How to Present it in front of your Client

PRODUCT KNOWLEDGE

BY ARIF ISMAIL HP:013-3640043





Product

- How many UT funds in total
- How many Islamic UT funds
- How many Islamic UT funds that are EPF friendly
- How many funds yang dah tutup



How many Islamic UT funds



How many UT funds in total

S 1 (+PB Series)



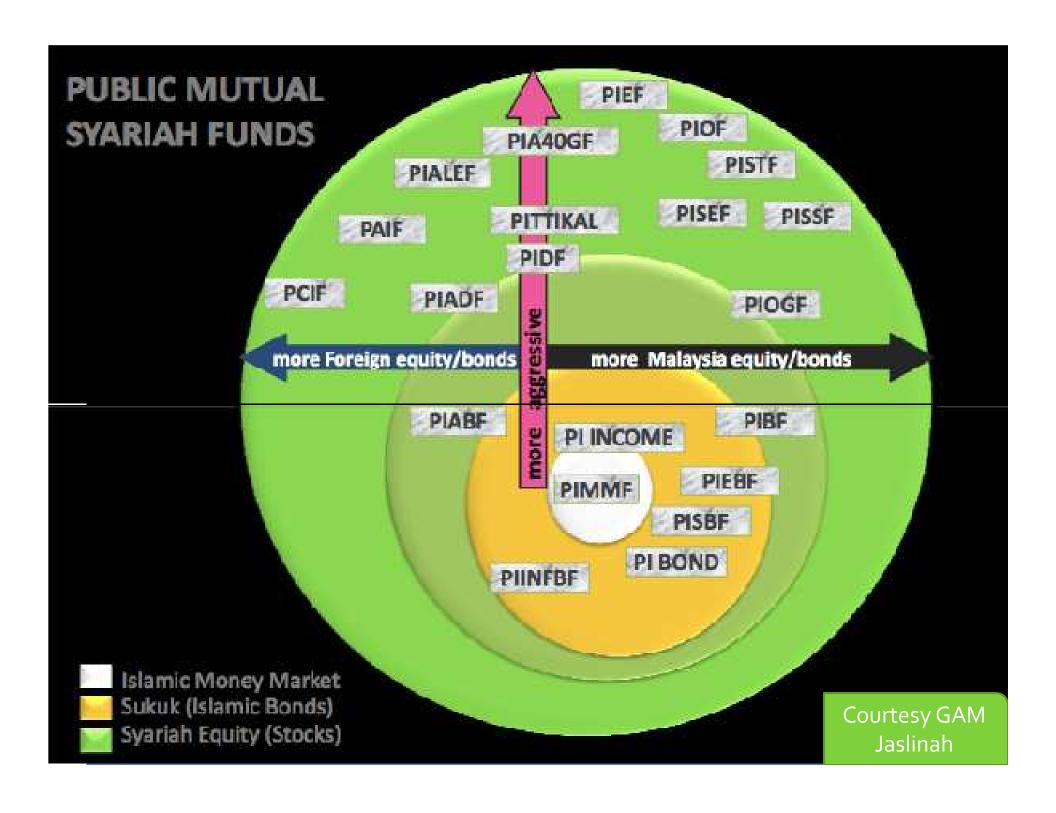
How many Islamic UT funds that are EPF friendly



How many funds yang dah tutup

- PIT
- PISSF
- P Islamic Bond
- PIOF





Category of UT

- M
- A



Product Strength

- Market Share
- Awards
 - Local
 - Global

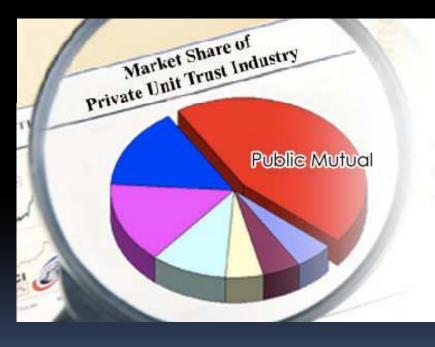




Is this **BIG** enough

4-4-196





We own 45.1% MARKET SHARE in the private unit trust industry as at 30 April 2011. (source: The Edge-Lipper, 23 May 2011)



We are the MOST AWARDED

UNIT TRUST COMPANY IN MALAYSIA

with total of 177 AWARDS SINCE 1999

bestowed to us for superior fund management
and for being a preferred brand.

The nearest competitor awards?

Company Biru: < 50</p>















Biggest winner in The Edge-Lipper Malaysia Fund Awards 2011 including Best Overall Fund Group Award



You have the awards, the best managers... SO WHAT

WIIFM



Tools

- Master Prospectus
- QFR
- Pocket Calculator



MASTER **PROSPECTUS**

of Public Series of Shariah-Based Funds

This Master Prospectus encompasses the following twenty twe (22) or it host toads:

Soury Junes:

Public InvalFund

Public Islamic Egyly Fund Public Islamic Oygen Letins Pund Public Islamic Civisons Fund Public Asia Olival Fund

Public Islamic Asia Dividend Fund

Potes Huma Sector Select Fund.

Public Cornel Hillard Forest

Public Islamir Select Treations Fund

Public Islamic Colonal Browth Fund

Public Islamic Select Entworkers Furth

Potet: tearnti detellimitere Coully Forut Potent Islamic Picha-III Committee and

Balanced Funds: PUDIC BISTRIC EDISPOSE FISTO

Public Islamic Asia Balanced Fund

Band Funds: Public Islamic Gund Fund Public Islamic Enhanced Bund Fund Public Islamic Select Bund Fund Public Islamic Infrastructure Band Fund Public Islamic Strangic Bund Fund

Fixed Income Fund:

Public Islamic Income Fund

Money Market Fund:

Public Islamic Money Market Fund

Data of Constitution

10 April 1997 20 May 2040

26 cum 2000 18 Sabatey 2006 22 August 2006 3 April 2007

13 November 2007

20 Mayerman 2007

26 Tebanay 2008

f April 2008 14 August 2008

O Newworker 2011

au aepierroer auxili

21 August 2007

15 August 2001 28 November 2008 10 July 2007 16 November 2010 30 December 2010

14 August 2008

5 June 2007

INMESTORS ARE AUVISED TO READ AND MEDICASTAND THE DONTHH'S OF THE PHOSPECTUS, IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER

FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY PROSPECTIVE DIVESTORS, SEE TRISK

FACTORS" COMMENCING

ON PAGE 28.

