

FUND OBJECTIVE

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

Note:

* Opus SIPF 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 Mar 2026 |
| Trustee | SCBMB Trustee Berhad |
| Financial Year End | 30 June |
| Fund Type / Category | Income / Sukuk |
| Base Currency | Ringgit Malaysia |
| Benchmark | Maybank 12-Month Islamic Fixed Deposit Rate |
| NAV per Unit | RM1.0035 |
| Class Size | RM 2.50 million |
| Total Fund Size (All Classes): | RM 18.97 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 |

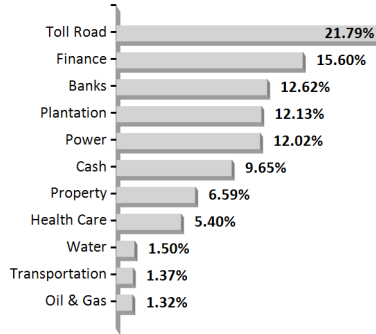
TRANSACTION DETAILS

| | |
|--------------------------------------|------|
| Minimum Initial Investment | RM10 |
| Minimum Additional Investment | RM10 |

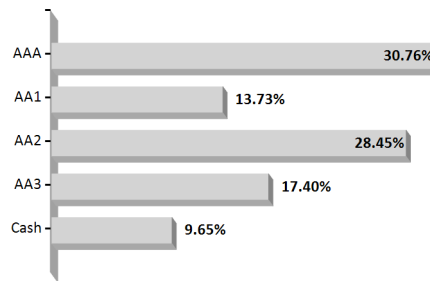
FUND PERFORMANCE

Not applicable as the Class has less than one year track record

SECTOR ALLOCATION*



CREDIT PROFILE*



*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.

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MANAGER'S COMMENT:

Global stagflation concerns are rising as slower growth and persistent inflation complicate policy decision-making for global central banks. Ongoing supply-chain disruptions, elevated commodity prices, and heightened financial market volatility have pushed central bank policymakers toward divergent paths with some front-loading rate hikes pre-emptively while others adopting a cautious 'wait-and-see' resulting in global monetary policy landscape that remains deeply unsettled.

In the U.S., we expect the Fed to ease at a more measured pace in 2H2026 with any rate cuts likely to be modest and data dependent. US Treasuries are likely to remain range-bound in the near term, as materializing inflation risks leaves limited room for loose monetary policy. The appointment of Kevin Warsh as Fed Chair reinforces a bias toward policy caution and fiscal discipline. Despite reported pressure for rate cuts, we believe any market surprise is more likely to come from an unexpected dovish shift than from the data itself, which continues to indicate against aggressive easing.

For Malaysia, we expect BNM to keep OPR steady at 2.75% through 2026, underpinned by ample domestic liquidity conditions and benign credit environment. The local fixed income market is expected to remain broadly stable, supported by strong institutional demand and continued, albeit selective, foreign demand flows. Malaysia's resilient macroeconomic fundamentals, net commodity exporter, and local institutional support provided a durable anchor for bond valuations against volatile external backdrop. In this environment, we had broadened our duration strategy range of 4.0 – 5.5 years, with an overweight view in high-grade corporate bonds backed by strong credit fundamentals with a dual objective to optimize risk-adjusted returns while prioritizing capital preservation.

TOP HOLDINGS*

| TOP 5 HOLDINGS | Rating | % |
|---|--------|-------|
| 1. ALR 5.59% 13.10.37 (FC 13.10.33) | AAA | 11.7% |
| 2. Zamarad TR9 5.30% 10.02.32 (EM 09.08.30) | AA2 | 8.3% |
| 3. Benih Restu 4.08% 28.07.34 | AA2 | 6.8% |
| 4. Sabah Credit Corp 4.165% 18.07.31 | AA1 | 5.5% |
| 5. RHB Bank Bhd 3.99% 18.10.34 | AA1 | 5.3% |

PORTFOLIO POSITION

| | |
|--------------------------|-----------|
| Portfolio Duration | 5.2 years |
| Portfolio Yield (Market) | 3.88% |
| Average Rating | AA1 |

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