

FUND OBJECTIVE

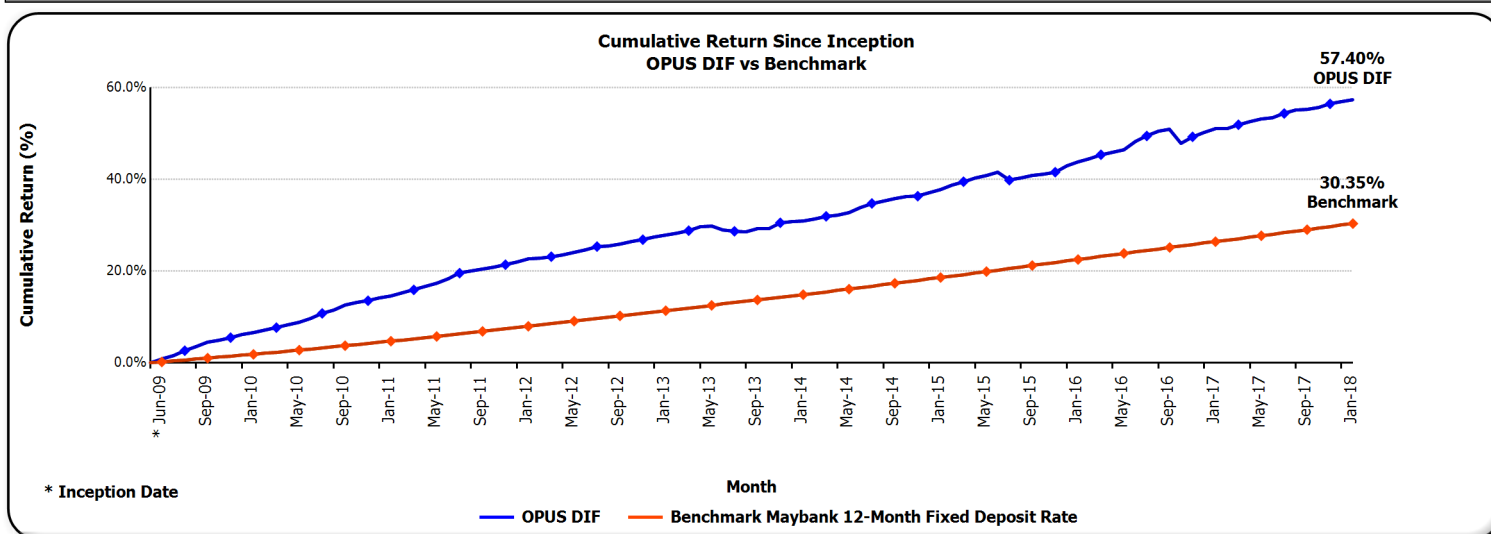
To achieve higher returns than 12-Month Fixed Deposit Rate over the medium to long term, while providing an opportunity for capital stability and growth.

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 | RM1.1705 |
| Fund Size | RM168,297,078 |
| 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% | 0.61% | 57.40% | 5.32% |
| Benchmark | 3.15% | 3.22% | 3.30% | 3.22% | 3.10% | 0.52% | 30.35% | 3.08% |
| Distribution (per unit) | 4.80 sen | 4.65 sen | 5.90 sen | 4.63 sen | 4.00 sen | - | 34.43 sen | - |

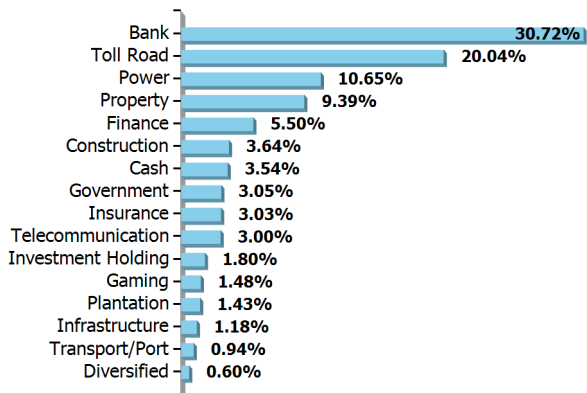
Note: The information contain in the fund fact sheet is derived from internal data of Opus Asset Management Sdn Bhd unless otherwise stated.

