



PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

Building a Better Financial Future for Investors

Shariah-Compliant Investing for Peace of Mind



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

Public Mutual offers more than 60 Shariah-compliant unit trust funds to meet various investors' needs.



How do Shariah-compliant funds work?

Shariah-compliant funds are restricted from making investments in industries that involve activities/products deemed to be Shariah non-compliant, such as:

- Conventional financial services based on riba (interest)
- Conventional insurance
- Stockbroking or share-trading in Shariah non-compliant securities
- Gaming and gambling
- Manufacture or sale of liquor and liquor-related activities
- Manufacture or sale of tobacco and tobacco-related activities
- Pork and pork-related activities
- Non-halal food and beverages
- Shariah non-compliant entertainment

Why consider investing in Public Mutual's Shariah-compliant funds?

The funds offer a **wide array of Shariah-compliant growth opportunities** across local, regional and global markets in sectors, such as:



Consumer



Healthcare



Technology



ESG

Benefits of Investing in Shariah-compliant Unit Trust Funds



Professionally Managed in Accordance with Shariah Principles



Flexibility to Invest and Redeem



Competitive Returns



Regulated by Securities Commission Malaysia and Certified as Shariah-compliant by Independent Shariah Adviser



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, the greater the potential to generate higher returns on your original investment.



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

Pn. Alia's total investment at age 60:
RM1,067,003



En. Sani: Starts investing at age 40
Invests RM10,000 per year (up to age 60)
Total amount of investment: RM200,000

En. Sani's total investment at age 60:
RM494,229

Name

Pn. Alia

En. Sani

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

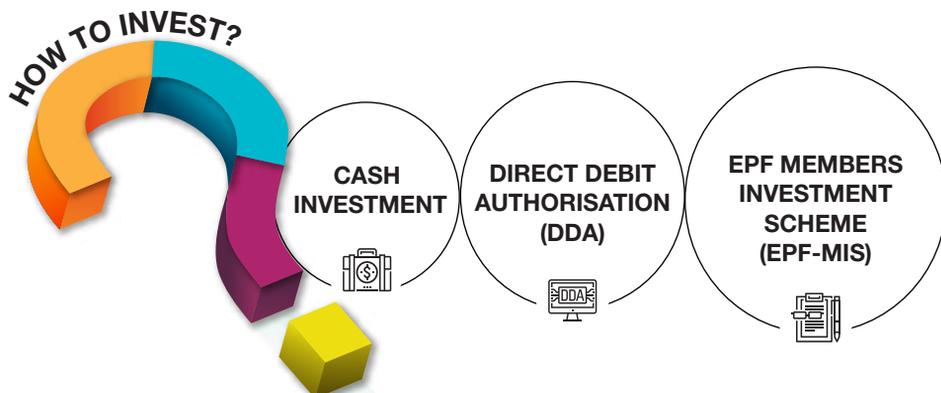
Total investment value[#] at age 60 (RM)

1,067,003

494,229

[#] By starting 10 years earlier, Pn. Alia's total investment value is 116% larger than En. Sani'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.



SOLID BRAND

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



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.



WIDE RANGE OF FUNDS

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

* In terms of total retail fund size managed amongst private unit trust companies and PRS providers in Malaysia. Source: The Edge-Lipper, 9 March 2026.

Investing the Public Mutual Way

With Public Mutual, there are three key principles to guide you in reaching your financial goals.



Invest for the Long Term to Weather Volatility and Compound Returns

Focus on time in the market, not timing the market.



Regular Contributions via Direct Debit Authorisation (DDA)

Patience and discipline are essential to be a successful investor.



Diversify and Evaluate Performance on a Portfolio Basis

Maintaining a well-diversified portfolio allows investors to grow their wealth potential, even if individual funds or markets are temporarily impacted.

Wide Range of Shariah-compliant Funds

Public Mutual offers more than 60 Shariah-compliant funds to meet your investment needs.



Scan the QR Code to learn more about our funds.



Scan the QR code to embark on your wealth journey with Public Mutual.
It's easy, simple and fast!

Get In Touch with Us



Unit Trust Consultant



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03-2022 5000



www.publicmutual.com.my

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Privilege Circle Centre
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