

**FUND OBJECTIVE**

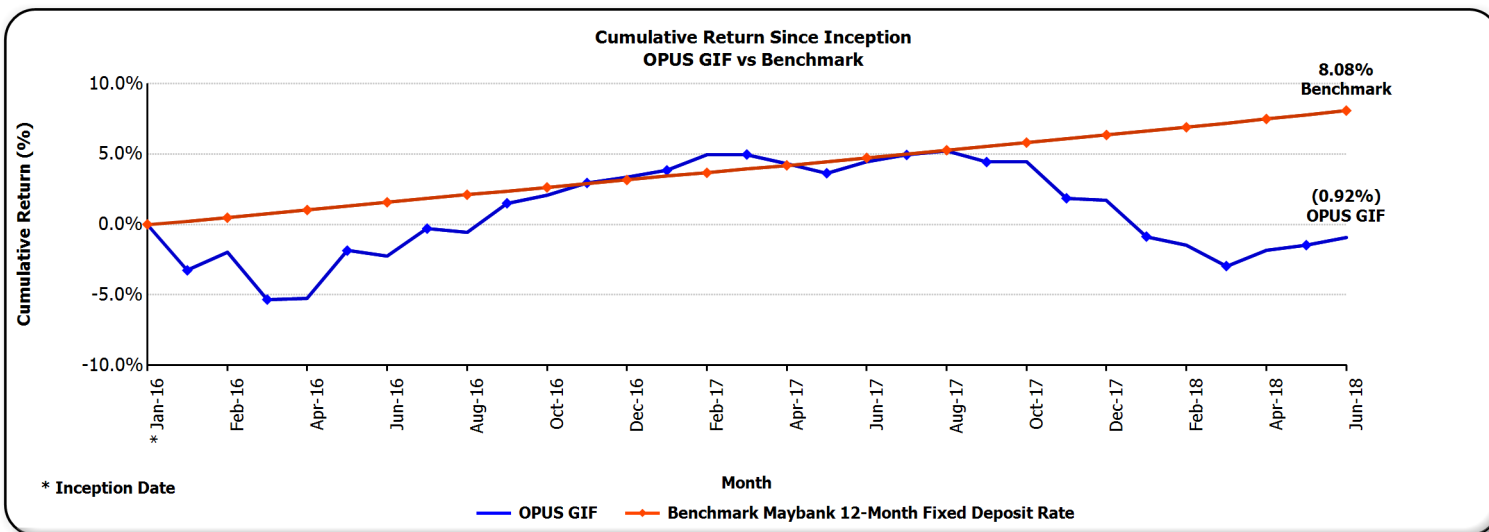
To achieve higher returns compared to benchmark over a medium to long-term\* period from investments in a diversified portfolio of fixed income securities in various currencies.

\* Note: The Manager regards 3 to 5 years as medium-term and more than 5 years as long-term.

**FUND INFORMATION**

<b>Inception Date</b>	07 Jan 2016
<b>Trustee</b>	Deutsche Trustees Malaysia Berhad
<b>Financial Year End</b>	31 December
<b>Fund Type / Category</b>	Income / Fixed Income
<b>Fund Currency</b>	Ringgit Malaysia
<b>NAV per Unit</b>	RM0.9819
<b>Fund Size</b>	RM7,195,489
<b>Benchmark</b>	Maybank 12-Month Fixed Deposit Rate
<b>Annual Management Fee</b>	Up to 1.25% per annum of the NAV of the Fund calculated daily and payable on a monthly basis.
<b>Annual Trustee Fee</b>	Up to 0.05% per annum of the NAV of the Fund calculated daily and payable on a monthly basis subject to a minimum of RM12,000 per annum
<b>Annual Fund Accounting Fee</b>	NIL
<b>Sales Charge</b>	Up to 2.00% of the NAV per unit.
<b>Minimum Initial Investment</b>	RM250,000
<b>Redemption Price Date</b>	T + 4 business day if redemption notice received by 4.00pm
<b>Redemption Payment Period</b>	Within 10 business days (i.e. Payment is currently on T+5 business day)

**FUND PERFORMANCE**



**PERIOD RETURN (%)**

	2016	2017	2018 (YTD)	Since Inception	Annualised Since Inception (%p.a.)
OPUS GIF	3.35%	(1.57%)	(2.60%)	(0.92%)	(0.37%)
Benchmark	3.15%	3.10%	1.63%	8.08%	3.18%
Distribution (per unit)	-	1.00 sen	-	1.00 sen	-

