询您的投资。
同时，您也可随时随地简易地进行交易。

[a] 以马来西亚私人单位信托公司及私人退休计划供应商所管理的零售基金总额为依据。
资料来源: The Edge-Lipper, 2021 年 2 月 15 日。

[b] 资料来源: 如理柏所列, 2021 年 2 月, 包括我们的批发基金。

大众信托基金所提供符合雇员公积金资格的基金

以下是大众系列基金及大众系列回教基金符合雇员公积金资格的单位信托基金。

符合雇员公积金资格的基金^	符合回教条律	国外投资
股票基金		
Public Aggressive Growth Fund (大众飞跃成长基金)		高达30%
Public Asia Ittikal Fund (大众亚洲益德基金)	√	高达98%
Public Australia Equity Fund (大众澳洲股票基金)		高达98%
Public China Titans Fund (大众中华宏资基金)		高达98%
Public Dividend Select Fund (大众股息特选基金)		高达30%
Public Equity Fund (大众股票基金)		高达30%
Public Far-East Consumer Themes Fund (大众远东消费领域基金)		高达98%
Public Far-East Select Fund (大众远东精选基金)		高达98%
Public Focus Select Fund (大众特选基金)		高达30%
Public Global Select Fund (大众环球精选基金)		高达98%
Public Growth Fund (大众成长基金)		高达30%
Public Index Fund (大众指数基金)		–#
Public Industry Growth Fund (大众工商成长基金)		高达30%
Public Islamic Advantage Growth Equity Fund (大众回教优势成长股票基金)	√	高达25%
Public Islamic Alpha-40 Growth Fund (大众回教Alpha-40成长基金)	√	高达30%
Public Islamic Asia Dividend Fund (大众回教亚洲股息基金)	√	高达98%
Public Islamic Asia Leaders Equity Fund (大众回教亚洲领先股票基金)	√	高达98%
Public Islamic Dividend Fund (大众回教股息基金)	√	高达30%

符合雇员公积金资格的基金^	符合回教条律	国外投资
股票基金		
Public Islamic Enterprises Equity Fund (大众回教企业股票基金)	√	高达 25%
Public Islamic Equity Fund (大众伊斯兰股票基金)	√	高达 30%
Public Islamic Savings Fund (大众回教储蓄基金)	√	高达 30%
Public Islamic Select Enterprises Fund (大众回教精选企业基金)	√	高达 25%
Public Islamic Select Treasures Fund (大众回教财富精选基金)	√	高达 25%
Public Islamic Treasures Growth Fund (大众回教财富成长基金)	√	高达 30%
Public Ittikal Fund (大众益德基金)	√	高达 30%
Public Ittikal Sequel Fund (大众益德系列基金)	√	高达 30%
Public Optimal Growth Fund (大众优质成长基金)		高达 25%
Public Regional Sector Fund (大众区域领域基金)		高达 98%
Public Regular Savings Fund (大众定期储蓄基金)		高达 25%
Public Savings Fund (大众储蓄基金)		高达 30%
Public Sector Select Fund (大众领域精选基金)		高达 25%
Public Select Alpha-30 Fund (大众精选 Alpha-30 基金)		高达 30%
Public Select Treasures Equity Fund (大众财富精选股票基金)		高达 25%
Public Singapore Equity Fund (大众新加坡股票基金)		高达 98%
Public South-East Asia Select Fund (大众东南亚精选基金)		高达 98%
Public Strategic Growth Fund (大众策略成长基金)		高达 30%

