

FUND FACT SHEET JUNE 2025

Maybank Flexi Income Fund

FUND OBJECTIVE

The Maybank Flexi Income Fund ("MFIF" or "the Fund") is a fixed income fund that aims to outperform its benchmark by investing in a portfolio of fixed income securities, equities, real estate investment trusts ("REITs") and/or exchange-traded funds ("ETFs").



Any material change to the investment objective of the Fund would require the Unit Holders' approval.

FUND INFORMATION

Fund Category
Fixed Income

Fund Type
Income

Launch Date

MFIFA (USD): 28-Nov-2019
MFIFA (MYR): 28-Nov-2019
MFIFA (MYRH): 28-Nov-2019
MFIFA (SGDH): 28-Nov-2019
MFIFA (AUDH): 28-Nov-2019

Benchmark

70% Maybank 12-month fixed deposits rate + 30% MSCI Asia Pacific Ex-Japan Index

NAV Per Unit

MFIFA (USD): USD 1.0105
MFIFA (MYR): MYR 1.0299
MFIFA (MYRH): MYR 0.9356
MFIFA (SGDH): SGD 0.9707
MFIFA (AUDH): AUD 0.9799

Class Size

MFIFA (USD): USD 0.27 million
MFIFA (MYR): MYR 3.35 million
MFIFA (MYRH): MYR 23.42 million
MFIFA (SGDH): SGD 0.18 million
MFIFA (AUDH): AUD 0.59 million

Distribution Policy

Quarterly

Annual Management Fee

Up to 1.50% of the NAV

Sales Charge

Up to 3.00% of the NAV per Unit

Redemption Charge

Nil

Annual Trustee Fee

Up to 0.04% of the NAV

Min. Initial Investment

1,000 in the respective class
currency

Min. Additional Investment

100 in the respective class
currency

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 7 business days

Financial Year End

31-Aug

Fixed Income Yield (%)

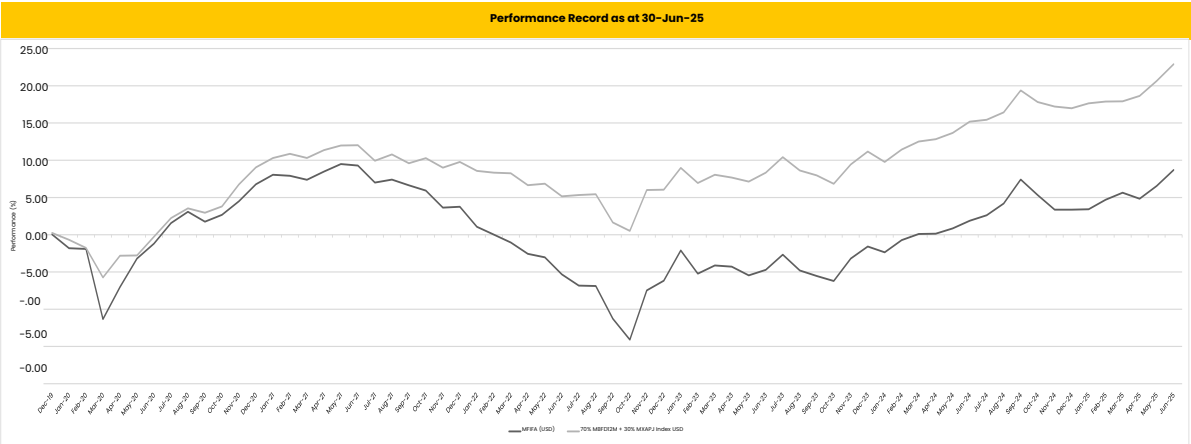
5.06

Fixed Income Duration

4.70 years

Average Credit Rating

BBB

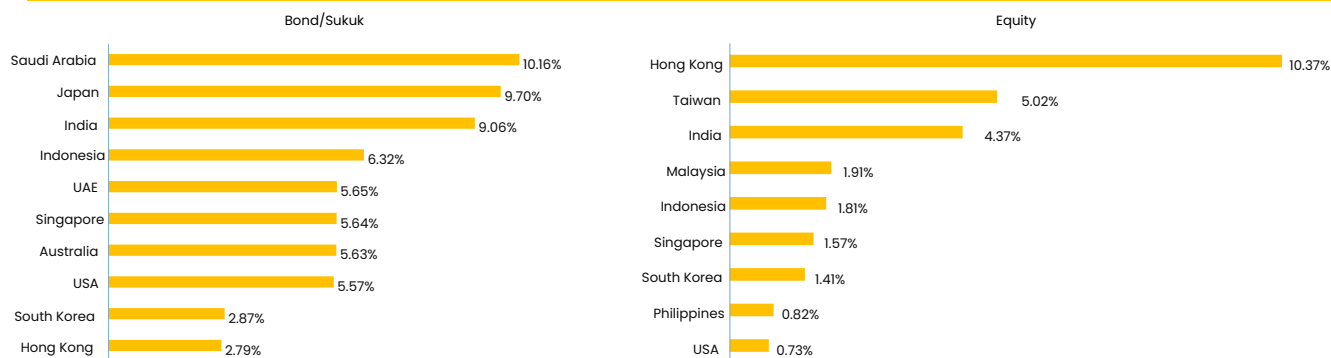


** Performance record from 18 Dec 19 - 30 Jun 25, income reinvested, calculated in USD ** Inclusive of distribution since inception (if any)

