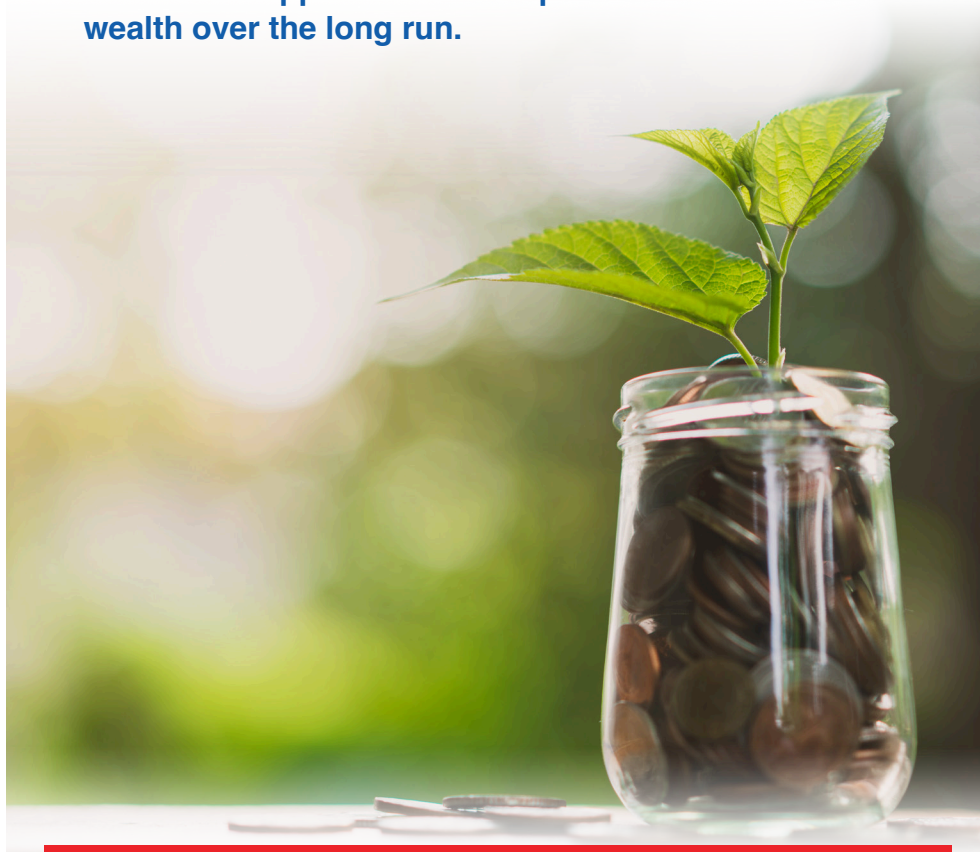


BUILDING LONG-TERM WEALTH WITH PUBLIC MUTUAL

Leverage on our fundamental-based investment approach to build potential wealth over the long run.



Why Choose Public Mutual?

- No. 1* in unit trusts and the Private Retirement Scheme (PRS)
- Trusted by 5 million accountholders nationwide
- More than 40 years of fund management experience
- A wholly-owned subsidiary of Public Bank

We offer a full range of funds across various asset classes and Fund Volatility Class (FVC) categories for investors to build a diversified portfolio that is suited to their individual risk profiles and long-term financial objectives.

Here is a sampling of our funds within the 'High' to 'Very High' FVC categories:

Fund Performance as at 30 June 2023

Fund	Fund Volatility Class (FVC)	3-Year Fund Volatility Factor [†] (FVF)	5-Year Total Return (%)	Awards
Equity Malaysia Small & Mid Cap				
Public Emerging Opportunities Fund	Very High	19.0	52.34	Refinitiv Lipper Fund Awards 2023 Equity Malaysia Small & Mid Cap – Malaysia for 3 and 5 years
Equity Global				
Public Global Select Fund	High	14.2	64.55	
Public Islamic Global Equity Fund	High	15.6	75.60	Refinitiv Lipper Fund Awards 2023 Equity Global - Malaysia Islamic Funds for 5 years
Mixed Asset MYR Flexible				
Public e-Flexi Allocation Fund	Very High	19.5	59.48	Refinitiv Lipper Fund Awards 2023 Mixed Asset MYR Flexible – Malaysia for 5 years

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

[†] Based on the fund's portfolio returns as at 31 May 2023 (Source: Lipper)

* 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, 14 August 2023.

Investors are advised to read and understand the contents of the relevant Prospectuses, Supplemental 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, Supplemental 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 31 May 2023 are 0.000 ≤ VF ≤ 3.745, 3.745 < VF ≤ 9.595, 9.595 < VF ≤ 12.475, 12.475 < VF ≤ 16.015 and VF more than 16.015 respectively. For this period to 30 June 2023, the VCs for the funds are based on the VFs of the respective funds as at 31 May 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.

www.publicmutual.com.my



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