

RHB RETIREMENT SERIES - ISLAMIC BALANCED 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
Feeder fund - balanced
(Shariah-compliant)/ Private Retirement Scheme

Launch Date
01 September 2016

Base Currency
RM

Financial Year End
31 May

Minimum Initial Investment
RM100.00

Minimum Additional Investment
RM100.00

Benchmark
50% FBM Emas Shariah Index + 50% RHB Islamic Bank Berhad 12-months Commodity Murabahah Deposit-i rate

Sales Charge*
Up to 3.00% of NAV per unit

Redemption Charge*
None

Annual Management Fee*
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
Annually, if any will be reinvested

Bloomberg Ticker
RM RHBIBL:MK

ISIN Code
RM MYU9900DD008

*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 aims to maximise total returns through a combination of long-term[^] growth of capital and current income^{^^} consistent with the preservation of capital^{^^^} by investing in one target fund.

Note:[^]"long-term" in this context refers to a period between 5 to 7 years.

^{^^}Income is in the form of Units.

^{^^^}The Fund is not a capital protected or a capital guaranteed fund.

The Fund's asset allocation is as follows:

- At least 95% of Net Asset Value (NAV); Investments in units of RHB Dana Hazeem;
- 1% to 5% of NAV; Investments in liquid assets including Islamic money market instruments and placements of cash.

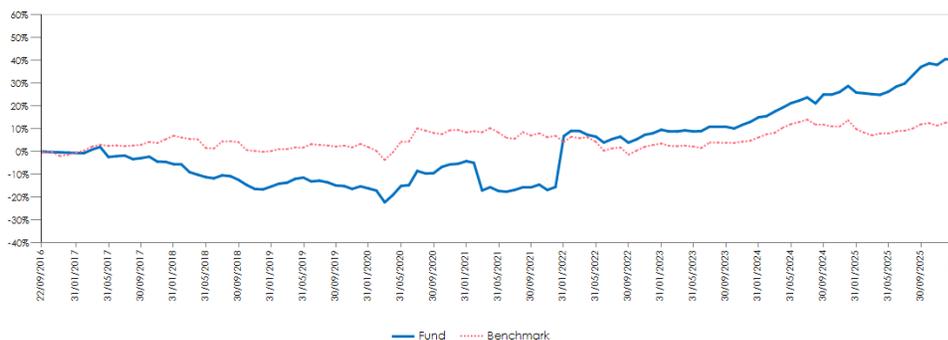
The Fund is suitable for members who:

- The Fund is suitable for Members who require investments that comply with Shariah requirements and are willing to accept moderate risk in their investments in order to achieve long-term growth and income.

FUND PERFORMANCE

Performance Chart Since Launch In Base Currency¹

¹ % Growth, TR Def, ExD, Def, MYR 22/09/2016 To 31/01/2026



Benchmark: Effective 31 August 2023, the benchmark has been replaced from 50% of the performance of the FTSE Bursa Malaysia EMAS Shariah Index and 50% of the Maybank Islamic Berhad's 12-month Islamic fixed deposit rate to 50% of the performance of the FTSE Bursa Malaysia EMAS Shariah Index and 50% of the RHB Islamic Bank Berhad's 12-months Commodity Murabahah Deposit-i rate due to the Manager's intention to standardize the source of the fixed deposit rate from Maybank Islamic Berhad's to RHB Islamic Bank Berhad's.

Cumulative Performance In Base Currency (%)¹

	1 Month	3 Months	6 Months	YTD	1 Year	3 Years	Since Launch
Fund	-0.36	1.00	7.87	-0.36	11.28	27.77	40.04
Benchmark	0.84	1.00	4.07	0.84	3.44	9.68	13.62

Annualised Performance In Base Currency (%)¹

	3 Years	5 Years	10 Years	Since Launch
Fund	8.50	7.87	N/A	3.66
Benchmark	3.12	0.94	N/A	1.37

Calendar Year Performance In Base Currency (%)¹

	2025	2024	2023	2022	2021
Fund	9.17	13.87	4.61	27.81	-10.73
Benchmark	-0.98	8.59	1.83	-3.79	-2.35



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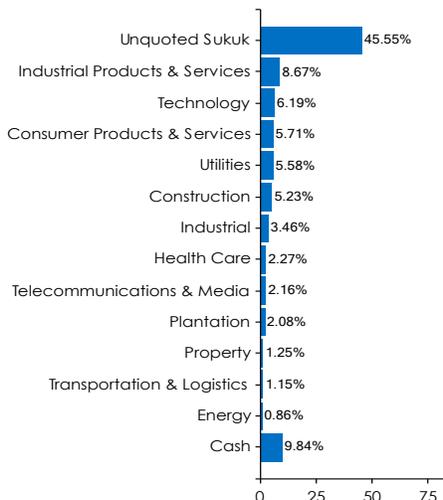
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FUND PORTFOLIO ANALYSIS			
	1 Month	12 Months	Since Launch
Highest NAV	0.7068	0.7068	0.7068
Lowest NAV	0.7002	0.6043	0.3752
NAV Per Unit	RM 0.7002		
Fund Size (Million)	RM 4.41		
Units in Circulation (Million)	6.30		

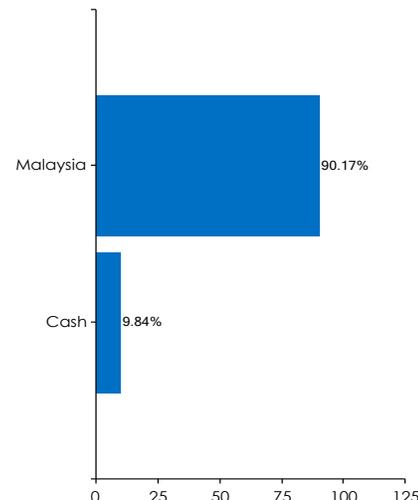
TOP 5 HOLDINGS ²

MEX I IMTN** TRANCHE 4 2.60% (21/01/2028)	11.85%
JEP IMTN** 5.850% (04/06/2031) - TRANCHE 21	5.52%
OSKMK 4.12 (03/02/2035)	5.13%
LBS BINA IMTN** 4.810% (23/01/2032) (S1 T2)	4.51%
PKNSMK 4.195 (07/29/2031)	4.41%

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. #The MER is not applicable, mainly due to the expenses are borne by the PRS Provider. **IMTN - Islamic Middle Term Note. Source : Exposure in RHB Dana Hazeem, 94.92%

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 management risk and the specific risks of the Target Fund are reclassification of Shariah status risk, market risk, particular security risk, interest rate risk and credit/default 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.

