

## LONG-TERM INVESTING

# Patience Paves the Way to Investment Success

Long-term investing focuses on building wealth over time by holding a well-diversified portfolio across equity, bond and money market funds. This strategy leverages the power of compounding, reduces the impact of short-term fluctuations and eliminates the emotional aspect of making investment decisions.

At Public Mutual, we manage our funds using a robust investment process, focused on fundamentals, to achieve growth over the long term. Below are some of our Public e-Series of Funds and PB Series of Funds' returns over the 5-year period ending 31 December 2024 within the 'Very Low' to 'Very High' FVC categories.

## e-SERIES OF FUNDS

### Fund Performance as at 31 December 2024

Funds	Fund Volatility Class (FVC)	3-Year Fund Volatility Factor (FVF) <sup>#</sup>	5-Year Total Return (%)
<b>Equity Fund</b>			
<b>Thematic/Sectoral</b>			
Public e-Islamic Sustainable Millennial Fund	High	15.8	105.99
<b>Mixed Asset/Balanced Funds</b>			
Public e-Flexi Allocation Fund	High	12.5	96.51
Public e-Islamic Flexi Allocation Fund	Moderate	9.6	56.52
<b>Money Market Funds</b>			
Public e-Cash Deposit Fund – Class A	Very Low	0.2	13.98
Public e-Islamic Cash Deposit Fund – Class A	Very Low	0.2	12.83

<sup>#</sup> Based on the fund's portfolio returns as at 30 November 2024 (Source: Lipper)  
 Past performance of the funds is not a reliable indicator of future performance.



## PB SERIES OF FUNDS

### Fund Performance as at 31 December 2024

Funds	Fund Volatility Class (FVC)	3-Year Fund Volatility Factor (FVF) <sup>#</sup>	5-Year Total Return (%)
<b>Equity Funds</b>			
<b>Thematic/Sectoral</b>			
PB Global Technology & Healthcare Fund	Very High	18.3	108.34
<b>Global / Regional / Domestic</b>			
PB Growth Fund	Moderate	11.4	45.26
PB Growth Sequel Fund	Moderate	9.5	31.97
PB Asia Pacific Dividend Fund	Low	7.8	30.37
<b>Mid/Small Market Capitalisation</b>			
PB Islamic SmallCap Fund	High	14.1	72.44
PB SmallCap Growth Fund	Moderate	11.6	39.35
<b>Mixed Asset/Balanced Funds</b>			
PB Dynamic Allocation Fund	High	14.9	46.07
PB Balanced Sequel Fund	Low	6.9	45.12
PB Islamic Dynamic Allocation Fund	High	16.1	38.76
PB Mixed Asset Growth Fund	Low	5.9	38.66
PB Mixed Asset Conservative Fund	Very Low	4.8	30.87
<b>Bond Funds</b>			
PB Aiman Sukuk Fund	Very Low	2.2	21.07
PB Fixed Income Fund	Very Low	2.2	18.14
<b>Money Market Funds</b>			
PB Cash Management Fund - Class A	Very Low	0.2	13.49
PB Islamic Cash Management Fund – Class A	Very Low	0.2	12.32

<sup>#</sup> Based on the fund's portfolio returns as at 30 November 2024 (Source: Lipper)  
Past performance of the funds is not a reliable indicator of future performance.

Investors are advised to read and understand the contents of the Master Prospectus 1 of PB Series of Funds, Master Prospectus of Public e-Series of Funds, Master Prospectus of Public e-Series of Shariah-based Funds, Prospectus of Public e-Cash Deposit Fund and Prospectus of Public e-Islamic Cash Deposit Fund dated 28 August 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/contributing in the fund(s). A copy of the Prospectus and PHS can be viewed at our website [www.publicmutual.com.my](http://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. 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](http://www.publicmutual.com.my) for our investment disclaimer.

#### Lipper 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 30 November 2024 are  $0.000 \leq VF \leq 5.095$ ,  $5.095 < VF \leq 9.145$ ,  $9.145 < VF \leq 12.035$ ,  $12.035 < VF \leq 16.275$  and  $VF \text{ more than } 16.275$  respectively. For this period to 31 December 2024, the VCs for the funds are based on the VFs of the respective funds as at 30 November 2024. 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.