



**PUBLIC MUTUAL**  
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

Building a Better Financial Future for Investors

# Grow Your Wealth with **Unit Trusts**



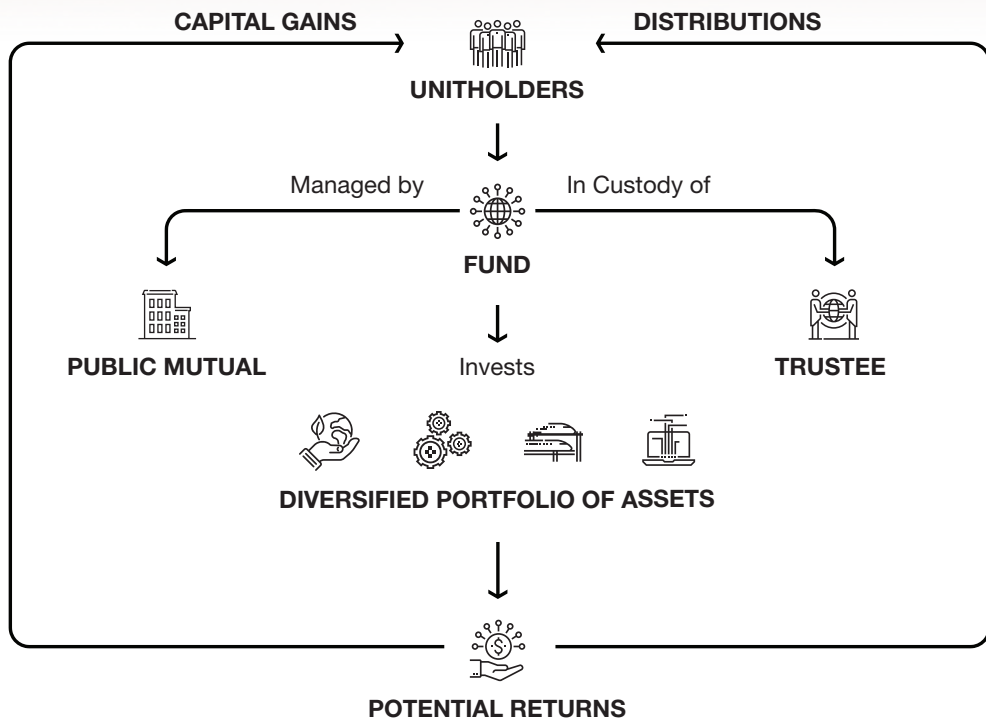
Please refer to Public Mutual website or contact your servicing Unit Trust Consultant for more information.



**Public Mutual offers a wide range of unit trust funds to meet various investors' needs.**

Unit trusts are collective investment schemes that allow investors with similar investment objectives to pool their funds together.

**Here's How It Works:**



## Benefits of Investing in Unit Trust Funds



Professionally Managed



Flexibility to Invest and Redeem



Competitive Returns



Regulated by Securities Commission Malaysia



Effective Diversification to Minimise Risks and Optimise Returns



Capitalise on the Power of Compounding



Ease of Transactions



Peace of Mind

## Power of Compounding

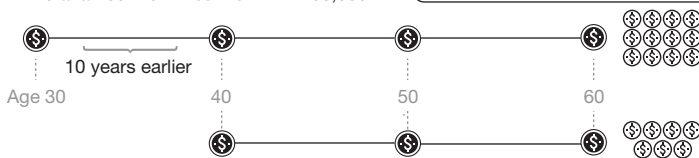
### The Benefits of Starting Early

The earlier you start investing, the greater the opportunity to generate higher returns on your original investment. This is due to the effects of compounding.



