

## FUND OBJECTIVE

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

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

## FUND INFORMATION

<b>Inception Date</b>	07 Jul 2008
<b>Trustee</b>	Deutsche Trustees Malaysia Berhad
<b>Financial Year End</b>	31 December
<b>Fund Type / Category</b>	Income and Growth / Fixed Income
<b>Base Currency</b>	Ringgit Malaysia
<b>Benchmark</b>	Maybank 12-Month Fixed Deposit Rate
<b>NAV per Unit</b>	RM 1.2247
<b>Fund Size</b>	RM 931.77 million

## FEES, CHARGES AND EXPENSES

<b>Management Fee</b>	0.80% per annum of the NAV of the Fund
<b>Trustee Fee</b>	0.05% per annum of the NAV of the Fund, subject to a minimum of RM7,500 p.a.
<b>Fund Accounting Fee</b>	0.03% per annum of the NAV of the Fund, subject to a minimum of RM4,500 p.a.
<b>Sales Charge</b>	Up to 2.00% of the NAV per Unit
<b>Redemption Price Date</b>	T+4 business day
<b>Redemption Payment Period</b>	Within 10 business days

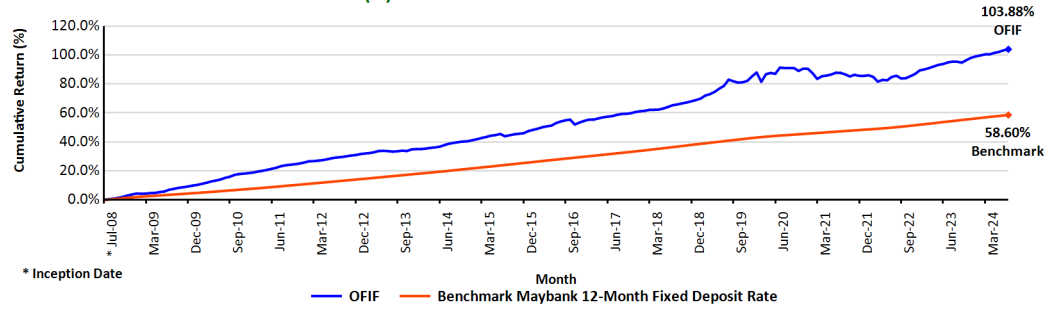
## TRANSACTION DETAILS

<b>Minimum Initial Investment</b>	RM100,000
<b>Minimum Additional Investment</b>	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](http://www.opusasset.com)  
 Investor Portal: [touch.opusasset.com](http://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.)
<b>Fund (%)</b>	2.96	0.34	1.23	2.13	4.35	8.66	11.45	103.88	4.51
<b>Benchmark (%)</b>	1.78	0.21	0.64	1.31	2.71	7.69	12.57	58.60	2.89

## YEARLY PERFORMANCE

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024 YTD
<b>Fund (%)</b>	3.93	5.07	4.72	4.60	8.37	4.64	(2.60)	0.72	5.95	2.96
<b>Benchmark (%)</b>	3.30	3.21	3.09	3.35	3.19	2.22	1.85	2.24	2.85	1.78
<b>Income Distribution (Sen/Unit)</b>	4.65	4.09	4.20	4.40	6.70	5.05	2.80	0.85	4.50	2.75
<b>Distribution Yield (%)</b>	4.06	3.58	3.51	3.73	5.67	4.10	2.17	0.72	3.67	2.27

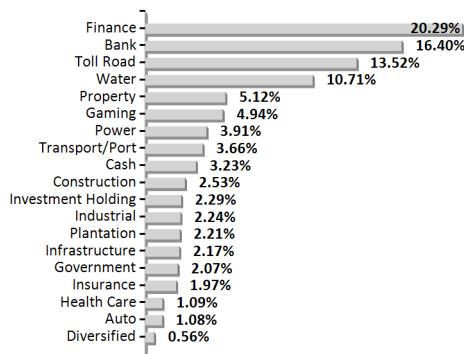
Source: Opus Asset Management Sdn Bhd

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

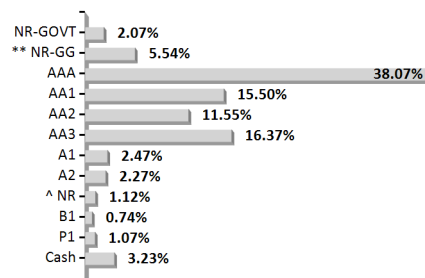
## MOST RECENT INCOME DISTRIBUTION

	25 Mar 2024	23 Apr 2024	27 May 2024	25 Jun 2024	25 Jul 2024	27 Aug 2024
<b>Sen / Unit</b>	0.35	0.35	0.35	0.30	0.35	0.30

## 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. Cagamas 4.00% 28.06.34	AAA	3.3%
2. LPPSA (GG) 4.27% 02.09.39	** NR-GG	2.8%
3. MERCEDES 3.91% 24.03.28	AAA	2.7%
4. PLUS 5.017% 12.01.38	AAA	2.4%
5. PLUS 4.680% 12.01.32	AAA	2.3%

\*\* Non Rated-Government Guaranteed

## PORTFOLIO POSITION

Portfolio Duration	4.6 years
Portfolio Yield (Market)	4.12%
Average Rating	AA1

**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.

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

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.

Disclaimer: This fact sheet is prepared for information purposes only. While reasonable care has been taken to ensure that the stated facts are accurate and reasonable, neither Opus Asset Management Sdn Bhd nor its sources guarantee that it is accurate or complete and should not be relied upon as such. This fact sheet is not an offer or invitation to subscribe or purchase of any units. Units of the Fund can only be purchased by Sophisticated Investor ("Investor") as stated in the Information Memorandum and its supplementary(ies) (if any) including other guidelines issued by the Securities Commission Malaysia (SC) from time to time. A copy of the Information Memorandum and its supplementary(ies) (if any), can be obtained from Opus Asset Management Sdn Bhd or from any of our approved distributors. Past performance of Fund is not reflective of future performance and income distribution is not guaranteed. Investors are advised to read and understand the contents of the Information Memorandum and its supplementary(ies) (if any), which have been lodged with the SC who takes no responsibility for its contents, before subscribing to the investment scheme. The Fund may not be suitable for all and if in doubt, Investors should consult a professional adviser. In the event that there is a discrepancy of information between the fact sheet, Information Memorandum and its supplementary(ies) (if any), the information in the Information Memorandum and its supplementary(ies) (if any), shall prevail. Opus Asset Management Sdn Bhd and its employee accept no liability whatsoever for any damages suffered as a result of using, modifying, copying and distributing any information from this fact sheet.