



PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK



Building a Better Financial Future for Investors

Shariah-Compliant Investing for Peace of Mind



Public Mutual offers more than 60 Shariah-based unit trust funds to meet various investors' needs.

Shariah-based unit trusts are Shariah-compliant collective investment schemes that allow investors with similar investment objectives to pool their funds together.



How do Shariah-based funds work?

Shariah-based funds are restricted from making investments in industries that involve activities/products deemed to be non-Shariah compliant, such as:

- Conventional financial services based on riba (interest)
- Conventional insurance
- Stockbroking or share-trading in non-Shariah compliant securities
- Gaming and gambling
- Manufacture or sale of liquor and liquor-related activities
- Manufacture or sale of tobacco and tobacco-related activities
- Pork and pork-related activities
- Non-halal food and beverages
- Non-Shariah compliant entertainment

Why consider investing in Public Mutual's Shariah-based funds?

The funds offer **a wide array of Shariah-compliant growth opportunities** across local, regional and global markets in sectors, such as:



Consumer



Healthcare



Technology



ESG

Benefits of Investing in Shariah-based Unit Trust Funds



Professionally Managed in Accordance with Shariah Principles



Flexibility to Invest and Redeem



Competitive Returns



Regulated by Securities Commission Malaysia and Certified as Shariah-compliant by Independent Shariah Adviser



Effective Diversification to Minimise Risks and Optimise Returns



Capitalise on the Power of Compounding



Ease of Transactions



Peace of Mind

Power of Compounding

The Benefits of Starting Early

The earlier you start, the greater the potential to generate higher returns on your original investment.



Pn. Alia: Starts investing at age 30
Invests RM10,000 per year (up to age 50)
Total amount of investment: RM200,000

Pn. Alia's total investment at age 60:
RM1,067,003



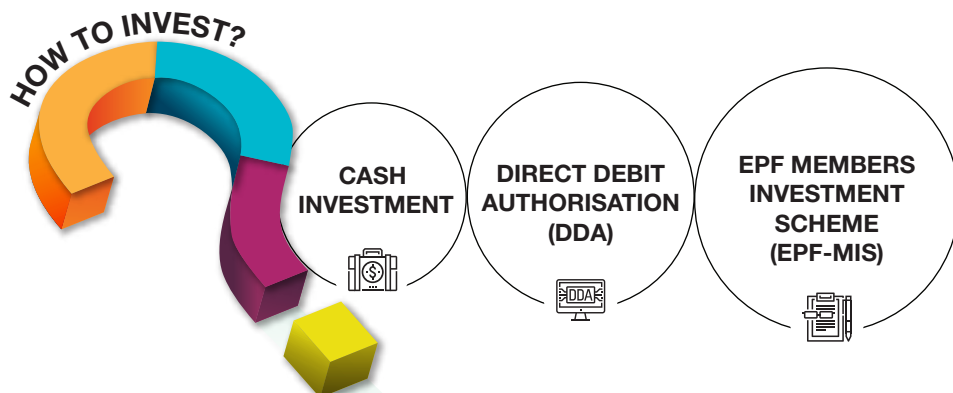
En. Sani: Starts investing at age 40
Invests RM10,000 per year (up to age 60)
Total amount of investment: RM200,000

En. Sani's total investment at age 60:
RM494,229

Name	Pn. Alia	En. Sani
Starting age	30	40
Investment period (years)	20	20
Compounding period up to age 60 (years)	30	20
Yearly investment (RM)	10,000	10,000
Total amount invested (RM)	200,000	200,000
Total investment value [#] at age 60 (RM)	1,067,003	494,229

[#] By starting 10 years earlier, Pn. Alia's total investment value is 116% larger than En. Sani's investment value when both of them reach the retirement age of 60 (Assumption: the investments were made at the beginning of the year, and have a constant rate of return of 8% per annum compounded on a yearly basis). This example is only an illustration and does not indicate the past or future performance of any specific unit trust fund.

Are You Ready to Invest with Us?



For more information on DDA and the EPF-MIS, please refer to the Direct Debit Authorisation (DDA) and EPF-MIS brochures.



Unit Trust Consultants (UTCs) and staff of Public Mutual are not authorised to collect investment amounts in cash under any circumstances whatsoever.

Public Mutual will not be liable for any loss incurred should you hand cash over to our UTCs or staff, issue cheques in the name of our UTC or staff, or make a deposit or transfer to the bank account of our UTC or staff.

For investments with Public Mutual, you can invest directly via Public Mutual Online (PMO). Alternatively, you may write a cheque made payable to **“Public Mutual Berhad – NRIC No. of First Holder”**.

Public Mutual – Your Investment Partner



INDUSTRY LEADER

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



SOLID BRAND

Winner of the Reader's Digest Trusted Brand Platinum Award for the Investment Fund Company category in Malaysia for 15 consecutive years.



EXTENSIVE DISTRIBUTION CHANNEL

The largest unit trust consultant (UTC) distribution force in the domestic private unit trust industry.

Supported by 31 Branches/Customer Service Centres and more than 260 Public Bank branches nationwide.



WIDE RANGE OF FUNDS

Offers more than 180 Conventional and Shariah-based funds to meet your investment needs.

* In terms of total retail fund size managed amongst private unit trust companies and PRS providers in Malaysia. Source: The Edge-Lipper, 3 March 2025.

Investing the Public Mutual Way

Here are the four key principles in building a strong foundation for your investments.



Long-term Investing

Giving your investments time in the market allows them to potentially generate compounded returns over the long term.



Harnessing Volatility

Market volatility can present opportunities to buy valuable, fundamentally-strong companies at lower prices.



Regular Contributions

Investing regularly ensures consistent investment contributions and eliminates the impact of emotional investing.



Build a Diversified Portfolio

Building a diversified portfolio helps in managing your risk exposure to any one fund, market, sector or theme.

Wide Range of Shariah-based Funds

Public Mutual offers more than 60 Shariah-based funds to meet your investment needs.



Scan the QR Code to learn more about our funds.



Scan the QR code to embark on your wealth journey with Public Mutual.
It's easy, simple and fast!

Get In Touch with Us



Unit Trust Consultant



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