

FUND OBJECTIVE

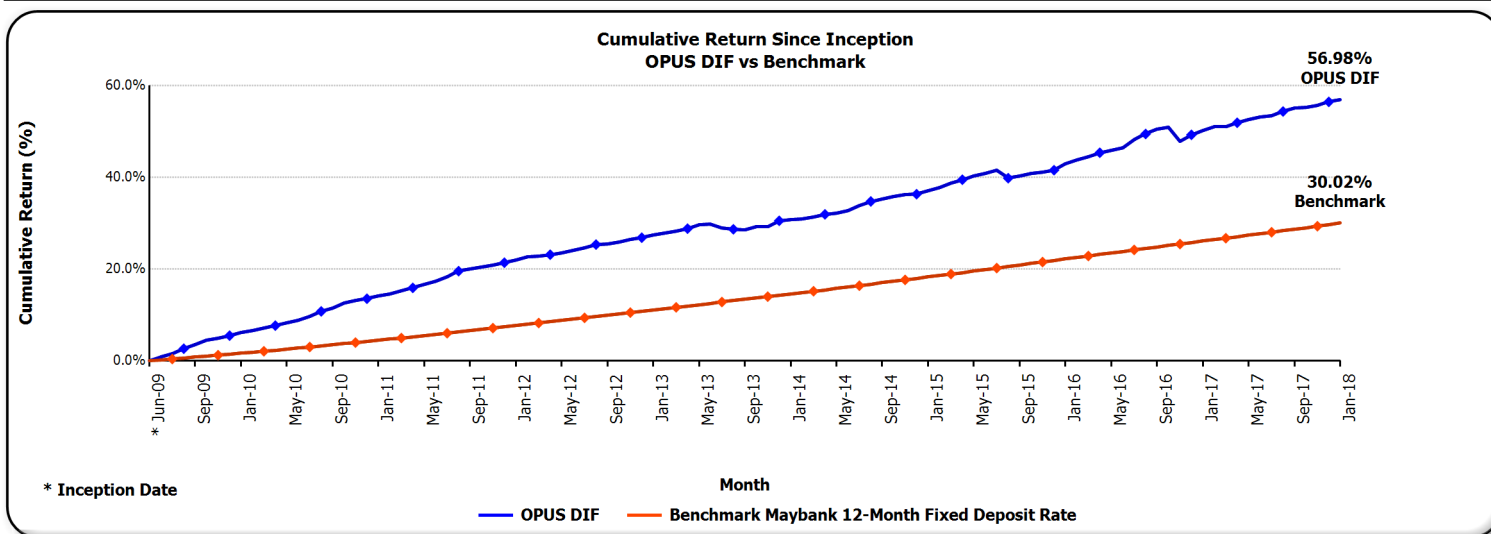
To achieve higher returns than 12-Month Fixed Deposit Rate over the medium to long term, while providing an opportunity for capital stability and growth.

Note: The Manager regards 3 – 5 years as medium term and more than 5 years as long term.

FUND INFORMATION

Inception Date	03 Jun 2009
Trustee	Deutsche Trustees Malaysia Berhad
Financial Year End	31 December
Fund Type / Category	Income and Growth / Fixed Income
Fund Currency	Ringgit Malaysia
NAV per Unit	RM1.1673
Fund Size	RM171,634,096
Benchmark	Maybank 12-Month Fixed Deposit Rate
Annual Management Fee	0.80% p.a.
Annual Trustee Fee	0.05% p.a., subject to a minimum of RM7,500 p.a.
Annual Fund Accounting Fee	0.03% p.a., subject to a minimum of RM4,500 p.a.
Sales Charge	Nil
Minimum Initial Investment	RM50,000
Redemption Price Date	T+4 business day
Redemption Payment Period	Within 10 business days (i.e. Payment is currently on T+5 business day)

FUND PERFORMANCE



PERIOD RETURN (%)

