

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)

RM15.52 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

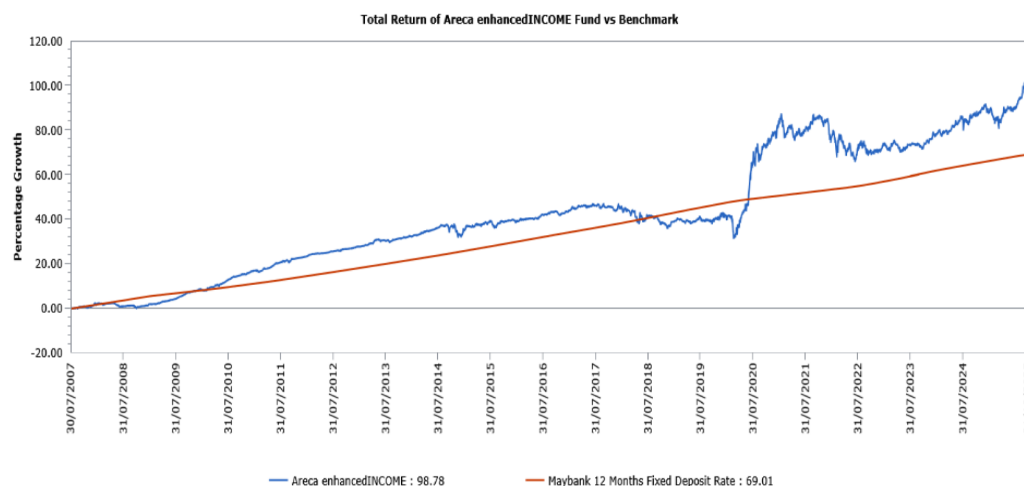
RM1,000 or such other limit
as decided by the Manager.

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



Source Lipper

CUMULATIVE PERFORMANCE (%)

Return	YTD	1mth	3mth	6mth	1yr	3yr	5yr	10yr	Since Launch
AeIF	4.03	0.09	4.75	7.08	6.71	16.19	15.50	43.22	98.78
Benchmark	2.00	0.18	0.55	1.17	2.42	8.39	12.69	31.01	69.01

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	6.71	5.12	2.92	3.65	3.83
Benchmark	2.42	2.72	2.42	2.74	2.91

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 30 September 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 4.33. 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.

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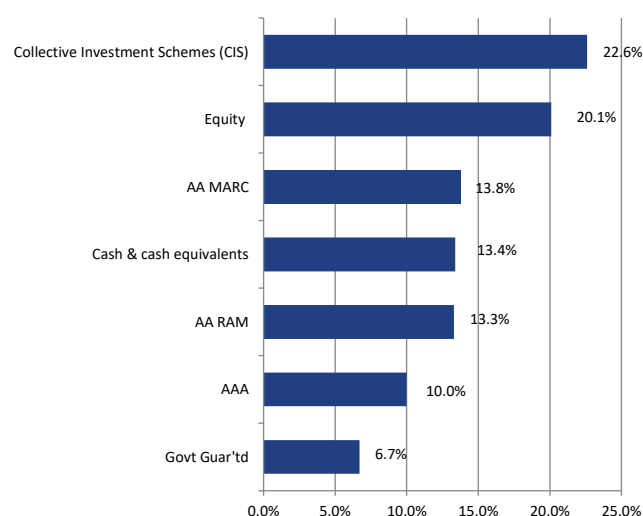
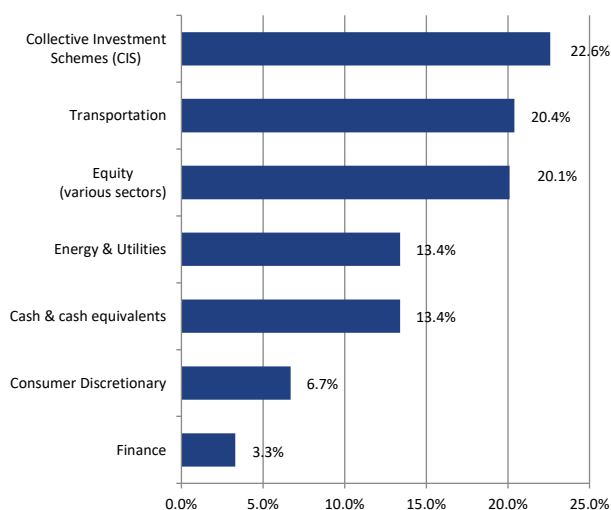
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DISTRIBUTION HISTORY (YEARLY)

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	6.9
2) KAJV IMTN	6.7
3) YTL Power International Berhad	6.6
4) GENM Capital Berhad	6.6
5) Malaysia Rail Link Sdn Bhd	6.4

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

FUND MANAGER'S REPORT

The Federal Reserve delivered its second 25 basis points (bps) rate cut in its Federal Open Market Committee meeting, lowering the federal funds rate to 3.75%–4.00% and announcing plans to end active balance-sheet reductions from 1 December to support financial system liquidity. Following the decision, the 10-year Treasury yield rose about 9bps to 4.08% as expectations of another cut was “not a foregone conclusion” as mentioned by Jerome Powell. Meanwhile, the European Central Bank kept rates steady, citing modest resilience in Eurozone activity. Overall, diverging policy paths and cautious investor sentiment continued to influence volatility across global bond and foreign exchange markets. Global markets were seen navigating diverging central bank signals and ongoing uncertainties in October.

In Malaysia, offshore holdings of Malaysian debt securities fell in October after a short reprieve declining to 20.6% with net outflows of RM6.4 billion in September. Auction results were underwhelming, as the RM3 billion reissuance of 30-year Malaysian Government Securities (MGS) due July 2055 drew a relatively modest bid-to-cover ratio of 1.38 times. The auction results were one of lowest of any government bond auction since October 2023 as investors adopted a more cautious stance amid global uncertainties and with the impending reduction of Malaysian bonds' weighting in a major global emerging market index. Malaysia's domestic economy remained stable. Headline inflation in September was moderate at 1.5%, unemployment stayed steady at 3.0% and employment growth remained sustained. Bank Negara Malaysia maintained Overnight Policy Rate at 3.00%, focusing on supporting growth despite ongoing U.S.–China trade tensions.

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