

FUND OBJECTIVE

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

Note:

* Opus SIPF 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 Mar 2026
Trustee	SCBMB Trustee Berhad
Financial Year End	30 June
Fund Type / Category	Income / Sukuk
Base Currency	Ringgit Malaysia
Benchmark	Maybank 12-Month Islamic Fixed Deposit Rate
NAV per Unit	RM1.0018
Class Size	RM 0.00 million
Total Fund Size (All Classes):	RM 16.20 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

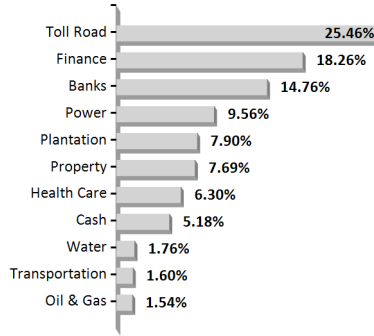
TRANSACTION DETAILS

Minimum Initial Investment	RM10
Minimum Additional Investment	RM10

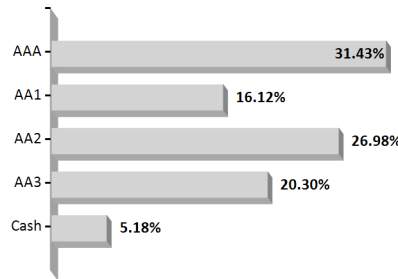
FUND PERFORMANCE

Not applicable as the Class has less than one year track record

SECTOR ALLOCATION*



CREDIT PROFILE*



*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:

The war's impact on energy logistics and key infrastructure had triggered a historic energy supply shock. Market narrative has pivoted from "soft landing" to "stagflation" anxiety as major central banks had collectively lowering rate-cut expectations amid deepening fiscal risk. Major central banks i.e. US Federal Reserve (Fed), European Central Bank (ECB), and Bank of England (BOE) have pivoted towards "wait-and-see" approach, tempering down potential aggressive rate cuts amid subdued economic growth and potential upside risk to inflation outlook.

As market expectations shifted towards a sticky policy rate environment, US Fed likely to ease policy rate at a lesser quantum in 2H26 amid improving labour market and higher inflationary expectations. U.S. Treasury (UST) yields were little changed over the month, with 10- and 20 years UST yields settling at 4.36% and 4.93%, respectively relative to 4.32% and 4.91% a month prior. UST are anticipated to stay range-bound in near term as jobless claims data suggesting contained layoffs with outgoing Fed Chair Jerome Powell to handover to president-elect Kevin Warsh mid-May which likely to maintain Fed independence from overarching Trump's executive powers.

Malaysian sovereign Sukuk yields retraced lower from previous month in March with Malaysian Government Investment Issuance (MGII) benchmark yields falling by circa 4-11 bps across the curve. The 10-years yield declined by 10 bps to 3.55% as of end-April while long-end 20 years yields tumbled to 3.95% from 4.01% a month prior. Foreign demand in local Sukuks saw strong rebound with net foreign inflows of RM 6.1 bn in net inflows in March, the strongest reported inflows since May 2025. Domestic capital markets also reflected strong local institutional support with robust average bid-to-cover of 2.6x in April's (Mar'26: 2.1x) primary auction as Ringgit (MYR) appreciated by 1.8% against the US Dollar (USD) reaching RM 3.95 per USD as of 27 April.

With expectations of higher inflation and increasingly downside risks to domestic growth outlook, we expect OPR to be kept steady at 2.75% through 2026 supported by ample domestic liquidity conditions. Given relative stability in local Sukuk yields, we retained our defensive duration strategy of 4.0 – 5.0 years, with an overweight in high-grade corporate Sukuks with strong credit fundamentals to optimize risk-adjusted returns while prioritizing capital preservation.

TOP HOLDINGS*

TOP 5 HOLDINGS	Rating	%
1. ALR 5.59% 13.10.37 (FC 13.10.33)	AAA	13.7%
2. Zamarad TR9 5.30% 10.02.32 (EM 09.08.30)	AA2	9.6%
3. Benih Restu 4.08% 28.07.34	AA2	7.9%
4. Sabah Credit Corp 4.165% 18.07.31	AA1	6.4%
5. RHB Bank Bhd 3.99% 18.10.34	AA1	6.2%

PORTFOLIO POSITION

Portfolio Duration	5.5 years
Portfolio Yield (Market)	3.95%
Average Rating	AA1

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

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 any securities. A copy of the Prospectus and its supplementary(ies) (if any) (collectively, the "Prospectus") and Product Highlights Sheet ("PHS") can be obtained from Opus Asset Management Sdn Bhd or from any of our approved distributors. Past performance of the Fund is not reflective of future performance and income distribution is not guaranteed. Investors are advised to read and understand the contents of the Prospectus which has been registered and the PHS which has been lodged with the Securities Commission Malaysia, who take no responsibility for its contents before investing. Application of Units can only be made upon receipt of an application form referred to herein and accompanying the Prospectus and PHS. Investors should also consider the fees and charges involved before investing. The Fund may not be suitable for all and if in doubt, investors should seek professional adviser. In the event that there is a discrepancy of information between the fact sheet, and the Prospectus, the information in the Prospectus shall prevail. Opus Asset Management Sdn Bhd and its employees accept no liability whatsoever for any damages suffered as a result of using, modifying, copying and distributing any information from this fact sheet.



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