e-26
20 November 2026

PUBLIC e-WORLDWIDE SUSTAINABLE 20 FUND (PeWS20F)

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors of Public Mutual Berhad and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omission of other facts which would make any statement in the Product Highlights Sheet false or misleading.

STATEMENTS OF DISCLAIMER

The Securities Commission Malaysia has authorised the issuance of PeWS20F and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of PeWS20F and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the PeWS20F, or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of Public Mutual Berhad, responsible for PeWS20F, and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

PRODUCT HIGHLIGHTS SHEET

This Product Highlights Sheet (PHS) only highlights the key features and risks of this unit trust fund. Investors are advised to request, read and understand the fund's prospectus before deciding to invest.

PeWS20F is a qualified Sustainable and Responsible Investment Fund under the Guidelines on Sustainable and Responsible Investment Funds.

BRIEF INFORMATION ON THE PRODUCT

What is this product about?

Type of product	Unit trust fund
Capital protected or guaranteed	No
Manager of fund	Public Mutual Berhad
Trustee of fund	AmanahRaya Trustees Berhad
Distributor of fund	Unit trust scheme consultants (UTCs) of Public Mutual Berhad and Institutional Unit Trust Scheme Adviser (IUTA), i.e. Public Bank Berhad

KEY FEATURES OF THE PRODUCT

What am I investing in?

Category of fund	Equity	
Base currency	United States Dollar (USD)	
Class(es) of units	USD Class and MYR Class	
Fund objective	To achieve capital growth over the long term. *Note: Long term refers to a period of more than 5 years.*	
Asset allocation	Shares or securities equivalent to shares	75% to 98% of net asset value (NAV)
	Bonds or other forms of securitised debt, money market instruments and deposits	2% to 25% of NAV
	Up to 25% of the fund's NAV may be invested in Environmental, Social & Governance (ESG) qualified exchange traded funds and unlisted collective investment schemes which track ESG indices. The fund will invest in stocks of companies which incorporate ESG considerations (i.e. environmental, social and governance factors) in their business practices. The fund will invest in a maximum of 20 stocks. *If the outlook for equity market is unfavourable, the shares or securities equivalent to shares exposure may be reduced to below the range indicated above while the exposure to bonds or other forms of securitised debt, money market instruments and deposits may be increased provided that at least 2/3 of the fund's NAV is invested in securities and instruments that are subject to ESG considerations*, as a temporary defensive strategy.* ** In the event the fund's holdings of ESG securities and instruments fall below 2/3 of its NAV, the fund will rectify the breach within an appropriate timeframe not exceeding 3 months from the date of breach.*	
	Foreign investments	Up to 98% of the fund's NAV
Location of assets	• United States of America • United Kingdom • Germany • France • Switzerland • Spain • Italy • Luxembourg • Any other selected foreign markets.	• Australia • New Zealand • Netherlands • South Korea • China • Japan • Hong Kong • Taiwan	• Malaysia • Singapore • India • Philippines • Thailand • Indonesia

What am I investing in? (cont'd)