This Master Prospectus is dated 30 April 2011 and expires on 29 April 2012

The Blaneper:

PUBLIC MUTUAL WHOLLY CHREST WIRESMANN OF PUBLIC SLAKE

Trustoati

AmanahRaya Trustees Berhad (766894-T) Mayban Trustees Berhad (5004-P)





Quarterly Stock Market Report for 1Q 2011 FBM KLCI Continued to Strengthen in 1Q 2011

After rising by 3.8% in 4Q 2010, the FBM KICI remained well-supported in 1Q 2011, rising by 1.7% to close at 3.545.1 points. Commercing the quarter at 1.518.91 points, the FBM KiCI state to a record high of 1,577.0 points in early lanuary 2011 on buying of selected inote stocks. The FBM KiCI subsequently introduced in retrieval 2011 on concerns over the surge in oil grices due to political uncertainties in the Middle Lant. After rebounding briefing in early March 2011, the FBM KiCI caised below 1,500 points in mid-March 2011 in tandem with regional markets on concerns over the recent continuable in register a gain of 1.7% for the quarter.

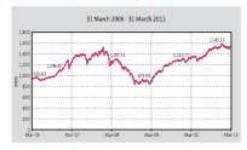
TRACKING THE FRM KLEIF 2 JANUARY JOST TO SE MARCH 2022



Comparison of Stock Market Performance as at 52 March 2011

	AUIT		erannano (%)	and (NE)	
Ties	3013	3100	40,200	10 2222	
Malania	1548.10	+19.3	+3.6	+2.3	
Thilland	1.047.50	+40.6	+5.8	+2.4	
Inponisia	1,678,70	+40.1	+58	-0.1	
Singapore	3.105.90	+15.1	+35	2.6	
Philippines	4.0% 10	+37.6	+25	3.5	
Horthana HS China Enterprises	13,315.80	-3.8	+23	+45	
Shinghal Composite	2.926.10	-14.3	+57	+4.3	
logificace.	2,105.70	+21.9	+93	11423	
Hong Song	23,527.50	+1.3	+32	+2.1	
Tale III	8,690,30	+4.6	+6.2	9.7	
TORK	859.4	1.0	+8.4	3.3	
Dow ones	12,319.70	+81.0	+73	16.1	
Nasdac	2,780,10	+35.9	+120	+4.8	
Austrilia	4,837.90	-1.6	+35	+2.0	
Cerman Das	7,040,30	+26.2	+11.0	+13	
F151-400	5,388,89	+9.07	+63	1,40.1	

Performance of FTSE Bursa Malaysia KLCI



Economic Pulse

	2001	1008	2009	2000	2013/9
BMCCO* CHWITE'S:	6.5	4.7	1-13	7.2	5.5
For Capita Yourse, ISM	73,035	25,641	23,841	25,219	28,179
Vifutur Rate, S	3.0	5.4	0.8	1.7	3.8
Journal operand to be a few and a fe	1.3	3.5	1.7	3.2	2.7
LANSIER KLIBOR N.	3.6	1.4	2.7	2.9	3.5
herogelass senting total K	-62	61	9.6	6.3	6.5
12 Mon to Fixed Deposit Neesage Informatilistic, %	3.7	19.7	2.5	.40	2.5

Some first began datagora broad travel 2015.

Timenau Forena

Key Stock Exchange Indices

	6-month	2 year	Eyes	mbane.	See.	10 year.
ndutrid index; 6.	34.50	1148	44.8	C-90	1030	24.71
THE Base Malaysia HALL TO	538	17.00	reni	2006	MA.FS	10.64

Regions markets closedon arreace note onconcerns that apparties at high may duringen regional trade activities. In North Alia, the Japaness and Salvasen markets fall by 3.2% and 3.3% was porthedy in 12,3 001, white the hang Seng China Enthrprises index rose by 4.9% over the same period at sentiment was isosated by the approval of the 12th five that Plant by China's hallons. Peoples Congrets in March. In South Last, Asia, the Philippens and Singapore markets fell by 3.5% and 2.5% in 00.0000 mechanisms over higher of price.

On Wall Street, the Daw tenained well-supported in January 2011 and see in 1 Whitestin high of 13 931 salest, is published using in the hard tetter than expected 155 outposts earning obtain the week the Daw felting 2011, must him by of 113555 points on 16 Marth 2011 as investor servingers attracted custombodowing the earning sales on apparatus post easternance is the Middle Inst and North Africa. The Daw subsequently introduced to sook at 12.3.20 points so register a gain of 4.9% for the exister while the hasday one by 4.8% for close of 2.7% points were the same period.



22 funds?

- Expert on 3 funds
- Aggressive
 - PISEF
- Moderate
 - PIDF
- Conservative
 - PIMMF or PI Income



PUBLIC ISLAMIC SELECT ENTERPRISES FUND (PISEF)

Figure Constitution

S. After capital growth through monthwise, in the suspect St. compares in some of month capitalismon, as the control of speciment tools on these formation of the control of speciments.

Investment Tiple Profiler

Approved to

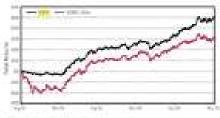
Financial training line: 17 Th hotel Grand Date. 34.00.2003 Approved furnifilms 1. Little or twin-

Cornel Tent Str. SETT CONTRACTOR

Performance of Public Islamic Select Enterprises Fund in Its-Benchmark mains Over the Politowing Periods Ended 31.ManJV2011

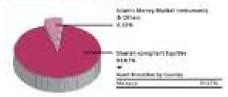
	DO D	(IN) (Indian) (IN) Until Bettern	Total Control	Maria Paras National
North C	23,54	9638	3334	16.39
Strick	0130	9.75	10.40	10.00

Performaccon of PCSET and FTSC Surius Materyals DWAS Shartals. [FBMS] index (Since fund Commentement* to 11 March 2011)



Standard to State and Security Security * Commenciation of Open - Transaction Class

Asset All reatternay at 31 March 2013.



