

FUND OBJECTIVE

The Maybank Malaysia Balanced Fund ("MMBF" or "the Fund") is a balanced fund that aims to provide a balance between income and Long Term capital appreciation.
Any material change to the investment objective of the Fund would require Unit Holders' approval.



FUND INFORMATION

Fund Category

Balanced

Fund Type

Income & Growth

Launch Date

19-Sep-94

Benchmark

50% FBM KLCI + 50% Maybank 12-months fixed deposit rate

NAV Per Unit

RM 0.7586

Fund Size

RM 58.12 million

Distribution Policy

Income distribution (if any) is declared at the end of the financial year of the Fund or for any other specified period at the Manager's discretion, subject to Trustee's approval. Distribution will be made from realised income and realised gains of the Fund.

Initial Offer Price (IOP)

RM 1.0000

Sales Charge

Up to 5.00% of the NAV per Unit of the Fund

Redemption Charge

Nil

Annual Management Fee

0.75% - 1.50% of the NAV calculated and accrued on a daily basis

Annual Trustee Fee

First RM20 mil - 0.06% of NAV
Next RM20 mil - 0.05% of NAV
Next RM20 mil - 0.04% of NAV
Next RM20 mil - 0.03% of NAV
Next RM20 mil - 0.02% of NAV
Excess RM100 mil - 0.01% of NAV

Min. Initial Investment

RM1,000

Min. Additional Investment

RM100

Cut-off time for injection / Withdrawal

4.00 p.m. on a Business Day as stated in Prospectus / Information Memorandum. Do note that times may differ from respective distributors.

Period of payment after withdrawal

Within 10 calendar days

Financial Year End

30-Sep

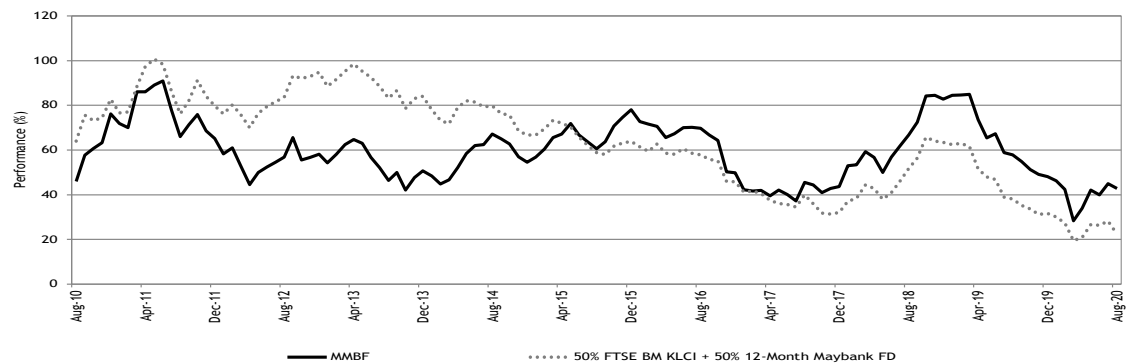
Portfolio Yield

3.50%

Portfolio Duration

4.69 years

Performance Record as at 31-Aug-20



** Performance record from 31 Aug 10 - 31 Aug 20, income reinvested, calculated in MYR

* Inclusive of distribution since inception (if any)

Source: Novagni Analytics and Advisory Sdn. Bhd.

Performance (%) Return as at 31-Aug-20

Total Return	YTD	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr		
									Annualised Return	
			3 Yr	5 Yr	10 Yr	2019	2018	2017	2016	2015
Fund	3.78	0.18	7.01	6.97	3.13	3.23	18.07	42.80		
Benchmark	-0.89	-2.38	2.07	2.32	-1.08	-2.41	5.78	22.30		

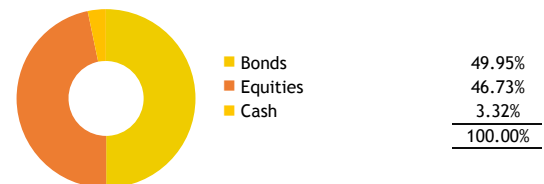
Source: Novagni Analytics and Advisory Sdn. Bhd.