Investment approach	Shares or securities equivalent to shares The fund will invest in qualified ESG securities which are members of ESG indices*, companies deemed ESG-qualified based on ESG grades by service providers** or the Manager's internal evaluation#. ** ESG indices refer to ESG indices provided by international index providers such as S&P Dow Jones Indices LLC, MSCI Limited and FTSE International Limited.* *** ESG grades by service providers refer to grades assigned by the service providers such as FTSE International Limited based on their methodology for ESG ratings.* *# Please refer to pages 3 – 4 for more information on Manager's internal evaluation.* Based on the Manager's internal evaluation, companies that have achieved a score of at least 50 points (out of 100 points) are deemed as ESG qualified shares. The fund will also adopt a bottom-up approach in its selection process of shares or securities equivalent to shares, which relies on fundamental research where the financial health, industry prospects, management quality and past track records of companies are assessed. The ESG considerations of the fund's investments will be reviewed on monthly basis to ensure that they are consistent with the fund's objective and that the overall impact of such investments is not inconsistent with any other sustainability considerations. If an investee company no longer meets the criteria of a qualified ESG share, the fund will undertake the following: (i) the Manager will engage with the investee company to obtain their plans and strategies to improve their ESG standing within 3 months. The Manager will follow up with the next engagement 3 months after the first engagement and if there is improvement in its ESG standing, the fund will continue to hold the share. If there is no improvement, the fund will dispose of its holdings as soon as practicable within an appropriate timeframe not exceeding 3 months, subject to the underlying liquidity of the shares. (ii) if there is a lack of information from an investee company to improve its ESG standing or the measures implemented by the investee company are deemed to be inadequate or the investee company declines to engage with the Manager within 3 months, the fund will dispose of its holdings as soon as practicable within an appropriate timeframe not exceeding 3 months, subject to the underlying liquidity of the shares. Collective investment schemes The fund will invest in ESG qualified exchanged traded funds and unlisted collective investment schemes which track ESG indices*. The suitability of these collective investment schemes will be evaluated according to ESG integration, positive and negative screening methodologies to ensure they are aligned to the fund's investment strategy. ESG integration encompasses a systematic assessment of quantitative and qualitative ESG data in the collective investment schemes' investment methodology. Positive screening prioritises investment in companies that demonstrate positive ESG performance relative to industry peers, such as members of ESG indices and securities with ESG scores from ESG data providers which falls within the top half of the scale. Negative screening excludes companies which are primarily involved in certain sectors with high ESG risks, such as tobacco-related and weapons. ** ESG indices refer to ESG indices provided by international index providers such as S&P Dow Jones Indices LLC, MSCI Limited and FTSE International Limited.* These collective investment schemes will be reviewed whenever there are changes to the ESG methodology to ensure that they are consistent with the fund's objective as well as strategy and that the overall impact of such investments is not inconsistent with any other ESG considerations. If these collective investment schemes that the fund invests in is no longer ESG qualified and/or is inconsistent with the fund's investment objective and strategy, the fund will dispose its holdings as soon as practicable within an appropriate timeframe not exceeding 3 months from the date they are no longer ESG qualified and/or are inconsistent with the fund's investment objective and strategy. Bonds or other forms of securitised debt The fund will invest in bonds or other forms of securitised debt as follows: (i) Bonds or other forms of securitised debt that comply with a recognised Sustainable and Responsible Investment (SRI)/ESG framework as follows: • Bonds and sukuk which were issued under the SRI Sukuk framework issued by the Securities Commission of Malaysia (SC); • Bonds and sukuk for which their proceeds are used for purposes that are in line with the United Nations (UN) Sustainable Development Goals (SDG) based on disclosures in the securities' information documents and, where available, verifications on the usage of the proceeds by qualified independent parties; • Bonds and sukuk that adopt the Association of Southeast Asian Nation (ASEAN) Green Bond Standards, ASEAN Social Bond Standards or ASEAN Sustainability Bond Standards; and • Bonds and sukuk that adopt the International Capital Market Association (ICMA) Green Bond Principles, ICMA Social Bond Principles, ICMA Sustainability Bond Guidelines and ICMA Sustainability-Linked Bond Principles. (ii) Bonds or other forms of securitised debt issued by a company (or its subsidiary and associate companies) with an ESG score assigned by an ESG service provider such as FTSE Russell which falls within the top half of the scale; or (iii) Bonds or other forms of securitised debt that have achieved a score of at least 50 points (out of 100 points) based on Manager's internal evaluation#. *# Please refer to pages 3 – 4 for more information on Manager's internal evaluation.*

What am I investing in? (cont'd)