Top 5 Section as at 31 March 2011

Secretary was	NAME OF TAXABLE PARTY.
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Rituria.	2100
Datiful	1:1494
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longs	8.89

Top Eleothings as at 15 March 2013.

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1) Argenti (II) Australia (III)	9.5	10
HI Concretion (i)	Lik	- 10

PISEF



No.

PUBLIC ISLAMIC DIVIDEND FUND [PIPE)

Fund Counting

the contraction of the contract of the parties of the contract of the contract

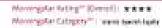
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Section 2 Production in Comments









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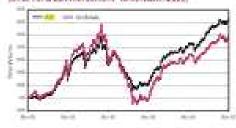
Approved Ford Day . Baltime Long.

Carpert land filter 1966 - Inviditor within ON 5 - \$18533 NOW

Performance of Public Stamic Dividend hand in its Immobiliant. Index Over the RoPconing Persons Englad 31 March 2011

		I Tale		I III
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Taket .	10.30	23.00	625	8.08
344	66.85	16.45	0.00	36TK
Contract of the same	10.05	146.80	13.16	1040

Performances of PEPF and Sensitiviaria Index. (Since Ford Commercement in El Mann 2003)



Bandonesti: Kaala Lahtau Apristi Hafes (anter al) Basantee (2001). 11th Ayris Basantee (2000 Martin Colon J. Morest de (2007 to 20 April 1000), 2016 17th Turks Malaysia (2001) 2017 to 100 a not (2016). Morest Followin International Warney Market Earle Son C 15 April 2010). Internating Section (Nature Compatition). System and Rock Hought Manage in

Asset Altreative as at 31 March 2011



This I Section as at 31 March 2011.

Section States	N. SAME
Contraction	21,78
Company Non-Spring	26-09
Decision .	14.16
Install	3.01
Companies, Option	111

Top 5 hield-togs as at 15 March 2003.

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Series Clark	Berkey		
Street, or other	minyany floridad		
Of Laure	the behalf		
Perfect on participants	Specifically Commen	Burnell	

Annual Source for Financial Years Inded April 36

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Bodost mir/tj	48.07	6.64	-9430	70.04
Jan Epite		- 15	2.595	
Stok Hadron Swid	285	310	1.0	3,81
Self-Automotive (N)	34	6.1	64	-44
C Book Ki kongrist	LI .	131	24	1.00
(P. Chimmel Spine (N)	14.	43.	5.00	1.8

The Oppositions in the partial court fund the transportation

PIDF



Management (sale, links list time)

Search of the book partition where as an I. March 2011, the modelly typically that had being a professional increases a function of the professional professio

PUBLIC ISLAMIC MONEY MARKET FUND (PIMMF)

Fund Objective

to provide beautify a success of the second of the second

Garagestal



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Hingardal Year Dist.

Laurent Date 2134.001

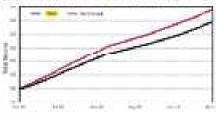
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Content Rend Side NAC . . . RESPECTATIONS SWY CHARLES

Performance of Public Inlamit, Money Municit Fund wells. Benchmark Index Over the following Feriods Ended 31 March 2015

e i Portir		2	프	
Lighter:	2.43	2.54	240	3.54
Dept. at	2.58	2.44	3.46	3.74
Dest .	684	77.85	146	3.90

Performances of PMNM emoSenchmunichdes (Singe hand Commencemen* to 33 March 2011)



Bendang B. O. A. Triconnal Holison A. (reg. Market B.A.) (1984) (prior 1. D. A.) (1984) 1. Alerticisco - Horison Rosey, Market Balon (1984) (prior 10. A.) (1984) miles delegate according to a text biograph that are

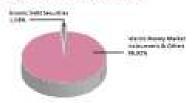
15 Section 19 (1997)

Armual Returns for Simpricia News Ended June 80

tul .	1000	1000	
	++*	1.0	344
March publish B)	:1387.)	340	138
ant SA	F-1		
(retained at	100	110	1.00
\$4.65° (0.66)	100	100	- 54
Green Ottompt (C	10.	- 13	10
(All Demond Rest No.)	145	106	16

The figure maps in the parent site, "Continued and the second sec

Asset Afocation as at 30 Wardy 2001.



Top I Heldings as at 31 March 2011

Bourty years	
Politic realize from the mark CRANICATED.	
Putti stama Ben Bertuil (0.86/2001)	
Politicipans being bertails blockstock	-
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Note: * Regulate sures Sett Delifford (NUC)





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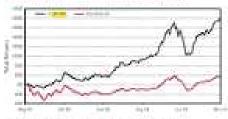
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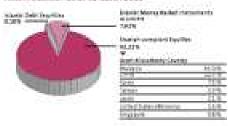
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Lya	3.71	15.21	UCTL	1000
See	3.31	6838	T.001	1988
Digital	2533	33331	1044	106

Performances of P (DTBAL and Benchmark Index) Dince Ford Commencement In 31 March 2011;



Benderick Audit Langue Spend many print to Democrate (1993). 1700 Date Malayon DMG Statute (1904) (1905) 1 November (1901). analysing make your are sourced the evidence.

Asset Alteration as at 11 hards 2031.



Top 5 September as at 31 March 2001.

Sold family	NAME
Communidate	78.66
hotostise"	11.01
Common Carrier	8.0
Natic Materials	13.14
Streamer New Option:	11.60

Top-5 moldlogs as at 35 Warsh 2011

Santana Parine
Stockers Makes a Bartied
Seringa National Berlind
Resonal Chemical Cong Striket
UCTCompany United
BUS beginnesses berhalt

Arrest Estates for Poundal Haard Dock March 11.

