

# With You On Your Financial Journey

At Public Mutual, we help investors build a better financial future by shaping portfolios catered to your needs, risk appetite, and investment horizon.

Here are the 3-year annualised returns of selected funds:



## PUBLIC SERIES & PUBLIC e-SERIES OF FUNDS - EQUITY/MIXED ASSET FUNDS/FUND-OF-FUNDS

Fund Performance as at 31 July 2025

Funds	Fund Volatility Class (FVC)	3-Year Fund Volatility Factor (FVF) <sup>1</sup>	3-Year Annualised Return (%)
<b>Conventional Funds</b>			
Public e-Artificial Intelligence Technology Fund	Very High	23.1	23.42
Public e-Emas Gold Fund	Moderate	11.4	17.96
Public Lifestyle & Technology Fund	Very High	17.5	16.69
Public e-Pioneer Entrepreneur Fund	High	12.2	13.84
Public China Titans Fund	Very High	20.0	13.40
Public U.S. Equity Fund	Very High	16.8	12.79
Public Singapore Equity Fund	Moderate	9.7	11.35
Public Strategic Balanced Fund	Low	7.9	11.17
Public e-Carbon Efficient Fund	High	15.5	11.14
Public Healthcare-Global Equity Fund	Moderate	11.4	10.95
Public Worldwide Equity Fund	High	15.1	10.74
Public China Select Fund	Very High	19.2	10.50
Public Japan Global Equity Fund	High	13.4	10.42
Public Greater China Fund	Very High	19.3	10.15
Public Global Select Fund	High	14.7	10.14
Public Asia Pacific Focus Fund	Very High	17.8	9.92
Public Focus Select Fund	Moderate	9.0	9.47
Public Far-East Dividend Fund	Moderate	10.8	9.19
Public Tactical Allocation Fund	Very High	17.9	9.09
Public Regional Sector Fund	Very High	16.3	8.21

<sup>1</sup> Based on the fund's portfolio returns as at 30 June 2025 (Source: Lipper).  
 Past performance of the funds is not a reliable indicator of future performance.

\* 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, 1 September 2025.



PUBLIC SERIES & PUBLIC e-SERIES OF FUNDS - EQUITY/MIXED ASSET FUNDS

Fund Performance as at 31 July 2025

Funds	Fund Volatility Class (FVC)	3-Year Fund Volatility Factor (FVF) <sup>1</sup>	3-Year Annualised Return (%)
Shariah-Compliant Funds			
Public e-Islamic Innovative Technology Fund	Very High	18.8	17.60
Public e-Islamic Pioneer Entrepreneur 40 Fund	Very High	18.3	17.35
Public Islamic U.S. Sustainable Equity Fund <sup>2</sup>	High	15.8	15.43
Public e-Islamic Sustainable Millennial Fund	Very High	15.9	12.11
Public Ittikal Sequel Fund	Low	8.4	11.63
Public Islamic Asia Tactical Allocation Fund	Very High	20.4	10.30
Public Islamic Global Equity Fund	Very High	16.3	10.12
Public Islamic Global Balanced Fund	Moderate	10.9	9.71
Public e-Islamic Flexi Allocation Fund	Moderate	9.8	8.40
Public Islamic Mixed Asset Fund	Low	7.6	8.19

<sup>1</sup> Based on the fund's portfolio returns as at 30 June 2025 (Source: Lipper).

<sup>2</sup> Formerly known as Public Islamic U.S. Equity Fund.

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

This material is valid until 31 January 2026. The performance of the fund is calculated net of all fees on an NAV-to-NAV basis and is sourced from Lipper.

Investors are advised to read and understand the contents of the Master Prospectus 1 of Public Series of Funds, Master Prospectus 1 of Public Series of Shariah-based Funds, Master Prospectus of Public e-Series of Funds, Master Prospectus of Public e-Series of Shariah-based Funds dated 28 August 2023, Prospectus of Public e-Emas Gold Fund dated 28 August 2023, 1<sup>st</sup> Supplemental Prospectus of Master Prospectus 1 of Public Series of Shariah-based Funds dated 26 February 2025, as well as the relevant fund's 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 at [www.publicmutual.com.my](http://www.publicmutual.com.my). 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 [www.publicmutual.com.my](http://www.publicmutual.com.my) for our investment disclaimer.

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 30 June 2025 are  $0.000 \leq VF \leq 4.525$ ,  $4.525 < VF \leq 8.695$ ,  $8.695 < VF \leq 11.445$ ,  $11.445 < VF \leq 15.845$  and VF more than 15.845 respectively. For this period to 31 December 2025, the VCs for the funds are based on the VFs of the respective funds as at 30 June 2025. 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.