RHB KIDSAVE TRUST

MARCH 2024 FUND FACTSHEET

All data expressed as at 29 February 2024
unless otherwise stated

3-year Fund Volatility **19.3** Very High Lipper Analytics 10 Feb 2024

RM class

FUND INFORMATION

Manager
RHB Asset Management Sdn Bhd
Trustee
HSBC (Malaysia) Trustee Berhad
Fund Category/Type
Balanced Fund/ Growth and Income
Launch Date
10 May 1999
Base Currency
RM
Financial Year End
31 March
Minimum Initial Investment
RM100.00
Minimum Additional Investment
RM100.00
Benchmark
50% FBM KLCI + 50% RHB Bank Berhad's 12-month Fixed Deposit rate
Sales Charge*
Up to 6.38% of investment amount
Redemption Charge*
None
Annual Management Fee*
1.50% per annum of NAV
Annual Trustee Fee*
Up to 0.07% per annum of NAV
Distribution Policy
Annually, if any and will be reinvested
Bloomberg Ticker
RM OSKKIDS:MK
ISIN Code
RM MYU9900AU008

**All fees and charges payable to the Manager and the Trustee are subject to any applicable taxes and/or duties and at such rate as may be imposed by the government from time to time.*
Note: Any bank charges imposed by the relevant banks/ financial institutions will be borne by the Unit Holders.

FUND OVERVIEW

This Fund aims to maximise total returns through a combination of long-term^ growth of capital and current income consistent with the preservation of capital.
Note:^"long-term" in this context refers to a period of between 5 to 7 years.

The Fund's asset allocation is as follows:

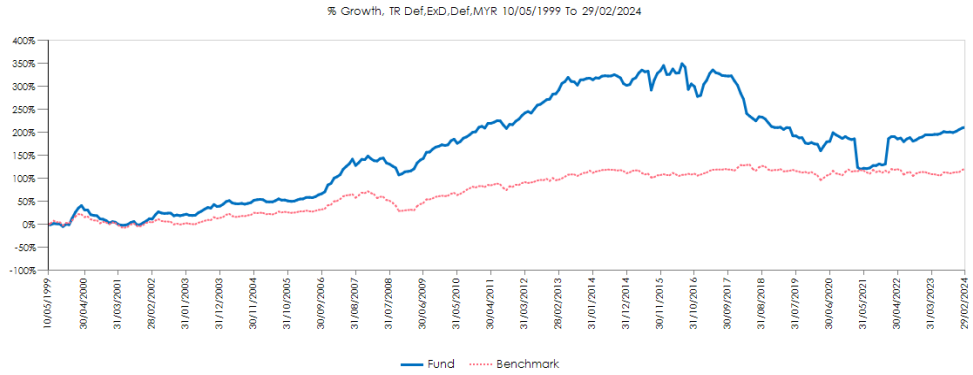
- 40% to 60% of Net Asset Value (NAV): Investments in equities;
- 40% to 60% of NAV: Investments in fixed income securities.

The Fund is suitable for investors who:

- Are willing to accept moderate risk in their investments in order to achieve long-term capital growth and income.

FUND PERFORMANCE

Performance Chart Since Launch In Base Currency[1]



Benchmark: Effective 28 April 2023, the benchmark has been replaced from 50% of the performance FBM KLCI and 50% of the 12-month KLIBOR to 50% of the performance FBM KLCI and 50% of the RHB Bank Berhad's 12-month fixed deposit rate due to the discontinued publication of the 12-month KLIBOR with effect from 1 January 2023.

Cumulative Performance In Base Currency (%)[1]

	1 Month	3 Months	6 Months	YTD	1 Year	3 Years	Since Launch
Fund	0.53	3.00	3.70	1.61	5.71	8.81	211.43
Benchmark	1.40	3.75	4.14	3.56	4.83	2.67	121.84

Annualised Performance In Base Currency (%)[1]

	3 Years	5 Years	10 Years	Since Launch
Fund	2.85	0.01	-2.91	4.68
Benchmark	0.88	0.12	0.31	3.26

Calendar Year Performance In Base Currency (%)[1]

	2023	2022	2021	2020	2019
Fund	5.62	25.35	-19.28	3.11	-10.55
Benchmark	0.02	-1.30	-1.15	2.52	-2.04

HISTORICAL DISTRIBUTIONS (YEARLY)

	Net Distributions (Sen)	Net Yield (%)
Total for Financial Year Ended 2023	N/A	N/A
28 June 2016	0.0800	0.15
28 March 2016	0.2650	N/A
16 December 2015	0.8950	N/A
28 September 2015	0.2500	N/A
25 June 2015	0.2000	N/A

