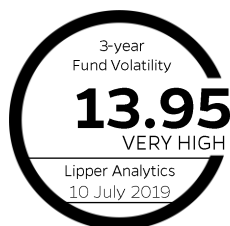


BIMB *i* DIVIDEND FUND



FUND MANAGER'S REVIEW

The FBMS Index was down by 1.07% in July as the lack of positive domestic catalysts and uncertainties over US-China trade talks continue to weigh on the market. The Fund's NAV had increased by 0.41% on a 1 month basis but underperformed the benchmark by 0.07% during the same period under review due negative market performance during the period.

July ended with the Federal Reserve's decision to cut its key interest rate by 25 bps, the first cut since global financial crisis in 2008, effectively lowering the benchmark rate to a range between 2.00-% to 2.25%. Fed called the move a "mid-cycle adjustment to policy" rather than the start of a more aggressive cycle of monetary easing. On another note, market participants see no sign of easing US-China trade tension when US President Trump indicate that US would impose a 10% tariff on another USD300 billion worth of Chinese goods starting 1 September 2019. On the domestic front, local market continued to be affected by the re-escalation of US-China trade disputes. However, local equity markets are still getting boost from the revival of government's infrastructure projects such as East Coast Rail Link (ECRL) and Bandar Malaysia. On a side note, if US continue to cut the Fed Funds rate for the remaining 2H 2019, it will provide more room for Bank Negara Malaysia (BNM) to adjust the Overnight Policy Rate (OPR) downward, taking into account the macroeconomic conditions during the review period.

Moving forward, the Fund is of the view that multiple issues will continue to be a drag to local and global growth, the biggest one being the trade talks uncertainties, Brexit and US-Iran tensions. The Fund will tilt its asset allocation towards cash for NAV preservation at the moment, and continue to monitor the development on the trade talks and the overall market condition and react accordingly in the best interest of the Fund.

AWARDS & ACCOLADES

- ESG ASSET MANAGER OF THE YEAR 2019, THE ASSET TRIPLE A ISLAMIC FINANCE
- BEST ISLAMIC ASSET & FUND MANAGER (MALAYSIA) 2018, ALPHA SOUTHEAST ASIA
- BEST ASSET & FUND MANAGER (MALAYSIA) 2017, ALPHA SOUTHEAST ASIA

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INVESTMENT OBJECTIVE

This Fund aims to primarily provide investors with a combination of steady and recurring income and capital growth in the medium to long-term through investments in Shariah-compliant dividend yielding equities, which historically offered solid performance and is generally less volatile when compared to the broader equity market.

FUND INFORMATION

Fund Type	Growth	
Investor's Risk Profile	Moderate to High	
Financial Year End	31 October	
Benchmark	6% Annually	
Launch Date	18 March 20111	
Current Fund Size	NAV(RM)	85,497,289.21
	Units	704,497,141.52

FEES & CHARGES

Sales Charge	Up to 5.00%
Annual Management Fee	1.50% per annum of the NAV of the Fund
Annual Trustee Fee	0.06% per annum of the NAV of the Fund

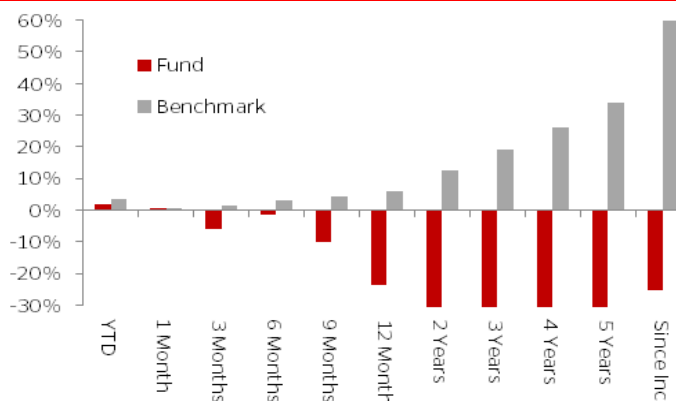
TRANSACTION & DISTRIBUTION

Minimum Initial Investment	RM 500.00
Subsequent Investment	RM 100.00
Distribution Policy	The Manager will declare annual distributions (subject to availability of income).