111						The same of		No.	-	
- Transpi	34.4	19.86	131.5	28.61	738	31.80	98.77	1.00	18.07	10.00
market (mark)	1000		4.21	-31.09	100	CLL	Anim.	2.81	-1839	200
mit light :	1.1044									
Different Sart	4,40	4.00	194	4.55	1.11	450	9.65	16.00	3,50	
Delinated Feb. (6)	144	14	2.6	1.0	14.1	1.1	3.1	164	13	1,61
District Charge (b)	14.0	50.7	1111	:37	1.1:	11.67	337	3.0	1.03	
ITT Occurred Selected	- 11	0.30	41	4.71	14	314	11	4.0	9.69	- 14

PITTIKAL



¹⁵a-market 54a-1 (44) (00)

The state of the South profits are required (State 1011), the state of the positive state of the state of the



PUBLIC MUTUAL WHOLLY CHINGS SUBSOLARY OF PUBLIC BACK MONTHLY FUND REVIEW

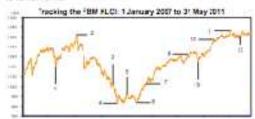
NAY/2011

Market Review and Cuttook for May 2015

FBW XCCI Essen in Tandem with Offstore Warkets

Stress Market Service

Commercing at 1,556 0 points at the and of April 2011, the FRA KLCI leaved is a 7week inflatory time of 1,501.6 points at early-May in the left the depotent of officion models is removed to begin affected in activate the extension above independent holped the ESK KLCI stemphen and oline at 1,508.3 points to register again of 1.5%, as the model of Max.

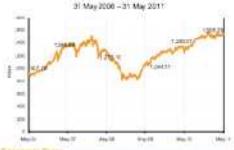


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Discorpanies Inhabitor Bosep Bos Bosep Bos Bos Bos Bos Bos Bos Bos Bos Bos Bos	FRM FLC Dress 1,000 Janes	Time of the color	Since recently would be common tops for European society family	Figures, co. services a extract on stiphone manage
Fatoric Orma of Sina high of 5,577 Scottes	Regular manals retract of claracies two rang of dispers pressures as of largest two 10100 library			

Comparts on of Stock Marketal Performance as of 31 May 2016.

	Andres	The Part	formunce (%1
Indea	31 May 2011	April 30ti	May 2011	YTD
South East Asia				
Thalland	1,073.8	14.6	17.8	-43
Intinesia	3,897.0	+308	+0.6	-16
Materia	1,558.3	-0.7	+1.0	+2.6
Philippines.	4,241.6	+6.5	4.7	+120
Smanoore	3,159.9	+2.2	-0.8	-0.9
North Asia	10000000			
HS China Emergrams	13,258.4	0.8	*D.5	-4.5
South Kirtee	21426	+4.1	2.3	-4.9
Hong Kong	23.684.1	+0.8	-0.2	-26
Tower	8,388.8	+8.7	-0.2	-0.2
Sharafrei Comprelle	2,743.5	-0.8	-5.8	23
TOPIS	838.5	-20	-14	-4.7
U.S., Europe & Others				
Dow Jones	12,589.8	+4.0	-1.0	-5.0
Needer	2,830.3	43.3	-1.3	-8.0
Serman Date	7,290.7	+6.7	2.0	-5.5
FT8E 108	5,990.0	+2.7		+15
Australia	4,730.3	-0.7	-2.4	-0.6
Acres ID along 2011			50	

Participancia di FTSc Burne Morepan KU.07



	2007	2001	2000	3010	20110
Red GDP Growth %	6.5	4.1	4.7	12	15
Per Capitz Income, RM	21,000	25.04	20,941	76,219	26,675
PERSONAL NAME OF THE PERSON NAME	40	2.9	-0.00	10	
Unemployment Rate, %	3.2	33	3.7	37	12
3-Month AS ISSN %	3.6	3.4	32	2.8	14
Average Saws Landing Rate, %	9.7	:0.5	-56	8.2	9.8
12-Month Fixed Deposit Wetage Interest Ross, %	3.7	37	2.5	3.0	-15

Source Book Nogate Valeyes-Armon Report 2019 for Consensus Forecast

Key Block Bushings Indices

	E coests	year	2 years	years.	5 years	13 pears
Dow Jores Industrial Indus, %	14/21	24 00	47.87	-054	12.55	(5.16
FTSE Bureau Malaysia KLCE, No.	4,92	2127	49.25	22.1f.	67.90	172.01

Most regional equity mentals weakered in landom with global numbers on renewed concerns over the European securings, data since and sower global economic actualities. The Shanghar Competer Invition means by 5.8% on the basic of higher than expected inflation data for April white the South Konea warries fell by 2.3% lact, by decrines in technology stacks, in South-East, Assa, the Theland and Philippines instructs foll by 1.8% and 1.1% resemblishing over the same period.

Chi Walf Soled, the Dow weathered let the publish in of prices qualent energyrelated stocks to register lesses. Sentiment was also dampered by concerns that Drainous two advant on its ideal. The Dow closed at 12,570 points to register a tree of 19th for the march. The Seeland destined by a smaller reagon of 5.5% to drain at 2,550 points over the senter pricial.

MFR

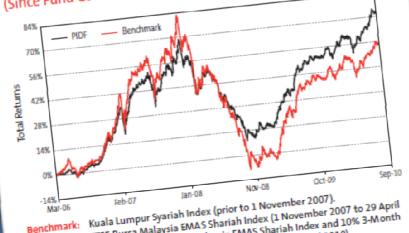


Testimony of our Best Performance Fund (moderate)

Performance of Public Islamic Dividend Fund vs its Benchmark Index Over the Following Periods Ended 30 September 2010

In	dex Over the ro	PIDF (%) Total	Benchmark (%) Total	mr)	Recuir
	1-year 3-year	16.98 16.61	-0.15	16.98	14.09 -0.05 10.05
	Since Commencement	12.2			

Performances of PIDF and Benchmark Index (Since Fund Commencement* to 30 September 2010)

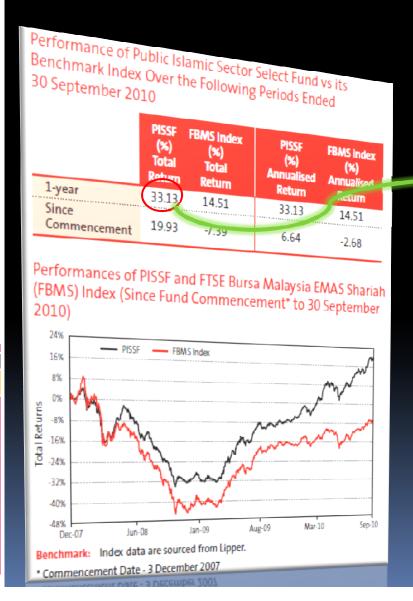


FTSE Bursa Malaysia EMAS Shariah Index (1 November 2007 to 29 April 2010), 90% FTSE Bursa Malaysia EMAS Shariah Index and 10% 3-Month Islamic Interbank Money Market Rate (w.e.f. 30 April 2010).

