

PeEMAS — Invest in Gold the Modern Way

Gold: A Safe-haven Asset

The gold market has been driven by demand amidst geopolitical tensions and economic uncertainties. Sustained consumer demand for gold jewellery also provides support for gold prices. Gold is often generally viewed as a **safe-haven asset** because it is deemed to:

- Preserve wealth
- Provide diversification
- Serve as a hedge against inflation and currency fluctuations



A Better Alternative to Physical Gold

While investing in gold can be advantageous, holding physical gold may present several challenges, ranging from issues of storage and liquidity to difficulties in verifying the gold's purity.

A more modern and efficient way to gain exposure to gold may thus be via Public e-Emas Gold Fund (PeEMAS), which offers the following advantages:



Helps to potentially **hedge against inflation/currency devaluation.**




Provides exposure to gold in a **convenient and cost effective way** without the hassle of storing physical gold.



Being a **highly-liquid** option, it provides a more flexible way to invest in and cash out of one's gold investments.



About PeEMAS

Asset Allocation	<ul style="list-style-type: none"> At least 90% of the Fund's net asset value (NAV) invested in gold exchange-traded funds (ETFs). 90% of the Fund's NAV will be invested in foreign assets.
Investor Risk Profile	
Distribution Policy	No distribution
Switching Policy	No switching allowed
Minimum Investment	RM100



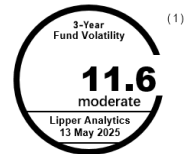
Fund Performance (2)

23.38%

1-Year Return as at 30 May 2025

17.08%

3-Year Annualised Return as at 30 May 2025



About Public Mutual

- No.1* in unit trusts and the Private Retirement Scheme (PRS).
- Strong and stable, a wholly-owned subsidiary of Public Bank.

(1) Based on the Fund's portfolio returns as at 13 May 2025, the Volatility Factor (VF) for the Fund is 11.6 and is classified as "Moderate" (source: Lipper).

(2) Source: Lipper. Past performance of the fund is not a reliable indicator of future performance.

* 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 June 2025.

This material is valid until 30 November 2025. The performance of the fund 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 Prospectus of Public e-Emas Gold Fund dated 28 August 2023 and the fund's Product Highlights Sheet (PHS) before investing. Investors should understand the risks of the fund and compare and consider the fees, charges and costs involved in investing in the fund. A copy of the 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. 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 30 April 2025 are $0.000 \leq VF \leq 4.730$, $4.730 < VF \leq 9.185$, $9.185 < VF \leq 11.980$, $11.980 < VF \leq 16.345$ and VF more than 16.345 respectively. For this period to 30 June 2025, the VCs for the funds are based on the VFs of the respective funds as at 30 April 2025. 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.

