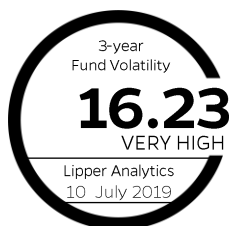


BIMB *i* FLEXI FUND



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. As a result, the Fund's NAV had decreased by 1.02% on a 1 month basis and underperformed the benchmark by 0.62% during the same period under review due to its higher weight on equities as well as lower cash positions.

Moving forward, the Fund intends to exit its exposure in the technology sector to minimize downside risk as the technology sector's earnings is expected to be negatively impacted by the US-China trade war as well as weaker earnings visibility for 2H019.

In the short term, the strategy is for the Fund to maintain cash holdings at around 10-40% range in the near term to reduce downside volatility for the Fund and investors as the global and local market sentiment face more challenges in 2H 2019 outlook.

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

The Fund seeks to achieve *long term capital growth by investing in a diversified portfolio of Shariah-compliant securities.

*Long term in this context refers to a period of more than five (5) years.

FUND INFORMATION

Fund Type	Growth	
Investor's Risk Profile	Medium to High	
Financial Year End	31 March	
Benchmark	50% FBM Emas Shariah+50%12month Bank Islam TDT-i	
Launch Date	25 March 2014	
Current Fund Size	NAV(RM)	2,267,357.64
	Units	11,106,966.58

FEES & CHARGES

Sales Charge	Up to 5.00% of the NAV per unit of the Fund
Annual Management Fee	1.50% p.a of the NAV of the Fund
Annual Trustee Fee	0.05% p.a of the NAV of the Fund

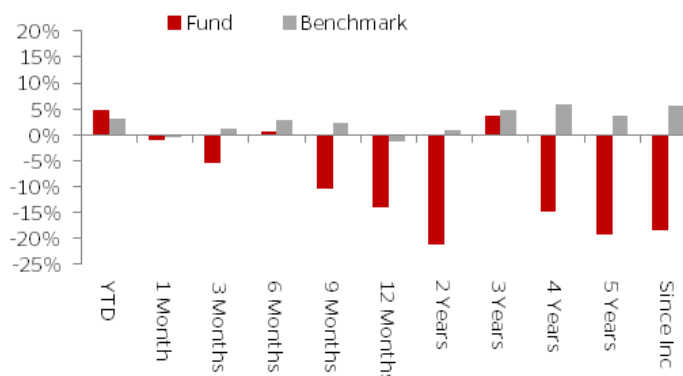
TRANSACTION & DISTRIBUTION

Minimum Initial Investment	RM1,000.00
Subsequent Investment	RM 100.00
Distribution Policy	The distribution of income is incidental.

HIGHEST & LOWEST NAV

	Date	Price (RM)
Current	31/07/2019	0.2041
Highest	08/01/2018	0.2882
Lowest	18/12/2018	0.1889

FUND PERFORMANCE



BIMB *i* FLEXI FUND

CUMULATIVE PERFORMANCE (%)

	6 Months	1 Year	2 Years	3 Years	4 Years	Since Inception
Fund	0.74	(14.10)	(21.01)	3.55	(14.82)	(18.36)
Benchmark	2.82	(1.41)	0.82	4.70	5.88	5.69

Note: Performance figures are based on NAV per unit.

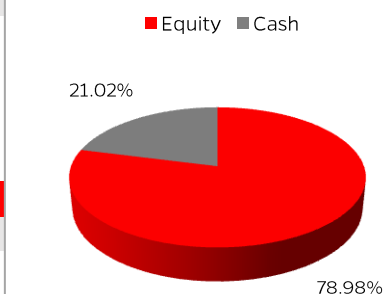
TOP SECTORS

SECTOR NAME	NAV (%)
CONSUMER PRODUCTS & SERVICES	19.38
ENERGY	12.52
TECHNOLOGY	12.11
HEALTH CARE	8.52
TELECOMMUNICATIONS & MEDIA	5.89

TOP HOLDINGS

SECURITIES NAME
QL RESOURCES BERHAD
TENAGA NASIONAL BERHAD
JHM CORPORATIONS BERHAD

ASSET ALLOCATION



Based on the Fund's portfolio returns as at **10 July 2019**, the Volatility Factor (VF) for this Fund is **16.23** 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.