

**INVESTMENT OBJECTIVE**

The Fund aims to provide steady income\* stream over a medium to long-term period\*\*.

Note:

\* Income will be in the form of cash or additional Units.

\*\* The Fund is not a capital guaranteed fund, or a capital protected fund.

Any material changes to the investment objective would require Unit Holders' approval.

**FUND INFORMATION**

<b>Fund Type</b>	Income	
<b>Risk Profile</b>	Moderate	
<b>Financial Year End</b>	31 August	
<b>Benchmark</b>	12-month Term Deposit-i Tawarruq profit rate of Bank Islam	
<b>Launch Date</b>	24 July 2024	
<b>Current Fund Size</b>	<b>NAV(RM)</b>	<b>8,536,123.13</b>
	<b>Units</b>	<b>17,015,973.27</b>

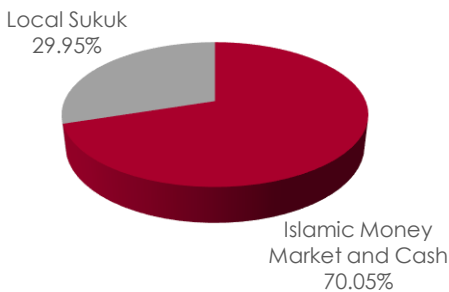
**FEES & CHARGES**

<b>Sales Charge</b>	Up to 2.00% of the NAV per Unit
<b>Annual Management Fee</b>	1.00% per annum of the NAV of the Fund. The manager reserves the right to charge a lower fee at its discretion
<b>Annual Trustee Fee</b>	0.03% per annum of the NAV of the Fund

**TRANSACTION & DISTRIBUTION**

<b>Minimum Initial Investment</b>	RM 500.00
<b>Minimum Additional Investment</b>	RM 100.00
<b>Distribution Policy</b>	Subject to availability of income, the Fund will distribute income on a quarterly basis.

**ASSET ALLOCATION**



**TOP SECTORS**

NAME OF SECTOR	NAV (%)
Real Estate	18.01
Automotive	6.05
Plantation	5.90
Islamic Money Market and Cash	70.05

**COUNTRY ALLOCATION**

NAME OF COUNTRY	NAV (%)
Malaysia	29.95
Islamic Money Market and Cash	70.05

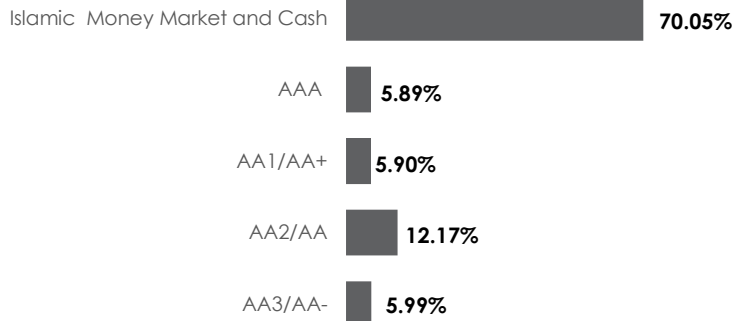
**FUND PERFORMANCE**

Performance is not available as the Fund has less than 1 year track record

**CUMULATIVE PERFORMANCE (%)**

Performance is not available as the Fund has less than 1 year track record

**CREDIT PROFILE**



**TOP HOLDINGS**

NAME OF SECURITIES	RATING	NAV (%)
S P SETIA IMTN 4.560% 21.06.2030	AA	6.12
APM IMTN 4.690% 30.04.2029	AA2	6.05
LBS BINA IMTN 5.000% 23.01.2029 (S1 T1)	AA-	5.99
JOHOR PLANT IMTN 4.190% 26.09.2039	AA1	5.90
PELABURAN HARTANAH IMTN5 02.09.2031	AAA	5.89