For a moderate fund, yields a 1 year return of 17%. Good or no good?



Testimony of our Best Performance Fund (aggressive)



If the fund can give a 1 year return of 33%. It is a great fund right?



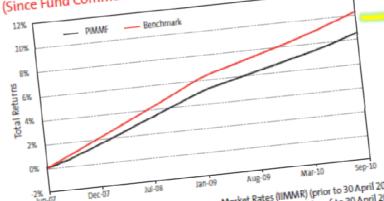
Testimony of our Best TransitFund

PIMMF: Quarterly Fund Review Q₃ 2010.

Pertormance of Public Islamic Money Market Fund vs its Benchmark Index Over the Following Periods Ended 30 September 2010

30 September 20.	PIMMF (%) Total	Benchmark (%) Total	PIMMF (%) Annualised Return	Benchmark (%) Annualised Return
1-year 3-year Since	2.05 7.62	1015	2.05	2.41 2.88 2.95

Performances of PIMMF and Benchmark Index (Since Fund Commencement* to 30 September 2010)



Benchmark: 3-Month Islamic Interbank Money Market Rates (IIMMR) (prior to 30 April 20: 1-Month Islamic Interbank Money Market Rates (IIMMR) (w.e.f. to 30 April 20: 1-Month Islamic Interbank Money Market Rates (IIMMR) (w.e.f. to 30 April 20: 1-Month Islamic Interbank Money Market Rates (IIMMR) (w.e.f. to 30 April 20: 1-Month Islamic Interbank Money Market Rates (IIMMR) (w.e.f. to 30 April 20: 1-Month Islamic Interbank Money Market Rates (IIMMR) (w.e.f. to 30 April 20: 1-Month Islamic Interbank Money Market Rates (IIMMR) (w.e.f. to 30 April 20: 1-Month Islamic Interbank Money Market Rates (IIMMR) (w.e.f. to 30 April 20: 1-Month Islamic Interbank Money Market Rates (IIMMR) (w.e.f. to 30 April 20: 1-Month Islamic Interbank Money Market Rates (IIMMR) (w.e.f. to 30 April 20: 1-Month Islamic Interbank Money Market Rates (IIMMR) (w.e.f. to 30 April 20: 1-Month Islamic Interbank Money Market Rates (IIMMR) (w.e.f. to 30 April 20: 1-Month Islamic Interbank Money Market Rates (IIMMR) (w.e.f. to 30 April 20: 1-Month Islamic Interbank Money Market Rates (IIMMR) (w.e.f. to 30 April 20: 1-Month Islamic Interbank Money Market Rates (IIMMR) (w.e.f. to 30 April 20: 1-Month Islamic Interbank Money Market Rates (IIMMR) (w.e.f. to 30 April 20: 1-Month Islamic Interbank Money Market Rates (IIMMR) (w.e.f. to 30 April 20: 1-Month Islamic Interbank Money Market Rates (IIMMR) (w.e.f. to 30 April 20: 1-Month Islamic Interbank Money Market Rates (IIMMR) (w.e.f. to 30 April 20: 1-Month Islamic Interbank Money Market Rates (IIMMR) (w.e.f. to 30 April 20: 1-Month Islamic Interbank Money Market Rates (IIMMR) (w.e.f. to 30 April 20: 1-Month Islamic Interbank Money Market Rates (IIMMR) (w.e.f. to 30 April 20: 1-Month Islamic Interbank Money Market Rates (IIMMR) (w.e.f. to 30 April 20: 1-Month Islamic Interbank Money Market Rates (IIMMR) (w.e.f. to 30 April 20: 1-Month Islamic Interbank Money Market Rates (IIMMR) (w.e.f. to 30 April 20: 1-Month Islamic Interbank Money Money Month Islamic Interbank Money Money Month Islamic Interbank Money Money M

Source: Malayan Banking Berhad

For a transit fund, performance has never been
 negative. OK or not?



^{*} Commencement Date - 5 June 2007

P Ittikal: Quarterly Fund Review Q₃ 2010.

Testimony of our Oldest Islamic Fund

Performance of Public Ittikal Fund vs its Benchmark Index Over the Following Periods Ended 30 September 2010

	P ITTIKAL (%) Total Return	Benchmark (%) Total Return	P ITTIKAL (%) Annualizadi Return	Benchmark (%) Annualised Return
1-year	11.46	24.51	11.46	14.51
3-year	4.34	0.22	1.42	0.07
5-year	68.37	53.90	10.98	9.00
10-year	176.43	78.87	10.69	5.98

Performances of P ITTIKAL and Benchmark Index (Since Fund Commencement to 30 September 2010)