Investment approach (cont'd)	Bonds or other forms of securitised debt (cont'd) The ESG considerations of the fund's investments will be reviewed on monthly basis to ensure that they are consistent with the fund's objective and that the overall impact of such investments is not inconsistent with any other sustainability considerations. If an investee company no longer meets the criteria of a qualified ESG security, the fund will undertake the following: (i) the Manager will engage with the investee company to obtain their plans and strategies to improve their ESG standing within 3 months. The Manager will follow up with the next engagement 3 months after the first engagement and if there is improvement in its ESG standing, the fund will continue to hold the security. If there is no improvement, the fund will dispose of its holdings as soon as practicable within an appropriate timeframe not exceeding 3 months, subject to the underlying liquidity of the securities. (ii) if there is a lack of information from an investee company to improve its ESG standing or the measures implemented by the investee company are deemed to be inadequate or the investee company declines to engage with the Manager within 3 months, the fund will dispose of its holdings as soon as practicable within an appropriate timeframe not exceeding 3 months, subject to the underlying liquidity of the securities.
	Money market instruments and deposits The asset allocation on money market instruments and deposits will depend on interest rate trends and market liquidity conditions. The fund will invest in ESG-qualified money market instruments/deposits with domestic and foreign financial institutions as follows: (i) Money market instruments/deposits issued by financial institutions (or its subsidiary) which are members of ESG indices or with an ESG score assigned by an ESG service provider such as FTSE Russell which falls within the top half of the scale. For example, the fund will invest in money market instruments/deposits issued by a financial institution (or its subsidiary) with an ESG score of 2.5 points or higher (out of 5 points) as rated by FTSE Russell. The ESG scores are expressed through a numerical scale of 1 to 5, with higher score indicating lower ESG risks; and (ii) Money market instruments/deposits that have achieved a score of at least 50 points (out of 100 points) based on Manager's internal evaluation#. *# Please refer to pages 3 – 4 for more information on Manager's internal evaluation.*
	Note: While the fund integrates ESG criteria into its investment selection and portfolio construction process, the fund does not pursue specific measurable portfolio-level sustainability outcomes, sustainability targets or impact objectives. The sustainability features of the fund reflect its strategy of investing in ESG-qualified securities.
	Manager's Internal Evaluation for ESG-qualified Assets The internal ESG model is designed with reference to Bursa Malaysia's Sustainability Reporting Guide as well as the Malaysian Code of Corporate Governance 2021. It adopts a bottom-up approach in the evaluation process to derive the ESG rating. The ESG rating of a company is derived from 3 pillars – namely Environmental, Social and Governance. Environmental Within the Environmental pillar, the 12 environmental themes comprise the environmental and relevant economic themes referenced from Bursa Malaysia's Sustainability Reporting Guide: 1. Climate-related financial risks and opportunities 2. Emissions 3. Waste and Effluent 4. Water 5. Energy 6. Biodiversity 7. Supply Chain (Environmental) 8. Products and Services Responsibility (Environmental) 9. Material 10. Compliance (Environmental) 11. Land Remediation, Contamination or Degradation 12. Responsible / Sustainable Lending Social Within the Social pillar, the 12 social themes comprise the social and relevant economic themes referenced from Bursa Malaysia's Sustainability Reporting Guide: 1. Diversity 2. Human Rights 3. Occupational Safety and Health 4. Anti-Competitive Behaviour 5. Anti-Corruption 6. Labour Practices 7. Society 8. Indirect Economic Impact 9. Community Investment 10. Products and Services Responsibility (Social) 11. Supply Chain (Social) 12. Compliance (Social)

What am I investing in? (cont'd)

