

RHB RETIREMENT SERIES - CONSERVATIVE FUND

FEBRUARY 2026 FUND FACTSHEET

All data expressed as at 31 January 2026
unless otherwise stated

FUND INFORMATION

Provider
RHB Asset Management Sdn Bhd

Trustee
CIMB Commerce Trustee Berhad

Fund Category/Type
Core (Conservative)/ Private Retirement Scheme

Launch Date
18 December 2012

Base Currency
RM

Financial Year End
31 May

Minimum Initial Investment
RM100.00

Minimum Additional Investment
RM100.00

Benchmark
30% FBM KLCI + 70% RHB Bank's 12 months Fixed Deposit rate

Sales Charge*
Up to 0.50% of NAV per unit

Redemption Charge*
None

Annual Management Fee*
Up to 1.00% per annum of NAV

Annual Trustee Fee*
Up to 0.04% per annum of NAV

PPA (Private Pension Administrator) Annual Fee*
RM 8.00

PPA Pre-retirement Withdrawal Fee*
RM 25.00 per withdrawal

PPA Transfer Fee*
RM 25.00 per transfer

Annual PPA Administration Fee*
0.04% per annum of NAV

Distribution Policy
Annually, if any

Bloomberg Ticker
RM RHBRRSC:MK

ISIN Code
RM MYU9900DB002

*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 Malaysian government from time to time.

FUND OVERVIEW

The Fund seeks to provide capital preservation[^] for the Members' investment.
Note:[^]Members are advised that their capital is neither guaranteed nor protected.

The Fund's asset allocation is as follows:

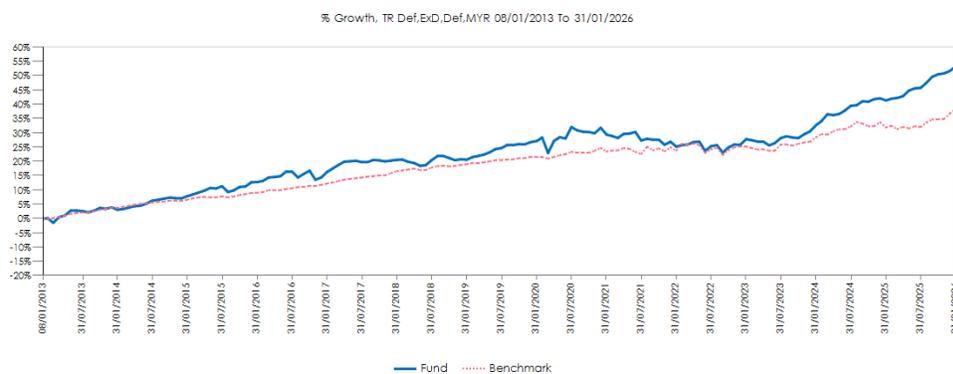
- Up to 100% of the Net Asset Value (NAV): Investments in fixed income instruments;
- up to 50% of the NAV: Investments in equities with high dividend yield;
- remaining of the NAV: Liquid assets.

The Fund is suitable for members who:

- With a low risk profile; and
- members aged 55 years and above will be allocated to this Fund under the default option.

FUND PERFORMANCE

Performance Chart Since Launch In Base Currency¹



Benchmark: Effective from 1 December 2020, the performance of the Fund is benchmarked against a composite benchmark comprising 30% FTSE Bursa Malaysia KLCI Index and 70% RHB Bank Berhad's 12 months fixed deposit rate. Prior to 1 December 2020, the performance of this Fund is benchmarked against a composite benchmark comprising 10% FTSE Bursa Malaysia KLCI Index and 90% Maybank's 12 months fixed deposit rate.

