

FUND OBJECTIVE

The fund seeks to achieve higher returns than Maybank 12-month fixed deposit rate over the medium to long term, while preserving capital* and providing an opportunity for income.

Note:

* Opus IPF is neither a capital guaranteed fund nor a capital protected fund.

Any material change to the investment objective of the Fund will require Unit Holders approval.

FUND INFORMATION

Inception Date	18 Oct 2018
Trustee	Maybank Trustees Berhad
Financial Year End	30 June
Fund Type / Category	Income / Bond
Base Currency	Ringgit Malaysia
Benchmark	Maybank 12-Month Fixed Deposit Rate
NAV per Unit	RM 1.1162
Fund Size	RM 27.94 million

FEES, CHARGES AND EXPENSES

Management Fee	Up to 0.85% per annum of the NAV of the fund
Trustee Fee	0.025% per annum of the NAV of the fund, subject to a min of RM12,000 p.a.
Sales Charge	Up to 2.00% of the NAV per unit
Redemption Price Date	T day (before 4pm every business day)
Redemption Payment Period	Within 7 business days

TRANSACTION DETAILS

Minimum Initial Investment	RM1,000
Minimum Additional Investment	RM100

Opus Asset Management Sdn Bhd
[199601042272 (414625-T)]
B-19-2, Northpoint Offices
Mid Valley City
No. 1, Medan Syed Putra Utara
59200 Kuala Lumpur

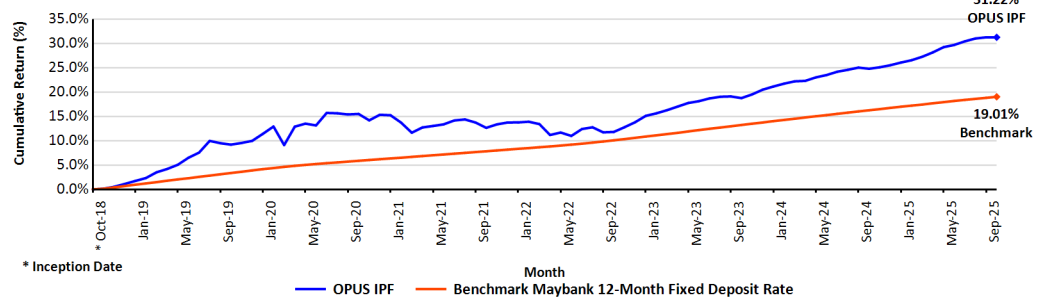
Tel No:

+603-2288 8833 (Client Services)

Website: www.opusasset.com

Investor Portal: touch.opusasset.com

PERFORMANCE CHART SINCE INCEPTION (%)



Source: Bloomberg, Opus Asset Management Sdn Bhd

CUMULATIVE PERFORMANCE

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception	Annualised Since Inception (%p.a.)
Fund (%)	4.56	-	0.64	2.41	5.17	17.37	13.62	31.22	3.93
Benchmark (%)	1.95	0.18	0.53	1.13	2.38	8.12	12.41	19.01	2.50

YEARLY PERFORMANCE

	2018 (Oct-Dec)	2019	2020	2021	2022	2023	2024	2025 YTD
Fund (%)	1.11	8.76	4.87	(1.38)	0.05	5.88	4.17	4.56
Benchmark (%)	0.68	3.19	2.22	1.85	2.24	2.85	2.64	1.95
Income Distribution (Sen/Unit)	-	4.38	3.95	0.40	0.40	0.95	4.05	3.36
Distribution Yield (%)	-	4.71	4.00	0.34	0.43	1.06	3.68	3.04

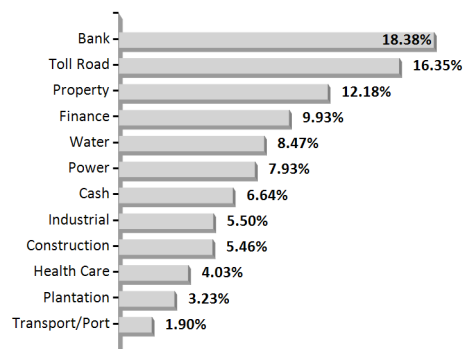
Source: Bloomberg, Opus Asset Management Sdn Bhd

The yield of the distribution are calculated based on the total distribution payout divided by the average NAV of the calendar year.

