



FINANCIAL
freedom

R I N G G I T - C O S T A V E R A G I N G



**INVEST SMART WITH
RINGGIT-COST AVERAGING STRATEGY**



PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

“

We've long felt that the only value of stock forecasters is to make fortune tellers look good. Even now, Charlie and I continue to believe that short-term market forecasts are poison and should be kept locked up in a safe place, away from children and also from grown-ups who behave in the market like children. ”

- Warren Buffett



Investing would be so simple if only one could predict when is the best time to buy or sell. However, it is almost impossible to time the market. Hence, one of the ways to ride out the ups and downs of the stock market is to practise the Ringgit-Cost Averaging (RCA) strategy.

What is RCA ?

- Long-term investment technique
- Investing a fixed amount of money into a given investment on a regular basis, regardless of the price
- Helps reduce the risk associated with investing a single large sum

The Benefits of Practising RCA :



Easy and convenient via Direct Debit Authorisation (DDA) or Regular Investment Authorisation (RIA)



Inculcates good and consistent saving habits



Steady growth of portfolio without having to time the market

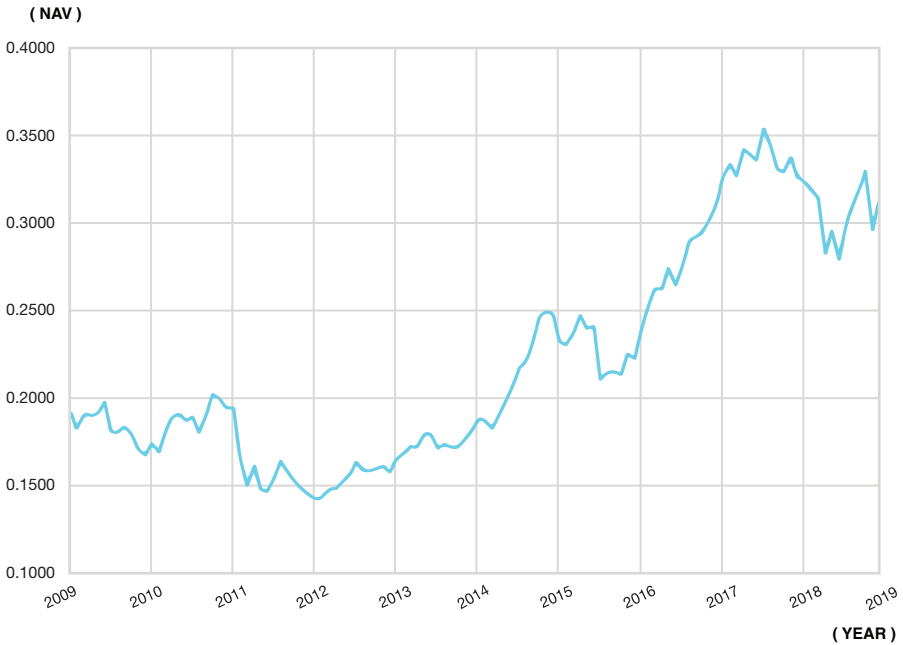


Affordable with investment as low as RM100[^]

[^]For selected funds

How does RCA work ?

Knowing that it is difficult to predict the market movement, Raymond practises RCA by investing RM950[#] every month over a period of 10 years. By doing so, Raymond managed to average out the cost per unit held. This is because the RM950[#] he invested every month purchased more units when prices were low, and less units when prices were high.



**Monthly
Investment
RM950[#]**

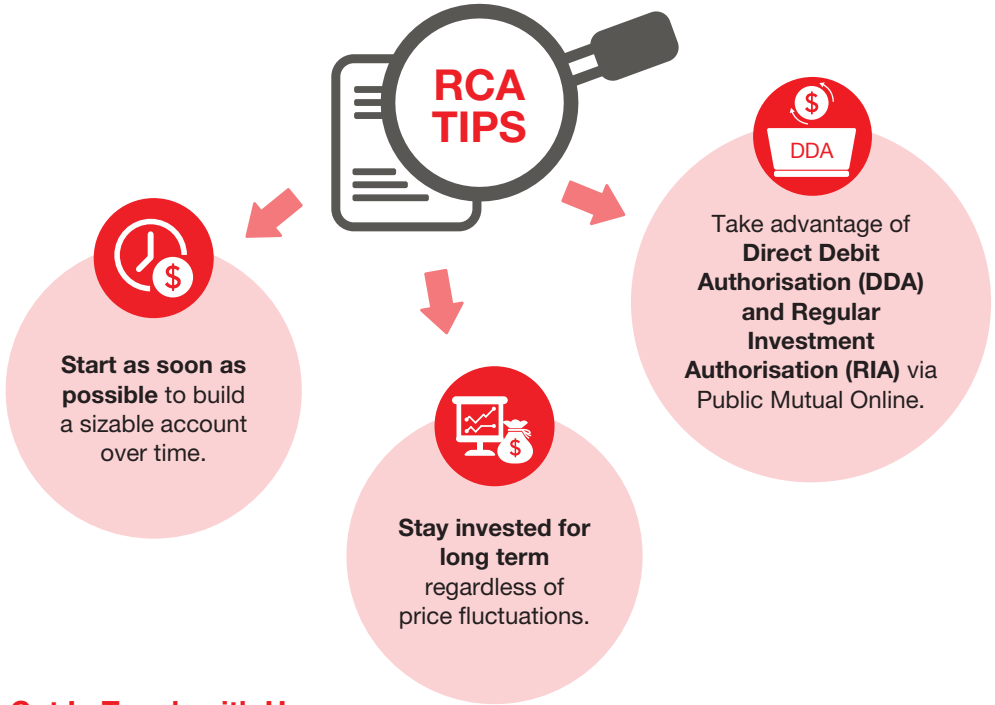
- Total investment cost over 10 years: **RM114,000**
- Total units accumulated over 10 years: **558,990.28***
- Average cost per unit held:
RM114,000 / 558,990.28 units = RM0.2039*

[#] RM950 is net of sales charge.

