

FUND DETAILS		FUND OBJECTIVE
Type of Fund/Category		To provide long term investors with high level of income stream and an opportunity for capital appreciation. To achieve this objective, the Fund will invest in Fixed Income Securities with relatively high level of yield 3-year Fund Volatility 4.1 Very Low Lipper Analytics 31 July 2026
Income & Growth / (Malaysia Bond & Malaysia Equity)		
Launch Date		
30 July 2007		
Launch Price		
RM0.5000		
Benchmark		
Maybank's 12-month fixed deposit rate		
Fund Size		
RM 25.66 million		
Units in Circulation		
37.88 million		
Management Fee		
1.40% p.a. of NAV		
Trustee Fee		
0.08% p.a. of the NAV		
Entry Charge		
Up to 1% of investment amount		
Exit Fee		
Nil		
Switching Fee		
N/A		
Min Initial Investment		
RM10,000		
Min Additional Investment		
RM1,000		

CUMULATIVE PERFORMANCE (%)										
Return	YTD	1mth	3mth	6mth	1yr	3yr	5yr	10yr	Since Launch	
Fund	5.59	-0.16	0.36	5.33	11.42	21.81	16.90	48.64	111.44	
Benchmark	1.33	0.16	0.49	0.99	2.03	7.58	12.84	29.67	71.84	

YEARLY PERFORMANCE (%)										
Return	2025	2024	2023	2022	2021	2020	2019	2018	2017	
Fund	4.80	8.55	2.80	-7.26	3.22	26.27	3.42	-5.09	0.98	
Benchmark	2.35	2.67	3.01	2.24	1.85	2.21	3.19	3.33	3.10	

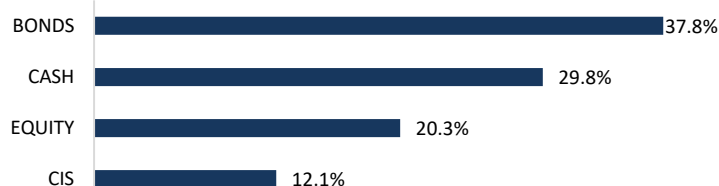
Source: Lipper. Past performance is not indicative of future performance. Investment involves risks and investor should conduct their own assessment before investing and seek professional advice, where necessary.

DISTRIBUTION HISTORY (YEARLY)		
Year	Net Distribution (sen per unit)	Unit Splits
2013	2.25	-
2014	0.80	-
2015	0.80	-
2016	2.50	-

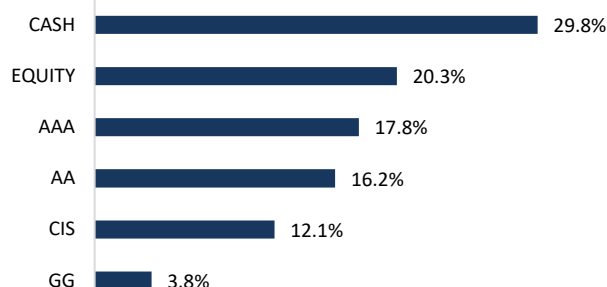
TOP 5 HOLDINGS (% OF NAV)	(%)
1) CIMBI IMTN	7.8
2) AMANAT LEBUHRAYA RAKYAT BERHAD	4.1
3) KAJV IMTN	4.0
4) YTL POWER INTERNATIONAL BERHAD	4.0
5) GENM CAPITAL BERHAD	4.0

ASSET & SECTOR ALLOCATION (% OF NAV)

Asset Class Allocation



Rating Allocation



FUND MANAGER'S REPORT

US economic data moderated but remained positive in the month with 2Q26 Gross Domestic Product ("GDP") growth slowing to 1.5% year-on-year ("YoY") (1Q26: 2.1%), while S&P Global Manufacturing Purchasing Managers' Index ("PMI") softened to 53.2 (July: 53.9), staying in expansion territory. July Headline Consumer Price Index ("CPI") eased to 3.4% YoY (June: 3.5%), although Core Personal Consumption Expenditure ("PCE") remained sticky at 3.3% YoY. Meanwhile, July non-farm payrolls declined by 23,000 (consensus: +80,000), while the unemployment rate eased to 4.1%. Federal Reserve ("Fed") maintained its policy rate at 3.50%–3.75% in July, stating persistent inflation, geopolitical tensions and higher energy prices continuing to complicate the monetary policy outlook. US Treasury ("UST") yields spiked month end following hawkish Fed remarks at Jackson Hole, which revived expectations of a September rate hike, alongside renewed US-Iran tensions and rising oil prices. The 10-year and 30-year UST yields rose to 4.75% and 5.25%, respectively, as of month end.

Malaysia's economy remained supported by strong domestic demand, stable labour market and manageable inflation, despite persistent external uncertainties. July headline inflation eased to 1.8% YoY (June: 1.9%), while the unemployment rate remained stable at 3.0%. On the external front, July exports surged 38% YoY to RM193.6 billion, mainly driven by strong growth in Electrical & Electronics shipments. Bank Negara Malaysia ("BNM") maintained the Overnight Policy Rate ("OPR") at 2.75% in July. In the fixed income market, Malaysian Government Securities ("MGS") yields trended higher alongside UST yields, with the 10-year MGS yield rising 16 basis points ("bps") month-on-month ("MoM") to 3.87%, marking its highest level since December 2024. Meanwhile, the ringgit strengthened against the US dollar, with USD/MYR easing to 4.03 as of month end (July: 4.08).

DISCLAIMER

Based on the Fund's portfolio returns as at 31 July 2026, the Volatility Factor (VF) for this Fund is 4.1 and is classified as "Very Low" (source: Lipper). "Very Low" includes funds with VF that are above 0 but not more than 4.635. 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 their VF and VC.

This document is prepared for information purposes only and is not intended to be an offer or invitation to subscribe or purchase of securities. 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. Past performances of the Fund is not an indicative of future performance. Prices can go down as well as up and you may not get back the amount you originally invested. A copy of the Master Prospectus dated 19 December 2022 and the First Supplemental Master Prospectus dated 01 July 2025 have been registered with the Securities Commission Malaysia, who takes no responsibility for its contents. Investors are advised to read the Master Prospectus and the First Supplemental Master Prospectus and Product Highlight Sheet before making any investment decision. The Master Prospectus and the First Supplemental Master Prospectus and Product Highlight Sheet are available at offices of Areca Capital Sdn Bhd or its authorised distributors and investors have the right to request for a copy of the Master Prospectus and the First Supplemental Master Prospectus and Product Highlight Sheet. Investors should also consider the fees and charges involved. The Fund may not be suitable for all and if in doubt, investors should consult a professional adviser. Where a unit split/distribution is declared, investors are advised that following the issue of additional units/distribution, the NAV per unit will be reduced from pre-unit split NAV/cum-distribution NAV to post-unit split NAV/ex-distribution NAV; and where a unit split is declared, investors should be highlighted of the fact that the value of their investment in Malaysian ringgit will remain unchanged after the distribution of the additional units.

The Manager wishes to highlight the specific risks of the Fund are interest rate risk, credit / default risk, liquidity risk and issuer risk. These risks and other general risks are elaborated in the Master Prospectus. This Fund Factsheet is prepared for information purposes only. It does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person who may receive it. Past performance is not necessarily a guide to future performance. Returns may vary from year to year. This Fund Factsheet has not been reviewed by the SC.