S-38
28 August 2026

PUBLIC ISLAMIC U.S. SUSTAINABLE EQUITY FUND (PIUSSEQF)

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 PIUSSEQF and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of PIUSSEQF and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the PIUSSEQF, 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 PIUSSEQF, 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.

PIUSSEQF has been certified as Shariah-compliant by the Shariah Adviser appointed for the fund.

PIUSSEQF 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
Shariah Adviser of fund	ZICO Shariah Advisory Services Sdn. Bhd.
Distributor of fund	Unit trust scheme consultants (UTCs) of Public Mutual Berhad

KEY FEATURES OF THE PRODUCT

What am I investing in?

Category of fund	Equity (Shariah-compliant)	
Fund objective	To achieve capital growth over the medium to long term period by investing in a portfolio of investments that complies with Shariah requirements. *Note: Medium to long term refers to a period of 3 years or more.*	
Asset allocation	Shariah-compliant shares or Shariah-compliant securities equivalent to shares	75% to 98% of net asset value (NAV)
	Sukuk, Islamic money market instruments and Islamic deposits	2% to 25% of NAV
	Up to 25% of the fund's NAV may be invested in Environmental, Social and Governance (ESG) qualified Islamic exchange traded funds and unlisted Islamic collective investment schemes which track ESG indices.	

What am I investing in? (cont'd)

<table>
<tr><td>Asset allocation (cont'd)</td><td colspan="2">The fund will invest in Shariah-compliant stocks of companies which incorporate ESG considerations into their business practices.

If the outlook for equity market is unfavourable, the Shariah-compliant shares or Shariah-compliant securities equivalent to shares exposure may be reduced to below the range indicated above while the exposure to sukuk, Islamic money market instruments and Islamic deposits may be increased provided that at least 2/3 of the fund's NAV is invested in Shariah-compliant securities and Shariah-compliant instruments that are subject to ESG considerations*, as a temporary defensive strategy.

*In the event the fund's holdings of ESG qualified Shariah-compliant securities and Shariah-compliant 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.</td></tr>
<tr><td></td><td>Shariah-compliant foreign assets</td><td>Up to 98% of the fund's NAV</td></tr>
<tr><td>Location of assets</td><td colspan="2">• United States of America
• Malaysia and any other selected foreign markets (up to 25% of NAV).</td></tr>
<tr><td>Investment approach</td><td>Shariah-compliant shares or Shariah-compliant securities equivalent to shares</td><td>The fund will invest in ESG qualified Shariah-compliant 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 S&P Global, MSCI Limited and FTSE International Limited based on their methodology for ESG rating.

Please refer to page 5 for more information on Manager's internal evaluation.

Based on 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 Shariah-compliant shares or Shariah-compliant 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 ESG qualified Shariah-compliant 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 upon the second engagement with the investee company, there is lack of improvement in its ESG standing, the fund will dispose its holdings within 3 months from the date of the second engagement, subject to underlying liquidity of the shares. The disposal of such investments may take longer than 3 months if the underlying liquidity is low. The process will continue until the investments are fully disposed.</td></tr>
</table>

What am I investing in? (cont'd)

Investment approach (cont'd)	Shariah-compliant shares or Shariah-compliant securities equivalent to shares (cont'd)	(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 within 3 months from the date it no longer meets the ESG qualified criteria, subject to underlying liquidity of the shares. The disposal of such investments may take longer than 3 months if the underlying liquidity is low. The process will continue until the investments are fully disposed.
	Islamic collective investment schemes	The fund will invest in ESG qualified Islamic exchange traded funds and unlisted Islamic collective investment schemes which track ESG indices*. The suitability of these Islamic 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 Islamic 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 Islamic 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.
	Sukuk	The fund will invest in sukuk as follows: (i) Sukuk that comply with a recognised Sustainable and Responsible Investment (SRI)/ESG framework as follows: • Sukuk which is issued under the SRI Sukuk framework issued by the SC; • 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; • Sukuk that adopt the Association of Southeast Asian Nation (ASEAN) Green Bond Standards, ASEAN Social Bond Standards or ASEAN Sustainability Bond Standards; 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.