Investment approach (cont'd)	**Manager's Internal Evaluation for ESG-qualified Assets (cont'd)** Governance Within the Governance pillar, the 7 governance themes comprise the principles and guidelines stipulated in the Malaysian Code of Corporate Governance 2021: 1. Board Responsibilities 2. Board Composition 3. Remuneration 4. Audit Committee 5. Risk Management and Internal Control Framework 6. Engagement with Stakeholders 7. Disclosures and Transparency Investee companies are assessed based on their disclosure of information pertaining to the abovementioned themes and outcome of their ESG practices. In general, the scores under the 3 pillars are weighted equally, with certain indicators/criteria under each of the pillars having increased weightage if they are deemed to be of higher significance. For example, the percentage of independent directors on an investee company's board of directors, being an indicator under the Board Composition theme of the Governance pillar, is assigned a higher weightage than other indicators under the same theme. In this instance, an investee company is expected to have at least 50% independent directors on its board. Securities and instruments which attain at least a 50% (i.e. 50 points out of 100 points) internal ESG score are deemed as ESG qualified. The internal ESG scores will take into account ESG-related incidents, fines or litigations including bribery/corruption, fraud, insider trading, money laundering and terrorism financing. 10 points will be deducted from an investee company's ESG score to derive the final score if there are ESG-related incidents, fines or litigations in the last 12 months or since the last review. If the investee company's senior management or directors are involved in bribery/corruption, fraud, insider trading, money laundering and terrorism financing, the securities will not be deemed as an ESG Qualified Security. The scores are monitored regularly and updated based on the companies' latest sustainability reports. A monthly corporate monitoring meeting is held where a report on investee companies is tabled for review. Where an investee company ceases to be an ESG Qualified Security due to the specific controversy-related circumstances above, the Manager will engage with the investee company to obtain their plans and strategies to improve their ESG standing within 3 months. The Manager will follow up with the next engagement 3 months after the first engagement and if there is improvement in its ESG standing, the fund will continue to hold the share or security. If there is no improvement, the fund will dispose of its holdings as soon as practicable within an appropriate timeframe not exceeding 3 months, subject to the underlying liquidity of the securities.
Benchmark	There is no suitable benchmark that accurately reflects the fund's performance due to its unique investment mandate. The fund adopts a highly selective, bottom-up approach to select stocks that meet the fund's ESG criteria, holding a concentrated portfolio of up to 20 stocks in global markets. Standard global equity and ESG indices may differ in terms of geographic, sector and company allocations. As such, comparing the fund's performance to a standard market index may not be appropriate as such indices do not reflect the fund's concentrated portfolio, ESG selection criteria, or risk-return profile. The performance of the fund is available on our website at www.publicmutual.com.my. Any change of the fund's benchmark will be updated on our website and/or the fund's PHS.

PRODUCT SUITABILITY

Who is this fund suitable for?

Investor profile	The fund is suitable for long term investors who are seeking long term capital growth through investments in stocks of companies which incorporate ESG considerations.

KEY RISKS

What are the key risks associated with this product?

Market risk	Market risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors, which will result in a decline in the fund's NAV.
Specific security risk	Prices of a particular security may fluctuate in response to the circumstances affecting individual companies. As such, adverse price movements of a particular security invested by the fund may adversely affect the fund's NAV and unit price.
Liquidity risk	Liquidity risk refers to the ease of liquidating an asset depending on the asset's volume traded in the market. If the fund holds assets that are illiquid, or are difficult to dispose of, the value of the fund will be negatively affected when it has to sell such assets at unfavourable prices.
Currency risk	Currency risk at the fund level If the fund invests in assets denominated in currencies other than the base currency, the fund may be exposed to currency fluctuation risks. If the currencies in which the investments are denominated depreciate against the base currency of the fund, the fund's NAV may be adversely affected and vice versa. To mitigate such risk, the fund may undertake hedging strategies. However, the fund would not benefit from any potential upside if currencies move in the opposite direction of the hedging strategy.