* Based on the net asset value (NAV) per unit¹ of Public China Select Fund for the period from July 2009 to June 2019.

¹ Adjusted for distribution of 0.50 sen per unit declared as of 31 July 2018.

Source: Lipper



Get In Touch with Us



Unit Trust Consultant



Public Mutual Branch/Customer Service Centre



03-2022 5000



www.publicmutual.com.my

Note: All copyright to this material belongs to Public Mutual and the material cannot be reproduced, distributed, transmitted, displayed, published or broadcast without the prior permission of Public Mutual.

You are advised to read and understand the contents of the Master Prospectus 1 of Public Series of Funds dated 30 April 2019; and the relevant fund's Product Highlights Sheet (PHS) before investing. The Prospectus has been registered with the Securities Commission Malaysia who takes no responsibility for the content, and neither should its registration be interpreted to mean that the Securities Commission Malaysia recommends the investment.

You should note that there are fees, charges and risks involved in investing in unit trust funds; and that the prices of units and distribution(s) payable, if any, may go down as well as up. Please refer to the Prospectus and PHS for information pertaining to the above. Past performance of a fund is not an indication of its future performance. Applications to purchase units must come in the form of a duly completed application form referred to in and accompanying the Prospectus. A copy of the Prospectus and PHS can be obtained from your attending unit trust consultant or nearest Public Mutual Branch/Customer Service Centre.

Branches/Customer Service Centres

WEST MALAYSIA

Customer Service Centre
Tel: 03-2022 5000

Mutual Gold Centre
Tel: 03-2022 5000

1 Utama Shopping Centre
Tel: 03-2022 5000

Alor Setar
Tel: 04-7366 500 Fax: 04-7364 655
E-mail: aor@publicmutual.com.my

Bangsar
Tel: 03-2022 5000 Fax: 03-2283 5739
E-mail: kls@publicmutual.com.my

Batu Pahat
Tel: 07-4363 500 Fax: 07-4326 588
E-mail: bpt@publicmutual.com.my

Cheras
Tel: 03-2022 5000 Fax: 03-9132 1022
E-mail: chr@publicmutual.com.my

Damansara Perdana
Tel: 03-2022 5000 Fax: 03-7722 2475
E-mail: dsp@publicmutual.com.my

Ipoh
Tel: 05-2462 500 Fax: 05-2559 859
E-mail: iph@publicmutual.com.my

Johor Bahru
Tel: 07-3607 500 Fax: 07-3548 600
E-mail: jhb@publicmutual.com.my

Klang
Tel: 03-2022 5000 Fax: 03-3323 5632
E-mail: kel@publicmutual.com.my

Kluang
Tel: 07-7391 500 Fax: 07-7736 195
E-mail: klg@publicmutual.com.my

Kota Bharu
Tel: 09-7263 500 Fax: 09-7476 026
E-mail: kbr@publicmutual.com.my

Kuala Terengganu
Tel: 09-6321 500 Fax: 09-6317 030
E-mail: ktg@publicmutual.com.my

Kuantan
Tel: 09-5118 500 Fax: 09-5161 223
E-mail: ktn@publicmutual.com.my

Melaka
Tel: 06-2855 500 Fax: 06-2837 354
E-mail: mlk@publicmutual.com.my

Muar
Tel: 06-9562 500 Fax: 06-9536 830
E-mail: mua@publicmutual.com.my

Penang
Tel: 04-2196 500 Fax: 04-2295 171
E-mail: pen@publicmutual.com.my

Puchong
Tel: 03-2022 5000 Fax: 03-8065 3010
E-mail: pch@publicmutual.com.my

Seberang Perai
Tel: 04-5407 500 Fax: 04-5050 005
E-mail: sbp@publicmutual.com.my

Seremban
Tel: 06-6372 500 Fax: 06-7644 237
E-mail: sbm@publicmutual.com.my

Shah Alam
Tel: 03-2022 5000 Fax: 03-5513 9288
E-mail: sal@publicmutual.com.my

Sungai Petani
Tel: 04-4558 500 Fax: 04-4230 663
E-mail: sgp@publicmutual.com.my

Temerloh
Tel: 09-2955 500 Fax: 09-2968 060
E-mail: tml@publicmutual.com.my

EAST MALAYSIA

Bintulu
Tel: 086-859 500 Fax: 086-330 221
E-mail: btu@publicmutual.com.my

Kota Kinabalu
Tel: 088-327 500 Fax: 088-238 389
E-mail: bki@publicmutual.com.my

Kuching
Tel: 082-226 500 Fax: 082-239 825
E-mail: kch@publicmutual.com.my

Miri
Tel: 085-323 500 Fax: 085-416 195
E-mail: mri@publicmutual.com.my

Sandakan
Tel: 089-231 500 Fax: 089-222 889
E-mail: sdk@publicmutual.com.my

Sibu
Tel: 084-363 500 Fax: 084-330 269
E-mail: sbw@publicmutual.com.my

Tawau
Tel: 089-982 500 Fax: 089-765 326
E-mail: twu@publicmutual.com.my

HEAD OFFICE

Menara Public Bank 2,
No. 78, Jalan Raja Chulan,
50200 Kuala Lumpur.

TELEPHONE

03-2022 6800

FACSIMILE

03-2022 6900

WEBSITE

www.publicmutual.com.my

CUSTOMER SERVICE HOTLINE

03-2022 5000

Follow us

