

FUND DETAILS		FUND OBJECTIVE
Type of Fund/Category		To provide investors with short to medium term capital preservation and a regular income. The Fund will invest primarily (with at least two third of its assets) in Fixed Income Securities and Money Market Instruments predominantly with a minimum credit rating of ‘A3’ by RAM or such equivalent rating by other rating agencies. 3-year Fund Volatility 0.7 Very Low Lipper Analytics 30 June 2026
Income / (Malaysia Bond)		
Launch Date		
23 April 2007		
Launch Price		
RM0.5000		
Benchmark		
Maybank’s 6-month fixed deposit rate		
Fund Size		
RM 227.05 million		
Units in Circulation		
336.21 million		
Management Fee		
Up to 1.00% p.a. of NAV		
Trustee Fee		
Up to 0.08% p.a. of NAV		
Entry Charge		
Up to 3% of the amount invested		
Exit Fee		
Nil		
Switching Fee		
Nil		
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		
Portfolio Modified Duration		
2.02 years		

CUMULATIVE PERFORMANCE (%)										
Return	YTD	1mth	3mth	6mth	1yr	3yr	5yr	10yr	Since Launch	
Fund	1.09	0.12	0.60	0.96	2.18	10.29	17.26	44.57	103.41	
Benchmark	1.16	0.16	0.49	0.98	2.06	7.62	12.70	29.45	70.84	

YEARLY PERFORMANCE (%)									
Return	2025	2024	2023	2022	2021	2020	2019	2018	2017
Fund	3.63	3.38	5.32	2.21	1.54	5.61	6.10	3.91	3.71
Benchmark	2.34	2.65	2.98	2.21	1.81	2.18	3.16	3.31	3.07

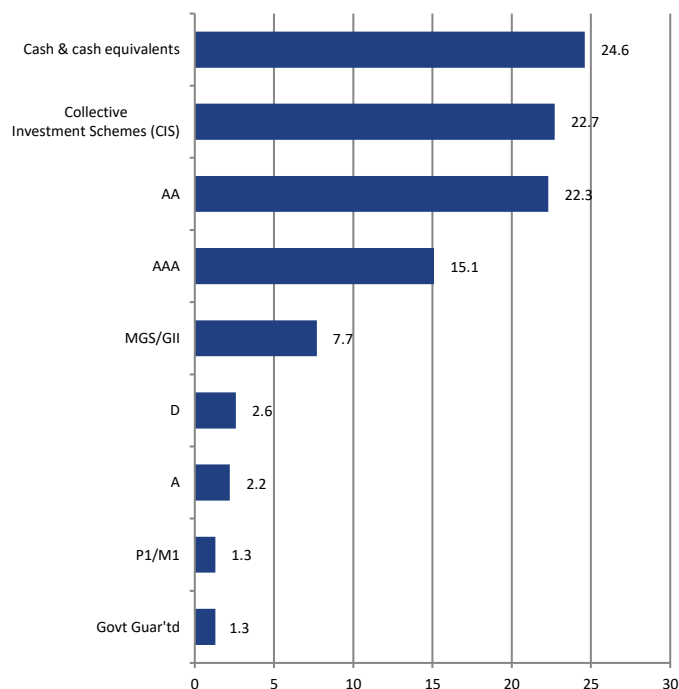
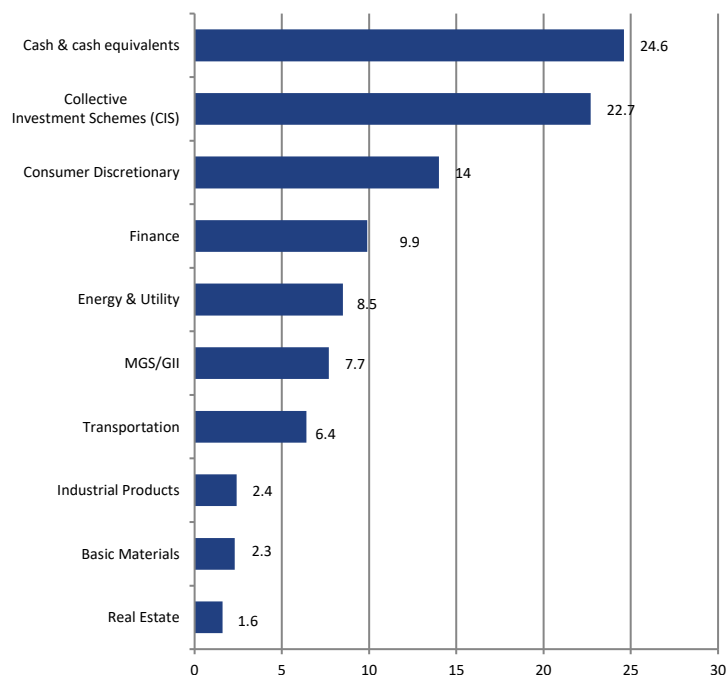
ANNUALISED PERFORMANCE (%)					
Return	1 Year	3 Years	5 Years	10 Years	Since Launch
Fund	2.18	3.32	3.23	3.75	3.75
Benchmark	2.06	2.48	2.42	2.61	2.82

