



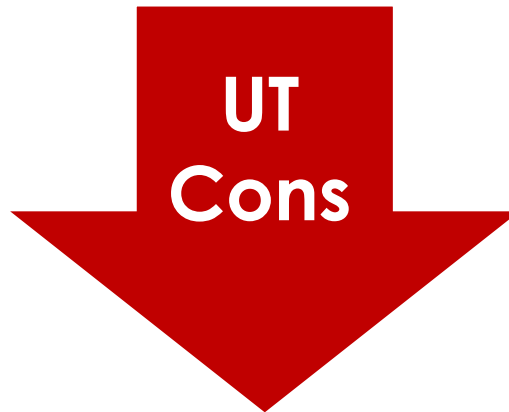
Awesome Answers to 5 Crucial Questions

20 August 2011

IS OUR FUNDS PERFORMANCE COMPETITIVE ENOUGH WITH ASB?



- Capital Protected
- Government backed
- Almost guaranteed dividend
- No risk
- No service charge



- Not protected
- Private
- Risky
- No guaranteed returns
- High service charge

IS OUR FUNDS PERFORMANCE COMPETITIVE ENOUGH WITH ASB?



- **Good Capital Preservation**
- **Syariah Compliant**
- **Transparent**
- **Higher Gains**
- **No maximum limit**



- **Not transparent**
- **Non Syariah Compliant**
- **Limited gains**
- **Maximum of RM200k capital**
- **No joint account for underaged kids**

IS OUR FUNDS PERFORMANCE COMPETITIVE ENOUGH WITH ASB?

How to calculate ASB Dividend and Bonus

Dividend = $\frac{\text{Minimum Monthly Balance for 12 mths}}{12 \text{ Months}} \times \text{Div Rate}$

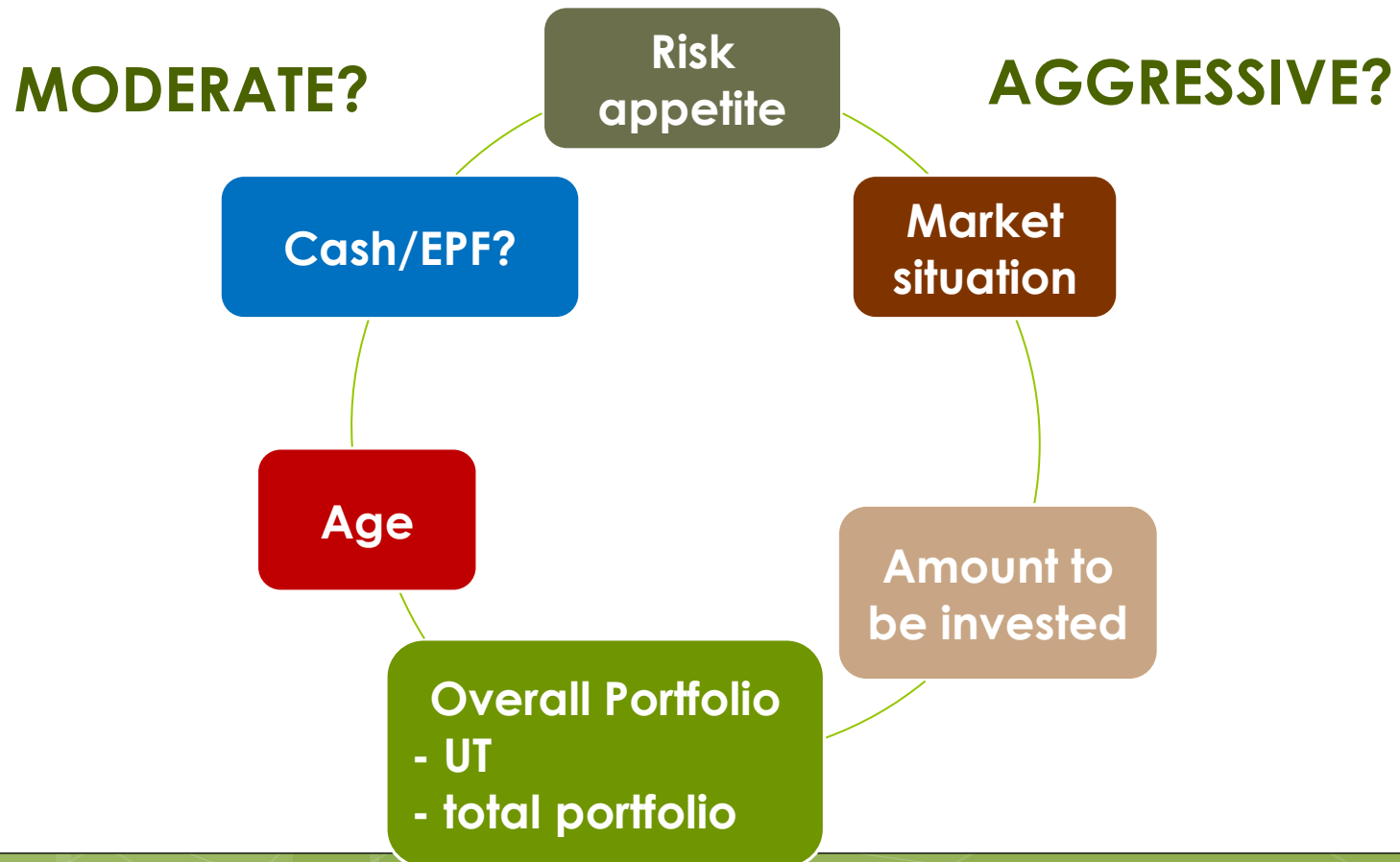
Bonus = $\frac{\text{Min. Monthly Balance for 10 years}}{120 \text{ months}} \times \text{Bonus Rate}$

