

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)

RM5.94 million

Units in Circulation

10.98 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.

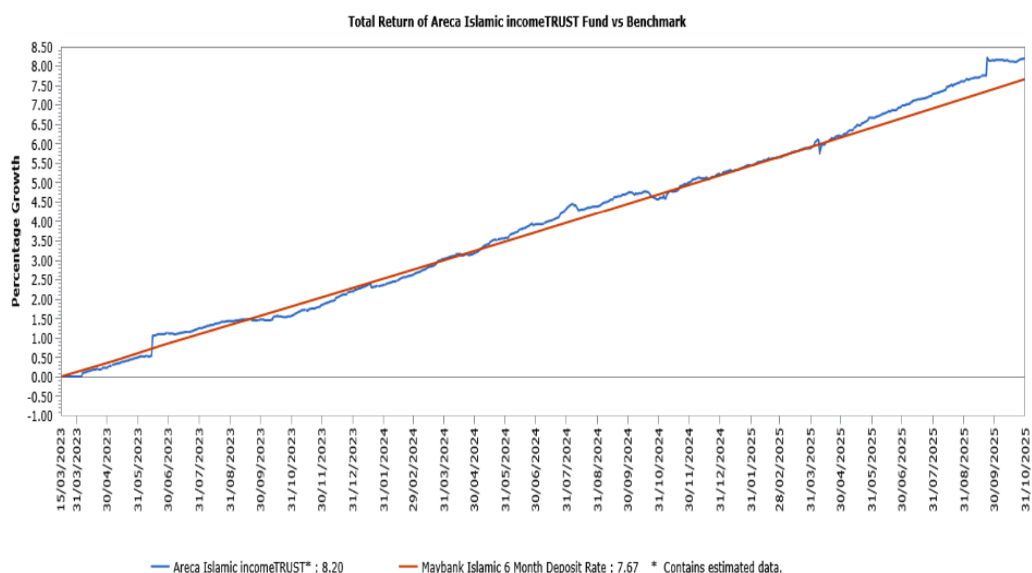
Min Additional Investment

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	2.85	0.06	0.86	1.88	3.46	-	-	-	8.20
Benchmark	2.36	0.24	0.71	1.42	2.84	-	-	-	7.67

YEARLY PERFORMANCE (%)

Return	2024	2023
AIITF	2.94	2.20
Benchmark	2.84	2.28

ANNUALISED PERFORMANCE (%)

Return	1 Year	Since Launch
AIITF	3.46	3.04
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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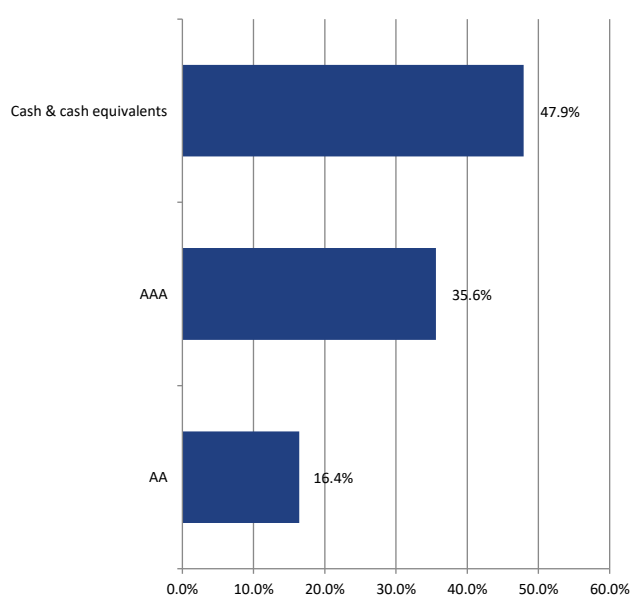
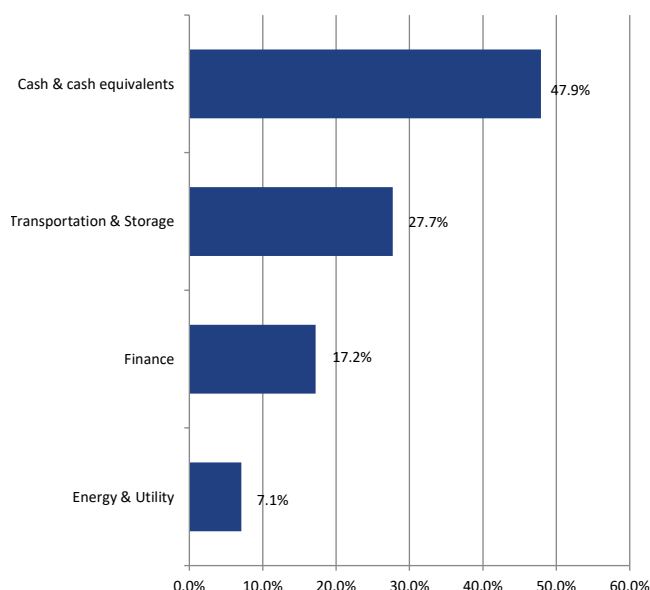
This Fund Factsheet has not been reviewed by the SC.

DISTRIBUTION HISTORY (YEARLY)

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

TOP 5 HOLDINGS (% OF NAV)

	(%)
1) ALR IMTN	17.9
2) BSN IMTN	17.0
3) Lebuhraya Duke Fasa 3 Sdn Bhd	9.6
4) KAJV IMTN	7.0

ASSET & SECTOR ALLOCATION (% 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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