

### RHB MALAYSIA DIVA FUND

This Fund aims to provide total returns primarily through investment in equity and equity related securities of companies which offer potentially high dividend yields and sustainable dividend payments.

#### INVESTOR PROFILE

This Fund is suitable for Investors who:

- are looking for potential income through equities that offer dividend and growth potential; and
- have medium to long term investment horizon.

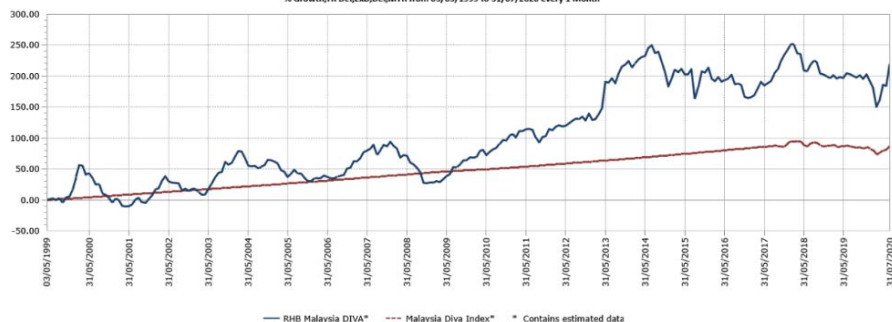
#### INVESTMENT STRATEGY

- Up to 100% of NAV can be invested in equities and/or fixed income securities or liquid assets, of which at least 50% of NAV will be invested in equities.

#### FUND PERFORMANCE ANALYSIS

##### Performance Chart Since Launch\*

% Growth,TR Def,Excl,De,LMYR from 03/05/1999 to 31/07/2020 every 1 Month



##### Cumulative Performance (%)\*

	1 Month	3 Months	6 Months	YTD
Fund	12.46	22.35	9.60	5.60
Benchmark	3.09	6.19	2.76	1.20

	1 Year	3 Years	5 Years	Since Launch
Fund	5.40	9.28	2.67	218.91
Benchmark	0.57	0.33	6.93	87.28

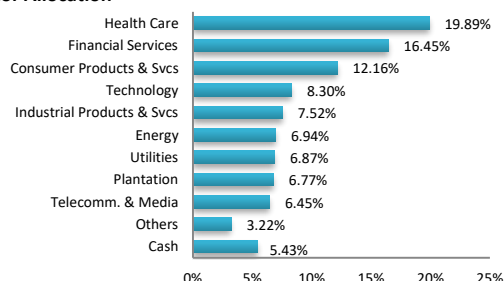
##### Calendar Year Performance (%)\*

	2019	2018	2017	2016	2015
Fund	1.07	-12.75	29.45	-15.64	10.85
Benchmark	-1.22	-1.29	3.59	3.21	3.30

Source: Lipper IM

#### FUND PORTFOLIO ANALYSIS

##### Sector Allocation\*



##### Top Holdings (%)\*

TOP GLOVE CORP BHD	9.00
MALAYAN BANKING BHD	4.74
PUBLIC BANK BHD	4.67
HARTALEGA HOLDINGS BHD	4.42
DIALOG GROUP BHD	4.38

\*As percentage of NAV

#### FUND STATISTICS

##### Historical NAV (RM)

	1 Month	12 Months	Since Launch
High	0.3974	0.3974	1.7254
Low	0.3524	0.2877	0.2877

Source: Lipper IM

##### Historical Distributions (Net)

	Distribution (sen)	Yield (%)
27 Mar 2019	2.5000	6.04
22 Mar 2018	3.0000	6.75
22 Mar 2017	2.6000	6.04
28 Mar 2016	5.5000	10.74
15 Apr 2015	6.5000	10.70

Source: RHB Asset Management Sdn. Bhd.

## RHB MALAYSIA DIVA FUND

This Fund aims to provide total returns primarily through investment in equity and equity related securities of companies which offer potentially high dividend yields and sustainable dividend payments.

### MANAGER'S COMMENTS

#### MARKET REVIEW

Despite rising COVID-19 cases around the world, global equities continued to rally in July 2020, rising 5.1% during the month and extending the rally since bottoming out on 23 March 2020 to 43.7% (year-to-date: -2.4%). The unabated spread of COVID-19 in multiple geographies risked delaying the opening up of economies, and consequently the sustenance of normalization in activity. As a result, market participants flocked to safe havens, repricing 10-year US Treasuries to their lowest ever closing yield of 0.53% and precious metals higher, with Gold (10.9%) scaling an all-time high and Silver (34.0%) registering its best monthly performance since 1979.

Meanwhile, the Asia Ex-Japan equity Index pulled off yet another strong performance in July 2020 (8.0%) to register its year-to-date returns (1.8%) into positive territory. Over in Malaysia, the benchmark FBMKLCI Index closed above 1600 points despite month end sell down ahead of the long weekend break. The glove stocks remained active as the number of COVID-19 cases continue to rise globally. Plantations stocks also gained after mini rally in Crude palm oil price to intra month high of RM2,800 per metric tonne.

#### MARKET OUTLOOK AND STRATEGY

Risk aversion and market volatility will remain high for the foreseeable future given the evolving situation on the COVID-19 pandemic. Surging COVID-19 infections in the US is raising concerns on the potential stalling of the expected economic recovery in the world's largest economy. Investors should expect a choppy market going forward, despite the robust liquidity conditions that are helping to support risk assets category.

In terms of strategy, with the gradual recovery in the domestic economy and equity market, we will focus on stocks with strong balance sheet, cashflows and good earnings growth potential, plus accumulating good quality stocks during weakness to benefit the fund in the longer term.

#### DISCLAIMER:

Based on the fund's portfolio returns as at 14 July 2020, the Volatility Factor (VF) for this fund is 12.8 and is classified as "Moderate". (source: Lipper) "Moderate" includes funds with VF that are above 9.6 but not more than 12.8 (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. The VC referred to was dated 30 June 2020 which is calculated once every six months and is valid until its next calculation date, i.e. 31 December 2020.

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 Master Prospectus dated 15 July 2017 and its supplementary(ies) (if any) ("collectively known as the Master Prospectus") before investing. The Master Prospectus has been registered with the Securities Commission Malaysia who takes no responsibility for its contents. The SC's approval or authorization, or the registration of the Prospectus should not be taken to indicate that the SC has recommended the fund. Amongst others, investors should consider the fees and charges 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 Master Prospectus relates will only be made on receipt of a form of application referred to in the Master Prospectus. For more details, please call 1-800-88-3175 for a copy of the PHS and the Master Prospectus or collect one from any of our branches or authorised distributors. If in any doubt, consult your banker, lawyer, stockbroker or an independent financial adviser.

The Manager wishes to highlight the specific risks of the Fund are stock market risk, liquidity risk, individual stock risk, interest rate risk, credit / default risk and issuer risk. These risks and other general risks are elaborated in the Master Prospectus.

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 (174588-x)

Head Office: Level 8, Tower 2 & 3, RHB Centre, 50400 Kuala Lumpur

General Line: 603-9205 8000

[www.rhbgroup.com](http://www.rhbgroup.com)

 RHB Group
  @RHBGroup
  RHB Group
  RHBGroup

RHB Asset Management Sdn Bhd (174588-X)

