

# PHEIM INCOME FUND (PIF) FUND FACTSHEET - JANUARY 2019

# Pheim Unit Trusts Berhad



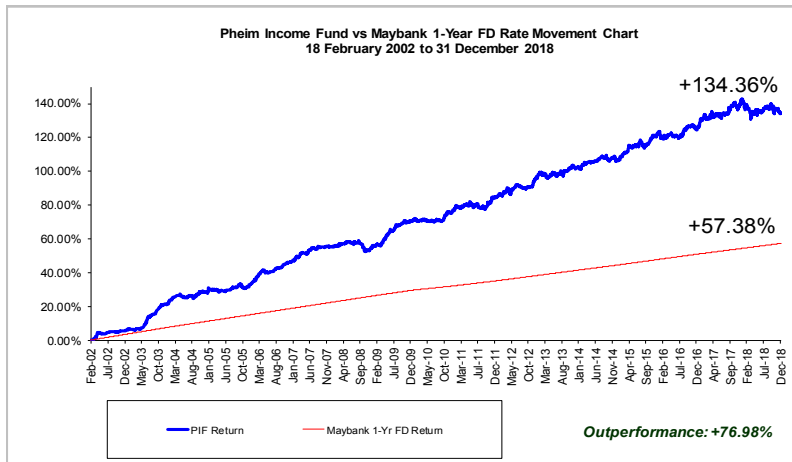
All data expressed as at 31 December 2018 unless otherwise stated.

## Investment Strategy

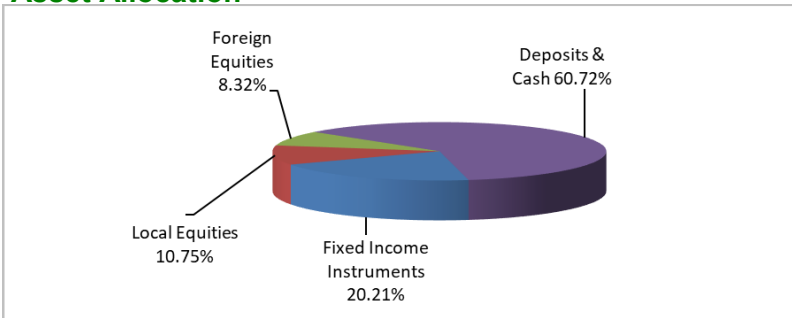
Invest primarily in medium to long-term fixed income instruments.  
The Fund's asset allocation is :  
Fixed income instruments & liquid assets : maximum - 100%, minimum - 80%  
Equities: maximum - 20%, minimum - 0%

## Highlights on PIF

Performance data is calculated on a NAV to NAV basis.



## Asset Allocation



## Historical Income Distributions

| Distribution Date | Distribution/ Unit (Net) | NAV/ Unit before distribution (RM) | NAV/ Unit after distribution (RM) |
|-------------------|--------------------------|------------------------------------|-----------------------------------|
| 26/12/2002        | 4.5 sen                  | 1.0594                             | 1.0144                            |
| 24/12/2003        | 6.5 sen                  | 1.1618                             | 1.0968                            |
| 10/12/2004        | 6.75 sen                 | 1.1595                             | 1.0920                            |
| 16/12/2005        | 6.8 sen                  | 1.1191                             | 1.0511                            |
| 8/12/2006         | 6.9 sen                  | 1.1667                             | 1.0977                            |
| 14/12/2007        | 7.0 sen                  | 1.1687                             | 1.0987                            |
| 12/12/2008        | 7.0 sen                  | 1.0887                             | 1.0187                            |
| 17/12/2009        | 7.05 sen                 | 1.1272                             | 1.0567                            |
| 28/4/2011         | 6.00 sen                 | 1.1154                             | 1.0554                            |
| 27/4/2012         | 1.50 sen                 | 1.1137                             | 1.0987                            |
| 26/4/2013         | 5.00 sen                 | 1.1385                             | 1.0885                            |
| 29/4/2014         | 7.00 sen                 | 1.1348                             | 1.0648                            |
| 27/3/2015         | 2.00 sen                 | 1.0984                             | 1.0784                            |
| 28/4/2016         | 6.75 sen                 | 1.1265                             | 1.0590                            |
| 20/4/2017         | 4.00 Sen                 | 1.1250                             | 1.0850                            |
| 26/4/2018         | 6.00 sen                 | 1.0797                             | 1.0197                            |

## Total Returns Ended 31 December 2018

|        | Year to date | Since Inception | Annualised (Since Inception) |
|--------|--------------|-----------------|------------------------------|
| Return | -2.51%       | +134.36%        | +5.18%                       |

Data Source: Lipper IM

Based on the fund's portfolio as at 31 December 2018 the Volatility Factor (VF) for this fund is 2.88 and is classified as "Low". (source: Lipper). "Low" includes funds with VF that are above 1.885 but not more than 6.615 (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 of qualified funds. VF is subject to monthly revision and VC will be revised every six months. The fund's portfolio may have change 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."

