

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

Fund Inception	21 Nov 2019
Trustee	SCBMB Trustee Berhad
Financial Year End	30 June
Fund Type / Category	Income / Sukuk
Fund Currency	Ringgit Malaysia
Benchmark	Maybank 12-Month Islamic Fixed Deposit Rate
NAV per Unit	RM0.9841
Fund Size	RM4.01 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 10 calendar days

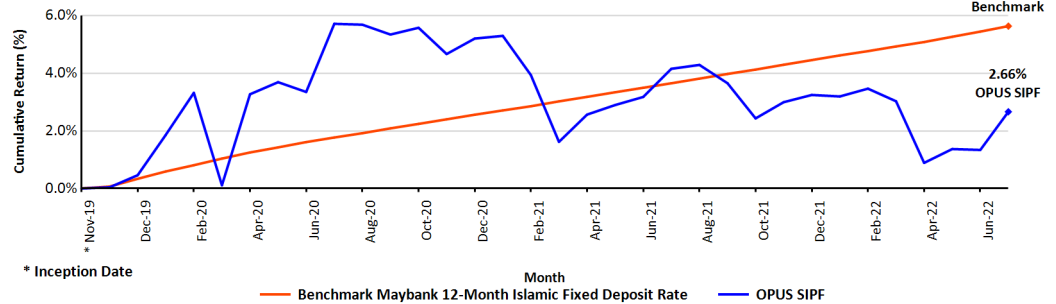
TRANSACTION DETAILS

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	Since Inception	Annualised Since Inception (%p.a.)
Fund (%)	(0.57)	1.25	(0.24)	(0.55)	(0.45)	2.66	0.98
Benchmark (%)	1.13	0.19	0.69	1.14	2.08	5.64	2.06

YEARLY PERFORMANCE

	2019 (Nov-Dec)	2020	2021	2022 YTD
Fund (%)	0.46	4.72	(1.86)	(0.57)
Benchmark (%)	0.34	2.22	1.85	1.13
Income Distribution (Sen/Unit)	-	3.95	0.40	-
Distribution Yield (%)	-	4.00	0.39	-

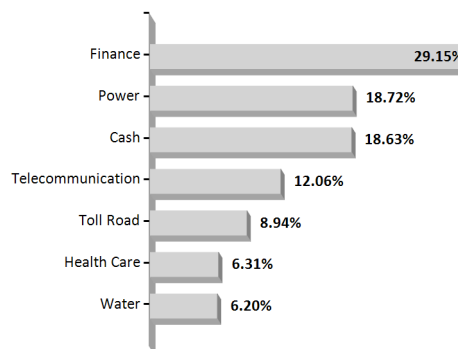
Source: Bloomberg, Opus Asset Management Sdn Bhd

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

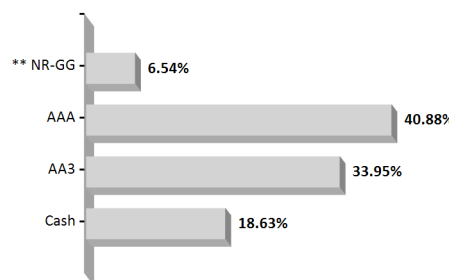
MOST RECENT INCOME DISTRIBUTION

	24 Jun 2020	28 Sep 2020	23 Dec 2020	24 Sep 2021
Sen / Unit	1.10	1.40	1.45	0.40

SECTOR ALLOCATION*



CREDIT PROFILE*



** Non Rated-Government Guaranteed

TOP HOLDINGS*

TOP 5 HOLDINGS	Rating	%
1. Sinar Kamiri 5.28% 30.01.24	AA-	12.6%
2. Digi 3.60% 20.09.29	AAA	12.1%
3. Zamarad TR1 5.00% 27.03.26	AAA	10.3%
4. DUKE3 5.64% 22.08.31	AA-	8.9%
5. Bank Pembangunan (GG) 4.75% 12.09.29	** NR-GG	6.5%

** Non Rated-Government Guaranteed

PORTFOLIO POSITION

Portfolio Duration	4.2 years
Portfolio Yield (Market)	4.13%
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:

As central banks embark on a synchronized interest rate hikes to tackle inflation, this also increases the risk of economic slowdown and recession. As such, we are likely to see the narrative of high inflation turning to growth concerns in the 2nd half of 2022. The sukuk market is expected to show more flattening, where long end shift downwards to reflect slower growth expectation. The short end will remain anchored at current levels which has already priced in multiple rate hikes. However, we still expect bouts of volatility with risk of policy mistakes as central banks are faced with the mounting task of balancing elevated inflation and threat of recession.

We remain with our strategy of increasing the running yield of the portfolio while yields remain attractive, while keeping duration at 4 – 5 years, which balances the risk of volatility. We aim to increase the running yield by investing in good quality corporate sukuk without taking too long duration. We may also allocate around 10% - 20% in government sukuk if we see trading opportunities.

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