

**FUND OBJECTIVE**

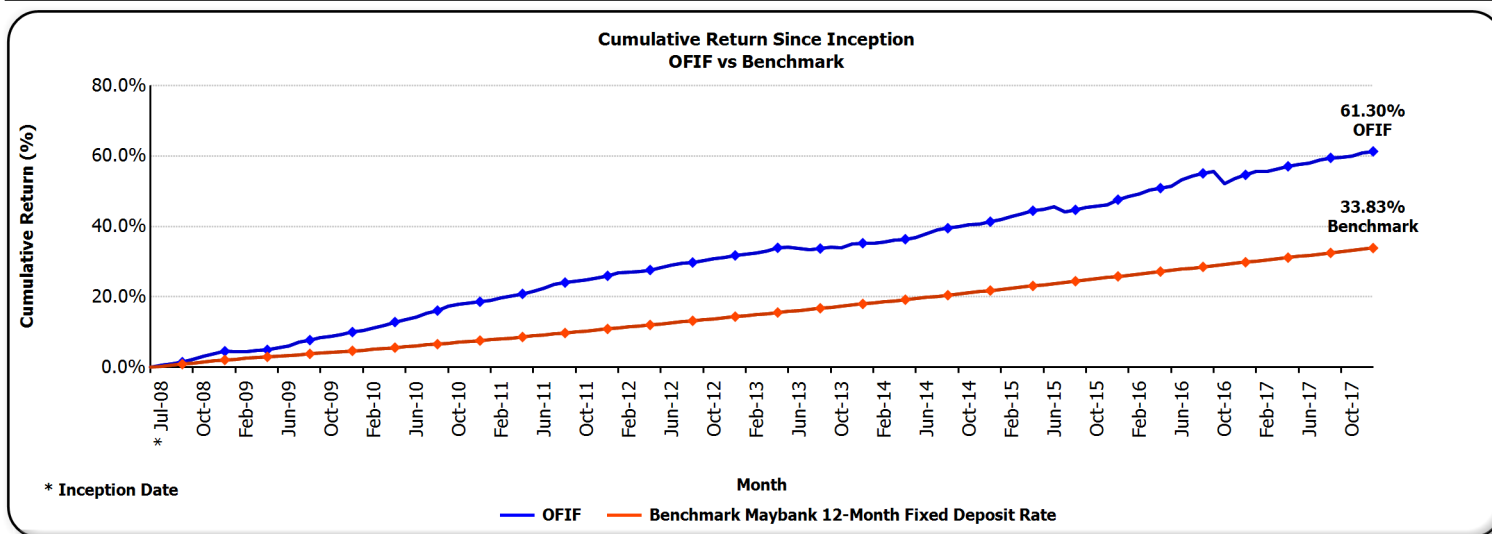
To achieve higher returns than 12-Month Fixed Deposit Rate over the medium to long term, while preserving capital and providing an opportunity for capital growth.

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

**FUND INFORMATION**

<b>Inception Date</b>	07 Jul 2008
<b>Trustee</b>	Deutsche Trustees Malaysia Berhad
<b>Financial Year End</b>	31 December
<b>Fund Type / Category</b>	Income and Growth / Fixed Income
<b>Fund Currency</b>	Ringgit Malaysia
<b>NAV per Unit</b>	RM1.2059
<b>Fund Size</b>	RM551,280,531
<b>Benchmark</b>	Maybank 12-Month Fixed Deposit Rate
<b>Annual Management Fee</b>	0.80% p.a.
<b>Annual Trustee Fee</b>	0.05% p.a., subject to a minimum of RM7,500 p.a.
<b>Annual Fund Accounting Fee</b>	0.03% p.a., subject to a minimum of RM4,500 p.a.
<b>Sales Charge</b>	Nil
<b>Minimum Initial Investment</b>	RM100,000
<b>Redemption Price Date</b>	T+4 business day
<b>Redemption Payment Period</b>	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.)
OFIF	2.95%	4.14%	3.93%	5.09%	4.73%	0.30%	61.30%	5.12%
Benchmark	3.15%	3.22%	3.30%	3.22%	3.10%	0.26%	33.83%	3.09%
Distribution (per unit)	4.52 sen	4.60 sen	4.65 sen	4.09 sen	4.20 sen	-	34.11 sen	-

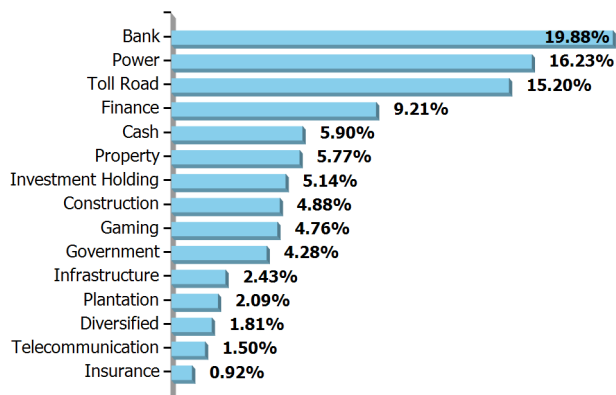
Note: The information contain in the fund fact sheet is derived from internal data of Opus Asset Management Sdn Bhd unless otherwise stated.

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**DISTRIBUTION HISTORY**

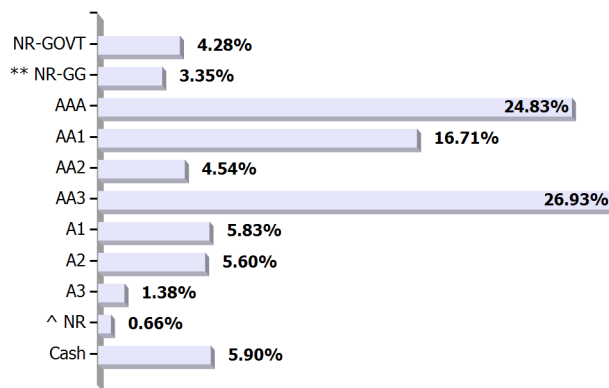
Distribution Date	28 Sep 2016	28 Dec 2016	28 Mar 2017	20 Jun 2017	26 Sep 2017	20 Dec 2017
Distribution (per unit)	0.74 Sen	1.45 Sen	0.70 Sen	1.30 Sen	0.90 Sen	1.30 Sen

**SECTOR ALLOCATION \***



\* As percentage of NAV

**CREDIT PROFILE \***



\* As percentage of NAV

\*\* Non Rated-Government Guaranteed

^ Non Rated

**TOP 5 HOLDINGS \***

	Rating	%
1. Alliance Bank T2 B3 5.75% 27.10.25 (FC 26.10.20)	A2	4.7%
2. RHB Inv 4.90% 11.10.27 (FC 11.10.22)	AA3	3.7%
3. Malakoff Power 5.35% 16.12.22	AA-	2.8%
4. SDBB 4.30% 08.08.19	AA1	2.8%
5. CIMB Bank B3 T2 4.77% 07.08.26 (FC 09.08.21)	AA+	2.6%
* As percentage of NAV		

**PORTFOLIO POSITION**

<b>Portfolio Duration</b>	5.6 years
<b>Portfolio Yield (Market)</b>	4.79%

**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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