

## INVESTMENT OBJECTIVE

The principal investment objective of the Fund is to provide a steady and consistent income and capital appreciation of the Units over the medium to long term\* period. Accordingly, returns shall be in the form of long-term capital growth and regular income distribution to the Unit Holders.

\*Note: "medium to long term" in this context refers to three (3) years or more. Any material changes to the Fund's investment objective would require Unit Holders' approval.

## FUND INFORMATION

<b>Fund Type</b>	Income and growth
<b>Risk Profile</b>	Moderate
<b>Financial Year End</b>	31 August
<b>Benchmark</b>	60% of FBM EMAS Shariah Index + 40% of 12 month TDT-i of Bank Islam
<b>Launch Date</b>	27 December 2001
<b>Current Fund Size</b>	<b>NAV(RM)</b> 30,538,785.59 <b>Units</b> 112,181,131.69

## FEES & CHARGES

<b>Sales Charge</b>	Up to 5.00% of the NAV per unit of the Fund
<b>Annual Management Fee</b>	1.50% per annum of the NAV of the Fund
<b>Annual Trustee Fee</b>	0.05% per annum of the NAV of the Fund, subject to a minimum of RM18,000

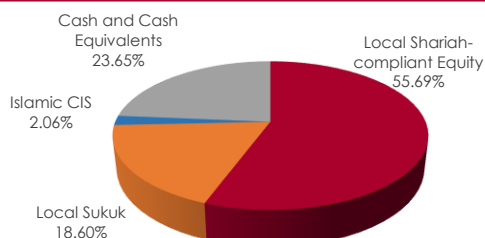
## TRANSACTION & DISTRIBUTION

<b>Minimum Initial Investment</b>	RM 500.00
<b>Minimum Additional Investment</b>	RM 100.00
<b>Distribution Policy</b>	The Fund intends to pay out annual income distribution to Unit Holders if sufficient investment income has been accumulated during the year.

## COUNTRY ALLOCATION

NAME OF COUNTRY	NAV (%)
Malaysia	76.35
Cash and Cash Equivalents	23.65

## ASSET ALLOCATION



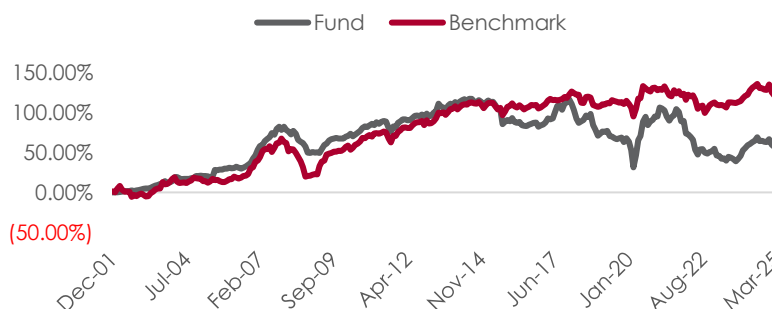
## LIPPERLEADER Fund Ratings\*

Highest 5 4 3 2 1 Lowest

1 Total Return 1 Consistent Return 1 Preservation

\*Source : Lipper IM as of 31 March 2025

## FUND PERFORMANCE



Source: BIMB Investment, data as of 31 March 2025

## CUMULATIVE PERFORMANCE (%)

	YTD	1M	3M	6M	9M	1Y	3Y	5Y	10Y	SI*
<b>Fund</b>	(5.55)	(0.04)	(5.55)	(4.32)	(4.38)	(0.91)	(7.09)	19.74	(26.13)	57.33
<b>Benchmark</b>	(6.85)	(1.43)	(6.85)	(5.02)	(6.16)	(1.55)	(0.68)	12.13	3.20	118.80

\*Since Inception

## HISTORICAL PERFORMANCE (%)\*\*

	2020	2021	2022	2023	2024
<b>Fund</b>	16.23	(2.91)	(20.15)	(3.51)	14.20
<b>Benchmark</b>	7.49	(3.30)	(5.52)	1.48	9.75

\*\* Figures are based on calendar year

## INCOME DISTRIBUTIONS^

	2020	2021	2022	2023	2024
<b>Net Distribution (Sen/Unit)</b>	-	3.28	-	1.31	1.50
<b>Net Distribution Yield (%)</b>	-	8.11	-	4.45	5.74

^ 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 Novagani Analytics and Advisory Sdn. Bhd.

