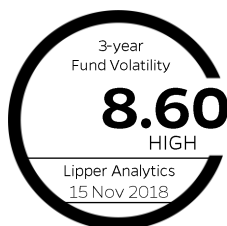


## BIMB DANA AL-MUNSIF



### FUND MANAGER'S REVIEW

The FBMS Index was down by 1.18% in November as the local equity market sentiment continued to be negatively affected by US stock market's weak performance. As a result, the Fund's NAV had decreased by 2.93% on a 1 month basis and underperformed the benchmark by 2.34% during the same period under review driven by weaker performance of local stocks and export stocks.

Overall, the Fund intends to maintain its equity invested level at around 50% participation on any trading opportunities for the Fund.

### AWARDS & ACCOLADES

- BEST ISLAMIC ASSET & FUND MANAGER (MALAYSIA) 2018, ALPHA SOUTHEAST ASIA
- BEST ASSET & FUND MANAGER (MALAYSIA) 2017, ALPHA SOUTHEAST ASIA

### BIMB INVESTMENT MANAGEMENT BERHAD (276246-X)

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No 22, Jalan Perak, 50450 Kuala Lumpur  
Malaysia

1800-88-1196

marketing.bimbinvest@bankislam.com.my

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### INVESTMENT OBJECTIVE

The principal investment objective of the Fund is to provide a steady and consistent income and capital appreciation of the Units over the medium to long term period. Accordingly, returns shall be in the form of long term capital growth and regular income distribution to the Unit Holders.

### FUND INFORMATION

Fund Type	Income & Growth	
Investor's Risk Profile	Moderate	
Financial Year End	31 August	
Launch Date	27 December 2001	
Current Fund Size	NAV(RM)	8,141,462.11
	Units	21,933,931.15

### FEES & CHARGES

Sales Charge	Up to 5.00%
Annual Management Fee	1.50% per annum the NAV of the Fund
Annual Trustee Fee	0.05% per annum subject to a minimum fee of RM18,000

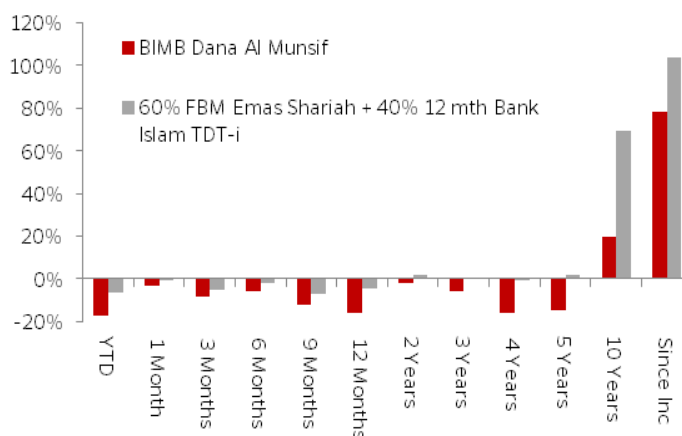
### TRANSACTION & DISTRIBUTION

Minimum Initial Investment	RM 500.00
Subsequent Investment	RM 100.00
Distribution Policy	The Fund intends to pay out annual income distribution to Unit Holders if sufficient investment income has been accumulated during the year.

### HIGHEST & LOWEST NAV

	Date	Price (RM)
Current	30/11/2018	0.3712
Highest	24/07/2007	0.6531
Lowest	30/11/2018	0.3712

### FUND PERFORMANCE



## BIMB DANA AL-MUNSIF

### CUMULATIVE PERFORMANCE (%)

	6 Months	1 Year	3 Years	5 Years	Since Inception
Fund	(5.53)	(16.02)	(5.50)	(14.63)	78.59
Benchmark	(1.90)	(4.56)	0.02	1.83	104.09

Note: Performance figures are based on NAV per unit.

### INCOME DISTRIBUTIONS

	2013	2014	2015	2016	2017	2018
Net Distribution (Sen/Unit)	3.75	2.56	-	1.34	-	4.86
Net Distribution Yield (%)	7.08%	5.00%	-	3.00%	-	10.00%
Total Return (%)	3.50%	5.14%	(13.15%)	0.13%	12.42%	(6.89%)
Income Distribution Benchmark (%)	4.96%	7.14%	(6.90%)	6.58%	2.92%	1.82%

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.

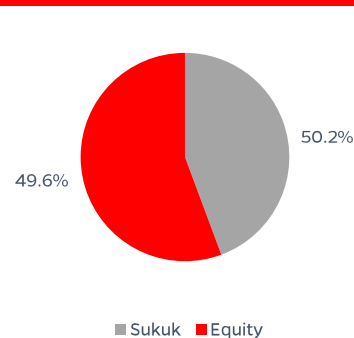
### TOP 5 SECTORS

SECTOR NAME	NAV (%)
TRADING AND SERVICE	13.03
INDUSTRIAL PRODUCT	13.93
CONSUMER	11.17
TECHNOLOGY	10.89

### TOP HOLDINGS

SECURITIES NAME
TOP GLOVE CORPORATION BERHAD
GLOBETRONICS TECHNOLOGY BERHAD
KOSSAN INDUSTRIES BERHAD

### ASSET ALLOCATION



Based on the Fund's portfolio returns as at **15 Nov 2018**, the Volatility Factor (VF) for this Fund is **8.60** and is classified as "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:

- 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.
- 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.
- 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.
- 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.
- 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.
- 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.