IS OUR FUNDS PERFORMANCE COMPETITIVE ENOUGH WITH ASB?

How to calculate ASB Dividend and Bonus

**So a dividend rate + bonus rate DOES NOT
NECESSARILY equal total returns for the year**

HOW DO I KNOW WHICH RISK PROFILE FUND SHOULD I RECOMMEND?



HOW DO I KNOW WHICH RISK PROFILE FUND SHOULD I RECOMMEND?

Case Study 1

Male

28 years old

Cash RM1,000

No other investments

Savings account RM10,000

HOW DO I KNOW WHICH RISK PROFILE FUND SHOULD I RECOMMEND?

Case Study 2

Male

53 years old

EPF RM35,000

UT : RM200k cash in overseas funds

RM80k EPF \$ in PIDF

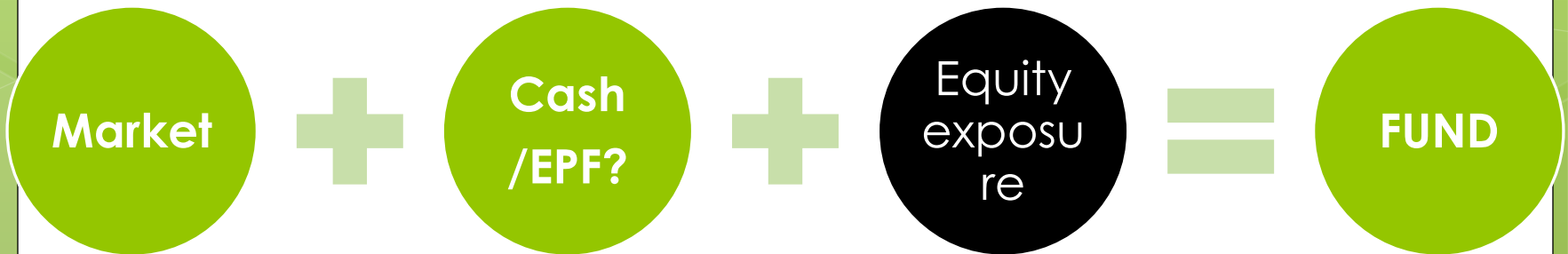
RM180k EPF in PISSE, PISEF

ASB : RM50k

EPF : 500,000 (exclusive of the RM35k)

ANYTHING I SHD LOOK FOR WHEN PROPOSING A FUND WHEN MARKET IS UP / DOWN?

Simple basics



ANYTHING I SHD LOOK FOR WHEN PROPOSING A FUND WHEN MARKET IS UP / DOWN?

Simple basics

Where do I get the info on equity exposure of a fund?