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
2015	0.50	2:100
2016	2.13	-
2017	1.00	-
2019	2.00	-

TOP 5 HOLDINGS (% OF NAV)	(%)
1) GII MURABAHAH	4.2
2) GENTING MALAYSIA BERHAD	3.2
3) BSN IMTN	3.1
4) MENARA ABS BERHAD	2.7
5) PETROLEUM SARAWAK E&P SDN BHD	2.3

ASSET & SECTOR ALLOCATION (% OF NAV)



FUND MANAGER'S REPORT

US economic data showed moderating growth, with June's Headline Consumer Price Index ("CPI") easing to 3.5% Year-on-Year ("YoY") (May: 4.2%), while Core Personal Consumption Expenditure ("PCE") edged lower to 3.3% YoY (May: 3.4%), but remained above the Federal Reserve's ("Fed") 2% target. The labour market softened, with 57,000 non-farm payrolls added in June, while the unemployment rate declined to 4.2%. The US Flash Purchasing Managers' Index ("PMI") rose to 53.6 in July (June: 51.9), supported by stronger services activity. Despite easing inflation, the Fed maintained its rate at 3.50%–3.75% with a cautious stance, as geopolitical risks and higher oil prices added uncertainty to the inflation outlook. US fixed income markets faced continued headwinds in July as US Treasury ("UST") yields rose amid heightened US-Iran geopolitical tensions. The 10-year and 30-year UST yields surpassed 4.7% (+31 basis points ("bps")) and 5.2% (+36 bps) respectively, driven by higher-for-longer rate expectations, inflation pressures and elevated risk premiums.

Malaysia's economy remained resilient, with Q2 Gross Domestic Product ("GDP") growing 5.8%YoY (Q1: 5.4%), driven by robust services and manufacturing activity. Headline inflation eased slightly to 1.9% YoY in June (May: 2.0%), while unemployment remained steady at 3.0%. Given the stable inflation environment, Bank Negara Malaysia ("BNM") maintained the Overnight Policy Rate ("OPR") at 2.75%, viewing the current policy stance as appropriate to support sustainable growth. BNM noted that domestic demand remained supportive while inflationary pressures were expected to remain contained. Meanwhile, Malaysian Government Securities ("MGS") yields edged higher alongside UST yields but remained supported by strong local demand. The 10-year MGS yield increased to 3.70%, while the ringgit remained stable at around RM4.08/USD as at end-July.

DISCLAIMER

Based on the Fund's portfolio returns as at 30 June 2026, the Volatility Factor (VF) for this Fund is 0.7 and is classified as "Very Low" (source: Lipper). "Very Low" includes funds with VF that are above 0 but not more than 4.57. 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.