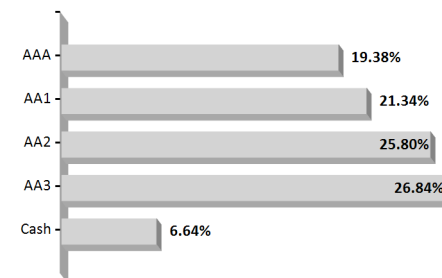
MOST RECENT INCOME DISTRIBUTION

	26 May 2025	23 Jun 2025	23 Jul 2025	26 Aug 2025	24 Sep 2025	23 Oct 2025
Sen / Unit	0.37	0.30	0.30	0.37	0.30	0.37

SECTOR ALLOCATION*



CREDIT PROFILE*



TOP HOLDINGS*

TOP 5 HOLDINGS	Rating	%
1. ALR 5.16% 13.10.31	AAA	7.0%
2. Sime Darby Property 4.28% 21.08.30	AA+	5.6%
3. RHB Bank Bhd 4.51% 19.01.33 (FC 19.01.28)	AA2	5.5%
4. DUKE3 5.64% 22.08.31	AA-	5.4%
5. SDBB 5.50% 24.04.26	AA1	4.7%

PORTFOLIO POSITION

Portfolio Duration	4.9 years
Portfolio Yield (Market)	3.88%
Average Rating	AA2

*The data provided above is that of the Fund and is a percentage of NAV. All figures are subject to frequent changes on a daily basis, and the total might not add up to 100% due to rounding.

Note: The information contain in the fund fact sheet is derived from internal data of Opus Asset Management Sdn Bhd unless otherwise stated.

MANAGER'S COMMENT:

In the near term, market movements are expected to be influenced by a confluence of factors, including evolving trade disputes and resolutions between US and China, repricing of US rate cut expectations, potential surprises in US key economic data releases, and broad geopolitical uncertainties. On monetary policy, we opine that US Fed will continue its easing cycle, potentially lowering rates by up to 75 bps, although the timing and quantum of the rate cut remained uncertain amid the economic data blackout, and its cautious approach to review incoming hard data to support further rate cut decisions. For Malaysia, we are of the view that Bank Negara Malaysia will likely hold Overnight Policy Rate (OPR) steady given the country's solid GDP growth in 3Q25. However, we opine that there is a probability of a 25 bps rate cut in 2026 should growth falls below 4%, as we expect the full impact of US tariff on exports to materialise next year. Although the fixed income market could benefit from narrowing interest rate differentials and continued institutional support particularly on the long end of the yield curve, year-end profit-taking and lighter trading activities by dealers may exert upward pressure on yields. Despite the near term yield correction, we continue to see support for the Malaysian bond market, underpinned by narrowing interest rate differentials, a strengthening MYR, and a continued reduction in fiscal deficit. We expect corporate issuance to continue increasing, albeit at a slower pace towards year-end, gradually easing the pressure to unwind government bonds for liquidity in pursuit of higher yielding assets. We maintain duration strategy to a target range of 4.5 to 7 years to allow room for profit-taking and reposition to enter at higher yield level given the recent sell-down, with an overweight position in high-grade corporate bonds, trading at a reasonable yield, as part of strategy to balance risks and returns.

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Based on the Fund's portfolio returns as at 30 September 2025, the Volatility Factor (VF) for this Fund is 1.0 and is classified as "Very Low" (source: Lipper). "Very Low" includes funds with VF that are not more than 4.4400. 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 the VF and its VC.

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