

FUND OBJECTIVE

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

FUND INFORMATION

Inception Date	10 Aug 2015
Trustee	Deutsche Trustees Malaysia Berhad
Financial Year End	30 June
Fund Type / Category	Income and Growth / Fixed Income
Base Currency	Ringgit Malaysia
Benchmark	Maybank 12-Month Islamic Fixed Deposit Rate
NAV per Unit	RM 0.9791
Fund Size	RM 65.22 million

FEES, CHARGES AND EXPENSES

Management Fee	Up to 1.00% per annum of the NAV of the Fund
Trustee Fee	Up to 0.05% per annum of the NAV of the Fund, subject to a minimum of RM 12,000 p.a
Sales Charge	Up to 2.00% of the NAV per unit
Redemption Price Date	T + 4 business day if redemption notice received by 4.00pm
Redemption Payment Period	Within 10 business days

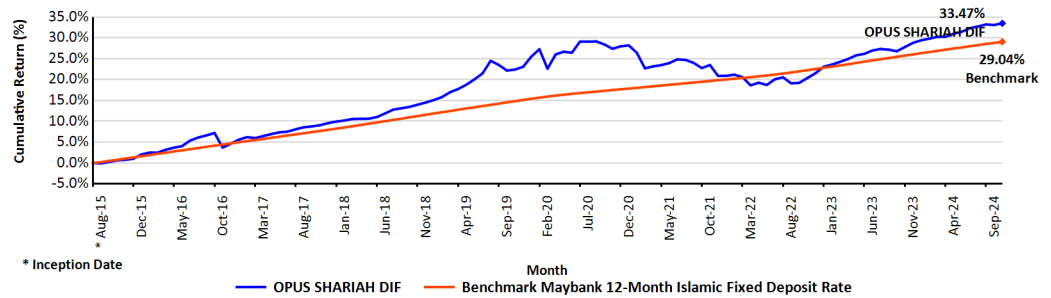
TRANSACTION DETAILS

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 (%)	3.64	0.31	0.57	1.93	4.46	8.10	9.06	33.47	3.15
Benchmark (%)	2.41	0.20	0.62	1.27	2.64	7.86	12.42	29.04	2.77

YEARLY PERFORMANCE

	2015 (Aug-Dec)	2016	2017	2018	2019	2020	2021	2022	2023	2024 YTD
Fund (%)	0.99	3.57	4.73	4.50	7.48	3.99	(5.55)	0.54	5.99	3.64
Benchmark (%)	1.33	3.31	3.10	3.35	3.19	2.22	1.85	2.24	2.85	2.41
Income Distribution (Sen/Unit)	0.35	5.15	2.50	3.55	5.90	4.80	1.50	1.30	3.35	3.00
Distribution Yield (%)	0.40	1.33	3.25	3.57	5.81	4.76	1.45	1.32	3.50	2.83

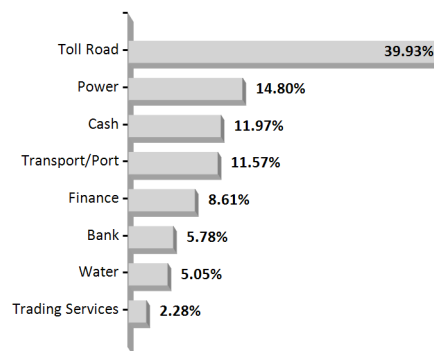
Source: Opus Asset Management Sdn Bhd

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

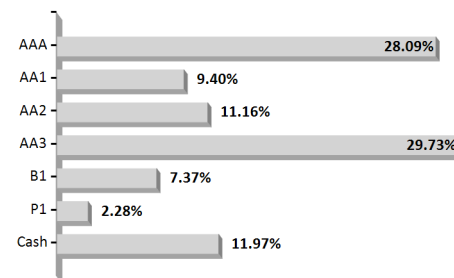
MOST RECENT INCOME DISTRIBUTION

	25 Jun 2024	25 Jul 2024	27 Aug 2024	25 Sep 2024	28 Oct 2024	26 Nov 2024
Sen / Unit	0.30	0.30	0.30	0.10	0.35	0.30

SECTOR ALLOCATION*



CREDIT PROFILE*



TOP HOLDINGS*

TOP 5 HOLDINGS	Rating	%
1. Malaysia Airports Holdings Bhd 4.02% 21.11.31	AAA	11.6%
2. DUKE3 5.44% 23.08.29	AA-	8.8%
3. SPRE 5.04% 17.07.25	B1	7.4%
4. Sabah Credit Corp 4.165% 18.07.31	AA1	7.0%
5. Besraya 5.36% 28.07.28	AA2	6.9%

PORTFOLIO POSITION

Portfolio Duration	3.8 years
Portfolio Yield (Market)	4.82%
Average Rating	AA3

*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.

MANAGER'S COMMENT:

Heading into 2025, we anticipate that the trajectory for rate cuts in 2025 to continue globally although the speed and quantum remains uncertain. On the domestic front, the reduction of Government bond supply and contained inflation are positive factors for the Malaysian bond market as we expect continued demand from local institutions. With global growth looking to be on the downward pressure and central banks reducing their interest rates globally, we see a potential inflow of foreign investors in our local market. Meanwhile, in the corporate bond space, we see more issuers from various sectors are issuing papers to raise capital to take advantage of the economic momentum. As such, it would be an opportunity for us to diversify our sector exposure and invest in higher yielding papers. Moreover, Bank Negara Malaysia maintained the Overnight Policy Rate (OPR) at 3.00%, consistent with expectations amid manageable inflation and a robust growth outlook and we see foresee OPR to remain intact until at least the 1H of 2025. In light of the global economic conditions and interest rates direction, we opine that yields to remain favorable for the bond market with lesser reward in going long duration as yield curve still remains flat. Hence, we will maintain our duration between 5 - 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 October 2024, the Volatility Factor (VF) for this Fund is 2.5 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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