

INVESTMENT OBJECTIVE

The principal investment objective of the Fund is to achieve long term capital appreciation of the Units by investing in a diversified portfolio of Shariah-compliant equities, Sukuk and Islamic money market instruments. Accordingly, all investment income (if any) shall be reinvested for long term capital growth rather than distributed annually.

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

FUND INFORMATION

Fund Type	Growth
Risk Profile	Moderate to High
Financial Year End	31 August
Benchmark	70% of FBM EMAS Shariah Index+30% of 12-month TDT-i of Bank Islam
Launch Date	27 December 2001
Current Fund Size	NAV (RM) 2,472,365.69 Units 9,674,106.70

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, subject to a minimum of RM18,000

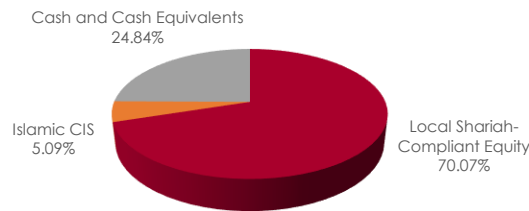
TRANSACTION & DISTRIBUTION

Minimum Initial Investment	RM 500.00
Minimum Additional Investment	RM 100.00
Distribution Policy	Distributions of income* (if any) is incidental. *The distribution of income will automatically be reinvested. Hence, Unit Holders will receive additional Units from the reinvestment of income distribution.

COUNTRY ALLOCATION

NAME OF COUNTRY	NAV (%)
Malaysia	75.16
Cash and Cash Equivalents	24.84

ASSET ALLOCATION



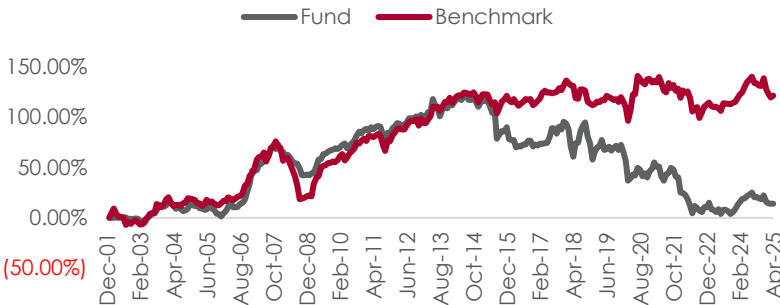
LIPPERLEADER Fund Ratings*

Highest 5 4 3 2 1 Lowest

1 Total Return 1 Consistent Return 1 Preservation

*Source : Lipper IM as of 30 April 2025

FUND PERFORMANCE



CUMULATIVE PERFORMANCE (%)

	YTD	1M	3M	6M	9M	1Y	3Y	5Y	10Y	SI*
Fund	(6.61)	0.16	(1.35)	(4.45)	(8.91)	(4.45)	(4.02)	(18.21)	(47.30)	14.11
Benchmark	(7.14)	1.00	(2.58)	(4.17)	(7.69)	(3.90)	(1.72)	6.99	(0.38)	121.72

*Since Inception

HISTORICAL PERFORMANCE (%)**

	2020	2021	2022	2023	2024
Fund	(15.29)	(4.09)	(21.27)	(1.46)	12.31
Benchmark	8.21	(4.17)	(6.83)	1.23	10.95

**Figures are based on calendar year.

INCOME DISTRIBUTIONS^

	2020	2021	2022	2023	2024
Net Distribution (Sen/Unit)	-	-	-	-	-
Net Distribution Yield (%)	-	-	-	-	-

^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 Novagmi Analytics and Advisory Sdn. Bhd.

TOP 10 HOLDINGS

NAME OF SECURITIES	NAV (%)
Tenaga Nasional Bhd	6.90
IJM Corporation Bhd	6.61
Gamuda Berhad	6.52
SD Guthrie Berhad	6.34
My E.G. Services Berhad	4.71
IHH Healthcare Bhd	4.34
Dayang Enterprise Holdings Berhad	4.17
Ta Ann Holdings Berhad	3.61
Sunway Construction Group Berhad	3.60
Fraser & Neave Holdings Berhad	3.28

TOP SECTORS

NAME OF SECTOR	NAV (%)
Construction	13.13
Industrials	10.15
Consumer Staples	9.62
Materials	7.83
Real Estate	7.18
Utilities	6.90
Information Technology	6.12
Health Care	5.27
Energy	4.17
Financials	2.62
Communication Services	1.10
Consumer Discretionary	1.07

FUND MANAGER'S REVIEW, OUTLOOK AND STRATEGY

In early April, President Donald Trump shocked the world as he announced punitive "reciprocal" tariffs on its trading partners. He has since decided to grant a 90-day pause on the implementation save for China. Amidst the tariff shocks, the International Monetary Fund (IMF) has raised the chances of a United States (U.S.) recession to 40% as it downgraded the U.S. 2025 growth forecast to 1.8% from 2.7%. On inflation, the U.S. Personal Consumption Expenditures (PCE) price index slowed to 2.3% in March (Feb: 2.7%) while the core rate decreased to 2.6% from 3% in February.

The U.S. Treasury (UST) initially rallied strongly after the tariff announcement but the 10-year yields subsequently shot higher to almost 4.5% amidst speculation of UST dumping by China as investors questioned the status of U.S. Dollar and UST as safe-haven assets given Trump's indiscriminate policy. The 10-year yield closed only 4 basis points (bps) better month-on-month at 4.16%. Local government bonds also rallied as tariff boosted expectations of an Overnight Policy Rate (OPR) cut.

U.S. stocks were volatile in April as the market experienced a sharp sell-off in early April on uncertainties emanated by Trump's reciprocal tariff policy. The Dow Jones and S&P 500 declined 3.2% and 0.8% respectively on the month. In Asia, Nikkei 225 managed to move up 1.20%, supported by strong performance of selected stocks in the automotive, technology and manufacturing sector while other Asia ex-Japan equities also closed generally positive except for Taiwan.

In the local market, the FTSE Bursa Malaysia KLCI moved up 1.76% month-on-month to close at 1,546.50 amidst signs of a de-escalation in U.S. President Donald Trump's tariff battle with China. Sectoral performance was mixed with more sectors closing in negative territory.

Amidst the tariff war, the probability of additional interest rates cuts by central banks have clearly increased and may impact the fixed income market positively. Against this backdrop, fund manager favours a long duration strategy. As for equities, fund manager's focus is shifting towards the more resilient, domestic-centric sectors that are expected to benefit from the country's stable economic outlook and the ongoing investment upcycle. Additionally, as threat to growth increases, the fund manager also favours incorporating a more defensive strategy by increasing exposure to sectors that are less sensitive to economic cycles.

PUBLIC

Note:

Based on the Fund's portfolio returns as at **13 May 2025** the Volatility Factor (VF) for this Fund is **11.2** 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. 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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