Note: Before investing we recommend that you read and understand the contents of the Pheim Master Prospectus dated 30 May 2017, Supplemental Master Prospectus dated 05 January 2018 & 30 April 2018 have been registered with the Securities Commission, who takes no responsibility of the contents. Units will be issued upon receipt of completed application form which is readily available together with the Pheim Master Prospectus & Supplemental Master Prospectus at our main office or any of our authorised agents. Past earnings or a fund's distribution is not a guarantee or reflection of the fund's future earning/ future distribution. The prices of units and distribution payable if any, may go down as well as up. Where a unit split/distribution is declared, you are advised that following the issue of additional units/distribution, the net asset value 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 your investment in Malaysian ringgit terms will remain unchanged after the distribution of the additional units. Also consider the fees and charges involved before investing. This Fund has not been approved for sale or purchase by any authority outside Malaysia. Non-Malaysian residents are advised to observe all applicable laws and regulations of their relevant jurisdiction. Please refer to the Master Prospectus dated 30 May 2017, Supplemental Master Prospectus dated 05 January 2018 & 30 April 2018 for more information on special risks involved in investing in this fund. The Product Highlights Sheet is available and investors have the right to request for it, and should read and understand it together with any other product disclosure document before making any investment decision.

## Fund Objective

A fund suitable for risk adverse investors who are looking for consistent income while taking lower risks compared to equity investments.

## Key Information

|  |                                |
|--|--------------------------------|
| Category/ Type of Fund   | Mixed Asset/ Conservative      |
| Launch Date  | 28 Jan 2002                    |
| Approved Fund Size   | 100,000,000 units              |
| Fund Size @ 31 Dec 2018  | RM 9.9 m                       |
| Investment Manager   | Pheim Asset Management Sdn Bhd |
| Trustee  | Maybank Trustees Bhd           |
| Maximum Sales Charge   | Nil                            |
| Annual Management Fee  | 1.0%                           |
| Annual Trustee Fee   | 0.07%                          |
| Initial Offer Price  | RM1.00                         |
| NAV/Unit @ 31 Dec 2018 (Adjusted for distribution since inception) | RM1.0223 (RM2.3436)            |
| Min. initial investment  | RM1,000                        |
| Min. additional investment   | RM100                          |
| EPF Investment Scheme  | Yes                            |

## Top Ten Largest Holdings- Equities % of NAV

| Rank | Company Name                  | Country   | Weighting % |
|------|-------------------------------|-----------|-------------|
| 1    | Hibiscus Petroleum Berhad     | Malaysia  | 1.40        |
| 2    | United Global Limited         | Singapore | 1.05        |
| 3    | Jaya Tiasa Holdings Berhad    | Malaysia  | 0.86        |
| 4    | MB World Group Berhad         | Malaysia  | 0.85        |
| 5    | CP All Public Company Limited | Thailand  | 0.71        |
| 6    | Procurri Corporation Limited  | Singapore | 0.70        |
| 7    | Teo Seng Capital Berhad       | Malaysia  | 0.70        |
| 8    | ISDN Holding Limited          | Hong Kong | 0.67        |
| 9    | Sentoria Group Berhad         | Malaysia  | 0.62        |
| 10   | Bioldics Limited              | Singapore | 0.60        |

Note: The weightings are prepared based on unaudited figures.

## Performance Ranking in Lipper Fund Table

| Period                         | Growth Rate (%) | Rank  |
|--------------------------------|-----------------|-------|
| 3 Months (30/09/18 - 31/12/18) | -2.12%          | 19/24 |
| 6 Months (30/06/18 - 31/12/18) | -0.43%          | 17/24 |
| 1 Year (31/12/17 - 31/12/18)   | -2.51%          | 21/24 |
| 3 Years (31/12/15 - 31/12/18)  | +5.29%          | 19/22 |
| 5 Years (31/12/13 - 31/12/18)  | +16.00%         | 13/19 |

Source: Lipper IM

Past Performance of the Fund is no indication of the future performance of the Fund.

## Fund Price History

|              | NAV / Unit (RM) | Date       |
|--------------|-----------------|------------|
| Highest NAV* | 2.4292          | 12/01/2018 |
| Lowest NAV*  | 0.9981          | 22/02/2002 |

\*Note: Highest and lowest NAV per unit are determined using adjusted NAV per unit. Adjusted NAV per unit are derived by assuming reinvestment of all past income distributions.