

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)

RM15.78 million

Units in Circulation

23.02 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

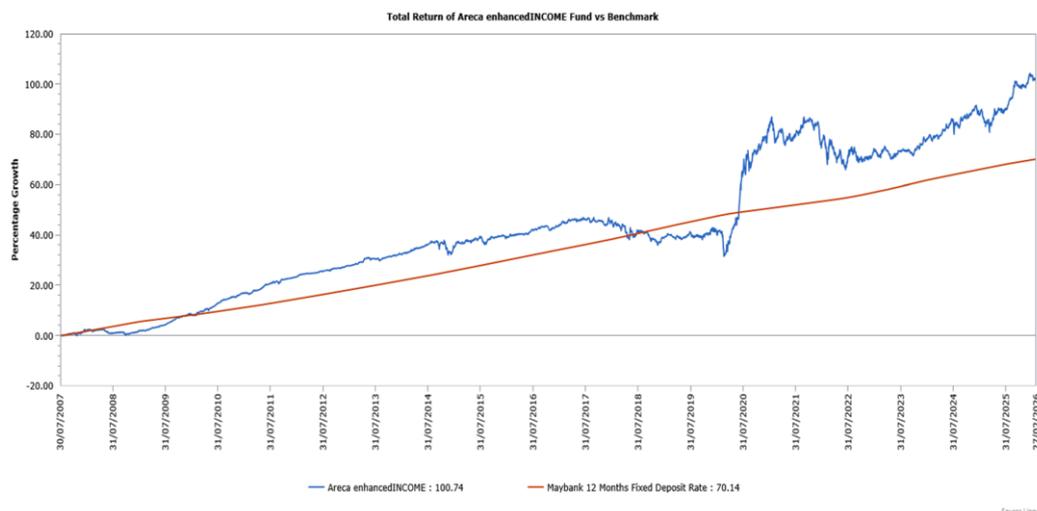
 RM10,000 or such other
limit as decided by the
Manager.

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	0.25	-1.28	0.73	3.58	8.02	17.19	9.94	43.80	100.74
Benchmark	0.33	0.16	0.51	1.03	2.27	8.11	12.76	30.49	70.15

YEARLY PERFORMANCE (%)

Return	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
AeIF	4.80	8.55	2.80	-7.26	3.22	26.27	3.42	-5.09	0.98	2.16
Benchmark	2.35	2.70	3.01	2.24	1.85	2.21	3.19	3.33	3.10	3.21

ANNUALISED PERFORMANCE (%)

Return	1 Year	3 Years	5 Years	10 Years	Since Launch
AeIF	8.02	5.43	1.91	3.70	3.82
Benchmark	2.27	2.63	2.43	2.70	2.90

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 January 2026, 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 4.245. 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.

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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.

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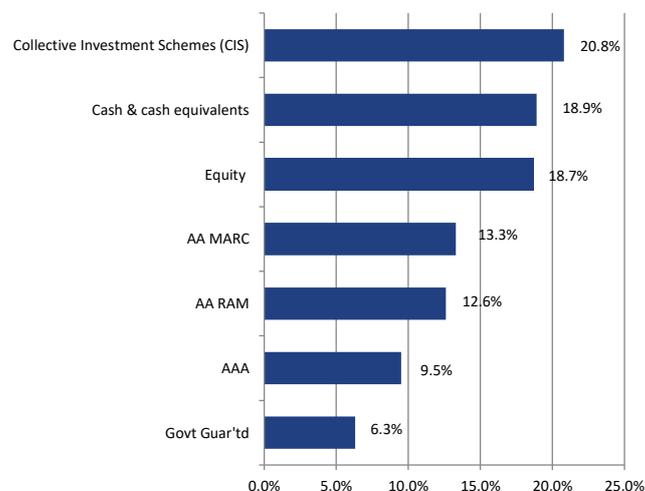
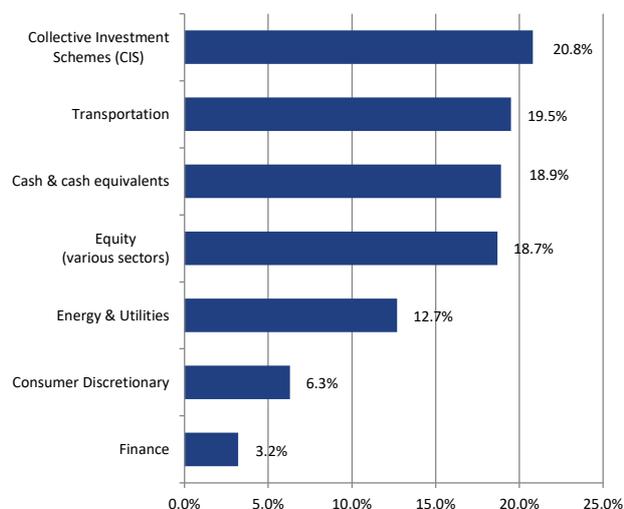
This Fund Factsheet has not been reviewed by the SC.

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	6.7
2) KAJV IMTN	6.6
3) YTL Power International Berhad	6.5
4) GENM Capital Berhad	6.5
5) Malaysia Rail Link Sdn Bhd	6.3

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

FUND MANAGER'S REPORT

US consumer confidence improved in February despite persistent affordability worries and lingering unease over the labour market. Improved consumer confidence and better private employment signal a more encouraging development in the US economy in the early part of 2026. In the month, unemployment remained at 4.3%, while inflation eased to 2.4% (January: 2.7%). Nonfarm payrolls rose to 130,000 from 50,000, suggesting that the Federal Reserve is unlikely in a rush for rate cuts. Geopolitical tensions in the Middle East and ongoing US tariff uncertainties contributed to market volatility; US Treasuries rallied aided by softer inflation and weaker retail sales. The US Treasury's USD125 billion quarterly refunding, with no increase in auction sizes also helped stabilize long-end yields. Nevertheless, activities may still be influenced by elevated inflation and policy changes, affecting both consumer and business sentiment.

Meanwhile, domestic growth remains underpinned by solid private consumption, buoyant tourism and construction activity and strong E&E-led exports amid the global AI-driven semiconductor upcycle, suggesting little need for looser monetary policy vis-à-vis a stable inflation profile. Inflation remained contained at 1.6% supporting Bank Negara to maintain the Overnight Policy Rate at 2.75%. Ringgit also reduced its dependency on USD via Ringgit-Rupee bilateral trade agreement. The 5-year MGS RM5 billion auction attracted RM14 billion in bids (2.92x), demonstrating strong investor appetite. Regionally, Malaysia stands out versus peers such as Indonesia, Philippines, and Thailand, as policy and economic stability continues to attract foreign investors though we see challenges ahead for the Ringgit despite its recent stellar run in 4Q2025.

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