

Building a Better Financial Future for Investors

# Did You Know That You Can Start Investing with RM10?



Yes, that's right! You can start building your wealth with as little as RM10 by investing in our **Public e-Cash Deposit Fund (PeCDF)/Public e-Islamic Cash Deposit Fund (PeICDF)**.

Investing in PeCDF/PeICDF is a good way for new investors to start as these funds enable you to:

- Earn daily returns that are potentially higher than savings/current accounts
- Enjoy no lock-in period
- Remain highly liquid, where redemption proceeds will be paid the next business day<sup>1</sup>

<sup>1</sup> If you execute your redemption request using PMO and provide us with your bank account details (subject to bank clearance).

## Fund performance as at 31 December 2024

Cash Deposit Funds	Fund Volatility Class (FVC)	3-Year Fund Volatility Factor (FVF)*	1-Year Total Return (%)
Public e-Cash Deposit Fund – Class A	Very Low	0.2	3.58
Public e-Islamic Cash Deposit Fund – Class A	Very Low	0.2	3.31

Source: Lipper

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

\* Based on the fund's portfolio returns as at 30 November 2024 (Source: Lipper)

## About Public Mutual

### Industry Leader

- No.1<sup>1</sup> in private unit trusts and the Private Retirement Scheme (PRS).
- Has a wealth of more than 40 years of fund management experience.
- Strong and stable, a wholly-owned subsidiary of Public Bank.

<sup>1</sup> 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, 23 December 2024.

Investors are advised to read and understand the contents of the Prospectus of Public e-Cash Deposit Fund and Prospectus of Public e-Islamic Cash Deposit Fund 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.

### 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 < VF ≤ 0.095, 0.095 < VF ≤ 0.145, 0.145 < VF ≤ 0.203, 0.203 < VF ≤ 0.275 and VF more than 0.275 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.



Follow these simple steps to sign up:

STEP  
01

### Enrol Online

Visit [www.publicmutual.com.my](http://www.publicmutual.com.my) and click 'Enrol Now'. Follow the enrolment guide to enrol as an investor.

STEP  
02

### Register for Public Mutual Online (PMO)

Register for PMO - A portal where you can transact and monitor your investments.

STEP  
03

### Start investing via PMO

**Public Mutual** WHOLLY OWNED SUBSIDIARY OF PUBLIC BANK

EN | BM | 中文 [Logout] PMO REGISTERED ONLINE

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

**1** Open New Account

**2** Filter CASH SCHEME PRIVATE RETIREMENT SCHEME

Filtered by Equity Risk Level up to 5

**3**

Fund	Shariah	Category	Risk	Performance Date	3-Year Volatility		Returns %		Annualised Returns %				Fund Info
					Factor	Class	YTD	1-Yr	3-Yr	5-Yr	10-Yr		
<b>4</b> PUBLIC e-CASH DEPOSIT - CLASS A		MM	Low	-	-	-	-	-	-	-	-	More	
PB CASH MANAGEMENT - CLASS A		MM	Low	-	-	-	-	-	-	-	-	More	

**5**

**First Holder Details**

New NRIC: NONE Other ID: NONE

**Joint Holder Details**

Name: NONE NRIC: NONE Other ID: NONE

**Investment Details**

Fund: PUBLIC e-CASH DEPOSIT FUND - CLASS A (PnCDF-A)

Authority to Operate Account: First Holder/One to Sign Distribution Instruction: Reinvest

Investment Amount (RM):

**Staff/PB Group/Agent Investment**

Staff/PB Group/Agent Investment: Type: Public Mutual Agent

**Select Bank Account for Payment**

Registered Bank Account No: Select Account

Please ensure that the bank account selected is the same as the bank account which will be used for payment of this investment.

Reset Back Proceed

1. At the menu bar, click 'Open Account'.
2. Click the 'Filter' icon and select 'Money Market'
3. Click 'More' to check out the fund's details.
4. Click the name of your preferred fund: Public e-Cash Deposit Fund or Public e-Islamic Cash Deposit Fund.
5. Fill in your investment amount (as low as RM10) and other details as required.