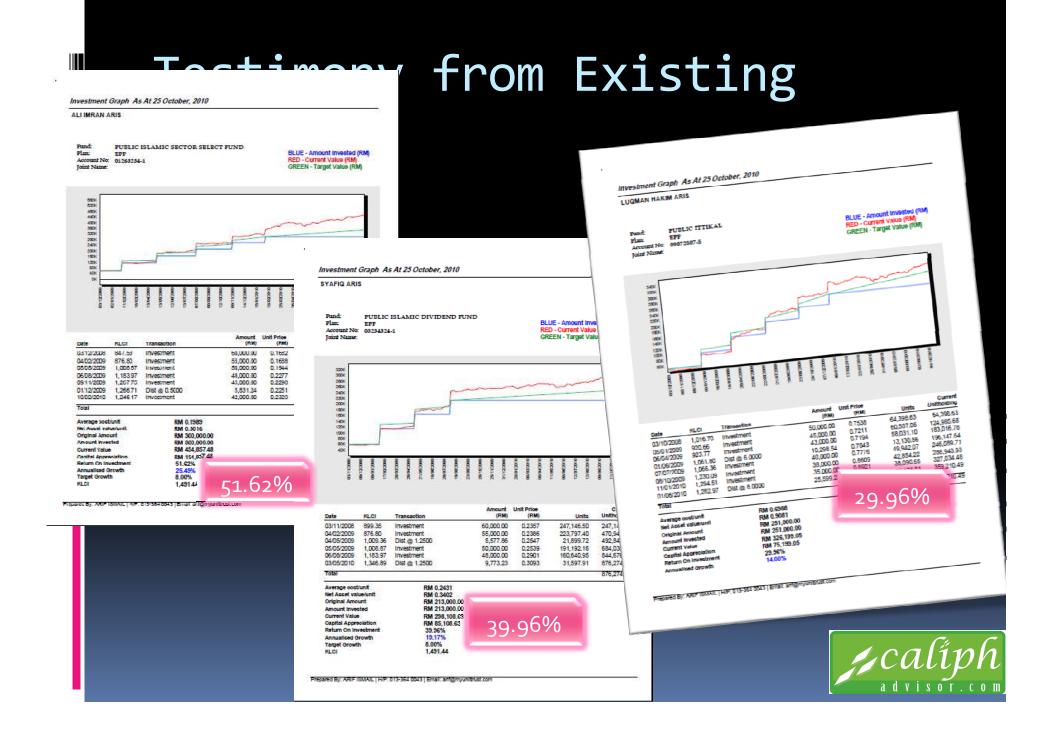


Uderlying index data are sourced from Lipper.

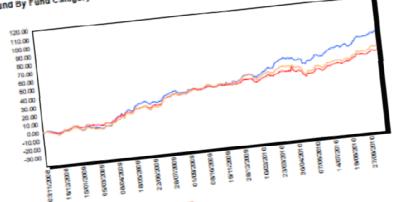
* Commencement Date - 9 May 1997

- 5 years return is
- **→** 68%
- Twice being hit by recession, still made a lot of money. 10 years return is 176%





Fund vs Fund By Fund Category From 01 November, 2008 To 25 October, 2010



(Fund-1) - Game ISLAMIC DELLE EQUITY GROWTH FU. (Fund-2) - PUBLIC ISLAMIC DEVIDEND FUND (Fund-3) - PUBLIC ISLAMIC SECTOR SELECT FUND

03/11/2008 05/12/2008 05/01/2009	AMIC DIVIDED AMIC SECTOR not-1 (RM) 0.7221 0.6862 0.7528 0.7260	0.00% -4.97% 4.25% 0.54%	0.2357 0.2289 0.2458 0.2438 0.2397	Fund-2 (%) 0.00% -2.89% 4.29% 3.44% 1.70% 9.75%	0.1715 0.1674 0.1772 0.1774 0.1685 0.1683	0.00% -2.39% -3.32% 1.69% -1.75% 9.80%
16/02/2009 18/03/2009 20/04/2009 19/05/2009 19/05/2009 19/05/2009 18/08/2009 18/08/2009 18/08/2009 24/11/2009 24/11/2009 27/01/2010 10/03/2010 13/05/2010 14/05/2010 17/08/2010 17/08/2010 17/08/2010 17/08/2010 18/10/2016	0.7046 0.7713 0.8146 0.8297 0.9012 0.9274 0.9654 0.9652 0.9767 0.9848 0.9973 1.0426 1.0309 1.0171 0.9654 1.0206 1.0362 1.0363	28 34 36 35 38 38 44 48 46 43 46 43 46 43 45 45 45 45 45 45 45 45 45 45 45 45 45	79%-6 diff 0.316 0.303 0.300 0.310 0.316 0.332	2% = 1 erence 40.30% 42.52% 42.00% 38.27% 42.88% 45.74% 55.3.15% 55.3.15%	17% 0.2614 0.2604 0.2721 0.2797 0.2997 0.2997	21.63% 27.45% 30.61% 32.89% 34.17% 34.75% 36.77% 39.50% 49.14% 58.65% 54.96% 54.96% 54.96% 54.23%

Fund-3 (%)

The information contained basein has been derived from sources believed to be reliable. No representation is given on said no liability or responsibility is seasonal for the noneway or complements of this document. This document is provided to you for information purpose only said should not be construct as each shall not from part of an office or estimated to buy or sail any said until not be constructed as each shall not from part of an office or estimated to buy or sail any said until not be constructed. See the part of the construction of the said and the said shall not be constructed as each shall not be constructe

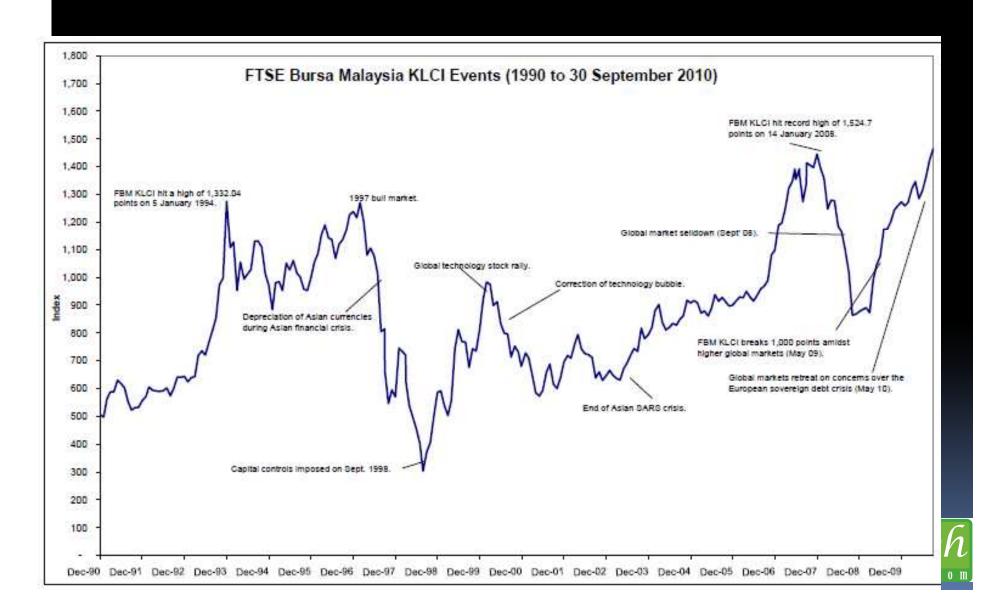
Prepared By: ARIF ISMAIL | HIP: 013-364 0043 | Email: artigrayunitrust.com

