

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 SIFP 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	21 Nov 2019
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	RM 1.0577
Class Size	RM 16.20 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

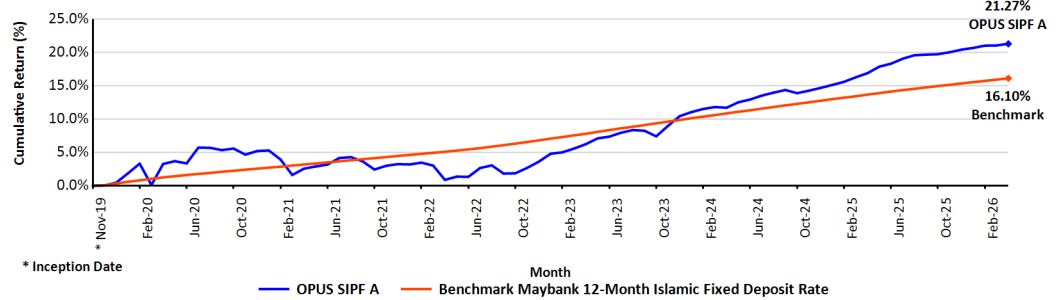
TRANSACTION DETAILS

Minimum Initial Investment	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	3 Years	5 Years	Since Inception	Annualised Since Inception (%p.a.)
Fund (%)	0.73	0.20	0.51	1.30	3.76	14.15	18.24	21.27	3.04
Benchmark (%)	0.67	0.16	0.50	1.01	2.15	7.72	12.51	16.10	2.34

YEARLY PERFORMANCE

	2019 (Nov-Dec)	2020	2021	2022	2023	2024	2025	2026 YTD
Fund (%)	0.46	4.72	(1.86)	0.35	6.58	3.83	5.00	0.73
Benchmark (%)	0.34	2.22	1.85	2.24	2.85	2.64	2.30	0.67
Income Distribution (Sen/Unit)	-	3.95	0.40	-	0.65	3.95	4.00	1.38
Distribution Yield (%)	-	4.00	0.39	-	1.04	3.72	3.76	1.30

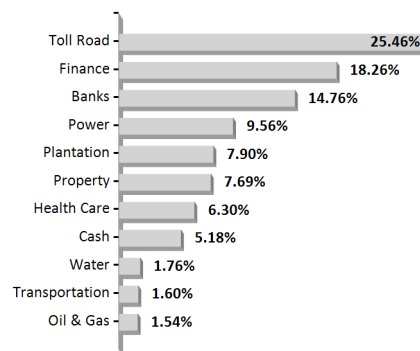
Source: Bloomberg, Opus Asset Management Sdn Bhd

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

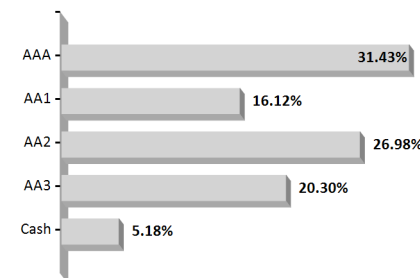
MOST RECENT INCOME DISTRIBUTION

	25 Nov 2025	22 Dec 2025	26 Jan 2026	24 Feb 2026	25 Mar 2026	23 Apr 2026
Sen / Unit	0.37	0.22	0.28	0.35	0.35	0.40

SECTOR ALLOCATION*



CREDIT PROFILE*



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

*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.

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Based on the Fund's portfolio returns as at 31 March 2026, the Volatility Factor (VF) for this Fund is 1.4 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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