Quarterly Fund Review

Collect it from branches 1 month after end of quarter or download from www.publicmutual.com.my

Monthly Fund Review

Download from www.publicmutual.com.my

Monthly fund review



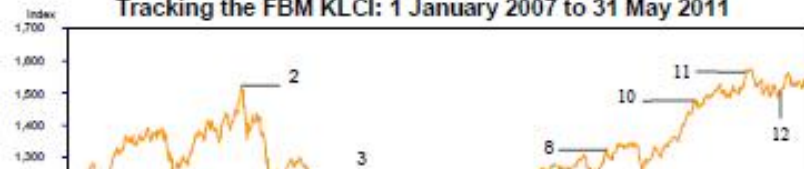
Market Review and Outlook for May 2011

FBM KLCI Eases in Tandem with Offshore Markets

Stock Market Review

Commencing at 1,535.0 points at the end of April 2011, the FBM KLCI eased to a 7-week intraday low of 1,507.6 points in early-May in line with the retracement in offshore markets. However, trading interest in selected blue-chip stocks subsequently helped the FBM KLCI strengthen and close at 1,558.3 points to register a gain of 1.5% for the month of May.

Tracking the FBM KLCI: 1 January 2007 to 31 May 2011



Performance of FTSE Bursa Malaysia KLCI

31 May 2006 – 31 May 2011



Monthly fund review

PUBLIC ISLAMIC DIVIDEND FUND (PIDF)

Fund Objective

To provide income by investing in a portfolio of stocks that complies with Shariah requirements and which offer or have the potential to offer attractive dividend yields.

Investor's Risk Profile

Moderate



Lipper Leaders (Overall Ratings):

3

Consistent Return

5

Preservation

3

Total Return

Morningstar Rating™ (Overall):

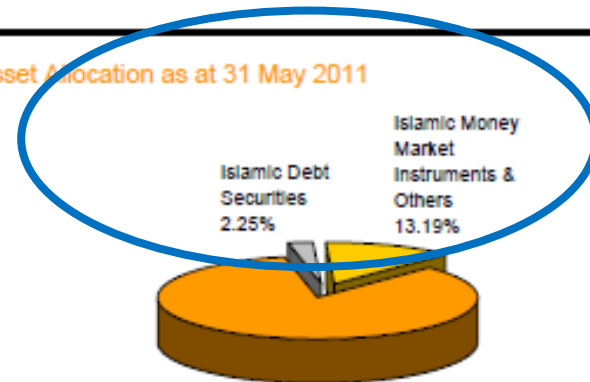


Morningstar Category™: Islamic Syariah Equity

[Lipper Equity Malaysia Funds Classification calculated out of 135 funds]

Financial Year End	: 30 April
Launch Date	: 14.02.2006
Approved Fund Size	: 9.0 Billion Units
Current Fund Size	: NAV : RM2,263.66 Million
	: UNITS : 6,533.55 Million

Asset Allocation as at 31 May 2011



Performance of Public Islamic Dividend Fund vs its Benchmark Index Over the Following Periods Ended 31 May 2011

	PIDF (%)	Benchmark (%)	PIDF (%)	Benchmark (%)
	Total Return	Total Return	Annualised Return	Annualised Return
1-year	23.34	19.78	23.34	19.78
3-year	28.61	13.46	8.74	4.30
5-year	90.58	64.68	13.76	10.49
Since Commencement	90.90	68.90	13.14	10.52

Shariah-compliant Equities
84.56%

Asset Allocation by Country

Malaysia	83.49%
Singapore	1.07%

Quarterly fund review



Quarterly Stock Market Report for 2Q 2011

FBM KLCI Hits Record High in 2Q 2011

After rising by 1.7% in 1Q 2011, the FBM KLCI continued to remain firm in 2Q 2011, rising by 2.2% to close at a record high of 1,579.1 points. Commencing the quarter at 1,545.1 points, the FBM KLCI eased in April on profit-taking activities. However, trading interest in selected blue-chip stocks subsequently helped the FBM KLCI to rebound in May. The FBM KLCI strengthened further towards the end of the quarter on easing concerns over Greek debt crisis. The FBM KLCI closed at a record high of 1,579.1 points to register a gain of 2.2% for the quarter.

