

Enhance Your Portfolio Diversification With Mixed Asset Funds

What is a Mixed Asset Fund?

A mixed asset fund is a fund that invests in a combination of different asset classes, primarily across equities, bonds/sukuk and/or money market instruments. The allocation of each asset class will vary among the funds, depending on their mandates and strategies.



Why Should Mixed Asset Funds be Part of Your Investment Portfolio?

- **Asset Allocation and Diversification**

Different asset classes may react differently during differing phases of business and economic cycles. Therefore, the asset allocation and diversification offered by mixed asset funds could help to lower the overall risk and volatility of your overall portfolio.

- **Carries Differing Mandates to Suit Investors' Needs**

Mixed asset funds carry mandates ranging from aggressive to conservative and balanced to flexible to suit the differing risk tolerance and long-term investment objectives of investors.

Who Should Consider Investing in Mixed Asset Funds?

- Investors who wish to capitalise on the prospects of the equity markets over the long term, while also obtaining exposure to other asset classes such as bonds/sukuk and/or money market instruments.
- Investors who seek professionally-managed funds that are invested across multiple asset classes.
- Investors who prefer to invest in portfolios with the flexibility to invest/diversify across more than one asset class.



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

Wide Range of Mixed Asset Funds

You are advised to select funds based on your risk profile, investment objective and time horizon. Depending on your needs, Public Mutual offers a wide range of mixed asset funds:



- ✓ Aggressive
- ✓ Balanced
- ✓ Conservative
- ✓ Flexible

Mixed Asset Fund	Series	Risk Level	Range of Equity Exposure (In Terms of the Fund's NAV)	Geographical Focus	Distribution Policy
Aggressive					
Public Select Mixed Asset Growth Fund	Conventional	4	40% - 70%	Domestic	Incidental
Public Islamic Mixed Asset Fund	Shariah-compliant	4	40% - 70%	Domestic	Incidental
Public Ehsan Mixed Asset Growth Fund	Shariah-compliant	4	40% - 70%	Domestic	Incidental
Balanced					
Public Balanced Fund	Conventional	3	40% - 60%	Domestic	Incidental
Public Growth Balanced Fund	Conventional	3	40% - 60%	Domestic	Incidental
Public Far-East Balanced Fund	Conventional	4	40% - 60%	Asia	Incidental
Public Strategic Balanced Fund	Conventional	4	40% - 60%	Global	Incidental
Public e-Worldwide Thematic Growth Balanced Fund	Conventional	4	35% - 65%	Global	Incidental
Public Islamic Growth Balanced Fund	Shariah-compliant	3	40% - 60%	Domestic	Incidental
Public e-Al-Mutawazan Strategy Fund	Shariah-compliant	3	35% - 65%	Domestic	Incidental
Public Islamic Global Balanced Fund	Shariah-compliant	4	40% - 60%	Global	Incidental
Conservative					
Public Select Mixed Asset Conservative Fund	Conventional	3	Up to 35%	Domestic	Annual
Public e-Ataraxia Mixed Asset Fund	Conventional	3	Up to 35%	Domestic	Incidental
Public Ehsan Mixed Asset Conservative Fund	Shariah-compliant	3	Up to 35%	Domestic	Annual
Flexible					
Public e-Flexi Allocation Fund	Conventional	5	Up to 98%	Domestic	Incidental
Public Tactical Allocation Fund	Conventional	5	30% - 98%	Global	Incidental
Public Navigator Growth Fund	Conventional	5	Up to 98%	Global	Incidental
Public e-Islamic Flexi Allocation Fund	Shariah-compliant	4	Up to 98%	Domestic	Incidental
Public Islamic Asia Tactical Allocation Fund	Shariah-compliant	5	30% - 98%	Asia	Incidental

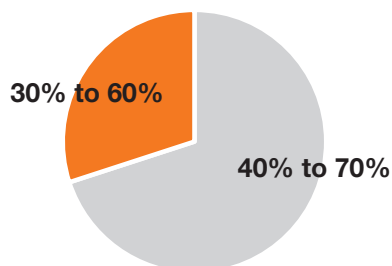
What You Should Know Before Investing in Mixed Asset Funds

