

## FUND OBJECTIVE

The fund seeks to achieve higher returns than Maybank 12-month fixed deposit rate over the medium to long term, while preserving capital\* and providing an opportunity for income.

Note:

\* Opus IPF is neither a capital guaranteed fund nor a capital protected fund.

Any material change to the investment objective of the Fund will require Unit Holders approval.

## FUND INFORMATION

Inception Date	18 Oct 2018
Trustee	Maybank Trustees Berhad
Financial Year End	30 June
Fund Type / Category	Income / Bond
Base Currency	Ringgit Malaysia
Benchmark	Maybank 12-Month Fixed Deposit Rate
NAV per Unit	RM 1.1050
Fund Size	RM 23.48 million

## FEES, CHARGES AND EXPENSES

Management Fee	Up to 0.85% per annum of the NAV of the fund
Trustee Fee	0.025% per annum of the NAV of the fund, subject to a min of RM12,000 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 7 business days

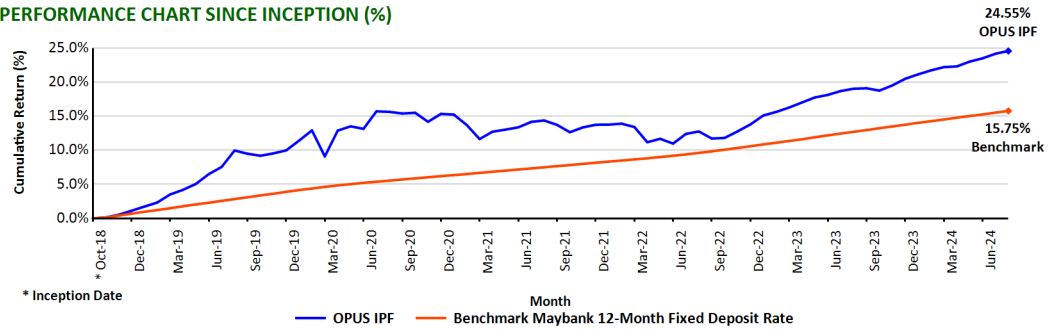
## TRANSACTION DETAILS

Minimum Initial Investment	RM1,000
Minimum Additional Investment	RM100

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## PERFORMANCE CHART SINCE INCEPTION (%)



Source: Bloomberg, 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 (%)	3.39	0.33	1.27	2.34	4.65	8.91	13.28	24.55	3.81
Benchmark (%)	1.78	0.21	0.64	1.31	2.71	7.69	12.57	15.75	2.52

## YEARLY PERFORMANCE

	2018 (Oct-Dec)	2019	2020	2021	2022	2023	2024 YTD
Fund (%)	1.11	8.76	4.87	(1.38)	0.05	5.88	3.39
Benchmark (%)	0.68	3.19	2.22	1.85	2.24	2.85	1.78
Income Distribution (Sen/Unit)	-	4.38	3.95	0.40	0.40	0.95	2.75
Distribution Yield (%)	-	4.71	4.00	0.34	0.43	1.06	2.50

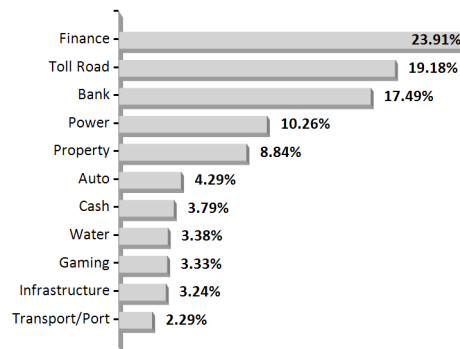
Source: Bloomberg, Opus Asset Management Sdn Bhd

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

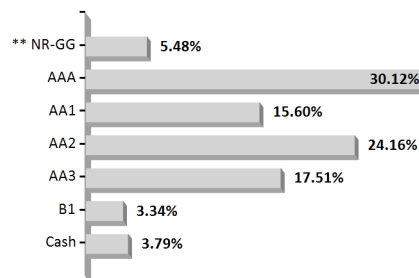
## MOST RECENT INCOME DISTRIBUTION

	25 Mar 2024	23 Apr 2024	27 May 2024	25 Jun 2024	25 Jul 2024	27 Aug 2024
Sen / Unit	0.35	0.35	0.35	0.35	0.35	0.35

## SECTOR ALLOCATION\*



## CREDIT PROFILE\*



\*\* Non Rated-Government Guaranteed

## TOP HOLDINGS\*

TOP 5 HOLDINGS	Rating	%
1. ALR 5.16% 13.10.31	AAA	8.2%
2. CIMB GH Bhd T-2 SRI 4.40% 08.09.32 (FC 08.09.27)	AA2	6.6%
3. RHB Bank Bhd 4.51% 19.01.33 (FC 19.01.28)	AA2	6.5%
4. Sime Darby Property 4.28% 21.08.30	AA+	6.5%
5. DUKE3 5.64% 22.08.31	AA-	6.2%

## PORTFOLIO POSITION

Portfolio Duration	4.6 years
Portfolio Yield (Market)	4.46%
Average Rating	AA2

\*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.

**MANAGER'S COMMENT:**

We anticipate additional rate cuts from various countries, including the US, as we move into the second half of 2024, with this trend expected to continue into 2025. The narrative of rate cuts commencing is supportive of the local bond market and the MYR as the yield differentials will narrow. We expect OPR to stay at 3.00% for the rest of 2024 in view of manageable inflation and MYR volatility. Hence, we will be maintaining our duration between 4 - 6 years, while focusing on high quality corporate bonds for yield pick-up.

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Based on the Fund's portfolio returns as at 31 July 2024, the Volatility Factor (VF) for this Fund is 2.2 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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