What are the key risks associated with this product? (cont'd)

Currency risk (cont'd)	Currency risk at the class level The currency risk is also applicable to the class(es) which is denominated in a different currency other than the base currency of the fund. The impact of the exchange rate movement between the currency denomination of the respective class(es) and the base currency of the fund will affect the NAV and value of the class(es) and vice versa.
Country risk	Investments of the fund in any country may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of the country in which the fund invests in. For example, the deteriorating economic condition of such countries may adversely affect the value of the investments undertaken by the fund in those affected countries. This in turn may cause the NAV of the fund or prices of units to fall.
Concentration risk	Concentration risk arises when the fund's investments are concentrated in a limited number of stocks. As such, adverse price movements of stocks invested by the fund may have a greater impact on the value of the fund compared to funds which invest in a larger portfolio of stocks.
ESG investment risk	The fund invests in ESG securities and instruments. During the periodic review undertaken by the Manager, a security and instrument currently held by the fund may be reclassified as non ESG compliant and may impact the fund's minimum holdings of ESG securities and instruments of at least two-thirds (2/3) of the fund's NAV. If this occurs, the Manager will take the necessary steps as disclosed in the fund's investment approach. The non-compliant ESG securities will be disposed, and reinvestments will be made within an appropriate timeframe not exceeding 3 months from the date of breach to ensure, at least two-thirds (2/3) of the fund's NAV is invested in instruments that are subject to ESG considerations. As the fund's investments are subject to ESG considerations, the fund's investments will exclude securities or instruments that do not comply with its ESG considerations. As such, the fund's performance will not be comparable to the performance of other funds which do not incorporate ESG considerations.

You are advised to read the fund's prospectus and understand the risks involved and, if necessary, consult your professional adviser(s) before investing.

FEES & CHARGES

What are the fees and charges involved?

Sales charge

USD Class	MYR Class
Up to 3.75% of NAV per unit of the Class	

The Manager may at its discretion charge a lower sales charge.

Redemption charge

Nil

Switching charge

Switching facility is currently available for MYR Class only and the applicable charges are as shown below:

Switch-out / (Exit) \ To Recipient Fund	Equity / Mixed Asset / Balanced Funds	Bond Funds	Public e-Income Fund / Public e-Islamic Income Fund
Within 90 days:			
- Loaded units	Up to 0.50%*	Up to 0.50%*	Up to 0.50%*
- Partial-load units	Up to 0.50%*	Up to 0.50%*	Up to 0.50%*
After 90 days:			
- Loaded units	Nil	Nil	Nil
- Partial-load units	Up to 0.25%*	Up to 0.25%*	Nil

Notes:
- *Loaded units are units which have incurred a sales charge of 3% or more through investments in equity/mixed asset/ balanced funds.*
- *Partial-load units are units which have incurred a sales charge of less than 3% through investments in equity/mixed asset/ balanced funds.*

** Subject to a minimum of RM1, whichever is the higher.*

Transfer charge

USD Class	MYR Class
Not Available	Up to RM50

Transfer facility is currently available for MYR Class only.

Management fee

USD Class	MYR Class
1.85% per annum of the NAV of the Class	

Trustee fee

USD Class	MYR Class
0.05% per annum of the NAV, subject to a minimum fee of RM18,000 and a maximum fee of RM600,000 per annum.	

Note: The above fees and charges may be subject to any applicable taxes and/or duties (if any) which are payable by you.

There are fees and charges involved and you are advised to consider them before investing in the fund.

PERFORMANCE OF PeWS20F (MYR Class)

Average Annual Returns for the following periods ended 31 August 2026

	1-Year	3-Year	Since Commencement*
PeWS20F (%)	24.79	14.80	16.15

Annual Total Return for the Financial Years Ended 31 August

	2023*	2024	2025	2026
PeWS20F (%)	15.09	6.60	8.52	24.79

1-Year Fund Performance Review

PeWS20F registered a total return of +24.79% for the financial year ended 31 August 2026.