**Ms Alia:** Starts investing at age 30  
Invests RM10,000 per year (up to age 50)  
Total amount of investment: RM200,000

Ms Alia's total investment at age 60:  
**RM1,067,003**



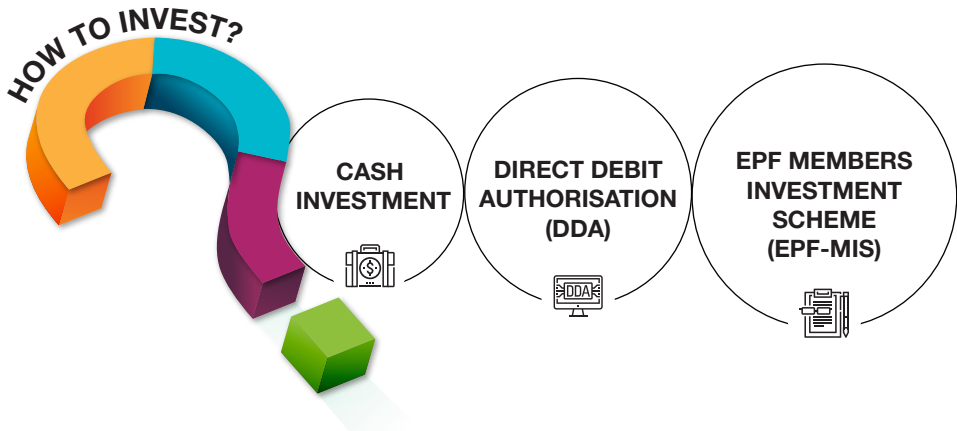
**Mdm Lee:** Starts investing at age 40  
Invests RM10,000 per year (up to age 60)  
Total amount of investment: RM200,000

Mdm Lee's total investment at age 60:  
**RM494,229**

Name	Ms Alia	Mdm Lee
Starting age	30	40
Investment period (years)	20	20
Compounding period up to age 60 (years)	30	20
Yearly investment (RM)	10,000	10,000
Total amount invested (RM)	200,000	200,000
Total investment value <sup>#</sup> at age 60 (RM)	<b>1,067,003</b>	<b>494,229</b>

<sup>#</sup> By starting 10 years earlier, Ms Alia's total investment value is 116% larger than Mdm Lee's investment value when both of them reach the retirement age of 60 (Assumption: the investments were made at the beginning of the year, and have a constant rate of return of 8% per annum compounded on a yearly basis). This example is only an illustration and does not indicate the past or future performance of any specific unit trust fund.

## Are You Ready to Invest with Us?



For more information on DDA and the EPF-MIS, please refer to the Direct Debit Authorisation (DDA) and EPF-MIS brochures.



Unit Trust Consultants (UTCs) and staff of Public Mutual are not authorised to collect investment amounts in cash under any circumstances whatsoever.

Public Mutual will not be liable for any loss incurred should you hand cash over to our UTCs or staff, issue cheques in the name of our UTC or staff, or make a deposit or transfer to the bank account of our UTC or staff.

For investments with Public Mutual, you can invest directly via Public Mutual Online (PMO) or PMO PLUS. Alternatively, you may write a cheque made payable to:

Types of Investors	Front of the Cheque	Back of the Cheque
Individual Investors	Public Mutual Berhad – Your Name & MyKad/ Passport Number	Your Name, MyKad/ Passport Number & Phone Number
Corporate Investors	Public Mutual Berhad – Your Company’s Name & Registration Number	Your Company’s Name, Registration Number & Phone Number

## Public Mutual – Your Investment Partner



### INDUSTRY LEADER

No.1\* in unit trusts and the Private Retirement Scheme (PRS).  
Strong and stable, a wholly-owned subsidiary of Public Bank.

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### SOLID BRAND

Winner of the Reader's Digest Trusted Brand Platinum Award for the Investment Fund Company category in Malaysia for 16 consecutive years.

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### EXTENSIVE DISTRIBUTION CHANNEL

The largest Unit Trust Consultant (UTC) distribution force in the domestic private unit trust industry.  
Supported by 31 branches/customer service centres and more than 260 Public Bank branches nationwide.

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### WIDE RANGE OF FUNDS

Offers more than 180 Conventional and Shariah-compliant funds to meet your investment needs.

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### PUBLIC MUTUAL ONLINE (PMO)

Provides a fast and convenient way to monitor your investments.  
You can also invest and perform transactions with ease anytime, anywhere.

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\* In terms of total retail fund size managed amongst private unit trust companies and PRS providers in Malaysia.  
Source: The Edge-Lipper, 30 March 2026.

## Get In Touch with Us



Unit Trust Consultant



Public Mutual's Branch/Customer Service Centre



03-2022 5000



[www.publicmutual.com.my](http://www.publicmutual.com.my)

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