	2013	2014	2015	2016	2017	2018 (YTD)	Since Inception	Annualised Since Inception (%p.a.)
OPUS DIF	2.90%	4.44%	3.84%	5.45%	4.81%	0.34%	56.98%	5.34%
Benchmark	3.15%	3.22%	3.30%	3.22%	3.10%	0.26%	30.02%	3.07%
Distribution (per unit)	4.80 sen	4.65 sen	5.90 sen	4.63 sen	4.00 sen	-	34.43 sen	-

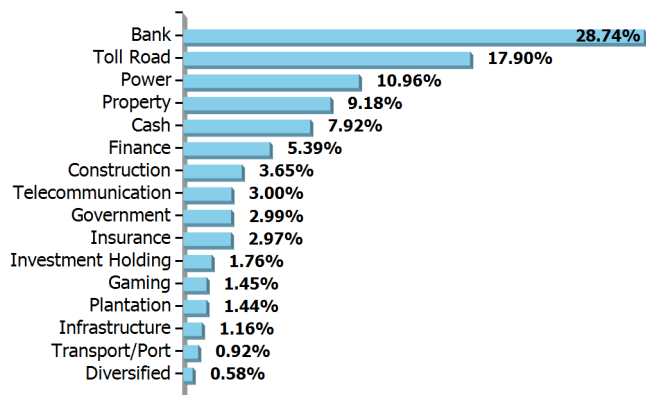
Note: The information contain in the fund fact sheet is derived from internal data of Opus Asset Management Sdn Bhd unless otherwise stated.

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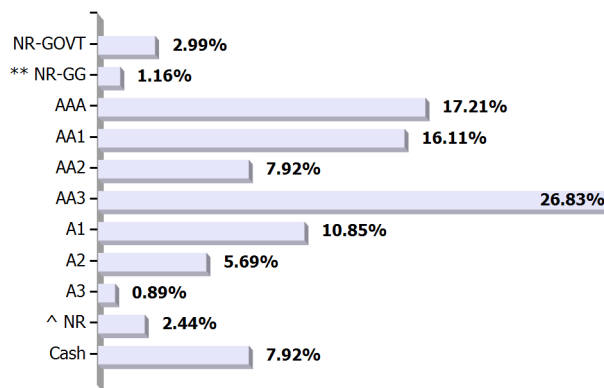
Distribution Date	28 Sep 2016	28 Dec 2016	28 Mar 2017	20 Jun 2017	26 Sep 2017	20 Dec 2017
Distribution (per unit)	1.20 Sen	1.20 Sen	0.70 Sen	1.45 Sen	0.75 Sen	1.10 Sen

SECTOR ALLOCATION *



* As percentage of NAV

CREDIT PROFILE *



* As percentage of NAV

** Non Rated-Government Guaranteed

^ Non Rated

TOP 5 HOLDINGS *

	Rating	%
1. CIMB GH Bhd T-2 4.90% 30.11.27 (FC 30.11.22)	AA	5.9%
2. CIMB GH Bhd T-1 5.80% Perp (FC 25.05.21)	A1	4.8%
3. Alliance Bank T2 B3 5.75% 27.10.25 (FC 26.10.20)	A2	4.5%
4. Northern Gateway Infrastructure 5.40% 27.08.32	AA1	3.6%
5. CIMB Bank B3 T2 4.77% 07.08.26 (FC 09.08.21)	AA+	3.3%

* As percentage of NAV

PORTFOLIO POSITION

Portfolio Duration 5.1 years

Portfolio Yield (Market) 4.81%

MANAGER'S COMMENTARY:

With the US widely expecting another 3 rate hikes in 2018, we view that monetary policy in major economies is likely to remain divergent in the medium term. However, with better global growth and slightly higher inflation expectation, the yield curve may steepen slightly, i.e. yields on the longer end may start to go up, relative to last year. Foreign demand for MGS is seen to be on the rise amid the strengthening ringgit. However, this renewed interest is perceived to be speculative, thus we caution on the risk of reversal. With better economic growth, corporates' credits are expected to improve and hence we prefer to enhance yield by switching from government and government guaranteed bonds to corporate bonds. As for duration, we are shortening duration slightly to around 5.0 – 5.5 years.

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