

FUND DETAILS

Type of Fund/Category

Growth / (Islamic Fixed Income)

Launch Date

15 March 2023

Launch Price

RM0.5000

Benchmark

Maybank's Islamic 6-month fixed deposit rate

Fund Size (RM)

RM5.89 million

Units in Circulation

10.85 million

Management Fee

Up to 1.00% p.a. of NAV

Trustee Fee

Up to 0.05% p.a. of NAV of the Fund, subject to a minimum fee of RM6,000 per annum.

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

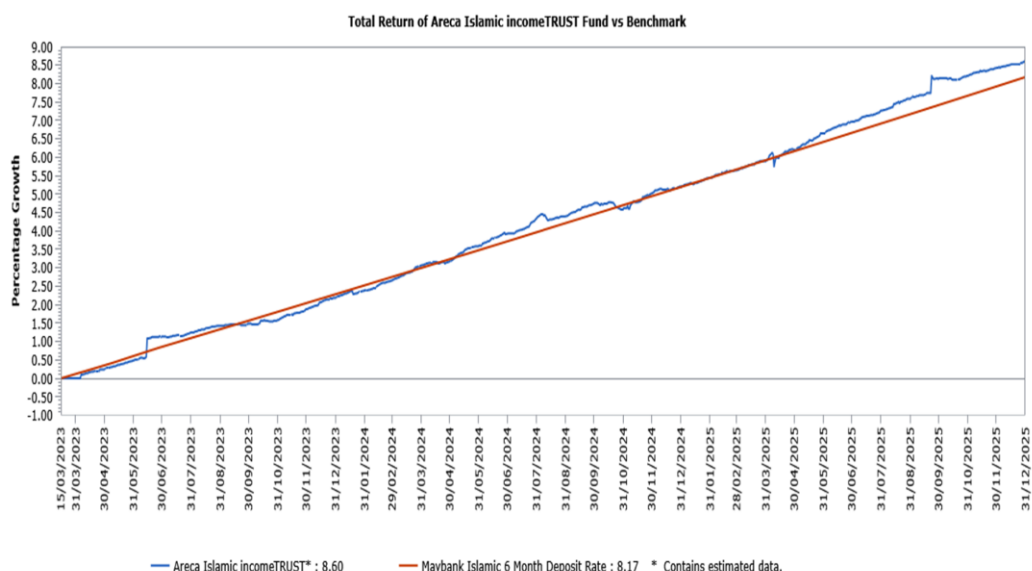
RM1,000 or such other limit as decided by the Manager.

FUND OBJECTIVE

To provide investors with Short to Medium-Term capital preservation# and a regular income (income could be in the form of Units or cash).

#The Fund is not a capital guaranteed fund.

FUND'S PERFORMANCE COMPARED TO BENCHMARK



CUMULATIVE PERFORMANCE (%)

Return	YTD	1mth	3mth	6mth	1yr	3yr	5yr	10yr	Since Launch
AIITF	3.23	0.18	0.43	1.51	3.23	-	-	-	8.60
Benchmark	2.84	0.24	0.71	1.42	2.84	-	-	-	8.17

YEARLY PERFORMANCE (%)

Return	2024	2023
AIITF	2.94	2.20
Benchmark	2.84	2.28

ANNUALISED PERFORMANCE (%)

Return	1 Year	Since Launch
AIITF	3.23	2.99
Benchmark	2.84	2.85

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.

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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 Prospectus.