TRACKING THE FBM KLCI: 1 JANUARY 2007 TO 30 JUNE 2011



Performance of FTSE Bursa Malaysia KLCI



Quarterly fund review

PUBLIC ISLAMIC DIVIDEND FUND (PIDF)

Fund Objective

To provide income by investing in a portfolio of stocks that complies with Shariah requirements and which offer or have the potential to offer attractive dividend yields.

Investor's Risk Profile

Moderate



Lipper Leaders (Overall Ratings):

[Lipper Equity Malaysia Funds Classification calculated out of 129 funds]

3

Consistent Return

5

Preservation

3

Total Return

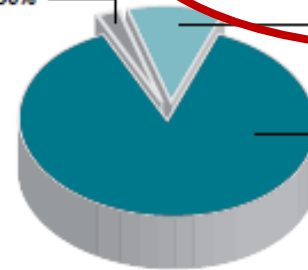
Morningstar Rating™ (Overall): ★★★★★

Morningstar Category™: Islamic Syariah Equity

Financial Year End : 30 April
 Launch Date : 14.02.2006
 Approved Fund Size : 9.0 Billion Units
 Current Fund Size : NAV : RM2,284.62 Million
 UNITS : 6,524.15 Million

Asset Allocation as at 30 June 2011

Islamic Debt Securities 2.50%
 Islamic Money Market Instruments & Others 10.09%



Shariah-compliant Equities 87.41%

Asset Allocation by Country

Malaysia	86.34%
Singapore	1.07%

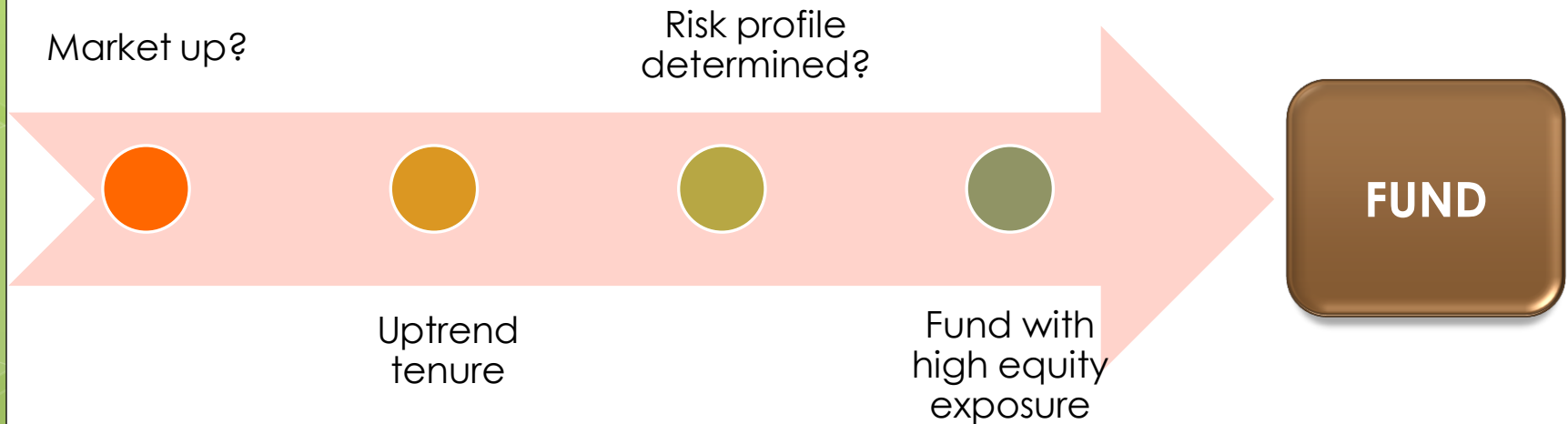
Performance of Public Islamic Dividend Fund vs its Benchmark Index Over the Following Periods Ended 30 June 2011

	PIDF (%)	Benchmark (%)	PIDF (%)	Benchmark (%)
Total			Annualised	Annualised

ANYTHING I SHD LOOK FOR WHEN PROPOSING A FUND WHEN MARKET IS UP / DOWN?

