

**FUND DETAILS**
**Type of Fund/Category**

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)**

RM15.13 million

**Units in Circulation**

22.85 million

**Management Fee**

1.40% p.a. of NAV

**Trustee Fee**

0.08% p.a. of NAV

**Entry Charge**

Up to 1% of investment  
amount

**Exit Fee**

Nil

**Switching Fee**

N/A

**Min Initial Investment**

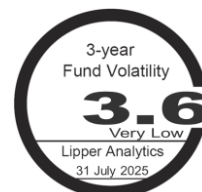
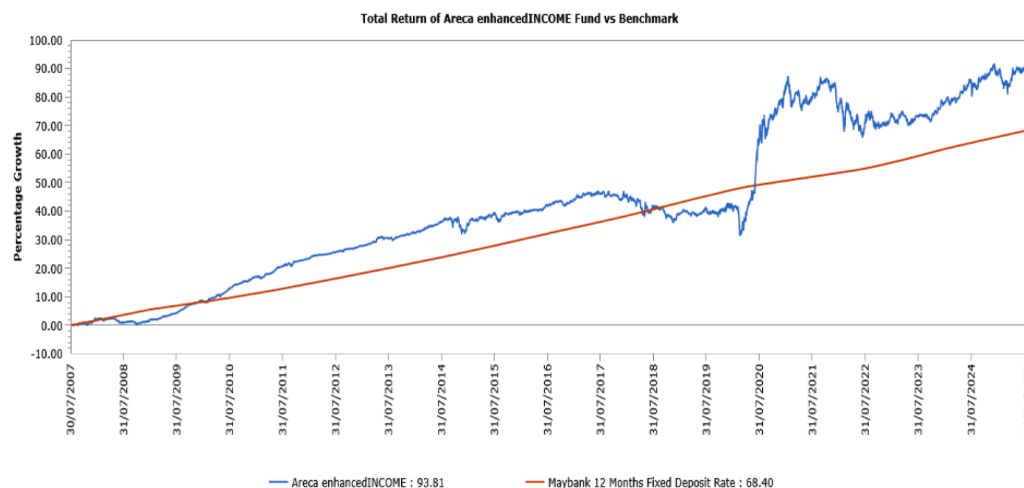
RM10,000 or such other  
limit as decided by the  
Manager.

**Min Additional Investment**

RM1,000 or such other limit  
as decided by the Manager.

**FUND OBJECTIVE**

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


**FUND'S PERFORMANCE COMPARED TO BENCHMARK**

**CUMULATIVE PERFORMANCE (%)**

Return	YTD	1mth	3mth	6mth	1yr	3yr	5yr	10yr	Since Launch
AeIF	1.42	2.13	2.57	4.28	5.36	11.5	12.64	41.51	93.81
Benchmark	1.64	0.20	0.61	1.23	2.50	8.46	12.64	31.26	68.42

**YEARLY PERFORMANCE (%)**

Return	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
AeIF	8.55	2.80	-7.26	3.22	26.27	3.42	-5.09	0.98	2.16	5.25
Benchmark	2.70	3.01	2.24	1.85	2.21	3.19	3.33	3.10	3.21	3.30

**ANNUALISED PERFORMANCE (%)**

Return	1 Year	3 Years	5 Years	10 Years	Since Launch
AeIF	5.36	3.69	2.41	3.53	3.72
Benchmark	2.50	2.74	2.41	2.76	2.92

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.

Based on the Fund's portfolio returns as at 31 July 2025, the Volatility Factor (VF) for this Fund is 3.6 and is classified as "Very Low" (source: Lipper). "Very Low" includes funds with VF that are above 0 but not more than 4.555. 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.

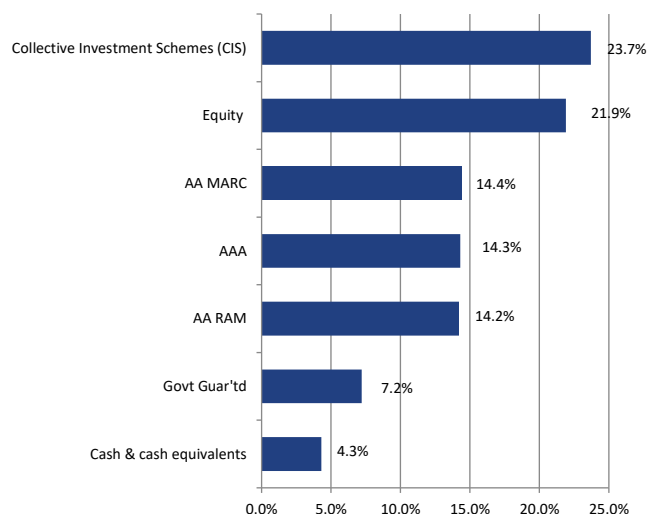
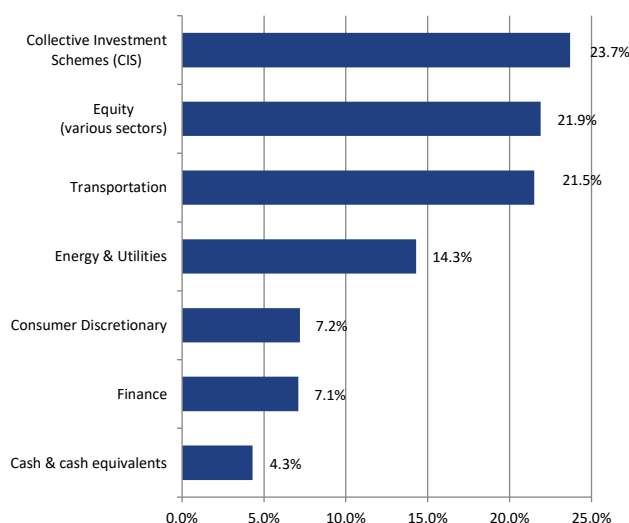
This Fund Factsheet has not been reviewed by the SC.

**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 BONDS AND EQUITIES  
(% OF NAV)**

	(%)
1) Amanah Lebuhraya Rakyat Berhad	7.1
2) KAJV IMTN	6.9
3) GENM Capital Berhad	6.8
4) YTL Power International Berhad	6.8
5) Malaysia Rail Link Sdn Bhd	6.6

**ASSET, SECTOR ALLOCATION & CREDIT RATING (% OF NAV)**

**FUND MANAGER'S REPORT**

In the United States ("US"), US Treasury yields ("UST") market saw varied activity, with a dovish shift from the U.S. Federal Reserve ("Fed"). The Fed comments at the Jackson Hole symposium signalled increasing employment risks leading to expectations of a potential September rate cut. The shift in Fed policy supported bond prices, with yields on the 10-year UST easing from 4.33% to around 4.25% as investors are more confident that a rate cut is forthcoming.

The Malaysian July Consumer Price Index (CPI) printed at 1.2% y/y, which met consensus and up from 1.1% in June, but overall market sentiment was cautious ahead of the Jackson Hole event. The continued low CPI, even though coming alongside 10Y Malaysian Government Securities (MGS) already rallying down to test 3.35%. Bonds extended its positive trajectory in August, registering a steady month-on-month (MoM) increase of 0.81%. Yields are expected to stay broadly stable ahead of the Bank Negara meeting (Sep 4), with the Overnight Policy Rate (OPR) likely to hold at 2.75%.

Based on the Fund's portfolio returns as at 31 July 2025, the Volatility Factor (VF) for this Fund is 3.6 and is classified as "Very Low" (source: Lipper). "Very Low" includes funds with VF that are above 0 but not more than 4.555. 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.