

FUND OBJECTIVE

To achieve higher returns than 12-Month Fixed Deposit Rate over the medium to long term, while providing an opportunity for capital stability and growth.

Note: The Manager regards 3 – 5 years as medium term and more than 5 years as long term.

FUND INFORMATION

| | |
|----------------------|-------------------------------------|
| Inception Date | 03 Jun 2009 |
| Trustee | Deutsche Trustees Malaysia Berhad |
| Financial Year End | 31 December |
| Fund Type / Category | Income and Growth / Fixed Income |
| Base Currency | Ringgit Malaysia |
| Benchmark | Maybank 12-Month Fixed Deposit Rate |
| NAV per Unit | RM 1.2249 |
| Fund Size | RM 577.81 million |

FEES, CHARGES AND EXPENSES

| | |
|---------------------------|--|
| Management Fee | 0.80% per annum of the NAV of the Fund |
| Trustee Fee | 0.05% per annum of the NAV of the Fund, subject to a minimum of RM7,500 p.a. |
| Fund Accounting Fee | 0.03% per annum of the NAV of the Fund, subject to a minimum of RM4,500 p.a. |
| Sales Charge | Up to 2.00% of the NAV per unit |
| Redemption Price Date | T day (before 4pm every business day) |
| Redemption Payment Period | Within 10 calendar days |

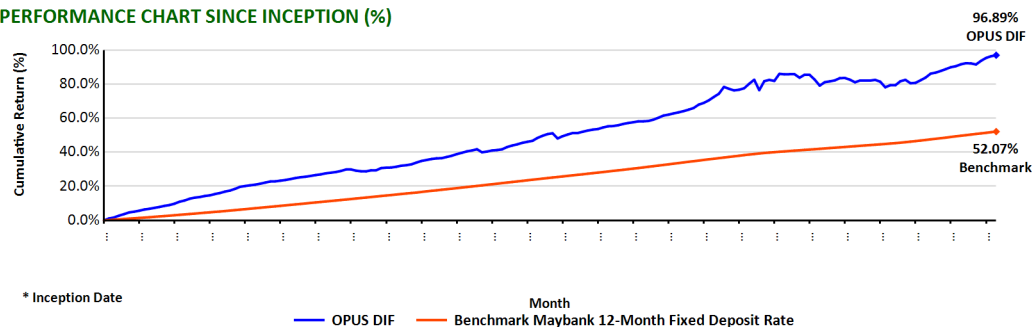
TRANSACTION DETAILS

| | |
|-------------------------------|----------|
| Minimum Initial Investment | RM50,000 |
| Minimum Additional Investment | RM10,000 |

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PERFORMANCE CHART SINCE INCEPTION (%)



Source: Opus Asset Management Sdn Bhd

CUMULATIVE PERFORMANCE

| | YTD | 1 Month | 3 Months | 6 Months | 1 Year | 3 Years | 5 Years | Since Inception | Annualised Since Inception (%p.a.) |
|---------------|------|---------|----------|----------|--------|---------|---------|-----------------|------------------------------------|
| Fund (%) | 0.81 | 0.29 | 1.70 | 2.44 | 5.46 | 7.84 | 18.65 | 96.89 | 4.70 |
| Benchmark (%) | 0.46 | 0.21 | 0.68 | 1.39 | 2.85 | 7.28 | 12.88 | 52.07 | 2.88 |

YEARLY PERFORMANCE

| | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 YTD |
|--------------------------------|------|------|------|------|------|------|--------|------|------|----------|
| Fund (%) | 3.82 | 5.43 | 4.80 | 4.81 | 8.15 | 4.50 | (1.87) | 0.97 | 6.28 | 0.81 |
| Benchmark (%) | 3.30 | 3.21 | 3.09 | 3.35 | 3.19 | 2.22 | 1.85 | 2.24 | 2.85 | 0.46 |
| Income Distribution (Sen/Unit) | 5.90 | 4.63 | 4.00 | 4.75 | 6.60 | 4.30 | 2.19 | 0.05 | 2.70 | 0.65 |
| Distribution Yield (%) | 4.52 | 4.04 | 3.53 | 4.01 | 5.83 | 3.77 | 1.80 | 0.05 | 2.29 | 0.53 |

