

# RHB RETIREMENT SERIES - GROWTH 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 (Growth)/ 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**  
70% FBM Emas Index + 30% MSCI AC Asia Pacific ex-Japan Index

**Sales Charge\***  
Up to 1.00% of NAV per unit

**Redemption Charge\***  
None

**Annual Management Fee\***  
Up to 1.50% 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**  
Incidental

**Bloomberg Ticker**  
RM RHBRRSG:MK

**ISIN Code**  
RM MYU9900DC000

\*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 growth.

**The Fund's asset allocation is as follows:**

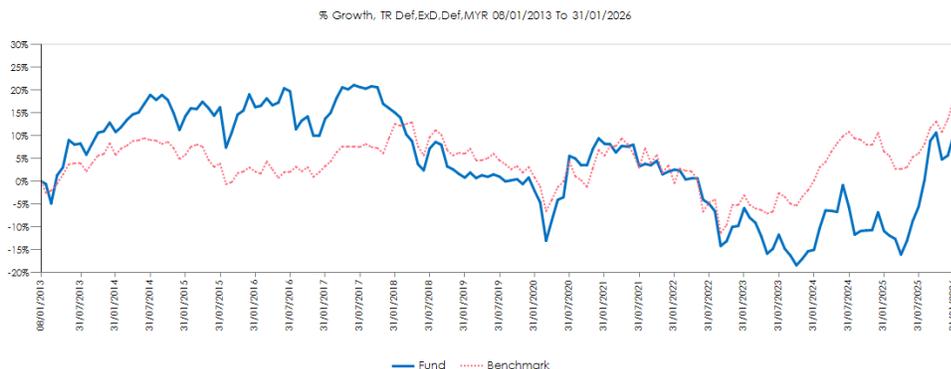
- Up to 100% of the Net Asset Value (NAV): Investments in equities;
- up to 50% of the NAV: Investments in fixed income instruments and/or liquid assets.

**The Fund is suitable for members who:**

- With a high risk profile; and
- members below 45 years will be allocated to this Fund under the default option.

### FUND PERFORMANCE

Performance Chart Since Launch In Base Currency<sup>1</sup>



*Benchmark: Effective from 1 December 2020, the performance of the Fund is benchmarked against a composite benchmark comprising 70% FTSE Bursa Malaysia Emas Index and 30% MSCI AC Asia Pacific ex-Japan Index. Prior to 1 December 2020, the performance of this Fund is benchmarked against a composite benchmark comprising 70% FTSE Bursa Malaysia KLCI Index and 30% Maybank's 12 months fixed deposit rate.*

**Cumulative Performance In Base Currency (%)<sup>1</sup>**

	1 Month	3 Months	6 Months	YTD	1 Year	3 Years	Since Launch
Fund	4.29	-0.42	16.70	4.29	23.60	17.04	10.21
Benchmark	4.00	4.43	11.29	4.00	10.89	21.78	18.10

**Annualised Performance In Base Currency (%)<sup>1</sup>**

	3 Years	5 Years	10 Years	Since Launch
Fund	5.38	0.36	-0.53	0.75
Benchmark	6.78	2.25	1.46	1.28

**Calendar Year Performance In Base Currency (%)<sup>1</sup>**

	2025	2024	2023	2022	2021
Fund	13.34	10.05	-6.14	-11.64	-6.64
Benchmark	2.63	12.80	3.43	-8.39	-3.13

### HISTORICAL DISTRIBUTIONS (YEARLY)

	Net Distributions (Sen)	Net Yield (%)
Total for Financial Year Ended 2025	N/A	N/A
23 May 2017	2.0000	4.08
26 May 2016	3.1000	5.97
29 May 2015	3.0000	N/A



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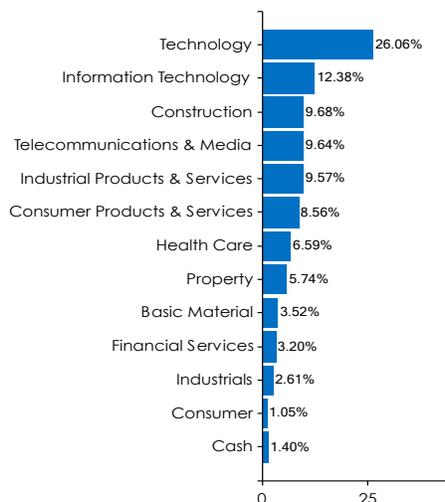
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FUND PORTFOLIO ANALYSIS			
	1 Month	12 Months	Since Launch
Highest NAV	0.4563	0.4571	0.5784
Lowest NAV	0.4308	0.3129	0.3129
NAV Per Unit	RM 0.4493		
Fund Size (Million)	RM 23.40		
Units in Circulation (Million)	52.08		

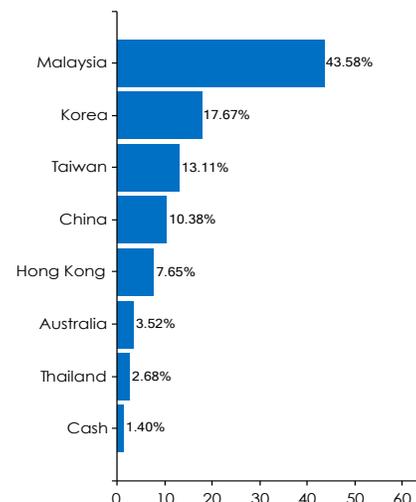
### TOP 5 HOLDINGS <sup>2</sup>

TELEKOM MALAYSIA BHD	4.96%
TAIWAN SEMICONDUCTOR MANUFACTURING CO LTD	4.75%
SAMSUNG ELECTRONICS CO LTD	4.51%
MI TECHNOVATION BHD	3.74%
NORTHERN STAR RESOURCES LTD	3.52%

### SECTOR ALLOCATION <sup>2</sup>



### COUNTRY ALLOCATION <sup>2</sup>



<sup>1</sup>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.

<sup>2</sup>As percentage of NAV.

### 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, derivatives 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.



RHB Asset Management Sdn Bhd 198801007231 (174588-X)