

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 0.9814
Fund Size	RM 160.19 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

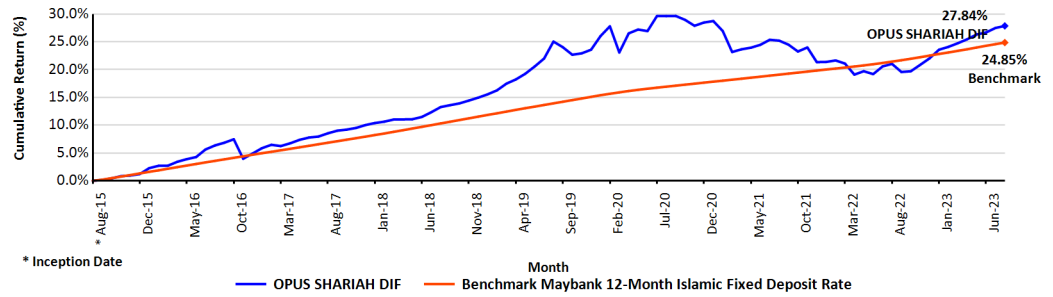
TRANSACTION DETAILS

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

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 (%)	4.77	0.29	1.22	3.03	5.64	(1.36)	12.88	27.84	3.09
Benchmark (%)	1.91	0.23	0.72	1.45	2.82	6.78	13.18	24.85	2.79

YEARLY PERFORMANCE

	2015 (Aug-Dec)	2016	2017	2018	2019	2020	2021	2022	2023 YTD
Fund (%)	1.20	3.65	4.88	4.48	7.49	3.96	(5.54)	0.56	4.77
Benchmark (%)	1.32	3.32	3.11	3.33	3.19	2.22	1.85	2.25	1.91
Income Distribution (Sen/Unit)	0.35	5.15	2.50	3.55	5.90	4.80	1.50	1.30	1.50
Distribution Yield (%)	0.40	1.33	3.25	3.57	5.81	4.76	1.45	1.32	1.56

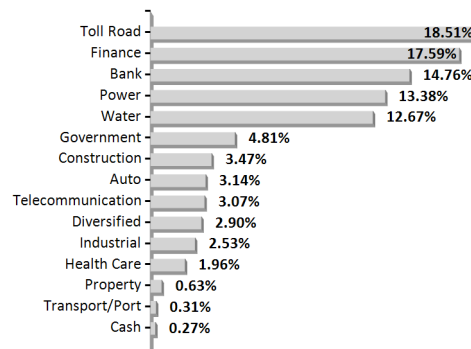
Source: Opus Asset Management Sdn Bhd

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

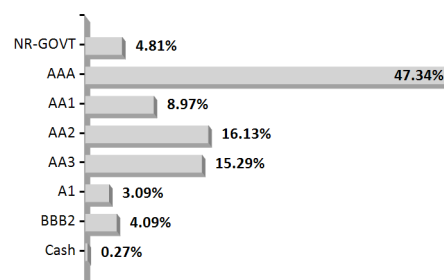
MOST RECENT INCOME DISTRIBUTION

	23 Dec 2021	28 Jun 2022	23 Sep 2022	23 Dec 2022	22 Mar 2023	21 Jun 2023
Sen / Unit	1.00	0.20	0.30	0.80	0.60	0.90

SECTOR ALLOCATION*



CREDIT PROFILE*



TOP HOLDINGS*

TOP 5 HOLDINGS	Rating	%
1. Air Selangor SRI 4.740% 29.10.36	AAA	5.3%
2. Sabah Credit Corp 4.85% 22.12.26	AA1	4.8%
3. GII 4.119% 30.11.34	NR-GOVT	4.8%
4. DUKE3 5.44% 23.08.29	AA-	3.5%
5. Maybank B3 T2 4.71% 31.01.31 (FC 30.01.26)	AA1	3.5%

PORTFOLIO POSITION

Portfolio Duration	4.5 years
Portfolio Yield (Market)	4.34%
Average Rating	AA1

*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:

Despite the growing divergence in economic prospects worldwide, we maintain that advanced economies are likely to converge in terms of monetary policy and end their rate hikes by 3Q2023. For Malaysia, the calculus has not changed with GDP growth continuing to normalize amidst an improving inflation outlook. Thus, we see BNM as likely to hold the OPR at 3.00% for the remainder of 2023.

The question now for various central banks has likely shifted from how high to hike rates to how long rates should be held instead. As growth starts to trend down, inflation may still be high. Hence, we expect rates to continue to stay high for longer, with rate cut cycle to begin only in 2H2024.

Near term volatility will stay as a theme in overseas markets, as investors continue to juggle incoming economic data with the Fed's data-dependent approach. Nevertheless, domestic markets have been relatively insulated from external volatility and we remain comforted by Malaysia's stable inflation outlook. We maintain our duration target of 4 - 6 years, while still focusing on high quality corporate sukuk. We may also allocate around 10% - 20% in government sukuk if we see trading opportunities.

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Based on the Fund's portfolio returns as at 31 July 2023, the Volatility Factor (VF) for this Fund is 3.2 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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