

# Regular Income with Low Volatility

## Achieve Your Regular Income Goal with Our Bond/Sukuk Funds

Fund Performance of Our Public Series and Public e-Series of Bond/Sukuk Funds as at 31 July 2025

Fund	Fund Volatility Class (FVC)	3-Year Fund Volatility Factor (FVF) <sup>1</sup>	3-Year Annualised Return (%)	Distribution Policy
Public Series of Conventional Funds				
Public Enhanced Bond Fund <sup>3</sup>	Very Low	2.6	7.76	Annual <sup>2</sup>
Public Enterprises Bond Fund	Very Low	1.7	5.33	
Public Bond Fund	Very Low	1.9	5.16	
Public Strategic Bond Fund	Very Low	1.6	5.00	
Public Select Bond Fund	Very Low	1.3	4.20	
Public Series of Shariah-compliant Funds				
Public Islamic Enhanced Bond Fund <sup>4</sup>	Very Low	4.1	6.80	Annual <sup>2</sup>
Public Islamic Infrastructure Bond Fund	Very Low	2.6	6.35	
Public Islamic Bond Fund	Very Low	2.1	5.87	
Public Sukuk Fund	Very Low	2.1	5.83	
Public Islamic Strategic Bond Fund	Very Low	1.7	5.31	
Public Islamic Select Bond Fund	Very Low	1.4	4.45	
Public e-Series of Shariah-compliant Fund				
Public e-Sukuk Fund	Very Low	1.9	6.09	Annual <sup>2</sup>

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

<sup>2</sup> On a best-effort basis. Distributions (if any) will be reinvested unless unitholders opt for distributions to be paid out.

<sup>3</sup> Up to 20% of the fund's net asset value (NAV) may be invested in shares or securities equivalent to shares.

<sup>4</sup> Up to 20% of the fund's NAV may be invested in Shariah-compliant shares or Shariah-compliant securities equivalent to shares.

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 a 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 and Master Prospectus of Public e-Series of Shariah-based Funds 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, Supplemental 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.

### 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 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.

\* 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.

