

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)** 30,592,049.26
Units 108,238,232.73

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

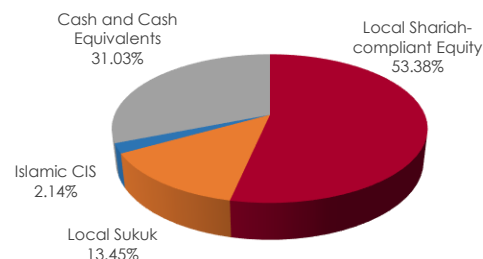
TRANSACTION & DISTRIBUTION

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.

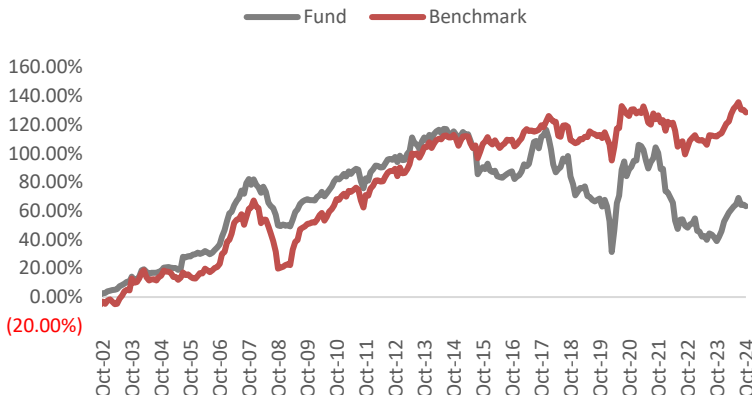
ASSET ALLOCATION



COUNTRY ALLOCATION

NAME OF COUNTRY	NAV (%)
Malaysia	68.97
Cash and Cash Equivalents	31.03

FUND PERFORMANCE



Source: BIMB Investment, data as of 31 October 2024

CUMULATIVE PERFORMANCE (%)

	YTD	1M	3M	6M	9M	1Y	3Y	5Y	10Y	SI*
Fund	11.98	(0.67)	(3.37)	1.65	7.06	17.55	(18.50)	(3.08)	(24.18)	63.34
Benchmark	6.76	(0.81)	(3.06)	0.44	5.00	7.83	0.88	7.27	7.33	128.51

*Since Inception

HISTORICAL PERFORMANCE (%)**

	2019	2020	2021	2022	2023
Fund	(1.80)	16.23	(2.91)	(20.15)	(3.51)
Benchmark	3.72	7.49	(3.30)	(5.52)	1.48

** 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 HOLDINGS

NAME OF SECURITIES	NAV (%)
Tenaga Nasional Berhad	7.92
KPJ Healthcare Berhad	3.55
Bermaz Auto Berhad	3.53
Gamuda Berhad	3.28
Unisem (M) Berhad	3.01
IHH Healthcare Bhd	2.96
Unisem (M) Berhad	2.67
Dayang Enterprise Holdings Berhad	2.65
MY E.G. Services Berhad	2.40
Sime Darby Berhad	2.30

TOP SECTORS

NAME OF SECTOR	NAV (%)
Industrials	9.22
Information Technology	8.28
Utilities	7.92
Health Care	6.51
Real Estate	5.80
Power	5.12
Financial	4.96
Construction	4.44
Energy	3.78
Materials	3.61
Consumer Discretionary	3.53
Communication Services	2.44
Renewable Energy	1.70
Property	1.67

FUND MANAGER'S REVIEW

In October, the Fund posted a return of -0.67%, outperforming its benchmark, which achieved a return of -0.81%. This translated to an outperformance of 0.14%, largely driven by its tactical asset allocation as well as strong performances in key sectors during the month.

We anticipate a cautious sentiment in regional markets as investors await economic data from the US and China, particularly in light of the implications of a potential second Trump Presidency. Disappointing economic indicators could adversely affect market sentiment. Domestically, attention may shift toward state budget details, especially Johor and Sarawak's Budget 2025, which is expected to provide a boost to the construction sector.

Meanwhile, we maintain a cautious outlook on the FBMKLCI, with a downside bias in the medium term due to weakening technical indicators. Key support is identified at 1,600 points, while resistance is observed in the 1,630-point range. In this volatile environment, our strategy focuses on high-quality Shariah-compliant stocks, seeking opportunities during market consolidations, and maintaining a long-term perspective to capitalize on undervalued Shariah-compliant stocks.

Note:

Based on the Fund's portfolio returns as at **10 NOVEMBER 2024**, the Volatility Factor (VF) for this Fund is **10.5** 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.