

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 1.2273
Fund Size	RM 617.36 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

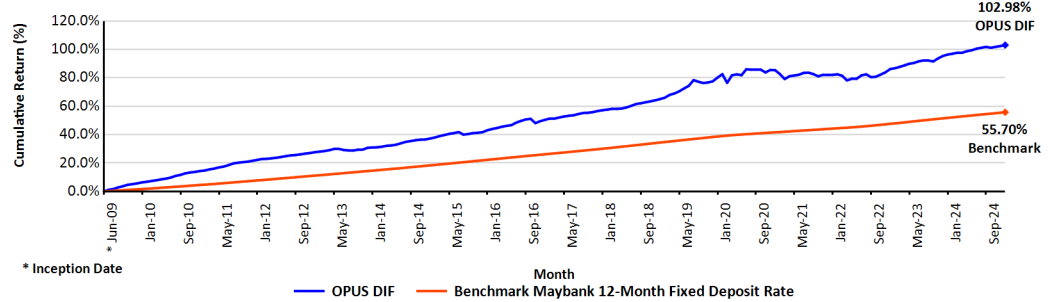
TRANSACTION DETAILS

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

Opus Asset Management Sdn Bhd
[199601042272 (414625-T)]
B-19-2, Northpoint Offices
Mid Valley City
No. 1, Medan Syed Putra Utara
59200 Kuala Lumpur

Tel No:
+603-2288 8833 (Client Services)
Website: www.opusasset.com
Investor Portal: touch.opusasset.com

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 (%)	0.34	0.34	0.93	1.29	3.40	11.52	12.70	102.98	4.62
Benchmark (%)	0.21	0.21	0.63	1.27	2.60	7.98	12.31	55.70	2.86

YEARLY PERFORMANCE

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025 YTD
Fund (%)	5.43	4.80	4.81	8.15	4.50	(1.87)	0.97	6.28	3.58	0.34
Benchmark (%)	3.21	3.09	3.35	3.19	2.22	1.85	2.24	2.85	2.64	0.21
Income Distribution (Sen/Unit)	4.63	4.00	4.75	6.60	4.30	2.19	0.05	2.70	3.80	0.35
Distribution Yield (%)	4.04	3.53	4.01	5.83	3.77	1.80	0.05	2.29	3.07	0.21

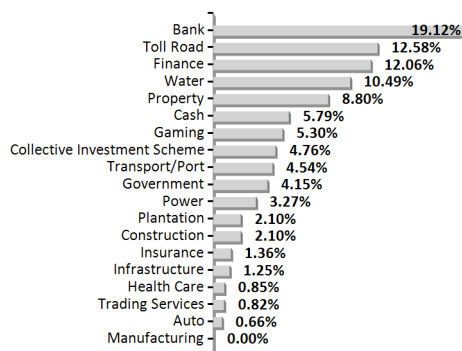
Source: Opus Asset Management Sdn Bhd

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

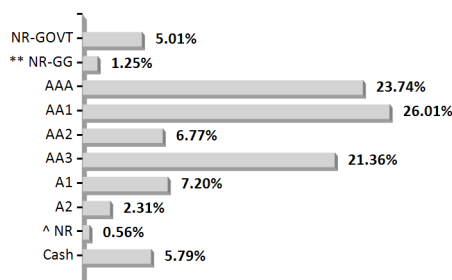
MOST RECENT INCOME DISTRIBUTION

	27 Aug 2024	25 Sep 2024	28 Oct 2024	26 Nov 2024	23 Dec 2024	22 Jan 2025
Sen / Unit	0.30	0.30	0.30	0.30	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, and the total 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	3.4%
2. MGS 4.054% 18.04.39	NR-GOVT	3.3%
3. Toyota Cap 4.32% 26.09.28	AAA	3.0%
4. UOB (M) Bhd B3T2 4.91% 27.10.32 (FC 27.10.27)	AA1	3.0%
5. YTL Pwr 4.30% 11.10.39	AA1	2.6%

PORTFOLIO POSITION

Portfolio Duration	4.5 years
Portfolio Yield (Market)	4.17%
Average Rating	AA2

MANAGER'S COMMENT:

We continue to anticipate that the trajectory for rate cuts to continue globally in view of an expected global growth slowdown although the speed and quantum remains uncertain. However, external uncertainties will continue to see volatility in the financial markets, such as what we see in the beginning of the year. High UST will continue to pose risk to emerging markets such as Malaysia. However, we see Malaysia stronger domestic economy, improving fiscal position and strong liquidity from local institutions to continue to support the Malaysia bond market and reduce the risk of external volatility. We maintain our duration range of between 4 - 6 years, with bias towards the lower band of the range, as we seek yield more from corporate credits give the stable credit environment.

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Based on the Fund's portfolio returns as at 31 December 2024, the Volatility Factor (VF) for this Fund is 2.1 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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