符合雇员公积金资格的基金^	符合回教条律	国外投资
混合资产基金		
Public Ehsan Mixed Asset Conservative Fund (大众益善混合资产保守基金)	√	高达 25%
Public Islamic Asia Tactical Allocation Fund (大众回教亚洲策略配置基金)	√	高达 98%
Public Select Mixed Asset Conservative Fund (大众精选混合资产保守基金)		高达 25%
Public Select Mixed Asset Growth Fund (大众精选混合资产成长基金)		高达 30%
平衡基金		
Public Balanced Fund (大众平衡基金)		高达 30%
Public Far-East Balanced Fund (大众远东平衡基金)		高达 60%
Public Islamic Growth Balanced Fund (大众回教成长型平衡基金)	√	高达 25%
债券基金		
Public Enhanced Bond Fund (大众增值债券基金)		高达 30%
Public Islamic Infrastructure Bond Fund (大众回教基建债券基金)	√	高达 25%
Public Islamic Select Bond Fund (大众回教精选债券基金)	√	高达 30%
Public Strategic Bond Fund (大众策略债券基金)		高达 25%
Public Sukuk Fund (大众 Sukuk 基金)	√	高达 30%
货币市场基金		
Public Islamic Money Market Fund (大众回教货币市场基金)	√	– #

^ 于 2020 年 4 月 1 日起生效并取决于雇员公积金局的常年审查。请浏览大众信托基金网站 (www.publicmutual.com.my) 以查看最新符合雇员公积金资格的基金列表。

注: 投资在以上的基金将涉及费用。请参考相关基金的主要说明书、附加说明书与产品特点资讯表以获取费用的详情。

100% 投资于本地资产。

冷静期

适用于首次在大众信托基金投资的投资者

- 于大众信托基金接获申请表格及付款后的6个营业日内提交。
- 大众信托基金将在接获冷静通知的10天内作全额退款。

联系我们

单位信托顾问

大众信托基金分行/客户服务中心

03-2022 5000

www.publicmutual.com.my

劝请投资者在投资前详阅及了解志期2019年4月30日的大众系列基金主要说明书1及大众系列回教基金主要说明书1；志期2020年1月22日的大众系列基金主要说明书1的首份附加说明书及大众系列回教基金主要说明书1的首份附加说明书以及相关基金的产品特点资讯表。

投资者必须了解基金的风险，并比较及考量在单位信托基金投资中所涉及的费用、收费和成本。投资者可在我们的网站www.publicmutual.com.my查阅大众系列基金及大众系列回教基金的说明书、附加说明书以及相关产品特点资讯表。

投资者应自行评估投资的优势与风险。如有疑问，投资者应寻求专业意见。请浏览www.publicmutual.com.my以了解我们的投资声明。



Merancang lebih awal dan tambahkan simpanan KWSP anda untuk meningkatkan kuasa membeli anda pada masa hadapan. Pertimbangkan untuk melabur melalui Skim Pelaburan Ahli KWSP bagi menikmati gaya hidup yang selesa dan menyeronokkan selepas persaraan.

Apakah Skim Pelaburan Ahli KWSP?

- Satu skim yang membolehkan ahli KWSP memindahkan sebahagian daripada caruman mereka untuk dilaburkan ke dalam dana unit amanah.
- Ahli KWSP yang layak boleh memilih untuk melabur dalam dana unit amanah yang layak dengan institusi pengurusan dana (IPD) yang dilantik di bawah Skim Pelaburan Ahli KWSP.

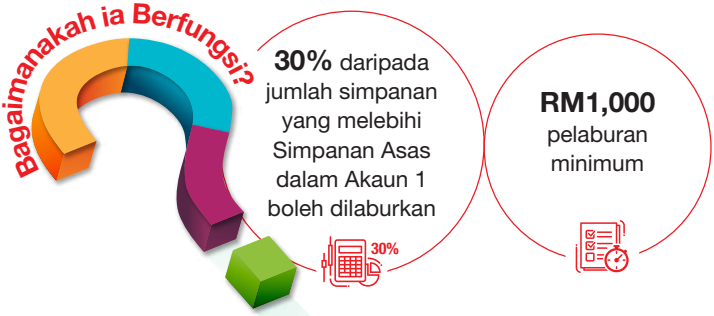
Manfaat Melabur Melalui Skim Pelaburan Ahli KWSP:

Tidak memerlukan wang tunai. Pelaburan akan dibuat terus daripada Akaun 1 KWSP anda

Mempelbagaikan pelaburan melalui dana luar negara dan domestik terpilih

Pelbagai dana unit amanah yang layak di bawah Skim Pelaburan Ahli KWSP

Peluang untuk mengoptimumkan simpanan KWSP anda



Ahli boleh melayari **www.kwsp.gov.my** untuk mendapatkan maklumat lanjut mengenai Skim Pelaburan Ahli KWSP.

