

Mixed Asset Funds[^]

1 + 1 = 3: The Power Of Synergy In Investment

Invest In Equity + Bonds

Equity



Capital appreciation and long-term growth potential.



Bonds



Steady income and capital stability.

Enjoy These 3 Benefits from Combining 2 Asset Classes



Lower Overall Risk and Volatility

Diversification helps to manage risks over time.



Annual/Incidental Income Distributions

Steady income stream potential.



Resilient Annualised Returns

Seeks consistent long-term performance through various market cycles.

[^] Mixed asset funds invest in a combination of different asset classes, primarily across equities and bonds/sukuk, with the balance in money market instruments. The allocation of each asset class will vary among the funds, depending on their mandates and strategies.



Performance of Selected Mixed Asset Funds as at 27 February 2026

Mixed Asset Funds	Distribution Yield (Financial Year End 2025)		Distribution Policy	Fund Volatility Class (FVC)	3-Year Fund Volatility Factor (FVF) ¹	Annualised Return (%)		Foreign Exposure (% of the Fund's NAV) ³
	RM (Sen)	Yield (%)				3-Year	SC ²	
PB Mixed Asset Conservative Fund	1.25	4.4	Annual	Low	5.02	5.94	4.08	Up to 25%
Public e-Ataraxia Mixed Asset Fund ⁴	1.00	3.4	Incidental	n.a.	n.a.	n.a.	6.70	Up to 35%
Public Ehsan Mixed Asset Conservative Fund	1.25	4.0	Annual	Very Low	3.44	5.72	5.16	Up to 25%
Public Enhanced Bond Fund ⁵	4.75	4.4	Annual	Very Low	3.21	7.38	5.00	Up to 30%
Public Islamic Enhanced Bond Fund ⁵	5.00	4.3	Annual	Low	4.56	6.37	4.18	Up to 30%
Public Select Mixed Asset Conservative Fund	1.25	4.3	Annual	Low	4.58	5.83	5.25	Up to 25%

¹ Based on the fund's portfolio returns as at 31 January 2026 (Source: Lipper).

² Since Commencement Date.

³ Refers to the maximum allowable foreign investment exposure, measured as a percentage of the Fund's net asset value (NAV).

⁴ Public e-Ataraxia Mixed Asset Fund commenced operations on 12 June 2023.

⁵ Bond funds that may invest up to 20% of their NAV in equities are classified as mixed asset funds under Lipper's fund classification.

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

This material is valid until 31 August 2026. There are fees and charges involved that may affect the returns over time. The performance of the funds 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 1 of PB Series of Funds and Master Prospectus of Public e-Series of Funds dated 28 August 2023; 1st Supplemental Prospectus of Master Prospectus 1 of Public Series of Shariah-based Funds dated 26 February 2025; 1st Supplemental Prospectus of Master Prospectus 1 of Public Series of Funds, 2nd Supplemental Prospectus of Master Prospectus 1 of Public Series of Shariah-based Funds and 1st Supplemental Prospectus of Master Prospectus 1 of PB Series of Funds dated 3 December 2025; Prospectus of Public e-Ataraxia Mixed Asset Fund dated 23 May 2023 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 sales charge (if any) will be imposed on purchases of units of the fund and deducted upfront from the investment amount. A copy of the Prospectus, Supplemental Prospectus and PHS can be viewed at our website at www.publicmutual.com.my. Investors should not solely rely on ratings or rankings provided herein to make an investment decision. 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 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 31 January 2026 are $0.000 \leq VF \leq 4.245$, $4.245 < VF \leq 7.795$, $7.795 < VF \leq 10.235$, $10.235 < VF \leq 13.595$ and VF more than 13.595 respectively. For this period to 30 June 2026, the VCs for the funds are based on the VFs of the respective funds as at 31 January 2026. 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.