



GROW YOUR WEALTH WITH UNIT TRUST



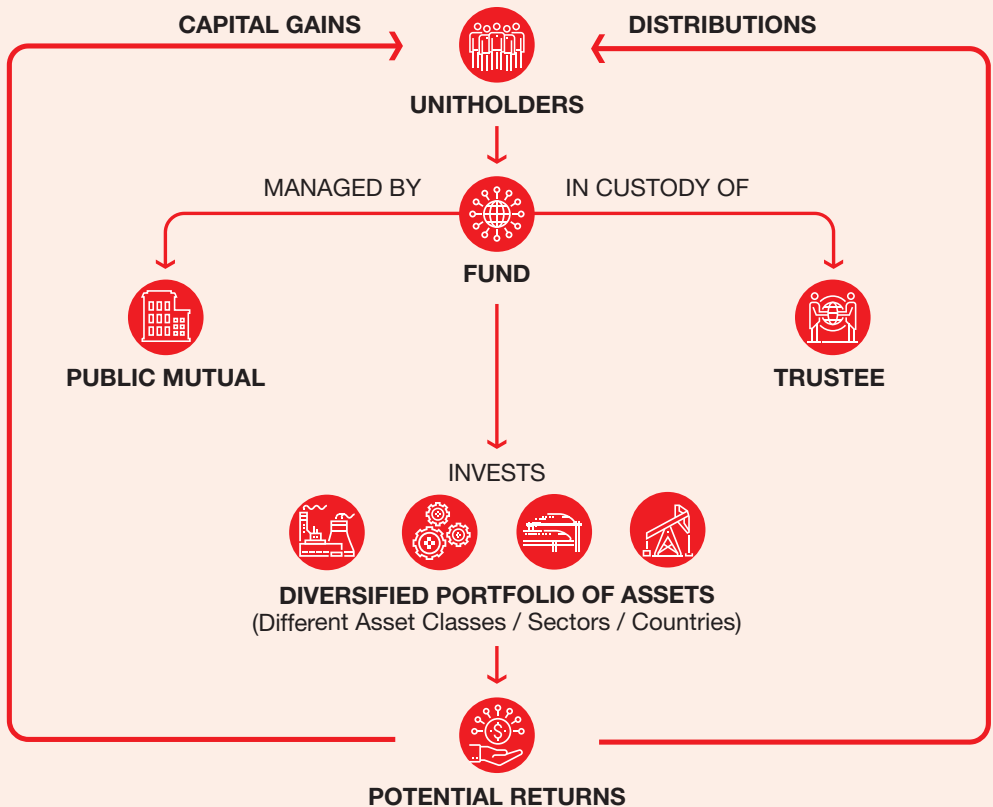
PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

Public Mutual offers a wide range of unit trust funds to meet various investors' needs.



Unit trust is a collective investment scheme that allows investors with similar investment objectives to pool their funds together.

Here's How It Works:



Benefits of Investing in Unit Trust Funds



Professionally Managed



Flexibility



Competitive Returns



Regulated by Securities Commission Malaysia (SC)



Effective Diversification to Minimise Risk and Optimise Return



Power of Compounding



Ease of Transactions



Peace of Mind

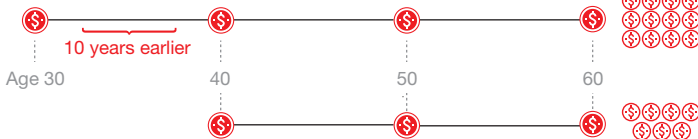
Power of Compounding The Benefits of Starting Early

The earlier you start investing, the greater the accumulated return on your original investment. This is due to the effects of compounding.



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

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



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

Mdm Lee's total investment at age 60:
RM494,229

Name	Ms Alia	Mdm Lee
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, Ms Alia's investment value could grow 116% more than Mdm Lee's investment value when both of them reach the retirement age of 60, assuming that the unit trust's rate of return is constant at 8% per annum. This 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?

HOW TO INVEST?

CASH
INVESTMENT



DIRECT DEBIT
AUTHORISATION
(DDA)



EPF MEMBERS
INVESTMENT
SCHEME
(EPF-MIS)



For more information on DDA and EPF-MIS, please refer to the Ringgit-Cost Averaging (RCA) and EPF-MIS booklets.



BNM/15/12-2020

Unit trust consultants (UTCs) and staff of Public Mutual are not authorized to collect investment amount in cash under any circumstances whatsoever.

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

For investment with Public Mutual, you may write a cheque made payable to **“Public Mutual Berhad – Your NRIC number”**. Alternatively, you can invest directly via Public Mutual Online (PMO) or visit our website (www.publicmutual.com.my/Invest-Now).

Public Mutual – Your Investment Partner



INDUSTRY LEADER

No.1^a in unit trust and Private Retirement Scheme (PRS).
Total fund size of more than RM100 billion^b.
4.5 million accountholders.



SOLID BRAND

Winner of the Reader's Digest Trusted Brand Platinum Award 2021 for the Investment Fund Company category in Malaysia.
Biggest winner at the Refinitiv Lipper Fund Awards 2021 by winning 34 awards including 3 Group Awards for Best Equity Award - Malaysia, Best Mixed Assets Award - Malaysia and Best Mixed Assets Award - Malaysia Islamic Funds.
Winner of 14 awards at the Refinitiv Lipper Fund Awards 2021 - Global Islamic.



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.



VAST EXPERIENCE

More than 40 years of experience in fund management.



WIDE RANGE OF FUNDS

Offers more than 160 Conventional and Shariah-based funds to meet your investment needs.



PUBLIC MUTUAL ONLINE (PMO)

Provides a fast and convenient way to monitor your investment.
You can also invest and perform transactions with ease anytime, anywhere.

^a In terms of total retail fund size managed amongst private unit trust companies and PRS providers in Malaysia.
Source: The Edge-Lipper, 19 July 2021.

^b Source: As listed in Lipper, July 2021 and inclusive of our wholesale funds.

Get In Touch with Us



Unit Trust Consultant



Public Mutual Branch/Customer Service Centre



03-2022 5000



www.publicmutual.com.my

Investors are advised to read and understand the contents of the relevant fund's Prospectus/Supplemental Prospectus/Information Memorandum and the Product Highlights Sheet (PHS) before investing.

Investors should understand the risks of the fund(s), compare and consider the fees, charges and costs involved in investing in the fund(s). A copy of the Prospectus/Supplemental Prospectus/Information Memorandum and PHS can be viewed at our website 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. Please refer to www.publicmutual.com.my for our investment disclaimer.

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Mutual Gold Centre
Tel: 03-2022 5000

1 Utama Shopping Centre
Tel: 03-2022 5000

Alor Setar
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E-mail: aor@publicmutual.com.my

Bangsar
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