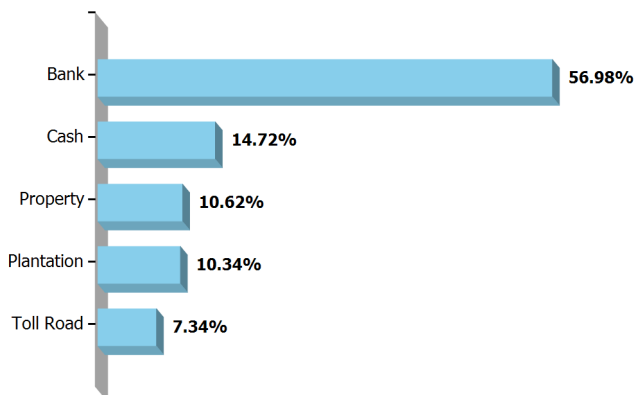
Note: The information contain in the fund fact sheet is derived from internal data of Opus Asset Management Sdn Bhd unless otherwise stated.

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**DISTRIBUTION HISTORY**

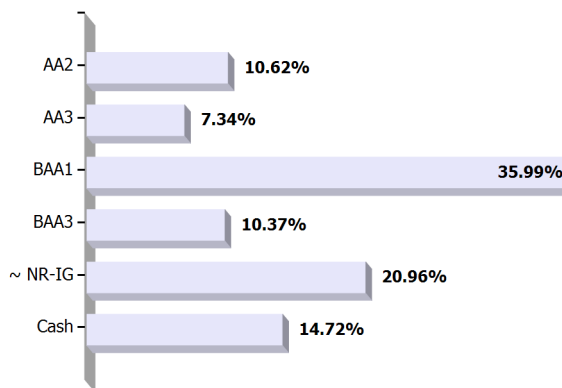
Distribution Date	20 Dec 2017
Distribution (per unit)	1.00 Sen

**SECTOR ALLOCATION \***



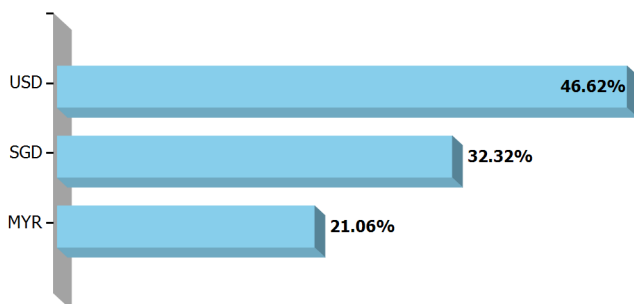
\* As percentage of NAV

**CREDIT PROFILE \***



\* As percentage of NAV  
~ Non Rated-Investment Grade

**CURRENCY ALLOCATION \***



\* As percentage of NAV

**TOP 5 HOLDINGS \***

	Rating	%
1. UBS 5.125% 15.05.24	BBB+	19.7%
2. DBS Group B3T1 USD 3.60% PERP(FC 07.09.2021)	BAA1	16.3%
3. MAPLETREE TSRY SVCS 4.50% PERP (FC 19.01.22)	~ NR-IG	10.6%
4. CIMB Bank Bhd 6.70% 07.10.38 (FC 05.10.18)	AA	10.6%
5. HSBC HLDG B3T1 SGD 4.70% PERP (FC 08.06.2022)	BAA3	10.4%
* As percentage of NAV		
~ Non Rated-Investment Grade		

**PORTFOLIO POSITION**

<b>Portfolio Duration</b>	3.0 years
<b>Portfolio Yield (Market)</b>	4.39%

**MANAGER'S COMMENTARY:**

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Volatility in the Ringgit and other emerging market currencies looks to remain elevated due to global monetary policy divergence and escalating trade tensions. Our long term view remains for USD to strengthen against Ringgit in view of more rate hikes from the US Federal Reserve. SGD also tends to track the USD over the long term. Hence, we will keep our currency allocation favouring USD, followed by SGD, with the remaining in Ringgit. The targeted allocation remains unchanged at 40%-60% for USD, 20%-30% for SGD and the remaining 10%-20% in Ringgit. The currency allocation may momentarily differ depending on the short term volatility in the currency markets. In terms of duration, we are keeping the average duration in USD and SGD portfolios short (around 3 years) and Ringgit average duration longer at around 5 years.

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