Compare Funds among Unit Trust Companies

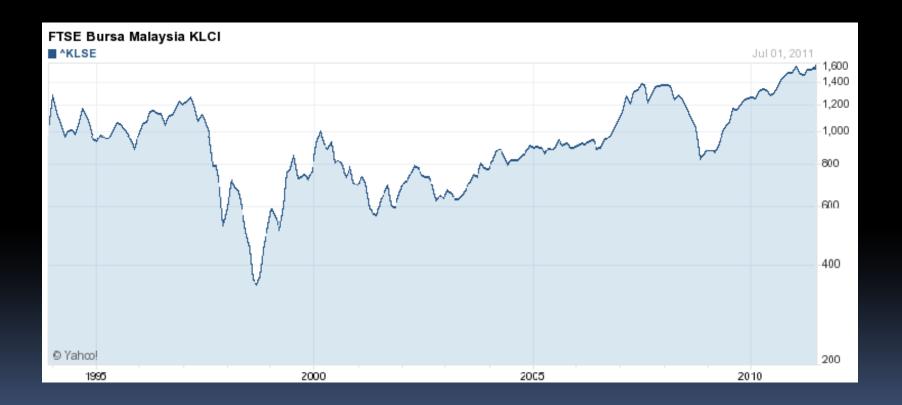
Which fund is leading?



Market Analysis



Yahoo KLCI

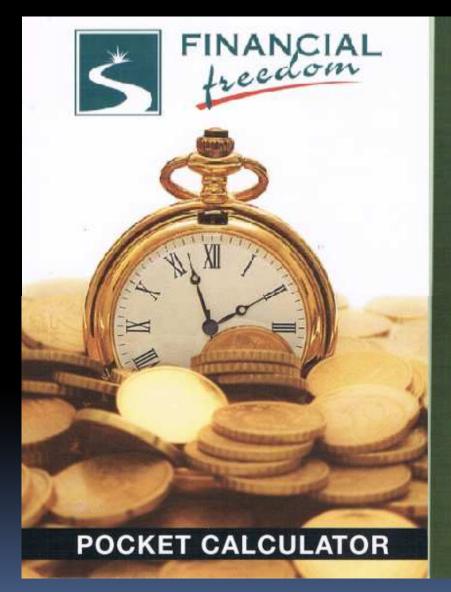




From FP Advisor

KLCI since 1977





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PUBLIC MUTUAL

WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

Block B, Sri Damansara Business Park, Persiaran Industri, Bandar Sri Damansara, 52200 Kuala Lumpur, Malaysia. Telephone: 603-6207 5000 Facsimile: 603-6277 9800 Website: www.publicmutual.com.my

SAL18466-1101103



EPF MEMBERS' INVESTMENT SCHEME

If you are at the age of 22 and have RM12,000 in your Account 1, your withcrawal amount is:

	RM
Total Savings in Account 1	12,000
Less : Basic Savings in Account 1	-5,000
Excess Amount	7,000
Investable Amount (20% x 7,000)	1,400

The subsequent withdrawal can be made after 3 months from the last withdrawal. Your savings in Account 1 is now reduced to RM10,600 (RM12,000 – RM1,400) after this withdrawal. Your next withdrawal amount is:

	RM
Total Savings in Account 1 (RM12,000 - RM1,400)	10,600*
Less : Basic Savings in Account 1	-5,000
Excess Amount	5,600
Investable Amount (20% x 5,600)	1,120

^{*} Assuming no future contributions

EPF Basic Savings Table

Age (Years)	Basic Savings (RM)	Age (Years)	Basic Savings (RM)
18	1,000	37	34,000
19	2,000	38	37,000
20	3,000	39	41,000
21	4,000	40	44,000
22	5,000	41	48,000
23	7,000	42	51,000
24	8,000	43	55,000
25	9,000	44	59,000
26	11,000	45	64,000
27	12,000	46	68,000
28	14,000	47	73,000
29	16,000	48	78,000
30	18,000	49	84,000
31	20,000	50	90,000
32	22,000	51	96,000
33	24,000	52	102,000
34	26,000	53	109,000
35	29,000	54	116,000
36	32,000	55	120,000



You will gain RM560k setahun

A lump sum investment of RM10,000, with interest compounded yearly, accumulates the amount indicated at the respective years.

					2.0		77000			
Annual Interest	Rate	3%	4%	5%	6%	8%	10%	12%	15%	20%
Number of	3	10,927	11,249	11,576	11,910	12,597	13,310	14,049	15,209	17,280
Accumulation Years	4	11,255	11,699	12,155	12,625	13,605	14,641	15,735	17,490	20,736
	5	11,593	12,167	12,763	13,382	14,693	16,105	17,623	20,114	24,883
	6	11,941	12,653	13,401	14,185	15,869	17,716	19,738	23,131	29,860
	7	12,299	13,159	14,071	15,036	17,138	19,487	22,107	26,600	35,832
	8	12,668	13,686	14,775	15,938	18,509	21,436	24,760	30,590	42,998
	9	13,048	14,233	15,513	16,895	19,990	23,579	27,731	35,179	51,598
	10	13,439	14,802	16,289	17,908	21,589	25,937	31,058	40,456	61,917
	11	13,842	15,395	17,103	18,983	23,316	28,531	34,785	46,524	74,30
	12	14,258	16,010	17.959	20,122	25,182	31,384	38,960	53,503	89,16
	13	14,685	16,651	18,856	21,329	27,196	34,523	43,635	61,528	106,993
	14	15,126	17.317	19.799	22,609	29,372	37,975	48,871	70,757	128,39
	15	15,580	18,009	20,789	23,966	31,722	41,772	54,736	81,371	154,070
	16	16,047	18,730	21.829	25,404	34,259	45,950	61,304	93,576	184,884
	17	16,528	19,479	22 920	26,928	37,000	50,545	68,660	107,613	221,86
	18	17.024	20,258	24.065	28,543	39,960	55,599	76,900	123,755	266,23
	19	17,535	21,068	25.270	30,256		WALES CO.	128	142,318	319,48
	20	18.061	21,911	26.533	32,071			463	163,665	383,37
	25	20,938	26,658	33,864	42,919	140	,000	001	329,190	953,965
	30	24.273	32,434	43,219	57.435			,599	662,118	2,373,76
	35	28,139	39,461	55,160	76,861	147,853	281,024	527,996	1,331,755	5,906,683

