

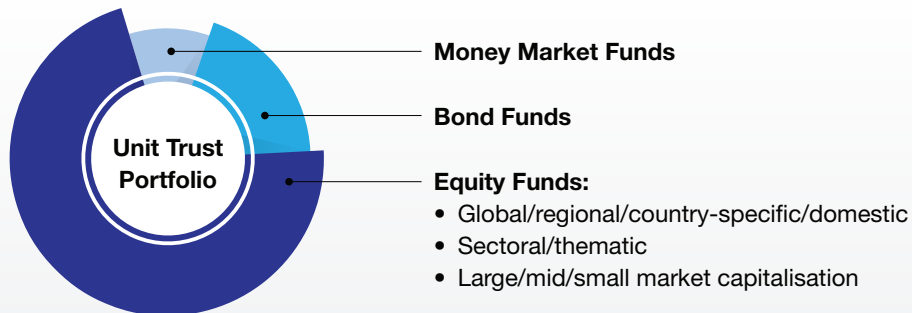
BUILDING A DIVERSIFIED UNIT TRUST INVESTMENT PORTFOLIO (Conventional Series)

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 your portfolio's diversification, you may further apportion your investments across different funds within each asset class. For example:



* Based on the fund's portfolio returns as at 30 November 2023 (Source: Lipper)

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

- Public e-Artificial Intelligence Technology Fund (Commencement date: 7 September 2020);
- 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 Prospectuses 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 the 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 30 November 2023 are $0.000 \leq VF \leq 3.980$, $3.980 < VF \leq 8.385$, $8.385 < VF \leq 10.985$, $10.985 < VF \leq 14.400$ and $VF \text{ more than } 14.400$ respectively. For this period to 31 December 2023, the VCs for the funds are based on the VFs of the respective funds as at 30 November 2023. 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.

* In terms of total retail fund size managed amongst private unit trust companies and Private Retirement Scheme (PRS) providers in Malaysia.
Source: The Edge-Lipper, 5 February 2024.

We offer a wide range of funds across various asset classes and Fund Volatility (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' Fund Volatility Class (FVC) categories invested in different countries/regions, sectors or themes:

Fund Performance as at 29 December 2023

Funds	Fund Volatility Class (FVC)	3-Year Fund Volatility Factor (FVF) [#]	1-Year Total Return (%)	5-Year Total Return (%)
Equity Funds				
Global/Country-specific/Domestic				
Public Global Select Fund	High	13.2	27.26	80.89
Public U.S. Equity Fund	Very High	15.4	22.09	46.55
Public Australia Equity Fund	Very High	18.0	6.72	43.30
Public Strategic Growth Fund	Low	7.9	8.55	42.82
Thematic				
Public Lifestyle & Technology Fund	Very High	18.0	34.17	77.93
Public e-Artificial Intelligence Technology Fund [^]	n.a.	n.a.	57.63	n.a.
Public e-Carbon Efficient Fund [^]	n.a.	n.a.	32.78	n.a.
Public e-Pioneer Entrepreneur Fund [^]	n.a.	n.a.	22.81	n.a.
Mid/Small Market Capitalisation				
Public Emerging Opportunities Fund	High	13.6	8.82	75.21
Public Select Treasures Equity Fund	High	12.0	8.04	47.10
Public Strategic SmallCap Fund	High	13.7	10.01	41.37
Mixed Asset Funds				
Public e-Flexi Allocation Fund	High	12.6	13.29	68.66
Public Growth Balanced Fund	Low	6.9	8.02	45.72
Public Strategic Balanced Fund	Moderate	9.0	15.98	43.28
Bond Funds				
Public Enterprises Bond Fund	Very Low	2.8	6.75	22.64
Public Bond Fund	Very Low	2.7	6.45	21.07
Public Strategic Bond Fund	Very Low	2.2	6.19	20.75
Money Market Fund				
Public e-Cash Deposit Fund	Very Low	0.3	3.60	13.84

Note: Past fund performance is not a reliable indicator of future performance.

