

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

Fund Type	Income and growth
Risk Profile	Moderate
Financial Year End	31 August
Benchmark	60% of FBM EMAS Shariah Index + 40% of 12 month TDT-i of Bank Islam
Launch Date	27 December 2001
Current Fund Size	NAV(RM) 30,532,195.64 Units 112,114,285.90

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

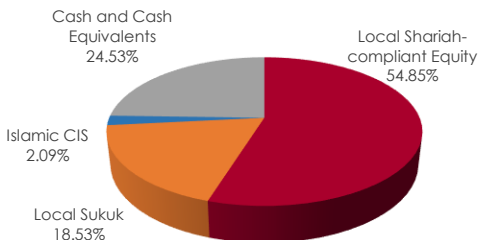
TRANSACTION & DISTRIBUTION

Minimum Initial Investment	RM 500.00
Minimum Additional Investment	RM 100.00
Distribution Policy	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	75.47
Cash and Cash Equivalents	24.53

ASSET ALLOCATION



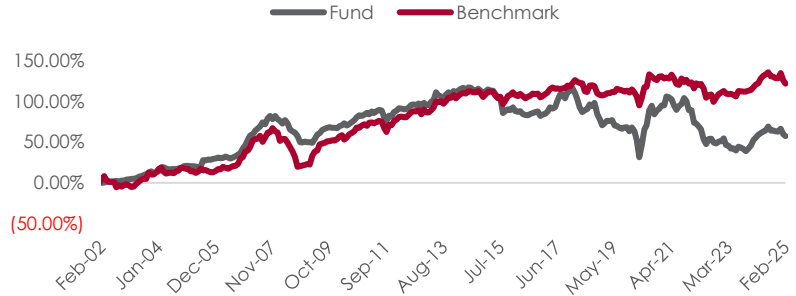
LIPPERLEADER Fund Ratings*

Highest (5) (4) (3) (2) (1) Lowest

1 Total Return 1 Consistent Return 1 Preservation

*Source : Lipper IM as of 28 February 2025

FUND PERFORMANCE



Source: BIMB Investment, data as of 28 February 2025

CUMULATIVE PERFORMANCE (%)

	YTD	1M	3M	6M	9M	1Y	3Y	5Y	10Y	SI*
Fund	(5.52)	(1.38)	(3.30)	(4.15)	(3.44)	1.30	(8.88)	3.00	(26.76)	57.39
Benchmark	(5.50)	(1.58)	(2.81)	(3.76)	(3.98)	0.57	(0.05)	7.63	4.82	121.97

*Since Inception

HISTORICAL PERFORMANCE (%)**

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

** Figures are based on calendar year

INCOME DISTRIBUTIONS^

	2020	2021	2022	2023	2024
Net Distribution (Sen/Unit)	-	3.28	-	1.31	1.50
Net Distribution Yield (%)	-	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 Novagni Analytics and Advisory Sdn. Bhd.

TOP 10 HOLDINGS

NAME OF SECURITIES	NAV (%)
Gamuda Berhad	5.43
Tenaga Nasional Bhd	5.14
SD Guthrie Berhad	4.98
IJM Corporation Bhd	4.40
WCT Holdings Berhad	3.16
Ta Ann Holdings Berhad	3.11
Dayang Enterprise Holdings Berhad	2.67
Sunway Construction Group Berhad	2.82
Dialog Group Berhad	2.63
My E.G. Services Berhad	2.54

TOP SECTORS

NAME OF SECTOR	NAV (%)
Industrials	12.34
Real Estate	11.92
Construction	9.83
Consumer Staples	7.97
Utilities	6.88
Materials	6.60
Energy	5.73
Financial	4.98
Information Technology	4.19
Health Care	3.13
Communication Services	1.91

FUND MANAGER'S REVIEW, OUTLOOK AND STRATEGY

United States Treasury (UST) yields declined in February as investors weighed the prospect of Trump's trade policies on global growth. The 25% tariff on imports from Canada and Mexico will be enforced on March 4th, in addition to a doubling of the 10% universal tariff charged on imports from China. Trump also plans to impose 25% tariffs on autos, semiconductors, and pharmaceutical as early as April 2nd. January's Personal Consumption Expenditure (PCE) price index rose 2.5%, easing slightly from 2.6% in December 2024, in line with markets' expectations. Meanwhile, according to the Federal Open Market Committee (FOMC) January's meeting minutes, the Federal Reserve (Fed) officials agreed that inflation would need to come off further before they could consider cutting interest rates again. The 10-year UST yield declined 34 basis points (bps) to 4.24%. Local government bonds ended only slightly firmer with the 10-year Malaysian Government Securities (MGS) and Government Investment Issues (GI) both closed 1bp lower at 3.79% and 3.81% respectively.

Malaysia's economy grew 5% year-on-year in Q4 2024, surpassing initial estimates of 4.8% but slowing from an upwardly revised 5.4% in the previous quarter. Annual inflation rate stood at 1.7% in January, holding steady for the second straight month and matching market forecasts. Core inflation increased 1.8% from 1.6% in December 2024.

In February 2025, United States (U.S.) equity indices declined due to underperformance in major tech stocks, concerns over elevated inflation, and weaker consumer spending. Uncertainty around the Fed policy and signs of a slowing economy, including falling home prices, further weighed on investor sentiment, causing U.S. markets to underperform compared to global equities. European equities rose driven by optimism over a potential ceasefire in Ukraine and strong performance in financial and defence sectors. Asean equities performed mixed with Chinese equities, including those in Hong Kong and Shanghai, performed strongly, fueled by China's pro-growth policies, including fiscal and monetary stimulus, and government measures to stabilize the real estate and capital markets. Additionally, the rise of AI-driven companies like DeepSeek boosted sentiment, particularly in the tech sector.

The Bursa Malaysia index series delivered mixed performance, with the FTSE Bursa Malaysia KLCI (FBM KLCI) recording a modest gain of 1.14%, while other indices posted negative returns. The positive performance of the FBM KLCI was primarily driven by the resilience of large-cap stocks, which outperformed mid- and small-cap indices during the month. However, broader market sentiment was weighed down by cautious foreign investors activity, influenced by concerns over elevated U.S. inflation and the Fed's decision to hold interest rates. Despite Malaysia's strong economic fundamentals i.e. robust Gross Domestic Product (GDP) growth and healthy Foreign Direct Investment (FDI), these external headwinds limited the overall performance.

On the fixed income market, we expect major central banks to continue cutting interest rates over the next 12 months although Bank Negara Malaysia is expected to keep the Overnight Policy Rate steady in the near term. Given this outlook, we remain constructive on local sukuk market. Meanwhile, our dynamic Shariah-compliant equity investment strategy adapts to market volatility by focusing on fundamentally strong companies and actively managing our portfolio based on market trends and economic indicators to optimize returns and mitigate risk.

Note:

Based on the Fund's portfolio returns as at **10 March 2025**, the Volatility Factor (VF) for this Fund is **9.4** 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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