HIGHEST & LOWEST NAV

	Date	Price (RM)
Current	31/07/2019	0.1214
Highest	24/08/2012	0.3050
Lowest	03/01/2019	0.1154

FUND PERFORMANCE



BIMB *i* DIVIDEND FUND

CUMULATIVE PERFORMANCE (%)

	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception
Fund	(6.18)	(1.38)	(23.63)	(31.05)	(42.84)	(25.33)
Benchmark	1.47	2.96	6.00	19.10	33.82	62.87

Note: Performance figures are based on NAV per unit.

INCOME DISTRIBUTIONS

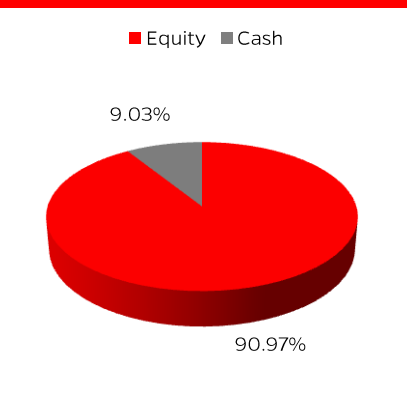
	2012	2013	2014	2015	2016	2017	2018
Net Distribution (Sen/Unit)	1.90	2.15	1.87	1.25	0.73	1.54	0.89
Net Distribution Yield (%)	7.66%	7.70%	7.02%	4.81%	3.30%	7.54%	4.27%
Total Return (%)	20.05%	3.04%	4.70%	(10.15%)	(4.30%)	9.50%	(19.53%)
Income Distribution Benchmark (%)	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%

Note: Performance figures are based on NAV per unit and the Fund's total return has been verified by Novagni Analytics and Advisory Sdn. Bhd.

TOP 5 SECTORS

SECTOR NAME	NAV (%)
CONSUMER PRODUCTS & SERVICES	20.90
ENERGY	15.50
INDUSTRIAL PRODUCTS & SERVICES	14.34
HEALTH CARE	10.90
TECHNOLOGY	8.53

ASSET ALLOCATION



TOP HOLDINGS

SECURITIES NAME
KNM GROUP BERHAD
PADINI HOLDINGS BERHAD
POWER ROOT BERHAD

Based on the Fund's portfolio returns as at **10 July 2019**, the Volatility Factor (VF) for this Fund is **13.95** and is classified as **"Very High"**. 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 Lipper 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.

Lipper Ratings for Total Return reflect fund historic total return performance relative to peers. Lipper Ratings for Consistent Return reflect fund historical risk-adjusted returns relative to peers. Lipper Ratings for Preservation are relative, rather than absolute.

IMPORTANT INFORMATION:

- 1) This fund factsheet is prepared for information purposes only. It does not have regard to the specific investment objectives or the financial situation needs of any specific person who may receive it. Neither the information nor any opinions expressed constitute an offer, or an invitation to make an offer to buy or sell any securities or unit trust. Past performance is not necessarily a guide for future performance and income distributions are not guaranteed. Returns may vary from year to year.
- 2) Investors are advised to read and understand the contents of the Master Prospectus dated 1 November 2016 and any supplemental prospectus issued thereafter, which have been registered with the Securities Commission who takes no responsibility for its contents, before investing. A copy of the Master Prospectus and any supplemental thereto can be obtained from the Head Office of BIMB Investment Management Berhad, authorized consultants or from our approved distributors. Investors should consider the fees and charges involved before investing. You are also advised to read and understand the contents of the Unit Trust Loan Financing Risk Disclosure Statement before deciding to borrow to purchase units.
- 3) Investments in the Fund are exposed to risks, such as but not limited to stock specific risk, profit rate risk and market risk. These risks and other general risks are elaborated in the Master Prospectus. Investors should also note that the price of units and distribution payables, if any, may go down as well as up. The information contained herein has been obtained from sources believed in good faith to be reliable, however, no guarantee is given in its accuracy or completeness. All opinions in respect of market review, fund review and outlook constitute the Manager's judgments as of the date of the issuance of this factsheet and are subject to change without notice.
- 4) Investors are also advised that, where a unit split/distribution is declared, the NAV per unit will be reduced from pre-unit split NAV/cum-distribution NAV to post-unit split NAV/ex-distribution NAV. Where a unit split is declared, the value of their investment in Malaysian Ringgit will remain unchanged after the distribution of the additional units.
- 5) Any issue of units to which the Master Prospectus relates will only be made upon receipt of the completed application form referred to in and accompanying the Master Prospectus, subject to the terms and condition therein.
- 6) A Product Highlights Sheet (PHS) of this Fund is available and investors have the right to request for it. The PHS should be read and understood before making any investment decision.