What am I investing in? (cont'd)

Investment approach (cont'd)	Sukuk (cont'd)	(ii) Sukuk issued by a company (or its subsidiary and associate companies) with an ESG score assigned by an ESG service providers such as FTSE Russell and RAM Sustainability Sdn Bhd which falls within the top half of the scale; or (iii) Sukuk that have achieved a score of at least 50 points (out of 100 points) based on Manager's internal evaluation#. *# Please refer to page 5 for more information on Manager's internal evaluation.* The ESG considerations of the fund's investments will be reviewed monthly 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 Shariah-compliant 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 Shariah-compliant security. If upon the second engagement with the investee company, there is lack of improvement in its ESG standing, the fund will dispose its holding within 3 months from the date of the second engagement, subject to the underlying liquidity of the Shariah-compliant securities. The disposal of such investments may take longer than 3 months if the underlying liquidity is low. The process will continue until the investments are fully disposed. (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 within 3 months from the date it no longer meets the ESG qualified criteria, subject to the underlying liquidity of the securities. The disposal of such investments may take longer than 3 months if the underlying liquidity is low. The process will continue until the investments are fully disposed.
	Islamic money market instruments and Islamic deposits	The asset allocation on Islamic money market instruments and Islamic deposits will depend on interest rate trends and market liquidity conditions. The fund will invest in ESG qualified Islamic money market instruments/Islamic deposits with domestic and foreign financial institutions as follows: (i) Islamic money market instruments/Islamic 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 and RAM Sustainability Sdn Bhd which falls within the top half of the scale. For example, the fund will invest in Islamic money market instruments/Islamic 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) Islamic money market instruments/Islamic deposits that have achieved a score of at least 50 points (out of 100 points) based on Manager's internal evaluation#. The fund may also invest in non-ESG qualified Islamic money market instruments and Islamic deposits for liquidity purpose. ** 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.* *# Please refer to page 5 for more information on Manager's internal evaluation.*

What am I investing in? (cont'd)

Investment approach (cont'd)	**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. It adopts a bottom-up approach in the evaluation process to derive the ESG rating, which comprises 3 pillars namely Environmental, Social and Governance. <u>Environmental</u> 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 <u>Social</u> 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. Product and Services Responsibility (Social) 11. Supply Chain (Social) 12. Compliance (Social) <u>Governance</u> Within the Governance pillar, the 7 governance themes comprise the principles and guidelines stipulated in the Malaysian Code of Corporate Governance: 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 In general, the 3 pillars are weighted equally in the internal ESG model. The themes under each of the pillars are weighted based on their significance and relevance to the specific industry. Investee companies are assessed and assigned scores using the internal ESG model based on their disclosure of ESG information and practices pertaining to the abovementioned themes. The internal ESG score is derived from the weighted sum of these scores. Shariah-compliant securities and Shariah-compliant instruments which attain an internal ESG score of at least 50% (i.e. 50 points out of 100 points) are deemed ESG-qualified. The scores are monitored regularly and updated based on the companies' latest annual report or sustainability report.

What am I investing in? (cont'd)

Benchmark	The benchmark of the fund is the following composite benchmark index comprising: • 90% S&P Global 1200 U.S. LargeCap ESG Shariah 8% Capped Index • 10% 3-Month Islamic Interbank Money Market (IIMM) rate Information on the benchmarks can be obtained from the following sources: • S&P Global 1200 U.S. LargeCap ESG Shariah 8% Capped Index - S&P Dow Jones Indices LLC. • 3-Month IIMM rate - Business sections of the daily newspaper. As the fund is actively managed and its holdings may differ from its benchmark, the risk profile of the fund is not the same as the risk profile of the benchmark. The performance of the fund and its benchmark is available on our website at www.publicmutual.com.my. The benchmark is used only for the purpose of measuring the financial performance of the fund. 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 medium to long term investors who are seeking to achieve medium to long term capital growth through investment in Shariah-compliant 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 Shariah-compliant security risk	Prices of a particular Shariah-compliant security may fluctuate in response to the circumstances affecting individual companies. As such, adverse price movements of a particular Shariah-compliant 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	If the fund invests in assets denominated in foreign currency, the fund may be exposed to currency fluctuation risks. If the currencies in which the investments are denominated depreciate against the local currency, 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.
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.

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

ESG investment risk	The fund invests in ESG qualified Shariah-compliant securities and Shariah-compliant 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 qualified Shariah-compliant securities and Shariah-compliant 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. As the fund's investments are subject to ESG considerations, the fund's investments will exclude Shariah-compliant securities or Shariah-compliant 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.
Risk of non-compliance with Shariah requirements	This risk refers to the risk that the currently held Shariah-compliant shares in the fund may be reclassified as Shariah non-compliant in the periodic review of the shares by the Shariah Advisory Council of the Securities Commission Malaysia, the Shariah Adviser or the Shariah boards of the relevant Islamic indices. If this occurs, the Manager will take the necessary steps to dispose such shares. There may be opportunity loss to the fund due to the fund not being allowed to retain the excess capital gains derived from the disposal of the Shariah non-compliant shares. The value of the fund may also be adversely affected in the event of a disposal of Shariah non-compliant shares at a price lower than the investment cost.

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?

<table>
<tr><td>Sales charge</td><td colspan="4">Up to 5.0% of NAV per unit.

