



**PUBLIC MUTUAL**  
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK



Building a Better Financial Future for Investors

# Supercharge Your Retirement Savings via **EPF-MIS**

A snapshot of our EPF Members Investment Scheme (EPF-MIS) Conventional Series of equity/balanced/mixed asset funds performance in 2024:

**68%**

15 out of 22 of the  
funds have recorded  
returns above 10%

**50%**

11 out of 22 of the  
funds have recorded  
returns above 15%

Staying invested via the EPF-MIS is the key to optimise your retirement savings by:



Investing for the long-term



Harnessing market volatility



Investing regularly



Building a diversified portfolio

\* 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, 3 March 2025.



**Conventional Series of the EPF-MIS Funds with a Rate of Return of More than 10% in 2024  
(Fund Performance as at 31 December 2024)**

Funds	Fund Volatility Class (FVC)	3-Year Fund Volatility Factor (FVF) <sup>#</sup>	1-Year Total Return (%)	5-Year Total Return (%)
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**Equity**

**Equity - Domestic**

Public Strategic Growth Fund	Low	8.6	23.09	68.57
PB Growth Sequel Fund	Moderate	9.6	22.94	31.97
Public Optimal Growth Fund	Moderate	9.6	21.90	40.56
Public Regular Savings Fund	Low	7.6	20.25	36.43
Public Select Treasures Equity Fund	Moderate	11.2	18.86	57.21
Public Sector Select Fund	Low	8.1	18.84	49.90
Public Aggressive Growth Fund	Low	9.0	18.04	42.71
Public Select Alpha-30 Fund	Low	8.8	16.72	39.61
Public Growth Fund	Low	9.1	15.56	25.05

**Equity - Foreign**

Public China Titans Fund	Very High	18.5	26.83	20.73
Public Singapore Equity Fund	Moderate	10.4	15.19	32.28
Public Global Select Fund	High	14.6	10.60	64.93

**Balanced & Mixed Asset**

PB Balanced Fund	Low	7.1	14.99	28.11
Public Select Mixed Asset Growth Fund	Low	8.4	14.82	46.36
Public Select Mixed Asset Conservative Fund	Very Low	5.0	11.25	37.30

<sup>#</sup> Based on the fund's portfolio returns as at 31 December 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 Public Series of Funds, Master Prospectus 1 of PB Series of Funds dated 28 August 2023 and 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 in a fund. 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 31 December 2024 are  $0.000 \leq VF \leq 5.060$ ,  $5.060 < VF \leq 9.180$ ,  $9.180 < VF \leq 12.185$ ,  $12.185 < VF \leq 16.465$  and VF more than 16.465 respectively. For this period to 30 June 2025, the VCs for the funds are based on the VFs of the respective funds as at 31 December 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..