Simpanan Asas Yang Diperlukan Dalam Akaun 1*

UMUR	SIMPANAN ASAS YANG DIPERLUKAN DALAM AKAUN 1 (RM)	UMUR	SIMPANAN ASAS YANG DIPERLUKAN DALAM AKAUN 1 (RM)	UMUR	SIMPANAN ASAS YANG DIPERLUKAN DALAM AKAUN 1 (RM)
18	2,000	31	39,000	44	116,000
19	4,000	32	43,000	45	125,000
20	6,000	33	47,000	46	134,000
21	8,000	34	52,000	47	144,000
22	10,000	35	57,000	48	154,000
23	13,000	36	62,000	49	164,000
24	15,000	37	68,000	50	175,000
25	18,000	38	74,000	51	187,000
26	21,000	39	80,000	52	199,000
27	24,000	40	86,000	53	212,000
28	27,000	41	93,000	54	226,000
29	31,000	42	101,000	55	240,000
30	35,000	43	108,000		

* Berkuat kuasa pada 1 Januari 2019. Sumber: Kumpulan Wang Simpanan Pekerja (KWSP).



CONTOH:

Alia (umur 35 tahun)
Simpanan dalam Akaun 1 : RM80,000
Simpanan Asas yang Diperlukan : RM57,000

Pelaburan ke dalam Unit Amanah
Minimum : RM1,000
Maksimum : RM6,900



Jumlah yang Boleh Dilaburkan
(RM80,000 – RM57,000) X 30%
= RM6,900

Untuk Mengetahui Sama Ada Anda Layak

- Semak baki akaun anda di mana-mana Smart Kiosk KWSP** di seluruh negara dengan menggunakan MyKad anda atau;
- Semak penyata KWSP anda yang terkini atau;
- Layari **www.kwsp.gov.my** sekiranya anda adalah pendaftar i-Akaun.

** Sila rujuk **www.kwsp.gov.my** untuk maklumat terperinci tentang lokasi Smart Kiosk dan masa operasi.



Public Mutual – Rakan Pelaburan Anda

PENERAJU INDUSTRI

No.1[a] dalam unit amanah dan Skim Persaraan Swasta (PRS).

Jumlah saiz dana lebih daripada RM100 bilion[b].

4.5 juta pemegang akaun.

JENAMA YANG KUKUH

Pemenang *Reader's Digest Trusted Brand Platinum Award* 2020 untuk kategori Syarikat Dana Pelaburan di Malaysia.

RANGKAIAN YANG LUAS DAN MENYELURUH

Tenaga pengagihan perunding unit amanah (PEUA) terbesar dalam seluruh industri unit amanah.

Disokong oleh 31 Cawangan/Pusat Khidmat Pelanggan dan lebih daripada 260 cawangan Public Bank di seluruh negara.

PENGALAMAN YANG LUAS

Lebih daripada 35 tahun pengalaman dalam pengurusan dana.

PELBAGAI JENIS DANA

Menawarkan lebih daripada 150 Dana Konvensional dan berlandaskan Syariah untuk memenuhi keperluan pelaburan anda.

PUBLIC MUTUAL ONLINE (PMO)

Menyediakan kaedah yang cepat dan mudah untuk anda memantau pelaburan anda.

Anda juga boleh melabur dan melakukan urus niaga dengan mudah pada bila-bila masa dan di mana sahaja anda berada.

[a] Dari segi jumlah saiz dana runcit yang diuruskan antara syarikat unit amanah swasta dan penyedia PRS di Malaysia.
Sumber: The Edge-Lipper, 15 Februari 2021.

[b] Sumber: Seperti yang disenaraikan dalam Lipper, Februari 2021 dan termasuk dana borong kami.

Dana yang Layak di Bawah Skim Pelaburan Ahli KWSP yang Ditawarkan oleh Public Mutual

Jadual di bawah menunjukkan Dana Siri Public dan Siri Public Berlandaskan Syariah yang layak di bawah Skim Pelaburan Ahli KWSP.