## TOP 10 HOLDINGS

NAME OF SECURITIES	NAV (%)
Tenaga Nasional Bhd	6.81
Gamuda Berhad	5.23
SD Guthrie Berhad	4.82
IJM Corporation Bhd	4.40
Dayang Enterprise Holdings Berhad	3.45
Ta Ann Holdings Berhad	3.29
Sunway Construction Group Berhad	2.87
My E.G. Services Berhad	2.64
Dialog Group Berhad	2.56
Malayan Cement Berhad	2.22

## TOP SECTORS

NAME OF SECTOR	NAV (%)
Real Estate	12.60
Industrials	11.04
Construction	9.63
Utilities	8.56
Consumer Staples	8.16
Materials	6.70
Energy	6.01
Financial	5.05
Health Care	3.21
Information Technology	2.64
Communication Services	1.85
Consumer Discretionary	0.91

## FUND MANAGER'S REVIEW, OUTLOOK AND STRATEGY

The Federal Reserve (Fed) unanimously voted to hold interest rates steady at 4.25%-4.5% range for a second straight meeting in March as the policymakers weigh the impact of President Donald Trump's aggressive economic agenda. The Fed has lowered its gross domestic product (GDP) growth forecast for 2025 to 1.7% from 2.1% and has raised its core inflation projections to 2.8% from 2.5%. Noteworthy that these revisions were done prior to the sweeping trade tariff announced in early April 2025. The United States (U.S.) non-farm payrolls jumped by a strong 228K in March, up from February's revised 117K. On inflation, the core Personal Consumption Expenditure (PCE) Index rose by 2.8% annually in February, up from 2.7% and above expectations of 2.7%.

U.S. Treasury yields declined month-on-month in March against the backdrop of heightened uncertainties brought by Trump's aggressive policies. The 2-year yield declined 10 basis points (bps) to 3.88%, the 5-year yield declined 7bps to 3.95% while the 10-year was held stable at 4.21%. Other developed markets' bond yields also ended lower in March. Local government bonds yield also closed firmer in March with the yield on the 10-year Malaysian Government Securities (MGS) lower by 2bps at 3.77%.

U.S. stocks slumped in March due to increasing worries of that Trump's trade policies will damage global growth. The S&P 500 declined -5.8% and the Dow Jones fell -4.2%. European stocks also fell on similar concerns. Regional stocks closed mixed although most were in the sea of red. India's SENSEX gained 5.8% and the Philippines and Indonesia bourses also closed better. Amongst the losers, Taiwan's TAIEX shed 10.2% and Nikkei 225 fell 4.14%. On the local stocks, the FTSE Bursa Malaysia KLCI (FBM KLCI) declined by 3.88% to close at 1,513.65. Other Bursa Malaysia index series posted between 2-4% negative monthly performance except for FBM ACE that managed to post around 1% gain. Foreign investors offloaded a record RM4.6bn worth of stocks in March 2025, exceeding the 2024 full-year outflow of RM4.2bn.

In the months ahead, for fixed income, the fund manager remains constructive on local sukuk market as Trump's policies threaten global growth. For equities, fund manager's focus is shifting towards the more resilient, domestic-centric sectors as well as sectors that are less sensitive to economic cycle.

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### Note:

Based on the Fund's portfolio returns as at **10 April 2025**, the Volatility Factor (VF) for this Fund is **9.3** and is classified as "**Moderate**". 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](http://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.

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