SIMPLE GENERAL RULE OF THUMB

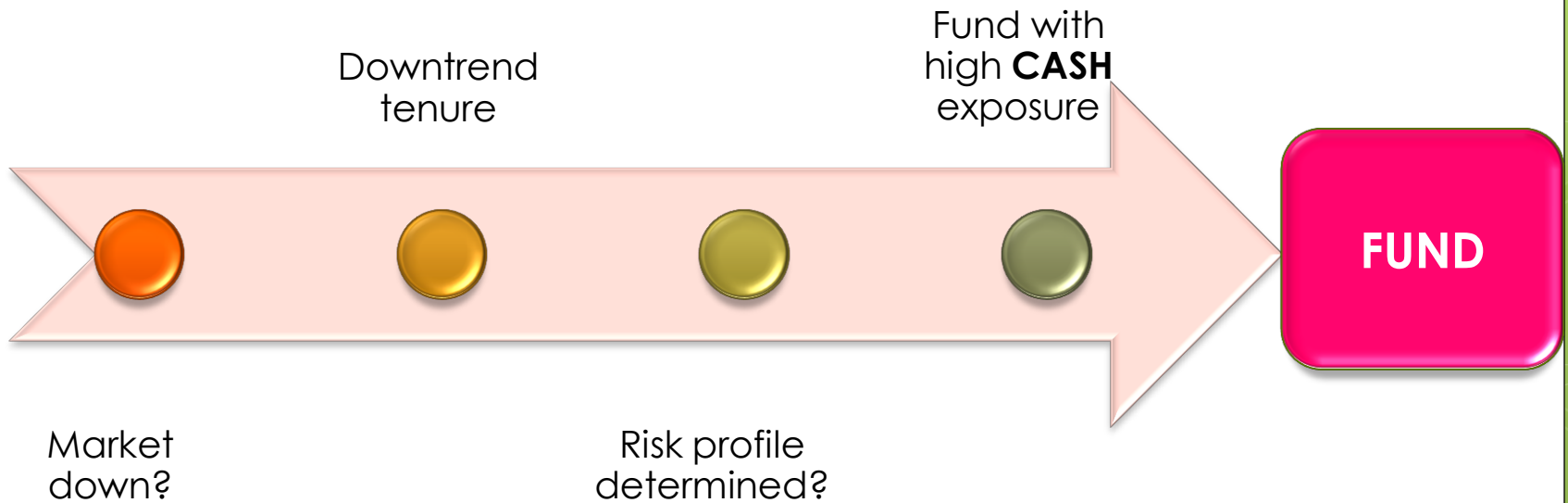
Market Uptrend



ANYTHING I SHD LOOK FOR WHEN PROPOSING A FUND WHEN MARKET IS UP / DOWN?

SIMPLE GENERAL RULE OF THUMB

Market Downtrend



ANYTHING I SHD LOOK FOR WHEN PROPOSING A FUND WHEN MARKET IS UP / DOWN?

- Case Study 1
 - Market dropped 20 points over 5 days
 - Moderate appetite

ANYTHING I SHD LOOK FOR WHEN PROPOSING A FUND WHEN MARKET IS UP / DOWN?

- Case Study 2
 - Market dropped 80 points over 3 days
 - Aggressive appetite

ANYTHING I SHD LOOK FOR WHEN PROPOSING A FUND WHEN MARKET IS UP / DOWN?

- Case Study 3
 - Market uptrend 20 points over 2 days
 - Aggressive appetite

SHOULD I SWITCH OR REDEEM WHEN THERE IS PROFITS?

Points to consider

When **redeeming**

1. Enough time?
2. Enough profit?
3. AUM (CB)
4. Panic selling?

SHOULD I SWITCH OR REDEEM WHEN THERE IS PROFITS?

Points to consider

When **switching**

1. Market situation
2. To lock in profit?
3. Temporary?
4. Switching fees?

WHAT SHOULD I DO WHEN MARKET DROPS TOO MUCH?

1. Attend brainstorming for updates on strategies
2. Keep in touch with Leaders
3. Is it temporary?
4. How much is the investment?
5. How long has invested?



Thank you.....

No coaching next week.....

So Selamat Hari Raya and Maaf Zahir Batin

Be safe on the road. See you next month.