DANA YANG LAYAK DI BAWAH SKIM PELABURAN AHLI KWSP^	BERLANDASKAN SYARIAH	PENDEDAHAN DALAM ASET ASING
DANA EKUITI		
Public Aggressive Growth Fund (Public Dana Tumbuh Agresif)		Sehingga 30%
Public Asia Ittikal Fund (Public Dana Asia Ittikal)	√	Sehingga 98%
Public Australia Equity Fund (Public Dana Ekuiti Australia)		Sehingga 98%
Public China Titans Fund (Public Dana China Titan)		Sehingga 98%
Public Dividend Select Fund (Public Dana Dividen Terpilih)		Sehingga 30%
Public Equity Fund (Public Dana Ekuiti)		Sehingga 30%
Public Far-East Consumer Themes Fund (Public Dana Tema Pengguna Timur-Jauh)		Sehingga 98%
Public Far-East Select Fund (Public Dana Timur-Jauh Terpilih)		Sehingga 98%
Public Focus Select Fund (Public Dana Fokus Terpilih)		Sehingga 30%
Public Global Select Fund (Public Dana Global Terpilih)		Sehingga 98%
Public Growth Fund (Public Dana Tumbuh)		Sehingga 30%
Public Index Fund (Public Dana Indeks)		– #
Public Industry Growth Fund (Public Dana Tumbuh Industri)		Sehingga 30%
Public Islamic Advantage Growth Equity Fund (Public Dana Ekuiti Tumbuh Berkelebihan Islamik)	√	Sehingga 25%
Public Islamic Alpha-40 Growth Fund (Public Dana Tumbuh Alpha-40 Islamik)	√	Sehingga 30%
Public Islamic Asia Dividend Fund (Public Dana Dividen Asia Islamik)	√	Sehingga 98%
Public Islamic Asia Leaders Equity Fund (Public Dana Ekuiti Teraju Asia Islamik)	√	Sehingga 98%
Public Islamic Dividend Fund (Public Dana Dividen Islamik)	√	Sehingga 30%

DANA YANG LAYAK DI BAWAH SKIM PELABURAN AHLI KWSP^	BERLANDASKAN SYARIAH	PENDEDAHAN DALAM ASET ASING
DANA EKUITI		
Public Islamic Enterprises Equity Fund (Public Dana Ekuiti Perusahaan Islamik)	√	Sehingga 25%
Public Islamic Equity Fund (Public Dana Ekuiti Islamik)	√	Sehingga 30%
Public Islamic Savings Fund (Public Dana Simpanan Islamik)	√	Sehingga 30%
Public Islamic Select Enterprises Fund (Public Dana Perusahaan Terpilih Islamik)	√	Sehingga 25%
Public Islamic Select Treasures Fund (Public Dana Khazanah Terpilih Islamik)	√	Sehingga 25%
Public Islamic Treasures Growth Fund (Public Dana Tumbuh Khazanah Islamik)	√	Sehingga 30%
Public Ittikal Fund (Public Dana Ittikal)	√	Sehingga 30%
Public Ittikal Sequel Fund (Public Dana Sekuel Ittikal)	√	Sehingga 30%
Public Optimal Growth Fund (Public Dana Tumbuh Optimal)		Sehingga 25%
Public Regional Sector Fund (Public Dana Sektor Serantau)		Sehingga 98%
Public Regular Savings Fund (Public Dana Simpanan Berkala)		Sehingga 25%
Public Savings Fund (Public Dana Simpanan)		Sehingga 30%
Public Sector Select Fund (Public Dana Sektor Terpilih)		Sehingga 25%
Public Select Alpha-30 Fund (Public Dana Alpha-30 Terpilih)		Sehingga 30%
Public Select Treasures Equity Fund (Public Dana Ekuiti Khazanah Terpilih)		Sehingga 25%
Public Singapore Equity Fund (Public Dana Ekuiti Singapura)		Sehingga 98%
Public South-East Asia Select Fund (Public Dana Asia Tenggara Terpilih)		Sehingga 98%
Public Strategic Growth Fund (Public Dana Tumbuh Strategik)		Sehingga 30%

