

Diversify into Bond/Sukuk Funds to Enhance Your Portfolio Stability



PUBLIC MUTUAL
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Investing is generally about balancing risk and reward. While optimising the portfolio's returns, you may lower down the portfolio's volatility by allocating a portion of your investments into bond/sukuk funds. These funds:-

Provide **stability and diversification** benefits to an investor's investment portfolio; helping to reduce the portfolio's overall risk.

Offer **potentially higher returns** than money market or bank instruments such as Fixed Deposits (FDs) without having to take on excessive risk.

Provide **steady income stream** as bond/sukuk funds declare distribution on annual[^] basis.

Bond/sukuk funds are suitable for investors with moderate to conservative risk profiles. Investors who seek annual income[^] should consider investing in bond/sukuk funds.

Public Series of Bond/Sukuk Funds' Performances as at 29 February 2024:

Fund	Fund Volatility Class (FVC)	3-Year Fund Volatility Factor (FVF) [#]	1-Year Total Return (%)	10-Year Total Return (%)
Conventional Series				
Public Enterprises Bond Fund	Very Low	2.8	6.30	55.11
Public Strategic Bond Fund	Very Low	2.2	5.62	48.87
Public Institutional Bond Fund	Very Low	1.4	4.48	46.63
Public Bond Fund	Very Low	2.7	5.78	50.65
Public Select Bond Fund	Very Low	1.8	4.00	42.01
Shariah-based Series				
Public Islamic Infrastructure Bond Fund	Low	4.3	7.37	51.15
Public Islamic Bond Fund	Very Low	3.1	6.89	54.83
Public Sukuk Fund	Very Low	3.1	6.48	49.34
Public Islamic Strategic Bond Fund	Very Low	2.5	5.76	46.69
Public Islamic Income Fund	Very Low	2.0	4.49	40.87
Public Islamic Select Bond Fund	Very Low	2.0	4.14	42.75
e-Series				
Public e-Sukuk Fund ^{^^}	Very Low	2.6	7.14	n.a.
Public e-Income Fund ^{^^}	Very Low	0.7	3.92	n.a.
Public e-Islamic Income Fund ^{^^}	Very Low	1.0	3.26	n.a.

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

About Public Mutual

Industry Leader

- No.1* in unit trusts and the Private Retirement Scheme (PRS).
- Trusted by approximately 5 million accountholders nationwide.
- Has a wealth of more than 40 years of fund management experience.
- Strong and stable, a wholly-owned subsidiary of Public Bank.

* 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, 25 March 2024.

[#] Based on the fund's portfolio returns as at 31 January 2024 (Source: Lipper)

[^] On a best-effort basis, subject to the availability of realized income and/or realised gains.

^{^^} The 10-year total returns are not available for the following funds as the period since their commencement is less than 10 years:

- Public e-Sukuk Fund (Commencement date: 29 December 2020)
- Public e-Income Fund (Commencement date: 21 July 2020)
- Public e-Islamic Income Fund (Commencement date: 21 July 2020)

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 31 January 2024 are 0.000 ≤ VF ≤ 4.110, 4.110 < VF ≤ 8.330, 8.330 < VF ≤ 10.965, 10.965 < VF ≤ 14.455 and VF more than 14.455 respectively. For this period to 30 June 2024, the VCs for the funds are based on the VFs of the respective funds as at 31 January 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.

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