Notes:

* *The figure shown is for the period since the fund's (formerly known as Public e-Wholesale Sustainable 20 Fund (PeWS20F)) commencement (25 July 2022). Effective 20 November 2026, the fund was converted from a wholesale fund to a retail unit trust fund and renamed as Public e-Worldwide Sustainable 20 Fund.*

The calculation of the above returns is based on NAV-to-NAV basis, and is sourced from Lipper.

Average annual returns of the fund are derived by dividing the total returns of the fund with the number of years under review.

Commencement date is the last day of the initial offer period.

Portfolio Turnover Ratio (PTR)

	2024	2025	2026
PTR (time)	1.45	0.87	1.10

The fund's PTR decreased from 1.45 times for the financial year ended 2024 to 0.87 times for the financial year ended 2025 due to a lower level of rebalancing activities. For the financial year ended 2026, the fund's PTR subsequently increased to 1.10 times due to a higher level of rebalancing activities undertaken by the fund.

Distribution

	2024	2025	2026
Gross distribution per unit (sen)	-	-	-
Net distribution per unit (sen)	-	-	-

PAST PERFORMANCE OF THE FUND IS NOT AN INDICATION OF ITS FUTURE PERFORMANCE.

ADDITIONAL INFORMATION

Valuation

The NAV of this fund is calculated and the price of units published on each business day at www.publicmutual.com.my.

Purchase and redemption of units

You can purchase and redeem units of the fund on any business day at the fund's next determined NAV.

Initial investment

- Minimum initial investment*:

USD Class	MYR Class
USD100	RM100

- Investments in USD Class is currently available for individual investors only. Investors are required to have an Investment Foreign Currency Account (IFCA) with Public Bank Berhad or any other licensed financial institutions as may be determined by the Manager from time to time.
- To open an account, you must be a subscriber of Public Mutual Online (PMO).
- If you are not an existing PMO subscriber, you may register online for PMO via our website or PMO PLUS mobile application.
- Should you cease to be a PMO subscriber, the Manager may redeem your entire account with the fund.
- For first time investor of Public Mutual Berhad, you are required to complete the New Investor Form or onboard via the New Investor Online Enrolment at PMO.

Additional investments

- Minimum additional investment*:

USD Class	MYR Class
USD100	RM100

- You may invest regularly through:

USD Class**	MYR Class
• PMO • Direct debit authorisation with banks	• PMO • Direct debit authorisation with banks • Depositing your cheque into the collection account maintained at Public Bank Berhad.

Notes:

* *The Manager may vary the minimum initial and additional investment amount from time to time.*

** *Investment payment for foreign currency funds must be made from IFCA maintained with Public Bank Berhad or any other licensed financial institutions as may be determined by the Manager from time to time.*

Purchase and redemption of units (cont'd)



How You Should Write Your Cheque

Cheque must be made payable to:

Individual Investors	***"Public Mutual Berhad - Your Name & MyKad/Passport Number".***
Corporate Investors	***"Public Mutual Berhad - Your Company's Name & Registration Number".***

Please write down your name, MyKad/passport number/company name, company registration number and telephone number at the back of the cheque.

Cooling-off right

- Applicable for first time individual investors of Public Mutual Berhad.
- Your request must be submitted either to the Public Mutual Berhad or Public Bank Berhad branch offices or Public Mutual Berhad Head Office within 6 business days from the date of receipt of the investment application form and payment by Public Mutual Berhad.
- The refund will be paid within 7 business days from the date of exercise of this right.
- The refund for every unit held will be the sum of the price of a unit (i.e. original price on the day the units were purchased or market price at the point of exercise of the cooling-off right, whichever is lower) and the sales charge imposed (and any applicable taxes and/or duties, if any) on the day the units were purchased.
- Staff of the Manager and persons registered with a body approved by the SC to deal in unit trust funds are not entitled to the cooling-off right.

