

AmanahRaya Mixed Asset Syariah Conservative Income Fund

August 2025

Fund Objective

The Fund aims to provide investors with income and potential capital growth over medium to long term.

| Terms | 3-Month | 6-Month | YTD | 1-Year | 3-Year | 5-Year | 10-Year | Since Inception |
|-----------|---------|---------|------|--------|--------|--------|---------|-----------------|
| Fund | 2.31 | 4.24 | 2.64 | 4.69 | NIL | NIL | NIL | 4.70 |
| Benchmark | 1.99 | 3.46 | 1.45 | 2.55 | NIL | NIL | NIL | 2.61 |

Current and Historical NAV (since inception)

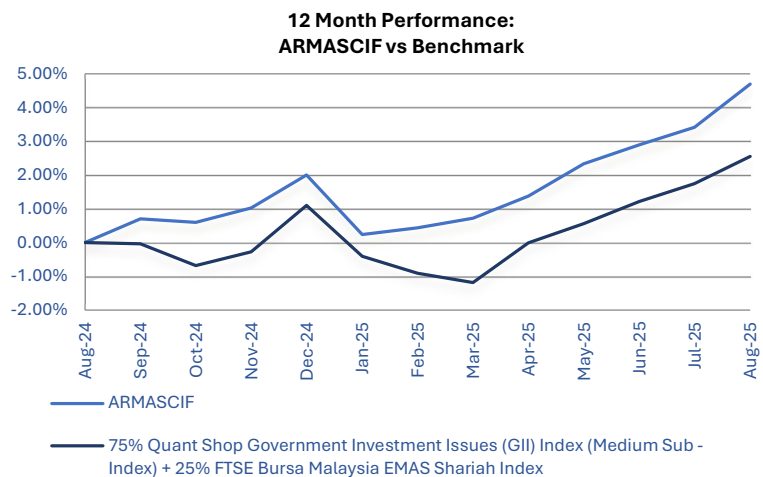
| | Highest | Lowest | Current |
|------------|------------|------------|------------|
| Price (RM) | 1.0476 | 0.9839 | 1.0470 |
| Date | 25/08/2025 | 09/04/2025 | 31/08/2025 |

Fund Details

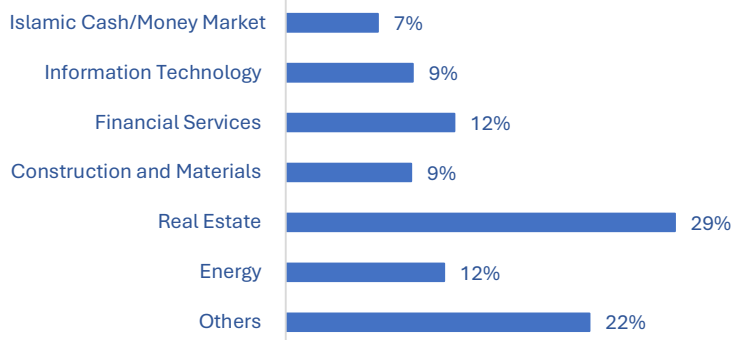
| | |
|-------------------------|---|
| Fund Category | Mixed Asset (Islamic) |
| Fund Type | Income & Growth |
| Fund Currency | Ringgit Malaysia |
| Launch Date | 29 July 2024 |
| Financial Year End | 30 April |
| NAV per unit | RM 1.0470 |
| Sales Charge | Up to 3.00% of the NAV per unit |
| Management Fee | 1.50% p.a. of the NAV of the Fund. The Manager reserves the right to offer a lower fee at its discretion. |
| Trustee Fee | Up to 0.03% p.a. of the NAV of the Fund, subject to a minimum fee of RM10,000 |
| Investment Manager | AmanahRaya Investment Management Sdn Bhd |
| Trustee | CIMB Islamic Trustee Berhad |
| Distribution Policy | The Fund aims to make an income distribution once a year. |
| Historical Distribution | NIL |

Investors will be subject to a sales charge which is deducted from the initial investment. On going fees such as annual management and trustee fees are charged to the fund and will affect the fund's net returns overtime. Please refer to the prospectus for full details.

12-Month Performance



Sector Allocation



Top 5 Holdings

Exsim Capital Resources Berhad
George Kent (Malaysia) Berhad
LBS Bina Group Berhad
Zetrix AI Berhad
SEP Resources (M) Sdn Berhad

Source : Financial Reports for August 2025 by Operations & Finance, ARIM

Disclaimer:

Based on the fund's portfolio returns as at **31st July 2025**, the Volatility Factor (VF) for this fund is unavailable due to the operation of the fund is less than 36 months.

The VF means there is a possibility for the fund in generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by FIMM based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be revised every six months. The fund's portfolio may have changed since this date and there is no guarantee that the fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC.

Investors are advised to read and understand the content of the Product Highlights Sheet (PHS) and Prospectus for AmanahRaya Mixed Asset Syariah Conservative Income Fund dated 29th July 2024, which has been duly registered with Securities Commission Malaysia who makes no responsibility for its contents. Any issue of units to which the Prospectus relates will only be made on receipt of a completed application form referred to in and subject to the terms and conditions therein. Investment in the Fund is exposed to Market Risk, Inflation Risk, Manager's Risk, Loan Financing Risk, Credit and Default Risk, Sukuk Issuer Risk, Interest Rate Risk, Stock Specific Risk, Shariah Non-Compliance Risk, Shariah Status Reclassification Risk, Islamic Collective Investment Schemes Risk, Distribution Out of Capital Risk and Liquidity Risk. Investors can obtain the PHS and Prospectus at ARIM. There are fees and charges involved when investing in the Fund. Investors should consider these fees and charges carefully prior to making an investment. Unit prices and income distributions, if any, may fall or arise. Past performance is not reflective of future performance and income distributions are not guaranteed. Investors are also advised to read and understand the contents of the Unit Trust Loan Financing Disclosure Statement before deciding to borrow to purchase units.

ARIM, its directors and/or employees may periodically hold interest in the securities, related securities or sectors mentioned herein. In the unlikely event that ARIM faces conflicts in respect of its duties to ARIM investment funds that it manages, ARIM is obliged to act in the best interest of all its investors and will seek to resolve any conflict fairly. ARIM has in place a policy on mitigating and managing conflicts of interest contained in its Compliance Policy Manual, which regulates its employees' securities dealings. A quarterly "Personal Dealing" and "Prohibition on Personal Trades by Employee" Declaration Form is currently enforced to all employees to ensure that there is no conflict of interest.