Income Distribution History

Date	Gross (sen)	Yield (%)	Total yield (%)
01/10/2018	2.50	3.42	3.42
02/10/2017	3.00	3.94	3.94
31/03/2016	1.43	1.93	1.93
30/09/2014	4.00	5.36	5.36
30/09/2013	3.00	4.15	4.15

Source: Maybank Asset Management Sdn. Bhd.

Asset Allocation as at 31-Aug-20



Source: Maybank Asset Management Sdn. Bhd.

Sector Allocation as at 31-Aug-20

Bonds		Equities	
Toll Road	11.05%	Technology	7.82%
Power Producer	9.68%	Financial Services	6.87%
Property and real estate	6.46%	Healthcare	6.19%
Financial Services	6.45%	Industrial Products & Services	5.52%
Construction And Engineer	5.99%	Consumer Products & Services	4.70%
Diversified Holdings	5.86%	Real Estate Investment Trusts	3.35%
Others	4.46%	Plantation	2.94%
	<u>49.95%</u>	Utilities	2.68%
		Transportation & Energy	1.84%
		Construction	1.66%
		Telecommunications &	1.65%
			<u>46.73%</u>

Source: Maybank Asset Management Sdn. Bhd.

Top 5 Holdings as at 31-Aug-20

Bonds	
ANIH IMTN TRANCHE 9 VO110447	9.06%
MMC CORP IMTN 5.700% 24.03.2028	4.78%
CYPARK REF IMTN 5.32% 30.06.2031	4.30%
PASB IMTN 3.9% 30.10.2029 - ISSUE NO 18	3.15%
PIBB T3 SUBSUKUK MURABAHAH 3.750% 31.10.2029	2.66%
Equities	
TOP GLOVE CORPORATION BHD	3.16%
KOSSAN RUBBER INDUSTRIES BHD	3.03%
VITROX CORP BHD	1.88%
MALAYAN BANKING BHD	1.71%
TENAGA NASIONAL BHD	1.65%

Source: Maybank Asset Management Sdn. Bhd.

Credit Ratings as at 31-Aug-20

AAA	7.60%
AA	32.03%
A	10.32%
	<u>49.95%</u>

Source: Maybank Asset Management Sdn. Bhd.

The yield of the distributions are calculated based on the total dividend payout/ex-distribution NAV.

Based on the fund's portfolio returns as at 31 August 2020, the Volatility Factor (VF) for this fund is 7.96 and is classified as "Low". (Source: Lipper). "Low" includes funds with VF that are above 3.315 and less than or equal to 9.55 (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 and VC will be revised every six months. 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.

This is a replacement Master Prospectus in respect of the funds that replaces and supercedes the Master Prospectus dated 1 November 2018 as amended by the First Supplementary Master Prospectus dated 1 March 2019 and the Second Supplementary Master Prospectus dated 15 August 2019 in respect of the funds.

Investors are advised to read and understand the contents of this Master Prospectus (Conventional Funds) and Product Highlight Sheet before investing. If in doubt, please consult a professional advisor. The Master Prospectus has been registered and lodged with the Securities Commission Malaysia. Among others, investor should consider the fees and charges involved. The price of units and distributions payable, if any, may go down as well as up. Past performances of the fund should not be taken as indicative of its future performance. Where a distribution is declared, investors are advised that following the distribution, the NAV per unit will be reduced from cum-distribution NAV to ex-distribution NAV. Investments in the fund is exposed to equity specific risk, credit and default risk, interest rate risk, currency risk and country risk. Units will only be issued on receipt of an application form referred to and accompanying the Master Prospectus which can be obtained at Maybank branches and any distribution channels as mentioned in the Master Prospectus.

SC's approval or authorisation, or the registration, lodgement or submission of the Prospectus/ Information Memorandum does not amount to nor indicate that the SC has recommended or endorsed the Fund or the Fund Fact Sheet.