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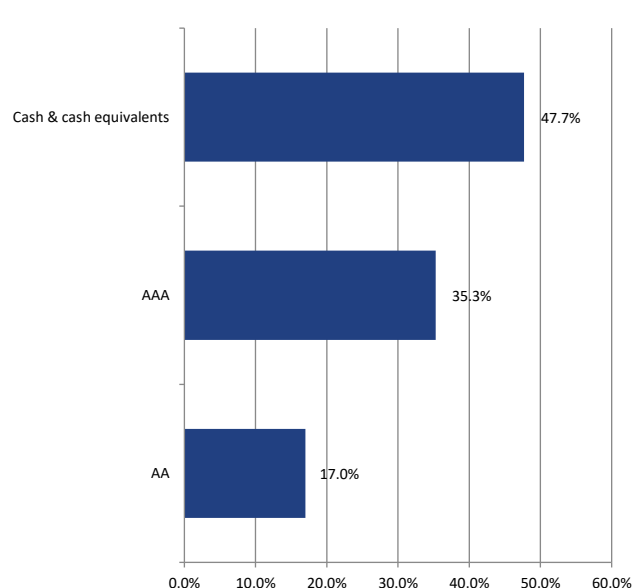
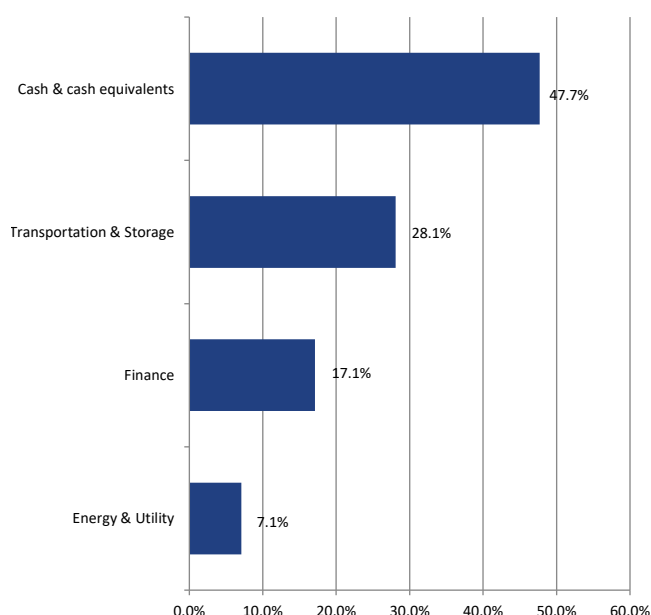
This Fund Factsheet has not been reviewed by the SC.

DISTRIBUTION HISTORY (YEARLY)

Year	Net Distribution (sen per unit)	Unit Splits
-	-	-

TOP 5 HOLDINGS (% OF NAV)

	(%)
1) ALR IMTN	18.1
2) BSN IMTN	17.1
3) Lebuhraya Duke Fasa 3 Sdn Bhd	9.7
4) KAJV IMTN	7.1

ASSET & SECTOR ALLOCATION (% OF NAV)

FUND MANAGER'S REPORT

Global economic performance was divergent in December 2025, reflecting contrasting central bank policies and uneven growth across major regions. In the United States, the Fed cut its benchmark rate by 25 basis points (bps) to 3.5–3.75%, citing slower job creation and rising unemployment. Treasury yields moved unevenly, with the 10-year treasury yields higher by 13.75 bps to 4.13% and the 2-year treasury yields rising 4 bps to 3.50%, as market reacted to hawkish signals from Fed officials, including Williams' comments that there is no urgency to cut rates further. The Fed also resumed Treasury bill purchases to rebuild bank reserves to support liquidity. US growth is projected to stabilise in 2026 as we expect global economic growth to moderate with the world's Gross Domestic Product (GDP) expanding at 2.8%. Meanwhile, Bank of Japan raised short-term rates to 0.75%, its highest since 1995, amid steady inflation and wage growth. In contrast, China maintained moderately loose policy to support credit, consumption, and its 5% growth target. Major economies ended the year with varying policy stances and growth signals across regions.

Domestically, Malaysia's economy remained resilience, reflected across key sectors. Domestic-oriented manufacturing eased to 4.9%, supported by growth in food & beverage and pharmaceuticals, offsetting weakness in motor vehicles. Export-oriented clusters strengthened to 7.2%, led by Electrical & Electronics and Machinery & Equipment. Headline inflation edged up to 1.4%, while core inflation stayed at 2.2%. In the bond market, 10-year Malaysian Government Securities (MGS) yields rose by 9.90 bps to 3.814% likely due to lower trading volume. With resilient growth, low and stable inflation rate, Bank Negara Malaysia is expected to maintain its Overnight Policy Rate at the level of 2.75% for now. Overall, steady fundamentals and a resilient currency underpin the domestic economy and performance of the local bonds.

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