1. How to select a mixed asset fund?

There are generally four types of mixed asset funds, comprising:

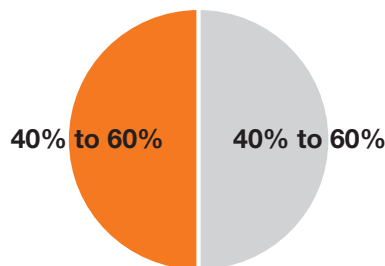
Aggressive (Risk Level: 4)

- Aims to achieve capital growth over the medium to long term.
- Allocation to equities is generally higher:



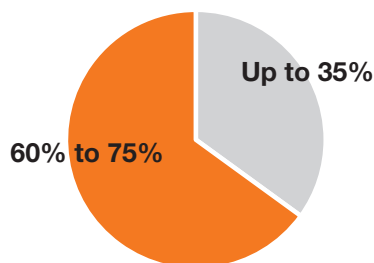
Balanced (Risk Level: 3 To 4)

- Aims to achieve capital growth over the medium to long term through a balanced asset allocation approach.
- Balanced asset allocation:



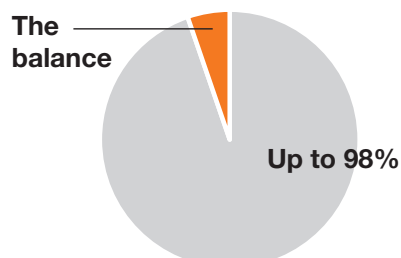
Conservative (Risk Level: 3)

- Aims to achieve capital growth over the medium to long term via a conservative asset allocation strategy.
- Allocation to bonds/sukuk and money market instruments is generally higher:



Flexible (Risk Level: 4 To 5)

- Aims to achieve capital growth over the medium to long term via a more flexible/tactical asset allocation strategy.
- Allocation varies according to fund strategy and market conditions:



□ Equities/Shariah-compliant equities

■ Bonds/Sukuk and money market instruments

Note:

i. The percentage of asset allocation is in terms of the funds' net asset value (NAV).

ii. The asset allocation presented in the pie charts shows the highest end of the range in equities and the balance in bonds/sukuk and/or money market instruments.

As each mixed asset fund has a different mandate and adopts a different strategy, you are advised to select the appropriate fund(s) based on your preference (conventional/Shariah-compliant series), risk tolerance level (aggressive/balanced/conservative/flexible) and investment objective (capital/income growth).

What You Should Know Before Investing in Mixed Asset Funds

2. Do you need to monitor or rebalance your mixed asset fund from time to time?

While the fund managers will continuously look for investment opportunities and rebalance the mixed asset funds' portfolio when necessary, you are also advised to monitor and rebalance your overall portfolio of funds from time to time to ensure that the proportion of differing investments is aligned with your individual risk tolerance and investment objectives.

For example, you might have invested in an aggressive mixed asset fund over the years, but your risk tolerance level may have changed as you grow older. In instances such as this, you are advised to rebalance or switch to a less-aggressive type of mixed asset fund such as a balanced or conservative mixed asset fund — or even a bond/sukuk fund — to re-align your investments with your risk profile.

On the other hand, your aggressive mixed asset fund may have made a good return during market rallies and grown to account for a larger proportion of your overall investment portfolio. You may therefore consider to lock-in the gains and re-align your overall portfolio of funds with your intended portfolio composition to be in line with your risk tolerance and investment goals.



About Public Mutual

Industry Leader

- No.1* in private unit trusts and the Private Retirement Scheme (PRS).
- 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, 16 February 2026.

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 and Master Prospectus of Public e-Series of Shariah-based Funds dated 28 August 2023; Prospectus of Public e-Ataraxia Mixed Asset Fund dated 23 May 2023; 1st Supplemental Prospectus of Master Prospectus 1 of Public Series of Funds dated 3 December 2025, 1st Supplemental Prospectus of Master Prospectus 1 of Public Series of Shariah-based Funds dated 26 February 2025, 2nd Supplemental Prospectus of Master Prospectus 1 of Public Series of Shariah-based Funds dated 3 December 2025 and 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.

Investors should make their own assessment of the merits and risks of the investment. If in doubt, investors should seek professional advice.