Only RM100 - you become Millionaires

A monthly investment of RM100 made at the beginning of each month, with interest compounded monthly, accumulates the amount indicated at the respective years.

Annual Interest	Rate	3%	4%	5%	6%	8%	10%	12%	15%	20%
Annumulation	3	3,771	3,831	3,891	3,953	4,081	4,213	4,351	4,568	4,960
	4	5,106	5,213	5,324	5,437	5,673	5,921	6,183	6,604	7,387
12000	5	6,481	6,652	6,829	7,012	7,397	7,808	8,249	8,968	10,345
6	6	7,898	8,149	8,411	8,684	9,264	9,893	10,576	11,712	13,953
	7	9,358	9,708	10,075	10,459	11,286	12,196	13,198	14,897	18,353
	8	10,862	11,329	11,823	12,344	13,476	14,740	16,153	18,594	23,718
	9	12,412	13,017	13,661	14,345	15,848	17,550	19,482	22,885	30,259
	10	14,009	14,774	15,593	16,470	18,417	20,655	23,234	27,866	38,236
1	11	15,655	16,602	17,624	18,725	21,198	24,085	27,451	33,647	47,963
	12	17,351	18,505	19,758	21,120	24,211	27,874	32,225	40,358	59,824
	13	19,096	20,485	22,002	23,662	27,474	32,060	37,593	48,148	74,288
	14	20,899	22,546	24,361	26,362	31,008	36,684	13,612	57,191	91,924
	15	22,754	24,691	26,840	29,227	34,835	41,792	50,458	67,686	113,429
	16	24,666	26,923	29,446	32,270	38,979	47,436	58,138	79,869	139,653
	17	26,636	29,247	32,186	35,500	43,468	53,670	66,792	94,011	171,630
	18	28,666	31,664	35,066	38,929	48,329	60,557	76,544	110,426	210,623
	19	30,757	34,181	38,093	42,570	53,593	58,165	87,533	129,479	258,170
	20	32,912	36,800	41,275	46,435	59,295	76,570	99,915	151,595	316,148
	25	44,712	51,584	59,799	69,646	95,737	133,789	189,764	328,407	862,671
	30	58,419	69,636	83,573	100,954	150,030	227,933	352,991	700,982	2,336,082
	35	74,342	91,678	114,083	143,183	230,918	382,828	649,527	1,486,064	6,308,348

Transaction related to UT investing

- Investment cash (lump sum, ddi), epf
- Repurchase / sell full/
- Switching



Easy Steps for EPF

- Client Sign Borang, copy IC & thumb print
- You fill up the documents
- Submit EPF case to PM
- Submit Auto-Debit form to PM
- Kalau reject, PM will call you
- Then repeat for the next quarter for EPF case



Easy Steps for CASH

- Client Sign Borang, copy IC
- You fill up the documents
- Submit Cash/Cheque Case to PB
- Submit Auto-Debit form to PM
- Then repeat for the next ...



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How to Fill Up CashForms

PUBLIC MUTUAL WHOLLY-OWNED SUBSECIARY OF PUBLIC BAN	INVESTMENT APPLICATION FORM	recordance with the requirements of the stall Markets and Services Act 2007, this dication form should not be circulated sea occumpanied by the Prospectus.				
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5) INVESTMENT INSTRUCTIONS	For PBB use only.	Public Mutual's Copy				
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	FEELATIONSHIP TO APPLICANT					
7 SIGNATURE FOR ALL APPLICANT(S) We have read and understood the Prospectus are are aware of the fees and changes that I we will be	AUTHORISED SIGNATORY (IES) 16 Supplemental Prospectuales) (I any) which accompanied the application form. If the control of the application form.	FOR STAFF (PEGROUP) AGENT INVESTMENT				
terms and conditions as specified in this form and Financing Risk Disclosure Statement as specified of	nd Supplemental Prospectuajes) (if any) which accompanied this application form. If We stud directly or bidlectly when investing in the funt. If We sho agree to be bound by the "The provision of the Dural, We additionable go that I have have read the Unit Trust Loen version and understood its consents.	PIS GHOUP STAFF NO. AGENT				
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-	Date Signature of Jointholder / Authorised Signatory parties to sign if it is a Joint (Account)	Branch Stamp :				
PUBLIC BANK BERHAD	DIRECT DEBIT AUTHORISATION FORM BORANG KEBENARAN DEBIT TERUS	161		lu. e	aun / PO 1991 / Account No.	
We (Bank Account Holder) Saya/Kami (Patriogang Aksun Benk) hereby request and authorise Public Bank Berhad receive from the Payes Corporation from time to be	identify Card / Business Registrates (beceinabler referred as "the Bank") to pay the undervientioned Physic Corporation in account or the in settlement of the Billing Account entitled below and defit myther account stated below	in No. Iffarran Perninggaan profance with the instruct or for the aminum root.	PUBLIC BANK 大女相行	PUBLIC MUTUAL 3	9 9 9 9 SI SI SI SI SI SI	1
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The Manager Public Bank Berhad	0	AFFIX BRANC STAME
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Dear Sir	RECT DEBIT AUTHORISATION FORM	
(We (Bank Account Holder)	klantity Card / Business	s Registration No.
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limit specified in this form,		
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Any problem

- Call Customer Serviceo3-6207 5000
- Call Agent Serviceo3-6279 6900
- Call your Upline

