



PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK



Building a Better Financial Future for Investors

Charting Your Path to Financial Success through **Direct Debit Authorisation (DDA)**





Timing the market is almost impossible, even for seasoned investors. Attempting to predict the perfect moment to buy or sell can often lead to missed opportunities and unnecessary stress.

Instead of trying to time the market, focus on your long-term goals and make regular investments. Automate your investment via the Direct Debit Authorisation (DDA) facility, as it helps you avoid emotional investing by investing a fixed amount of money into a fund on a regular basis, regardless of the unit price.

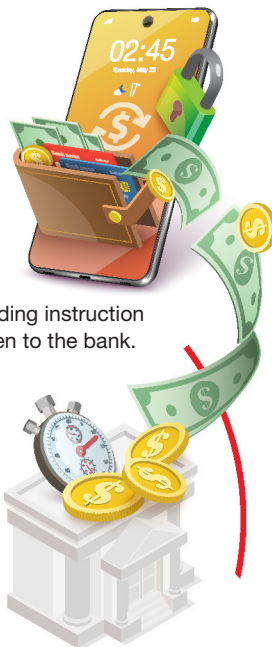


What is Direct Debit Authorisation (DDA)?

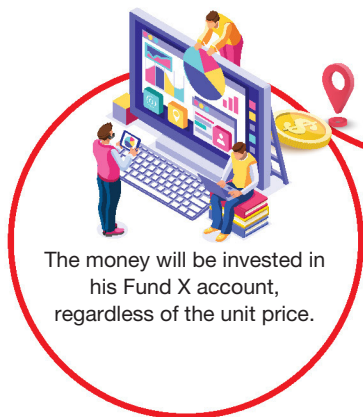
- DDA is an instruction given to your bank to transfer a fixed amount from your bank account to a unit trust fund of your choice.
- You may transfer any amount — as little as RM100 — on a monthly basis to the selected fund.



Investor A signs up for a monthly DDA of RM1,000 into Fund X.



A standing instruction is given to the bank.



The money will be invested in his Fund X account, regardless of the unit price.

A fixed amount of RM1,000 will be transferred from his bank account to Public Mutual on a fixed date every month.

Why Should You Consider Investing Regularly via DDA?

1. Start small

DDA allows you to start accumulating wealth with as low as RM100. With the power of compounding, small investments can result in a substantial amount over time.

For example:

Initial investment in January 2024	RM100
Start investing via DDA from February 2024 onwards	RM100
Total Amount Invested After 10 years (January 2024 – December 2033)	RM12,000

Depending on the fund that you choose, your investment capital of RM12,000 can grow to a sizeable amount at its respective rate of return* over the long term:

Fund Type	Annualised Rate of Return*	Wealth Accumulated After (RM)		
		10 Years	20 Years	30 Years
Bond	4%	14,774	36,800	69,636
Balanced/Mixed Asset	6%	16,470	46,435	100,954
Equity	8%	18,417	59,295	150,030

*Note: • The annualised rates of return are assumptions made based on the historical rate of return exhibited by selected funds, compounded on a monthly basis.
• DDA is invested at the beginning of the month.

2. Cultivate the habit of investing consistently

For those who find it challenging to save money, you can automate your investments via DDA to cultivate the habit of investing consistently. By investing a fixed amount on a regular basis, you will buy more units when the market is trading lower and fewer units when the market is high.

3. Mitigate the risk of a lump-sum investment

By breaking a large sum into a few investments and investing on a regular basis, you mitigate the risk of investing a single lump-sum at the wrong time.

4. Take emotions out of investing

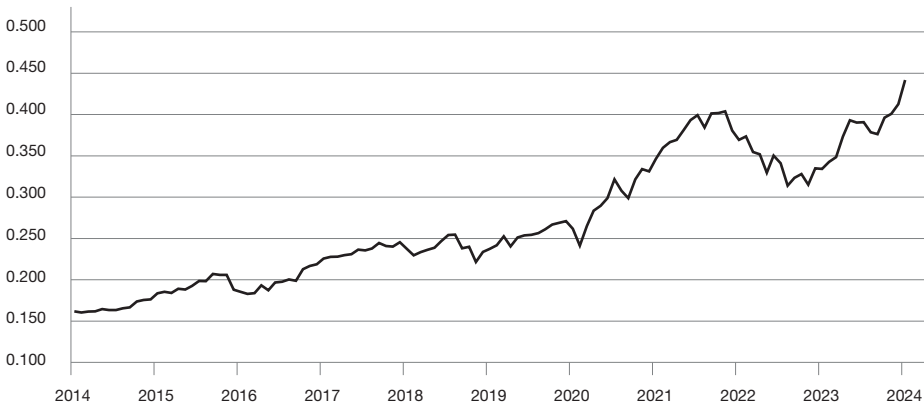
In times of market uncertainty, emotions tend to run higher than usual, which may lead you to make inappropriate investment decisions. By automating your investments via DDA, it helps you to keep your emotions at bay when investing.

5. Avoid market timing

The complexity and unpredictability of the financial markets make timing the markets an almost impossible feat for investors. Enjoy peace of mind when you invest at a fixed interval regardless of the funds' price.

How to Benefit from Regular Investing?

Fund X's Net Asset Value (NAV) from 2014 to 2024



Source: Lipper

Mr A started investing with RM1,000 in Fund X. He also signed up for a DDA of RM1,000 a month into the same fund and continued to invest for 10 years. By adopting the regular investing strategy, Mr A managed to grow his investment over time. This is because the RM1,000 he invested every month purchased more units when prices were low and less units when prices were higher.

During the investing period of 10 years:

Total investment cost	RM120,000
Total units accumulated	483,192.55
Average cost per unit held: $\text{RM120,000} / 483,192.55 \text{ units}$	RM0.2483

Note:

- The simulation above is based on the net asset value (NAV) per unit of Public Global Select Fund for the period from February 2014 to January 2024.
- Assuming the RM1,000 invested is net of the sales charge.
- This is for illustration purposes only and should not be construed as a recommendation to purchase the fund.
- Past performance of the fund is not a reliable indicator of future performance.

How to Register for DDA?

You may sign up for DDA via Public Mutual Online (PMO). Just follow these simple steps:

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EN | BM | 中文 | Logout

PMO
PUBLIC MUTUAL ONLINE

Portfolio View Accounts Open Account Top Up **DDA** Switch Redeem Analytics Statements

Filter

Direct Debit Authorization (DDA)

CASH SCHEME PRIVATE RETIREMENT SCHEME

Filtered by With Units

Select Account

Account

1. Log in and click 'DDA' at the menu bar.
2. Select an account that you wish to sign up for DDA.

Get In Touch with Us

- Unit Trust Consultant
- Public Mutual Branch/Customer Service Centre
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- www.publicmutual.com.my

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Investors are advised to read and understand the contents of the Master Prospectus 1 of Public Series of Funds dated 28 August 2023, and the relevant funds' 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 and PHS can be viewed at our website. 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 our website for our investment disclaimer.

* In terms of total retail fund size managed amongst private unit trust companies and PRS providers in Malaysia.
Source: The Edge-Lipper, 23 December 2024.

Branches/Customer Service Centres

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Tel: 03-2022 5000

Mutual Gold Centre

Tel: 03-2022 5000

1 Utama Shopping Centre

Tel: 03-2022 5000

Alor Setar

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E-mail: aor@publicmutual.com.my

Bangsar

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Batu Pahat

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