

INVESTMENT OBJECTIVE

The Fund seeks to achieve long term capital growth by investing in a diversified portfolio of Shariah-compliant securities.

Note: Any material change to the investment objective of the Fund would require Unit Holders' approval.

FUND INFORMATION

Fund Type	Growth		
Risk Profile	Medium to high		
Financial Year End	31 March		
Benchmark	50% of FBM Emas Shariah Index + 50% of 12-month TDT-i of Bank Islam		
Launch Date	25 March 2014		
Current Fund Size	NAV(RM)	22,333,173.82	
	Units	98,296,419.65	

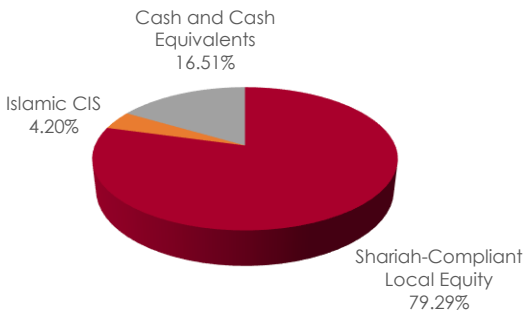
FEES & CHARGES

Sales Charge	Up to 5.00% of the NAV per unit of the Fund
Annual Management Fee	1.50% per annum of the NAV of the Fund
Annual Trustee Fee	0.05% per annum of the NAV of the Fund

TRANSACTION & DISTRIBUTION

Minimum Initial Investment	RM 1,000.00
Minimum Additional Investment	RM 100.00
Distribution Policy	The distribution of income is incidental. Note: The distribution of income will automatically be reinvested. Hence, Unit Holders will receive additional Units from the reinvestment of income distribution.

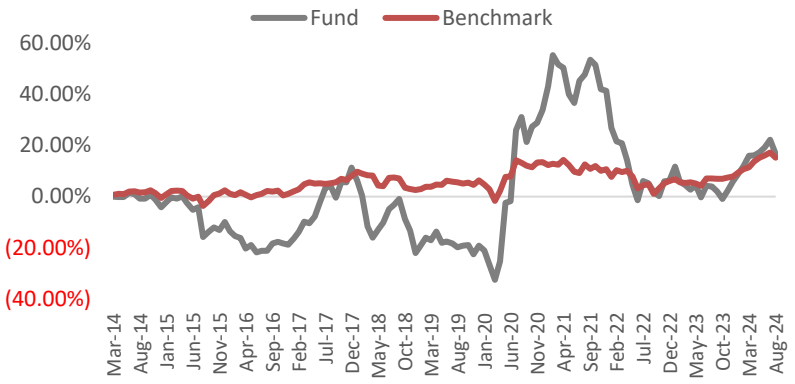
ASSET ALLOCATION



COUNTRY ALLOCATION

NAME OF COUNTRY	NAV (%)
Malaysia	83.49
Cash and Cash Equivalents	16.51

FUND PERFORMANCE



CUMULATIVE PERFORMANCE (%)

	YTD	1M	3M	6M	9M	1Y	3Y	5Y	10Y	SI*
Fund	10.15	(4.46)	(0.57)	4.29	13.96	12.27	(21.01)	45.60	17.70	16.71
Benchmark	6.76	(1.76)	(0.08)	3.98	7.17	7.59	2.36	9.09	13.32	15.18

*Since Inception

HISTORICAL PERFORMANCE (%) **

	2019	2020	2021	2022	2023
Fund	3.69	65.48	5.60	(24.82)	(0.27)
Benchmark	3.68	6.73	(2.43)	(4.22)	1.72

** Figures are based on calendar year

INCOME DISTRIBUTIONS ^

	2021	2022	2023	2024
Net Distribution (Sen/Unit)	4.63	1.78	-	1.18
Net Distribution Yield (%)	27.45	5.34	-	5.51

^ Figures are based on Fund's financial year end
Note: Performance figures are based on NAV per unit and the Fund's total return has been verified by Novagni Analytics and Advisory Sdn. Bhd.

TOP HOLDINGS

NAME OF SECURITIES	NAV (%)
Matrix Concepts Holdings Berhad	5.87
Sunway Construction Group Berhad	5.39
Bermaz Auto Berhad	4.96
Ta Ann Holdings Berhad	4.84
IJM Corporation Berhad	4.59
Sime Darby Berhad	4.14
My E.G. Services Berhad	4.13
Al-Aqar Healthcare REIT	3.67
Tenaga Nasional Berhad	3.65
MISC Berhad	3.61

TOP SECTORS

NAME OF SECTOR	NAV (%)
Industrials	20.00
Real Estate	15.47
Information Technology	12.58
Materials	7.64
Construction	6.20
Consumer Discretionary	4.96
Energy	4.81
Communication Services	4.67
Utilities	3.65
Health Care	3.50

FUND MANAGER'S REVIEW

In August, the Fund's NAV decreased by -4.46% against its benchmark of -1.76%. This translated to an underperformance of 2.70%, largely driven by weak performances in key sectors such as Construction, Property, Healthcare, and Industrial Products, all of which fell by over 5% during the month.

We believe the current correction in Shariah indices is temporary and expect a recovery based on several key factors. The Malaysian government is moving forward with fiscal reforms and pump-priming measures, which are likely to support economic growth. Additionally, the country is experiencing rising foreign direct investment (FDI), benefiting from geopolitical tensions that make Malaysia an attractive investment destination. Moreover, there is an urgent need for third-party access (TPA) to the electricity market, which could further bolster economic activity. We also anticipate that foreign capital inflows will provide ample liquidity in the local equity market, while the undervalued ringgit enhances Malaysia's appeal relative to other emerging market currencies. Political stability is expected to remain a strong factor, supporting long-term investor confidence.

Our strategy during this period of heightened volatility is to focus on high-quality stocks, taking advantage of market consolidation phases to increase positions. We maintain a long-term perspective, recognizing that market downturns often present valuable opportunities to acquire undervalued stocks at attractive prices.

Note:

Based on the Fund's portfolio returns as at **10 September 2024**, the Volatility Factor (VF) for this Fund is **14.4** and is classified as "**High**". 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.

Lipper Ratings for Total Return reflect fund historic total return performance relative to peers. Lipper Ratings for Consistent Return reflect fund historical risk-adjusted returns relative to peers. Lipper Ratings for Preservation are relative, rather than absolute.

IMPORTANT INFORMATION:

- Investors are advised to read and understand the contents of the Master Prospectus dated 20 May 2020, its First Supplemental Master Prospectus dated 18 April 2022 and Second Supplemental Master Prospectus dated 28 September 2023 and the Fund's Product Highlight Sheet (PHS) before investing, which have been registered with the Securities Commission Malaysia (SC) who takes no responsibility for its contents. A copy of the Master Prospectus and PHS can be obtained from the Head Office of BIMB Investment Management Berhad or at www.bimbinvestment.com.my. 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 approval or authorization, or the registration of the Master Prospectus should not be taken to indicate that the SC has recommended the Fund.
- 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 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.
- 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.
- 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 and PHS, subject to the terms and conditions therein.
- 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.