



**GROW YOUR WEALTH
WITH UNIT TRUST**



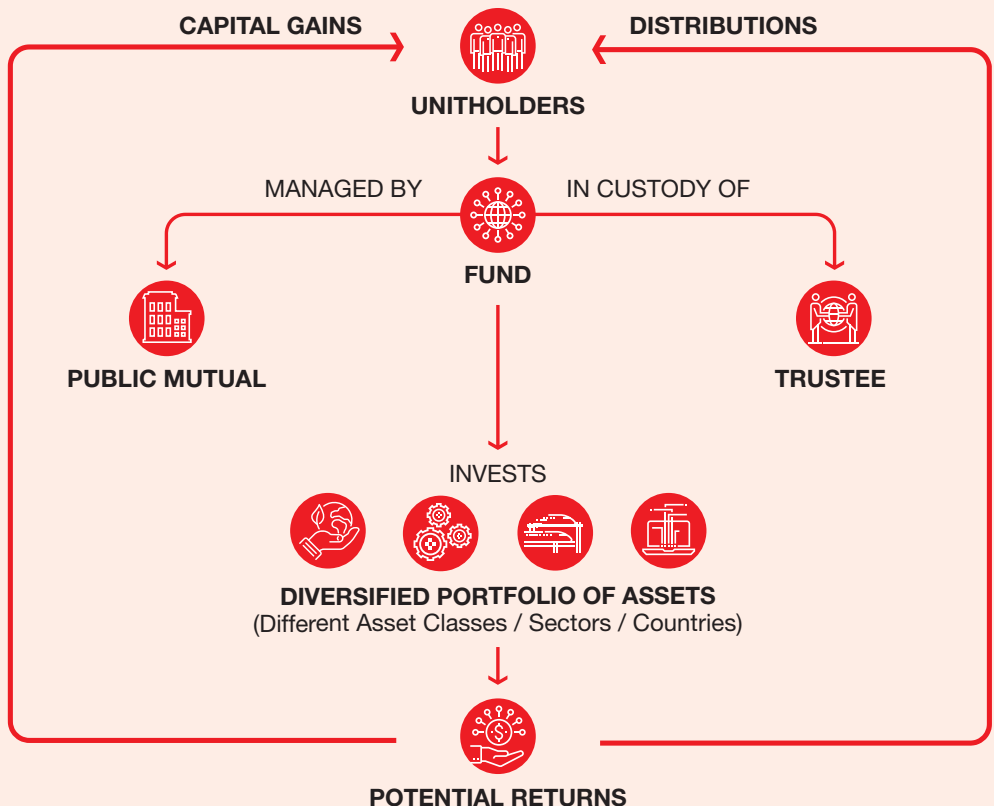
PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

Public Mutual offers a wide range of unit trust funds to meet various investors' needs.

Unit trust is a collective investment scheme that allows investors with similar investment objectives to pool their funds together.



Here's How It Works:



Benefits of Investing in Unit Trust Funds



Professionally Managed



Flexibility



Competitive Returns



Regulated by Securities Commission Malaysia (SC)



Effective Diversification to Minimise Risk and Optimise Return



Power of Compounding



Ease of Transactions



Peace of Mind

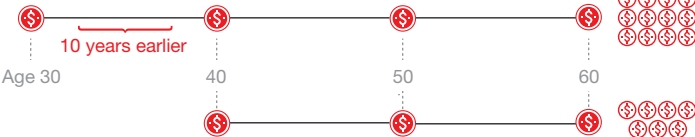
Power of Compounding The Benefits of Starting Early

The earlier you start investing, the greater the opportunity to generate higher returns on your original investment. This is due to the effects of compounding.



Ms Alia: Starts investing at age 30
Invests RM10,000 per year (up to age 50)
Total amount of investment: RM200,000

Ms Alia's total investment at age 60:
RM1,067,003



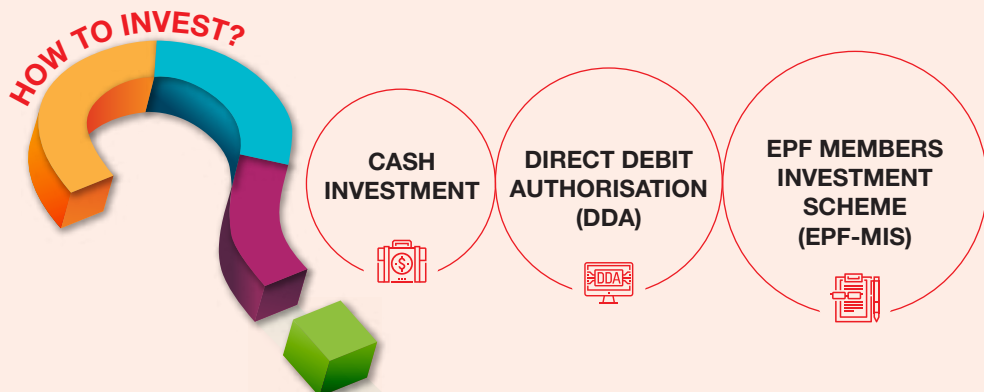
Mdm Lee: Starts investing at age 40
Invests RM10,000 per year (up to age 60)
Total amount of investment: RM200,000

Mdm Lee's total investment at age 60:
RM494,229

Name	Ms Alia	Mdm Lee
Starting age	30	40
Investment period (years)	20	20
Compounding period up to age 60 (years)	30	20
Yearly investment (RM)	10,000	10,000
Total amount invested (RM)	200,000	200,000
Total investment value* at age 60 (RM)	1,067,003	494,229

* By starting 10 years earlier, Ms Alia's investment value could grow 116% more than Mdm Lee's investment value when both of them reach the retirement age of 60, assuming that the unit trust's rate of return is constant at 8% per annum. This is only an illustration and does not indicate the past or future performance of any specific unit trust fund.

Are You Ready to Invest with Us?



For more information on DDA and EPF-MIS, please refer to the Ringgit-Cost Averaging (RCA) and EPF-MIS brochures.



BNM/05/11-2021

Unit trust consultants (UTCs) and staff of Public Mutual are not authorised to collect investment amount in cash under any circumstances whatsoever.

Public Mutual will not be liable for any loss incurred should you give cash to our UTCs or staff, issue cheque in the name of our UTC or staff, or make deposit or transfer into the bank account of our UTC or staff.

For investment with Public Mutual, you may write a cheque made payable to **"Public Mutual Berhad – Your NRIC number"**. Alternatively, you can invest directly via Public Mutual Online (PMO) or visit our website (www.publicmutual.com.my/Invest-Now).

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.
5 million accountholders.



SOLID BRAND

Winner of the Reader's Digest Trusted Brand Platinum Award 2021 for the Investment Fund Company category in Malaysia.
Biggest winner at the Refinitiv Lipper Fund Awards 2022 by winning 32 awards including 2 Group Awards for Best Equity Award - Malaysia and Best Mixed Assets Award - Malaysia Islamic Funds.



EXTENSIVE DISTRIBUTION CHANNEL

The largest unit trust consultant (UTC) distribution force in the domestic private unit trust industry.
Supported by 31 Branches/Customer Service Centres and more than 260 Public Bank branches nationwide.



VAST EXPERIENCE

More than 40 years of experience in fund management.



WIDE RANGE OF FUNDS

Offers more than 170 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, 28 February 2022.

^b Source: As listed in Lipper, February 2022 and inclusive of our wholesale funds.

Get In Touch with Us



Unit Trust Consultant



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www.publicmutual.com.my

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