Cumulative Performance In Base Currency (%)¹

	1 Month	3 Months	6 Months	YTD	1 Year	3 Years	Since Launch
Fund	1.04	1.83	5.15	1.04	8.42	19.93	53.20
Benchmark	1.16	2.64	4.76	1.16	4.88	10.49	38.29

Annualised Performance In Base Currency (%)¹

	3 Years	5 Years	10 Years	Since Launch
Fund	6.24	3.45	3.11	3.32
Benchmark	3.38	2.30	2.40	2.51

Calendar Year Performance In Base Currency (%)¹

	2025	2024	2023	2022	2021
Fund	6.77	8.84	3.73	-0.81	-3.72
Benchmark	2.30	5.36	1.32	0.23	0.18

HISTORICAL DISTRIBUTIONS (YEARLY)

	Net Distributions (Sen)	Net Yield (%)
Total for Financial Year Ended 2025	N/A	N/A
27 May 2021	1.5000	2.76
28 May 2020	1.3000	2.41
23 May 2017	2.5000	4.78
26 May 2016	2.3500	4.47
29 May 2015	2.0000	N/A



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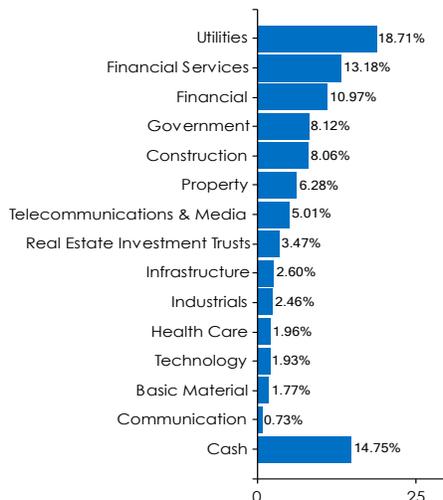
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FUND PORTFOLIO ANALYSIS			
	1 Month	12 Months	Since Launch
Highest NAV	0.6237	0.6237	0.6237
Lowest NAV	0.6162	0.5645	0.4925
NAV Per Unit	RM 0.6229		
Fund Size (Million)	RM 41.16		
Units in Circulation (Million)	66.07		

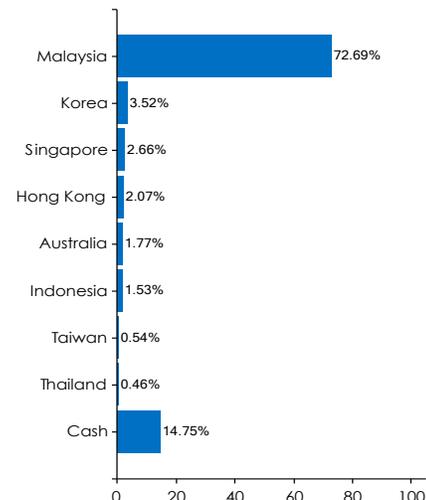
TOP 5 HOLDINGS ²

MALAYSIAN GOVERNMENT SECURITIES 4.893% (08/06/2038)	8.12%
YTL CORP MTN 4383D (27/9/2035)	7.71%
HLBB GREEN SENIOR MTN 3.80% (28/9/2029) (T2)	7.33%
YTL POWER IMTN** 4.740% (24/08/2038)	5.25%
KONSORTIUM PROHAWK SDN BHD 5.310% (28/06/2032)	5.24%

SECTOR ALLOCATION ²



COUNTRY ALLOCATION ²



¹Source: 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.

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

DISCLAIMER

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 Disclosure Document dated 2 December 2015 and its supplementary(ies) (if any) ("collectively known as the Disclosure Document") before investing. The Disclosure Document 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 Disclosure Document should not be taken to indicate that the SC has recommended or endorsed the fund. Amongst others, investors should compare and consider the fees, charges and costs 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 Disclosure Document relates will only be made on receipt of a form of application referred to in the Disclosure Document. For more details, please call 1-800-88-3175 for a copy of the PHS and the Disclosure Document 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 equity risk, credit risk, interest rate risk, liquidity risk, income distribution risk, collective investment scheme risk, currency risk and country risk. These risks and other general risks are elaborated in the Disclosure Document.

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.