Disclaimer: This fact sheet is prepared for information purposes only. While reasonable care has been taken to ensure that the stated facts are accurate and reasonable, neither Opus Asset Management Sdn Bhd nor its sources guarantee that it is accurate or complete and should not be relied upon as such. This fact sheet is not an offer or invitation to subscribe or purchase of any units. Units of the Fund can only be purchased by Sophisticated Investor ("Investor") as stated in the Information Memorandum and its supplementary(ies) (if any) including other guidelines issued by the Securities Commission Malaysia (SC) from time to time. A copy of the Information Memorandum and its supplementary(ies) (if any), can be obtained from Opus Asset Management Sdn Bhd or from any of our approved distributors. Past performance of Fund is not reflective of future performance and income distribution is not guaranteed. Investors are advised to read and understand the contents of the Information Memorandum and its supplementary(ies) (if any), which have been lodged with the SC who takes no responsibility for its contents, before subscribing to the investment scheme. The Fund may not be suitable for all and if in doubt, Investors should consult a professional adviser. In the event that there is a discrepancy of information between the fact sheet, Information Memorandum and its supplementary(ies) (if any), the information in the Information Memorandum and its supplementary(ies) (if any), shall prevail. Opus Asset Management Sdn Bhd and its employee accept no liability whatsoever for any damages suffered as a result of using, modifying, copying and distributing any information from this fact sheet.

DISTRIBUTION HISTORY

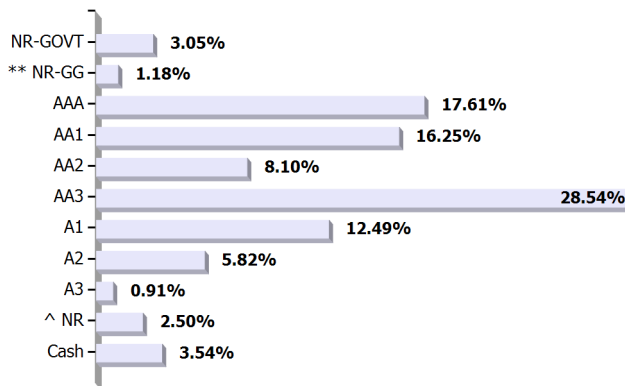
| | | | | | | |
|-------------------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Distribution Date | 28 Sep 2016 | 28 Dec 2016 | 28 Mar 2017 | 20 Jun 2017 | 26 Sep 2017 | 20 Dec 2017 |
| Distribution (per unit) | 1.20 Sen | 1.20 Sen | 0.70 Sen | 1.45 Sen | 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 | 6.0% |
| 2. CIMB GH Bhd T-1 5.80% Perp (FC 25.05.21) | A1 | 4.9% |
| 3. Alliance Bank T2 B3 5.75% 27.10.25 (FC 26.10.20) | A2 | 4.6% |
| 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 5.3 years

Portfolio Yield (Market) 4.90%

MANAGER'S COMMENTARY:

With the US widely expected to hike rates at least 3 times 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, some of this renewed interest may be short term, 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. We are shortening duration slightly to around 5.0 – 5.5 years.

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

Disclaimer: This fact sheet is prepared for information purposes only. While reasonable care has been taken to ensure that the stated facts are accurate and reasonable, neither Opus Asset Management Sdn Bhd nor its sources guarantee that it is accurate or complete and should not be relied upon as such. This fact sheet is not an offer or invitation to subscribe or purchase of any units. Units of the Fund can only be purchased by Sophisticated Investor ("Investor") as stated in the Information Memorandum and its supplementary(ies) (if any) including other guidelines issued by the Securities Commission Malaysia (SC) from time to time. A copy of the Information Memorandum and its supplementary(ies) (if any), can be obtained from Opus Asset Management Sdn Bhd or from any of our approved distributors. Past performance of Fund is not reflective of future performance and income distribution is not guaranteed. Investors are advised to read and understand the contents of the Information Memorandum and its supplementary(ies) (if any), which have been lodged with the SC who takes no responsibility for its contents, before subscribing to the investment scheme. The Fund may not be suitable for all and if in doubt, Investors should consult a professional adviser. In the event that there is a discrepancy of information between the fact sheet, Information Memorandum and its supplementary(ies) (if any), the information in the Information Memorandum and its supplementary(ies) (if any), shall prevail. Opus Asset Management Sdn Bhd and its employee accept no liability whatsoever for any damages suffered as a result of using, modifying, copying and distributing any information from this fact sheet.