Performance (%) Return as at 30-Jun-25								
Total Return	YTD	1M	3M	6M	1Y	3Y	5Y	SI
MFIFA (USD)	5.15	2.02	2.88	5.15	6.69	14.81	10.00	8.69
MFIFA (MYR)	-1.07	0.84	-2.43	-1.07	-4.87	9.49	8.12	10.85
MFIFA (MYRH)	3.74	1.85	2.23	3.74	4.02	6.20	4.35	2.72
MFIFA (SGDH)	4.14	1.77	2.46	4.14	4.51	9.36	4.44	2.81
MFIFA (AUDH)	4.58	1.97	2.97	4.58	5.59	9.34	3.93	2.78
Benchmark	5.06	1.87	4.23	5.06	6.70	16.87	23.22	22.90
Annualised Return				Calendar Year Return				
	3Y	5Y	SI	2024	2023	2022	2021	2020
MFIFA (USD)	4.71	1.92	1.50	5.02	4.89	-9.56	-2.83	6.72
MFIFA (MYR)	3.07	1.57	1.86	2.14	9.39	-4.34	0.79	5.13
MFIFA (MYRH)	2.02	0.86	0.48	2.40	1.71	-9.92	-0.76	7.44
MFIFA (SGDH)	3.03	0.87	0.50	2.98	3.36	-9.87	-3.03	6.13
MFIFA (AUDH)	3.02	0.77	0.49	3.62	2.41	-9.86	-3.34	6.29
Benchmark	5.33	4.26	3.76	5.23	4.83	-3.39	0.66	8.78

Asset Allocation as at 30-Jun-25		Top 5 Holdings as at 30-Jun-25	
		Bond / Sukuk	
Bond/Sukuk	63.40%	TREASURY BILL 0% 29/07/2025	5.57%
Equity	28.01%	MEIJI YASUDA LIF 5.8% PERP	4.11%
Cash	5.32%	KSA SUKUK LTD 5.25% 04.06.34	3.56%
Gold	2.88%	PERTAMINA HULU E 5.25% 21.04.30	3.53%
REITs	0.38%	ALINMA BANK 6.5% PERP	3.51%
100.00%		Equity	
		TAIWAN SEMICONDUCTOR MANUFACTURING CO LT	3.04%
		SPDR GOLD SHARES	2.56%
		TENCENT HOLDINGS LTD	1.70%
		DAYA INTIGUNA YASA TBK PT	1.23%
		JNBY DESIGN LTD	0.99%

Sector Allocation as at 30-Jun-25	
Bond/Sukuk	Equity
Financial 41.56%	Consumer Disc. 6.65%
Government 9.13%	Financials 4.18%
Energy 7.02%	Info Tech 4.07%
Communications 2.91%	Industrials 2.97%
Basic Materials 2.79%	Comm. Svcs 2.09%
	Technology 1.80%
	Health Care 1.74%
	Utilities 1.68%
	Communications 0.94%
	Networking 0.52%
	Construction 0.38%
	Real Estate 0.37%
	Energy 0.34%
	Consumer Staples 0.27%
	Fin. Svcs 0.01%

Country Allocation as at 30-Jun-25

Credit Ratings as at 30-Jun-25

NR	14.73%
A	24.82%
BBB	14.79%
BB	9.06%
	<u>63.40%</u>

Income Distribution History (Gross (sen) / Yield (%))

Date	MFIFA (USD)	MFIFA (MYR)	MFIFA (MYRH)	MFIFA (SGDH)	MFIFA (AUDH)
25/02/2025	1.00 / 1.02	1.00 / 0.95	3.00 / 3.29	-	-
26/11/2024	-	-	2.00 / 2.15	0.90 / 0.97	-
27/08/2024	1.90 / 1.94	2.00 / 1.94	-	-	-
28/05/2024	-	0.14 / 0.13	-	-	-
26/02/2024	0.29 / 0.31	0.33 / 0.30	-	-	-

Disclosures

Data presented as at last business day of the month.

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

A Volatility Factor (VF) has been provided by 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.

Based on the Fund's portfolio returns as at 30 June 2025, the Volatility Factor (VF) for this Fund is 5.6 for USD Class (Low), 5.6 for MYR Class (Low), 7.7 for MYRH Class (Low), 5.5 for SGDH Class (Low), 9.6 for AUDH Class (Moderate)

Volatility Class Volatility Banding

Very Low $0 \leq \text{Volatility Factor} \leq 4.525$

Low $4.525 < \text{Volatility Factor} \leq 8.695$

Moderate $8.695 < \text{Volatility Factor} \leq 11.445$

High $11.445 < \text{Volatility Factor} \leq 15.845$

Very High Volatility Factor more than 15.845

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Investors are advised to read and understand the contents of the Prospectus/Information Memorandum and the Fund's Product Highlights Sheets ("PHS") before investing. The Prospectus/Information Memorandum and PHS are available at our nearest representative offices and investors have the right to request for a copy of the Prospectus/Information Memorandum and PHS. The Prospectus/Information Memorandum has been registered with the Securities Commission Malaysia who takes no responsibility for its contents.

You should be aware that investments in unit trust funds carry risks. An outline of the risks are contained in the Prospectus/Information Memorandum. Unit prices and income distribution, if any, may rise or fall. Past performance of a fund is not an indicative of future performance. Please consider the fees and charges involved before investing. Units will be issued upon receipt of completed application form accompanying the Prospectus/Information Memorandum and subject to terms and conditions therein.

In no event shall Maybank AM be liable for any loss or damages howsoever arising whether in contract, tort, negligence, strict liability or any other basis, including without limitation, direct or indirect, special, incidental, consequential or punitive damages arising i) from incompleteness, inaccuracy, unreliability, unsuitability or unavailability with respect to this FFS and/or reliance thereon; or ii) from reproduction or use of the information/copyright/trademark contained in the FFS.

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