



PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

Unleash the Mighty Growth Potential of Small-Caps with PB SmallCap Growth Fund

Public Bank's wholly-owned subsidiary, Public Mutual is launching a new fund, PB SmallCap Growth Fund (PBSCGF) on 13 January 2016. PBSCGF is an equity fund that aims to achieve capital growth over the medium- to long-term period through investments in companies with small market capitalisation.

“PBSCGF is the first small-cap focused fund offered in our PB Series of funds. The valuations of small-cap stocks are currently attractive as they are trading at lower average price to earnings ratios compared to large-cap stocks. Although the price movements of small-cap stocks are generally more volatile than the broad market, small-cap stocks offer potentially higher growth opportunities over the long-term due to their smaller earnings base.” said Public Mutual's Chief Executive Officer, Ms Yeoh Kim Hong.

PBSCGF will invest 70% to 98% of its Net Asset Value (NAV) in equities focusing on a diversified portfolio of promising companies with small market capitalisation. Meanwhile, up to 25% of the Fund's NAV may be invested in foreign markets, thereby enhancing diversification opportunities.

The initial issue price for PBSCGF is **RM0.2500 per unit** during the 21-day initial offer period from **13 January 2016 to 2 February 2016**. The minimum initial investment for the Funds is RM1,000 and the minimum additional investment is RM100. Investors who purchase during the initial offer period can enjoy a **promotional sales charge as low as 5.00% of the initial issue price per unit**. Terms and conditions apply.

Furthermore, during the period of **13 January 2016 to 2 February 2016**, investors who opt for **Direct Debit Instruction (DDI)** with PBSCGF will enjoy a promotional sales charge of 5.25% of NAV per unit for as long as the Direct Debit is active. Terms and conditions apply. Interested investors can contact Public Bank's Financial Executives at any branch nationwide or call Public Bank's free phone at 1800-22-9999 during normal working hours.

Public Mutual is Malaysia's largest private unit trust company with more than 100 unit trust funds under its management. It is also an approved Private Retirement Scheme (PRS) provider, managing nine PRS funds. It has a total of 32 branches/customer service centres nationwide and over 3.2 million accountholders. As at 30 November 2015, the fund size managed by the Company was RM66.4 billion.