

# Diversify while Growing over the Long Term (Conventional Series)



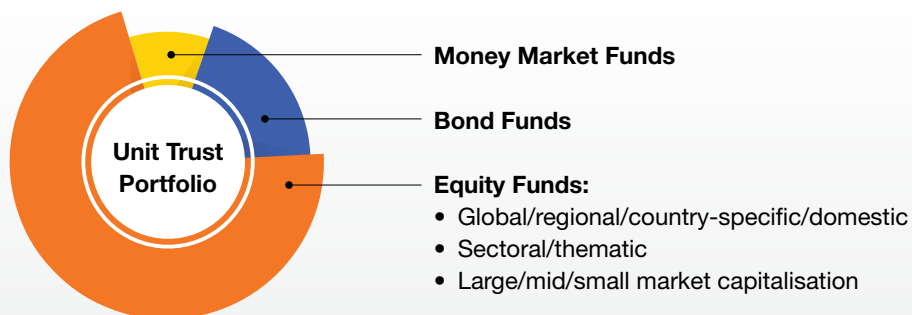
**PUBLIC MUTUAL**  
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

## WHY DIVERSIFY?

Different asset classes may react differently during differing phases of business and economic cycles. Therefore, diversifying your investments across various asset classes can help reduce the overall risk and volatility of your investment portfolio.

## HOW CAN YOU DIVERSIFY?

You may allocate your investments across different asset classes (equity/bond/money market funds). To optimise the results, you may further diversify your investments across different funds within each asset class. For example:



\* Based on the fund's portfolio returns as at 29 February 2024 (Source: Lipper)

\*\* The 5-year total returns are not available for the following funds as the period since their commencement is less than 5 years:

- Public Japan Global Equity Fund (Commencement date: 23 December 2019);
- Public e-Artificial Intelligence Technology Fund (Commencement date: 7 September 2020)

\*\*\* The FVC, FVF and/or 5-year total returns are not available for the following funds as the period since their commencement is less than 3 and/or 5 years:

- Public e-Carbon Efficient Fund (Commencement date: 1 March 2021);
- Public e-Pioneer Entrepreneur Fund (Commencement date: 18 August 2021)

Investors are advised to read and understand the contents of the relevant Prospectus and Product Highlights Sheet (PHS) before investing. Investors should understand, compare and consider the risks, fees, charges and costs involved in investing in the fund(s). A copy of the Prospectus and PHS can be viewed at our website. Investors should make their own assessment of the merits and risks of the investment. If in doubt, investors should seek professional advice. Fund performance should be evaluated against a benchmark index which is reflective of the fund's asset allocation and investment over the medium to long term. Past performance of the fund is not a reliable indicator of future performance. Please refer to our website for our investment disclaimer.

### Lipper Fund Volatility

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 the VF for qualified funds. The VF is subject to monthly revisions and the VC is revised every six months or other intervals as advised by FIMM. The volatility banding for the "Very Low", "Low", "Moderate", "High" and "Very High" VCs as at 29 February 2024 are 0.000 ≤ VF ≤ 4.075, 4.075 < VF ≤ 8.385, 8.385 < VF ≤ 10.995, 10.995 < VF ≤ 14.525 and VF more than 14.525 respectively. For this period to 30 June 2024, the VCs for the funds are based on the VFs of the respective funds as at 29 February 2024. 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.

We offer a wide range of funds across various asset classes and Fund Volatility Classification (FVC) categories for you to build a diversified portfolio suited to your risk profile and long-term financial objectives.

Here are some of our funds within the 'Very Low' to 'Very High' FVC categories invested in different countries/regions, sectors or themes:

## Fund Performance as at 29 March 2024

| Funds   | Fund Volatility Class (FVC) | 3-Year Fund Volatility Factor (FVF) <sup>#</sup> | 1-Year Total Return (%) | 5-Year Total Return (%) |
|---|-----------------------------|--|-------------------------|-------------------------|
| <b>Equity Funds</b>   |                             |  |                         |                         |
| <b>Global/Country-specific/Domestic</b>                       |                             |  |                         |                         |
| Public Global Select Fund                                     | High                        | 13.5   | 26.70                   | 79.56                   |
| Public Strategic Growth Fund                                  | Low                         | 8.2  | 17.47                   | 54.33                   |
| Public U.S. Equity Fund                                       | Very High                   | 15.4   | 25.04                   | 51.62                   |
| Public Worldwide Equity Fund                                  | High                        | 14.0   | 26.94                   | 35.07                   |
| Public Japan Global Equity Fund <sup>^</sup>                  | High                        | 13.6   | 28.35                   | n.a.                    |
| <b>Thematic</b>   |                             |  |                         |                         |
| Public Lifestyle & Technology Fund                            | Very High                   | 18.3   | 28.98                   | 78.30                   |
| Public e-Artificial Intelligence Technology Fund <sup>^</sup> | Very High                   | 22.1   | 59.19                   | n.a.                    |
| Public e-Carbon Efficient Fund <sup>^^</sup>                  | n.a.                        | n.a.   | 29.45                   | n.a.                    |
| Public e-Pioneer Entrepreneur Fund <sup>^^</sup>              | n.a.                        | n.a.   | 22.09                   | n.a.                    |
| <b>Mid/Small Market Capitalisation</b>                        |                             |  |                         |                         |
| Public Emerging Opportunities Fund                            | High                        | 12.4   | 20.05                   | 90.02                   |
| Public Select Treasures Equity Fund                           | High                        | 11.0   | 12.88                   | 55.80                   |
| Public Strategic SmallCap Fund                                | High                        | 13.9   | 20.77                   | 49.45                   |
| <b>Mixed Asset/Balanced Funds</b>                             |                             |  |                         |                         |
| Public e-Flexi Allocation Fund                                | High                        | 12.4   | 20.28                   | 88.98                   |
| Public Growth Balanced Fund                                   | Low                         | 6.6  | 10.48                   | 54.38                   |
| <b>Bond Funds</b>   |                             |  |                         |                         |
| Public Enterprises Bond Fund                                  | Very Low                    | 2.7  | 6.23                    | 22.33                   |
| Public Enhanced Bond Fund                                     | Very Low                    | 2.6  | 6.20                    | 21.40                   |
| Public Bond Fund  | Very Low                    | 2.5  | 5.77                    | 20.84                   |
| Public Strategic Bond Fund                                    | Very Low                    | 2.2  | 5.50                    | 20.52                   |
| Public Institutional Bond Fund                                | Very Low                    | 1.4  | 4.44                    | 20.13                   |
| <b>Money Market Fund</b>                                      |                             |  |                         |                         |
| Public e-Cash Deposit Fund – Class A                          | Very Low                    | 0.3  | 3.60                    | 13.86                   |

Source: Lipper

Past performance of the funds is not a reliable indicator of future performance.

