

Diversify while Growing over the Long Term (Shariah-based Series)



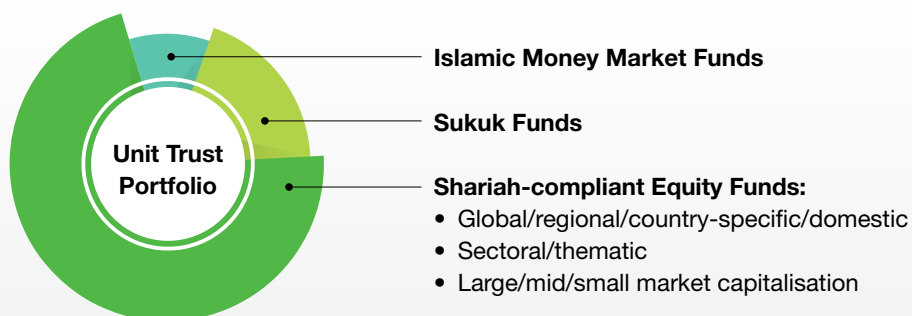
PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

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 (Shariah-compliant equity/sukuk/Islamic 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 Islamic U.S. Equity Fund (Commencement date: 30 April 2019);
- Public e-Islamic Sustainable Millennial Fund (Commencement date: 25 November 2019);

*** 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 and/or 5 years:

- Public e-Islamic Innovative Technology Fund (Commencement date: 14 June 2021);
- Public e-Islamic Pioneer Entrepreneur 40 Fund (Commencement date: 11 May 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) [#]	1-Year Total Return (%)	5-Year Total Return (%)
Shariah-compliant Equity Funds				
Global/Country-specific/Domestic				
Public Islamic Global Equity Fund	Very High	15.3	25.58	80.50
Public Islamic U.S. Equity Fund [^]	Very High	15.6	34.45	n.a.
Public Islamic Alpha-40 Growth Fund	Moderate	9.6	15.43	40.94
Public Ittikal Sequel Fund	Moderate	10.2	21.07	38.69
Public Islamic Savings Fund	Moderate	10.1	16.93	40.00
Thematic				
Public e-Islamic Pioneer Entrepreneur 40 Fund ^{^^}	n.a.	n.a.	45.00	n.a.
Public e-Islamic Innovative Technology Fund ^{^^}	n.a.	n.a.	36.38	n.a.
Public e-Islamic Sustainable Millennial Fund [^]	Very High	15.8	30.49	n.a.
Mid/Small Market Capitalisation				
Public Islamic Select Treasures Fund	High	11.8	16.15	50.82
Shariah-compliant Mixed Asset/Balanced Funds				
Public Islamic Asia Tactical Allocation Fund	Very High	19.0	21.68	55.93
Public e-Islamic Flexi Allocation Fund	Moderate	9.2	10.60	42.87
Public Islamic Growth Balanced Fund	Low	7.3	11.60	42.20
Sukuk Funds				
Public Islamic Enhanced Bond Fund	Very Low	3.7	10.29	27.53
Public Islamic Bond Fund	Very Low	2.9	6.67	21.43
Islamic Money Market Fund				
Public Islamic Money Market Fund – Class A	Very Low	0.2	3.39	13.09

Source: Lipper

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