The Manager may at its discretion charge a lower sales charge.</td></tr>
<tr><td>Redemption charge</td><td colspan="4">Nil</td></tr>
<tr><td rowspan="8">Switching charge</td><td>To Recipient Fund
Switch-out/ (Exit)</td><td>Equity / Mixed Asset / Balanced Funds</td><td>Sukuk / Bond / Fixed Income Funds</td><td>Money Market Funds</td></tr>
<tr><td colspan="4">Within 90 days:</td></tr>
<tr><td>- Loaded units</td><td>Up to 0.75%*</td><td>Up to 0.75%*</td><td>Up to 0.75%*</td></tr>
<tr><td>- Partial-load units</td><td>Up to 0.50%*</td><td>Up to 0.50%*</td><td>Up to 0.50%*</td></tr>
<tr><td colspan="4">After 90 days:</td></tr>
<tr><td>- Loaded units</td><td>Up to RM50</td><td>Up to RM50</td><td>Nil</td></tr>
<tr><td>- Partial-load units</td><td>Up to 0.50%*</td><td>Up to 0.50%*</td><td>Nil</td></tr>
<tr><td colspan="4">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 RM50, whichever is the higher.</td></tr>
<tr><td>Transfer charge</td><td colspan="4">Up to RM50 per transfer.</td></tr>
<tr><td>Management fee</td><td colspan="4">1.80% per annum of the NAV.</td></tr>
<tr><td>Trustee fee</td><td colspan="4">0.06% per annum of the NAV, subject to a minimum fee of RM18,000 and a maximum fee of RM600,000 per annum.</td></tr>
</table>

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 PIUSSEQF

Average Annual Returns for the following periods ended 31 May 2026

	1-Year	3-Year	5-Year	Since Commencement*
PIUSSEQF (%)	26.48	21.06	19.49	25.94
Benchmark index (%)**	22.67	18.38	16.13	23.73

Annual Total Return for the Financial Years Ended 31 May

	2020*	2021	2022	2023	2024	2025	2026
PIUSSEQF (%)	18.72	21.09	5.37	14.84	22.14	5.59	26.48
Benchmark index (%)**	16.91	26.99	4.29	11.66	28.70	-1.76	22.67

1-Year Fund Performance Review

PIUSSEQF registered a total return of +26.48% for the financial year ended 31 May 2026 in comparison to its benchmark's return of +22.67% over the same period.

Notes:

* *The figure shown is for the period since the fund's (formerly known as Public Islamic U.S. Equity Fund (PIUSEQF)) commencement (30 April 2019). Upon the issuance of its supplementary prospectus on 26 February 2025, PIUSEQF has adopted its new name of Public Islamic U.S. Sustainable Equity Fund (PIUSSEQF) to reflect the change in the fund's investment policy, investment strategy, benchmark and risk factors.*

** *Prior to 26 February 2025, the fund's benchmark was a composite index of 90% S&P United States LargeCap Shariah Index and 10% 3-Month Islamic Interbank Money Market rate.*

Effective from 26 February 2025, the S&P United States LargeCap Shariah Index has been replaced with the S&P Global 1200 U.S. LargeCap ESG Shariah 8% Capped Index as it is more reflective of the new investment strategy of the 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)	1.10	0.66	0.40

The fund's PTR decreased from 1.10 times for the financial year ended 2024 to 0.66 times for the financial year ended 2025 and decreased further to 0.40 times for the financial year ended 2026 due to the lower 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*: RM1,000.
- Existing investors who are Public Mutual Online (PMO) subscribers may purchase units of the fund online.
- If you are not an existing PMO subscriber, you may register online for PMO via our website or PMO PLUS mobile application.
- Otherwise, please submit your completed investment application form together with a cheque to any of the Public Bank Berhad branches.
- 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.

Purchase and redemption of units (cont'd)

Additional investments

- Minimum additional investment*: RM100.
- You may invest regularly through PMO, direct debit authorisation with banks or by depositing your cheque into the collection accounts maintained at Public Bank Berhad.

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



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 Head Office or any of its branch offices 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 Securities Commission Malaysia (SC) to deal in unit trust funds are not entitled to the cooling-off right.

Redemption

- Minimum units for redemption: 1,000 units.
- You can execute your redemption request via PMO or by completing and submitting the redemption form on any business day to your nearest Public Mutual Berhad branch office or Public Mutual Berhad Head Office.
- Your redemption proceeds will be paid within 7 business days from our receipt of your request. If partial redemption results in less than 1,000 units being held in your account with the fund, the Manager may redeem the entire account.

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 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 who are registered with the Federation of Investment Managers Malaysia (FIMM);
- Public Mutual Berhad Customer Service Hotline at 03-2022 5000; 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.

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 August 2027. You may refer to our website at www.publicmutual.com.my for the updated PHS.