

Shariah-Compliant Investing for Peace of Mind

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



How do Shariah-compliant funds work?

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

- Conventional financial services based on riba (interest)
- Conventional insurance
- Stockbroking or share-trading in Shariah non-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
- Shariah non-compliant entertainment

Why consider investing in Public Mutual's Shariah-compliant 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

* 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, 9 June 2025.



Benefits of Investing in Shariah-compliant 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

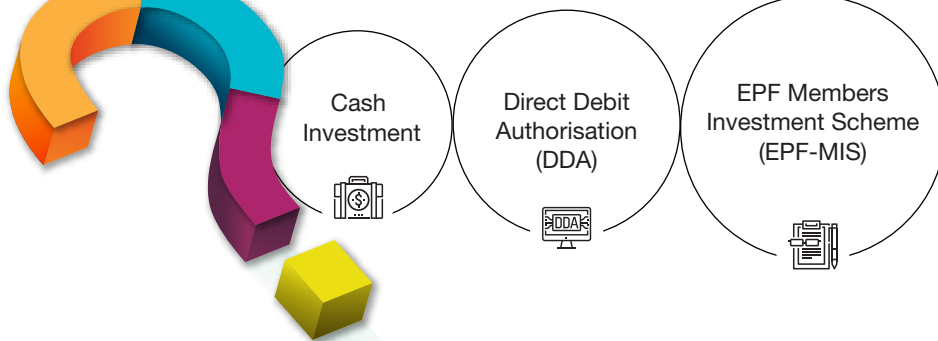


Peace of Mind



Are You Ready to Invest with Us?

How To Invest?



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

About Public Mutual

Industry Leader

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