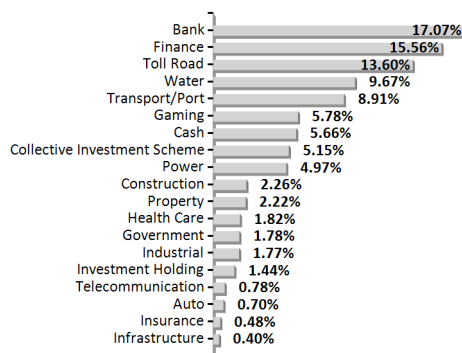
Source: Opus Asset Management Sdn Bhd

The yield of the distribution are calculated based on the total distribution payout divided by the average NAV of the calendar year.

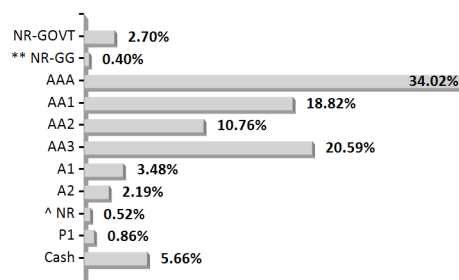
MOST RECENT INCOME DISTRIBUTION

| | 25 Mar 2022 | 21 Jun 2023 | 25 Sep 2023 | 20 Dec 2023 | 23 Jan 2024 | 26 Feb 2024 |
|------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Sen / Unit | 0.05 | 0.65 | 1.10 | 0.95 | 0.30 | 0.35 |

SECTOR ALLOCATION*



CREDIT PROFILE*



** Non Rated-Government Guaranteed

^ Non Rated

*The data provided above is that of the Fund and is a percentage of NAV. All figures are subject to frequent changes on a daily basis. The total for Sector Allocation and Credit Profile might not add up to 100% due to rounding.

Note: The information contain in the fund fact sheet is derived from internal data of Opus Asset Management Sdn Bhd unless otherwise stated.

TOP HOLDINGS*

| TOP 5 HOLDINGS | Rating | % |
|--|--------|------|
| 1. OPUS SRI SUKUK FUND CLASS B | AA1 | 3.7% |
| 2. HLFG B3T2 4.30% 14.06.29 (FC 14.06.24) | AA2 | 3.5% |
| 3. Affin Islamic B3T2 4.66% 13.10.33 (FC 13.10.28) | A1 | 2.7% |
| 4. Sabah Credit Corp 3.91% 25.01.27 | AA1 | 2.6% |
| 5. ALR 5.32% 13.10.34 (FC 13.10.33) | AAA | 2.5% |

PORTFOLIO POSITION

| | |
|--------------------------|-----------|
| Portfolio Duration | 4.0 years |
| Portfolio Yield (Market) | 4.10% |
| Average Rating | AA1 |

MANAGER'S COMMENT:

With the end of the rate hike cycle, uncertainties over the timing and quantum of rate cuts will continue to pose volatility in the market. Our view is that policy rates across the advanced economies will remain unchanged until 2H2024. For Malaysia, we expect Bank Negara Malaysia to maintain OPR at the current 3.00% rate for the whole of 2024, which is supportive of the local economic growth and align with the peak in global interest rates.

Following the recent correction in the UST, the market is now more reflective of the "higher for longer" narrative. We do not discount the possibility of further correction if the US inflation numbers remain more stubborn than expected, further delaying the rate cut cycle. This may see USD remaining strong and further foreign outflow from our local bond markets in the near term. Despite the short-term volatility, the outlook of rate cuts in 2024 bodes well for the fixed income market. Hence, we maintain our duration strategy of 3 - 6 years, keeping to the lower band in the short term. However, we look to lengthen duration if we see some retracement in the MGS yields, for good trade opportunities. We will continue to focus on high quality corporate bonds for yield pick-up.

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Based on the Fund's portfolio returns as at 31 January 2024, the Volatility Factor (VF) for this Fund is 2.8 and is classified as "Very Low" (source: Lipper). "Very Low" includes funds with VF that are not more than 4.4400. The VF means there is a possibility for the fund in generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be revised every six months. The Fund's portfolio may have changed since this date and there is no guarantee that the Fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC.

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