

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.

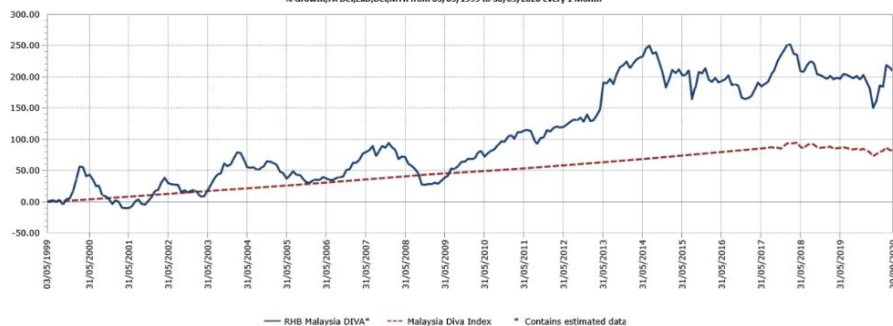
INVESTMENT STRATEGY

- 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,EXD,Del,MYR from 03/05/1999 to 30/09/2020 every 1 Month



Cumulative Performance (%)*

	1 Month	3 Months	6 Months	YTD
Fund	-2.00	8.68	23.39	2.05
Benchmark	-0.51	0.38	5.32	-1.46

	1 Year	3 Years	5 Years	Since Launch
Fund	3.77	-0.53	9.30	208.20
Benchmark	-0.91	-2.45	3.55	82.34

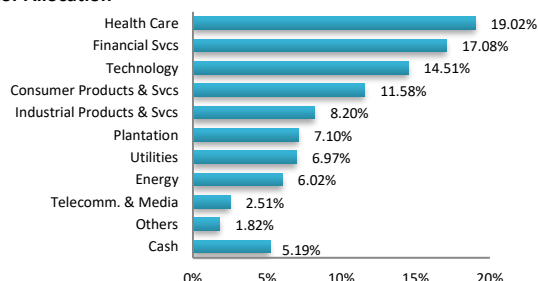
Calendar Year Performance (%)*

	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	8.65
MALAYAN BANKING BHD	5.11
PUBLIC BANK BHD	4.69
HARTALEGA HOLDINGS BHD	4.55
TENAGA NASIONAL BHD	4.20

*As percentage of NAV

FUND STATISTICS

Historical NAV (RM)

	1 Month	12 Months	Since Launch
High	0.3950	0.4062	1.7254
Low	0.3620	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.

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MANAGER'S COMMENTS

MARKET REVIEW

Global equities market took a beating in the month of September 2020. MSCI World Equity Index declined 3.4% during the month. Year to date ("YTD") returns was 0.37%, as it witnessed the first monthly loss since bottoming out on 23th March 2020. Investors were concern over high valuation in particular the technology sector and also partly attributed to the drying up of stimulus in the US. In addition, the US Presidential elections, as well as the rise in the number of new virus cases in Europe and other parts of the world may dampened global recovery. Commodities plunged on investor concerns over the sustainability of the sharp recovery in economic activity witnessed over the past few months.

The FTSE Bursa Malaysia KLCI ("FBM KLCI") fell by 1.3% month on month ("m.o.m") in September 2020 for the second consecutive month due to concerns over political uncertainty, ending of the loan moratorium on 30th Sep 2020 and rising new Covid-19 cases.

MARKET OUTLOOK AND STRATEGY

In October 2020, the market will be focusing on political developments, as well as how the end of the loan moratorium affects the equity market. Meanwhile, globally, investor's immediate focus will be on the US election. We expect equity market to remain volatile in view of domestic and external uncertainties, including the lingering Covid-19 pandemic. We maintain our cautious view and will focus on sectors or stocks with earnings growth in particular exporters.

DISCLAIMER:

Based on the fund's portfolio returns as at 10 September 2020, the Volatility Factor (VF) for this fund is 14.5 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 ("SC") who takes no responsibility for its contents. The SC's approval or authorization, or the registration of the Master 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.

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