## FUND MANAGER'S REVIEW

The Federal Reserve delivered a jumbo 50 basis points (bps) cut on the Federal Fund Rate (FFR) to 4.75% - 5.5%, as priced in by some market participants. This came on the back of favorable inflation outlook and early signs of weaknesses in the labour market. The dot plots indicate another 50bps cut before the year end, a further 100bps reduction in 2025 and an additional 50bps cut in 2026. The US economy added 142K jobs in August, below forecasts of 160K. On inflation, the Personal Consumption Expenditures (PCE) price index rose 2.2% year-over-year (y/y) in August and the core PCE edged higher to 2.7% y/y from 2.6% in July, within expectations. Despite the jumbo rate cut rates consolidated slightly higher post the decision. The 10-year US Treasury (UST) yields closed the month only firmer by 12bps at 3.78%.

Local government bond yields also closed relatively flat. The 3-year, 5-year and 10-year Malaysian Government Securities (MGS) yields ended September at 3.33%, 3.50% and 3.71% respectively. Bank Negara Malaysia left the Overnight Policy Rate (OPR) unchanged at 3.0% amidst a favorable economic and inflation outlook.

Amidst expectation of lower global interest rates, we remain positive on local sukuk. Fund Manager intends to remain highly invested and will look to increase the Fund's duration if opportunities arise.

### IMPORTANT INFORMATION:

- 1) Investors are advised to read and understand the contents of the Prospectus of BIMB MYR Sukuk Income Fund (Fund) dated 24 July 2024, and the Fund's Product Highlight Sheet (PHS) before investing, which have been lodged with the Securities Commission Malaysia (SC) who takes no responsibility for its contents. A copy of the Prospectus and PHS can be obtained from the Head Office of BIMB Investment Management Berhad, [www.bimbinvestment.com.my](http://www.bimbinvestment.com.my), any of our authorised unit trust consultants, distributors and/or any Bank Islam branches. PHS is available and that investors have the right to request for PHS. The PHS and any other product disclosure document should be read and understood before making any investment decision. The SC's authorization or the lodgement of the Prospectus or its supplemental (if any), and PHS should not be taken to indicate that the SC has recommended the Fund.
- 2) There are fees and charges involved and investors are advised to compare and consider the fees, charges and costs involved before investing in the Fund. Investments in the Fund are exposed to risk, please refer to the Prospectus or its supplemental (if any), and PHS for detailed information. Investors are advised to consider the risks in the Fund and should make their own risk assessment and seek professional advice, where necessary, prior to investing. Investors should also note that the price of units and distribution payables, if any, may fluctuate, and past performance of the Fund should not be taken as indicative of its future performance.
- 3) Investors are also advised that, where a unit split/distribution is declared, the NAV per unit will be reduced from pre-unit split NAV/cum-distribution NAV to post-unit split NAV/ex-distribution NAV. Where a unit split is declared, the value of their investment in Malaysian Ringgit will remain unchanged after the distribution of the additional units.
- 4) Any issue of units to which the Prospectus or its supplemental, and PHS relates will only be made upon receipt of the completed application form referred to in and accompanying the Prospectus or its supplemental (if any), and PHS, subject to the terms and conditions therein.
- 5) This Fund Fact Sheet is prepared for information purposes only. It does not have regard to the specific investment objectives, or the financial situation needs of any specific person who may receive it. Neither the information nor any opinions expressed constitute an offer, or an invitation to make an offer to buy or sell any securities or unit trust. The information contained herein has been obtained from sources believed in good faith to be reliable, however, no guarantee is given in its accuracy or completeness. All opinions in respect of market review, Fund review and outlook constitute the Manager's judgments as of the date of the issuance of this fact sheet and are subject to change without notice. Past performance is not necessarily a guide for future performance and income distributions are not guaranteed. Returns may vary from year to year. The ranking provided should not be solely relied upon and investors should also note that the ranking is likely to change. This Fund Fact Sheet has not been reviewed by the SC.