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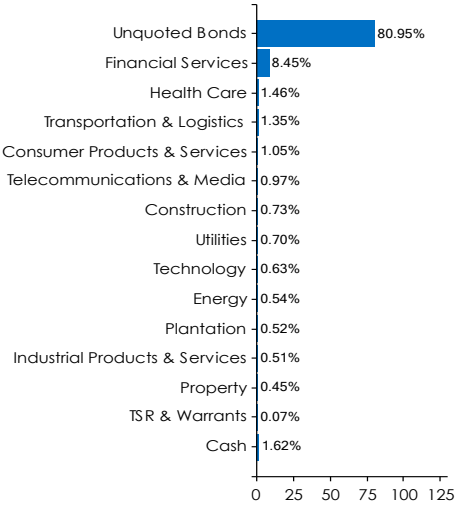
FUND PORTFOLIO ANALYSIS

	1 Month	12 Months	Since Launch
Highest NAV	0.3782	0.3782	0.7191
Lowest NAV	0.3759	0.3552	0.2268
NAV Per Unit	RM 0.3779		
Fund Size (Million)	RM 33.55		
Units in Circulation (Million)	88.77		

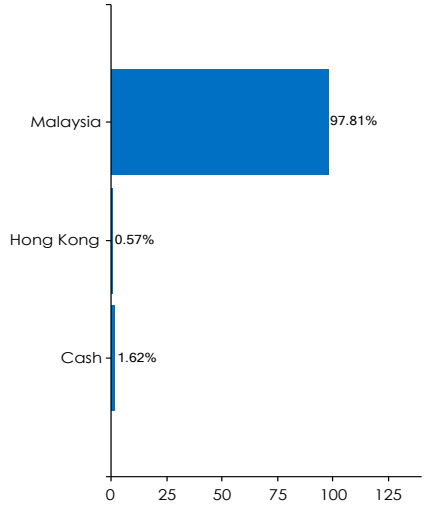
TOP 5 HOLDINGS [2]

MEX I IMTN** TRANCHE 14 2.60% (21/01/2038)	44.14%
MEX I IMTN** TRANCHE 13 2.60% (21/01/2037)	16.69%
MEX I IMTN** TRANCHE 15 2.60% (21/01/2039)	9.84%
MEX I IMTN** TRANCHE 16 2.60% (23/01/2040)	6.72%
WCT HOLDING BHD 6% (28/09/2026)	3.56%

SECTOR ALLOCATION [2]



COUNTRY ALLOCATION [2]



[1]Source: Lipper IM. Past performance is not indicative of future performance. Investment involves risks and investor should conduct their own assessment before investing and seek professional advice, where necessary.

*[2]As percentage of NAV. **IMTN - Islamic Middle Term Note.*

DISCLAIMER

Based on the fund's portfolio returns as at 10 February 2024, the Volatility Factor (VF) for this fund is 19.3 and is classified as "Very High" (source: Lipper). "Very High" includes funds with VF that are more than 14.5 (source: Lipper). 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. 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.

A Product Highlights Sheet ("PHS") highlighting the key features and risks of the Fund is available and investors have the right to request for a PHS. Investors are advised to obtain, read and understand the contents of the PHS and Master Prospectus dated 3 August 2017 and its supplementary(ies) (if any) ("collectively known as the Master Prospectus") before investing. The Master Prospectus has been registered with the Securities Commission Malaysia ("SC") who takes no responsibility for its contents. The SC's approval or authorization, or the registration of the Master Prospectus should not be taken to indicate that the SC has recommended or endorsed the fund. Amongst others, investors should consider the fees and charges involved. Investors should also note that the price of units and distributions payable, if any, may go down as well as up. Where a distribution is declared, investors are advised that following the issue of additional units/distribution, the NAV per unit will be reduced from cum-distribution NAV to ex-distribution NAV. Any issue of units to which the Master Prospectus relates will only be made on receipt of a form of application referred to in the Master Prospectus. For more details, please call 1-800-88-3175 for a copy of the PHS and the Master Prospectus or collect one from any of our branches or authorised distributors. Investors are advised that investments are subject to investment risk and that there can be no guarantee that any investment objectives will be achieved. Investors should conduct their own assessment before investing and seek professional advice, where necessary and should not make an investment decision solely based on this Fund Factsheet.

The Manager wishes to highlight the specific risks of the Fund are market risk, particular securities risk, interest rate risk, credit/default risk, currency risk and country risk. These risks and other general risks are elaborated in the Master Prospectus.

This Fund Factsheet is prepared for information purposes only. It does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person who may receive it. Past performance is not necessarily a guide to future performance. Returns may vary from year to year.

This Fund Factsheet has not been reviewed by the SC.

RHB Asset Management Sdn Bhd 198801007231 (174588-X)