Redemption

- Minimum units for redemption:

USD Class	MYR Class
100 units	

- **If you execute your redemption request using PMO and provide us with your bank account details, your redemption proceeds will be paid within 4 business days from the date of the redemption request (subject to bank clearance).** Otherwise, your redemption proceeds will be paid within 7 business days from our receipt of your request.
- If partial redemption results in less than 100 units being held in your account with the fund, the Manager may redeem the entire account.

e-Statements and e-Reports

All statements of transactions, annual and interim statements of investment including statements of distribution and reports will be made available to you via PMO. **No hard copies of statements and reports will be sent to you.**

DO NOT PAY CASH FOR YOUR INVESTMENT

UTCs AND STAFF OF PUBLIC MUTUAL BERHAD ARE NOT AUTHORISED TO COLLECT INVESTMENT AMOUNTS IN CASH UNDER ANY CIRCUMSTANCES WHATSOEVER.

Public Mutual Berhad will not be liable for any loss incurred should you hand cash over to our UTCs or staff.



DO NOT PAY CASH TO A UTC OR STAFF OF PUBLIC MUTUAL BERHAD.

DO NOT MAKE A DEPOSIT OR TRANSFER TO THE BANK ACCOUNT OF A UTC OR STAFF OF PUBLIC MUTUAL BERHAD.



DO NOT ISSUE A CHEQUE IN THE NAME OF A UTC OR STAFF OF PUBLIC MUTUAL BERHAD.

WHAT YOU NEED TO KNOW

This is neither a capital guaranteed nor a capital protected fund.

Unit prices and distributions payable, if any, may go down as well as up.

Past performance of the fund is not an indication of its future performance.

Where unit splits or distribution is declared, following the issue of unit splits and/or distribution, the NAV per unit will be reduced accordingly to reflect/account for the unit splits and/or distribution.

Where unit splits is declared, the value of investment in Ringgit Malaysia or USD terms will remain unchanged after the distribution of additional units.

CONTACT INFORMATION

Who should I contact for further information on the fund?

For information pertaining to the fund, you may consult/contact:

- UTCs or corporate representatives of Public Bank Berhad who are registered with the Federation of Investment Managers Malaysia (FIMM);
- Public Mutual Berhad Customer Service Hotline at 03-2022 5000;
- Public Bank Berhad Customer Service Hotline at 03-2170 8000; or
- email us at customer@publicmutual.com.my.

Who should I contact to lodge a complaint?

1. For internal dispute resolution, you may contact our Customer Service Hotline at 03-2022 5000 or 03-2170 8000.
2. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Financial Markets Ombudsman Service (FMOS):
   (a) via phone to : 03-2272 2811
   (b) via online complaint form available at www.fmos.org.my
   (c) via letter to : Financial Markets Ombudsman Service (FMOS)
   Level 14, Main Block, Menara Takaful Malaysia
   No. 4, Jalan Sultan Sulaiman
   50000 Kuala Lumpur
3. You can also direct your complaint to SC even if you have initiated a dispute resolution process with FMOS. To make a complaint, please contact the SC's Consumer & Investor Office:
   (a) via phone to the Aduan Hotline at : 03-6204 8999
   (b) via fax to : 03-6204 8991
   (c) via email to : aduan@seccom.com.my
   (d) via online complaint form available at www.sc.com.my
   (e) via letter to : Consumer & Investor Office
   Securities Commission Malaysia
   No. 3, Persiaran Bukit Kiara
   Bukit Kiara
   50490 Kuala Lumpur
4. FIMM's Complaints Bureau:
   (a) via phone to : 03-7890 4242
   (b) via email to : complaints@fimm.com.my
   (c) via online complaint form available at www.fimm.com.my
   (d) via letter to : Legal & Regulatory Affairs
   Federation of Investment Managers Malaysia
   19-06-01, 6th Floor Wisma Capital A
   No. 19, Lorong Dungun
   Damansara Heights
   50490 Kuala Lumpur

This PHS will be updated on 30 November 2027. You may refer to our website at www.publicmutual.com.my for the updated PHS.