DANA YANG LAYAK DI BAWAH SKIM PELABURAN AHLI KWSP^	BERLANDASKAN SYARIAH	PENDEDAHAN DALAM ASET ASING
DANA ASET CAMPURAN		
Public Ehsan Mixed Asset Conservative Fund (Public Dana Ehsan Aset Campuran Konservatif)	√	Sehingga 25%
Public Islamic Asia Tactical Allocation Fund (Public Dana Alokasi Taktikal Asia Islamik)	√	Sehingga 98%
Public Select Mixed Asset Conservative Fund (Public Dana Aset Campuran Konservatif Terpilih)		Sehingga 25%
Public Select Mixed Asset Growth Fund (Public Dana Aset Campuran Tumbuh Terpilih)		Sehingga 30%
DANA IMBANG		
Public Balanced Fund (Public Dana Imbang)		Sehingga 30%
Public Far-East Balanced Fund (Public Dana Imbang Timur-Jauh)		Sehingga 60%
Public Islamic Growth Balanced Fund (Public Dana Tumbuh Imbang Islamik)	√	Sehingga 25%
DANA BON		
Public Enhanced Bond Fund (Public Dana Bon Diperkasa)		Sehingga 30%
Public Islamic Infrastructure Bond Fund (Public Dana Bon Infrastruktur Islamik)	√	Sehingga 25%
Public Islamic Select Bond Fund (Public Dana Bon Terpilih Islamik)	√	Sehingga 30%
Public Strategic Bond Fund (Public Dana Bon Strategik)		Sehingga 25%
Public Sukuk Fund (Public Dana Sukuk)	√	Sehingga 30%
DANA PASARAN WANG		
Public Islamic Money Market Fund (Public Dana Pasaran Wang Islamik)	√	– #

^ Senarai dana yang layak di bawah Skim Pelaburan Ahli KWSP berkuat kuasa pada 1 April 2020, tertakluk pada semakan tahunan oleh KWSP. Sila rujuk laman web Public Mutual **(www.publicmutual.com.my)** untuk mengetahui senarai terkini dana yang layak di bawah Skim Pelaburan Ahli KWSP.

Nota: Terdapat yuran dan caj yang perlu ditanggung apabila melabur dalam dana yang dinyatakan di atas. Sila rujuk Prospektus Induk, Prospektus Tambahan dan Helaian Penting Produk dana berkenaan untuk butiran lanjut mengenai yuran dan caj.

100% melabur dalam aset domestik.

Tempoh Bertenang

Untuk pelabur kali pertama dengan Public Mutual

- Serahkan permohonan dalam masa 6 Hari Bekerja dari tarikh penerimaan borang permohonan dan bayaran oleh Public Mutual.
- Bayaran balik penuh akan dibayar dalam tempoh 10 hari dari tarikh penerimaan notis bertenang oleh Public Mutual.

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Pelabur dinasihatkan supaya membaca dan memahami isi kandungan Prospektus Induk 1 Dana Siri Public dan Prospektus Induk 1 Dana Siri Public Berlandaskan Syariah yang bertarikh 30 April 2019; Prospektus Tambahan Pertama untuk Prospektus Induk 1 Dana Siri Public dan Prospektus Tambahan Pertama untuk Prospektus Induk 1 Dana Siri Public Berlandaskan Syariah yang bertarikh 22 Januari 2020 dan Helaian Penting Produk dana berkenaan sebelum melabur.

Pelabur seharusnya memahami risiko-risiko dana, membandingkan dan mempertimbangkan bayaran, caj dan kos yang terlibat apabila melabur dalam dana. Salinan Prospektus, Prospektus Tambahan dan Helaian Penting Produk Dana Siri Public dan Dana Siri Public Berlandaskan Syariah boleh didapati melalui laman web kami www.publicmutual.com.my.

Pelabur seharusnya membuat penilaian sendiri terhadap merit dan risiko pelaburan. Sekiranya terdapat keraguan, pelabur harus mendapatkan nasihat profesional. Untuk penafian pelaburan kami, sila rujuk www.publicmutual.com.my.

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