

### RHB SMART TREASURE FUND

The Fund aims to achieve long term\* capital appreciation through investments in companies with high growth potential.

Note: \*"long term" in this context refers to a period of between 5 - 7 years.

#### INVESTMENT STRATEGY

- 70% - 95% of NAV: Investments in securities of companies with high growth potential. The Fund may also invest up to 20% of its NAV in Asia ex-Japan markets.
- The balance of NAV: Investments in liquid assets including money market instruments, deposits and collective investment schemes investing in money market instruments and deposits.

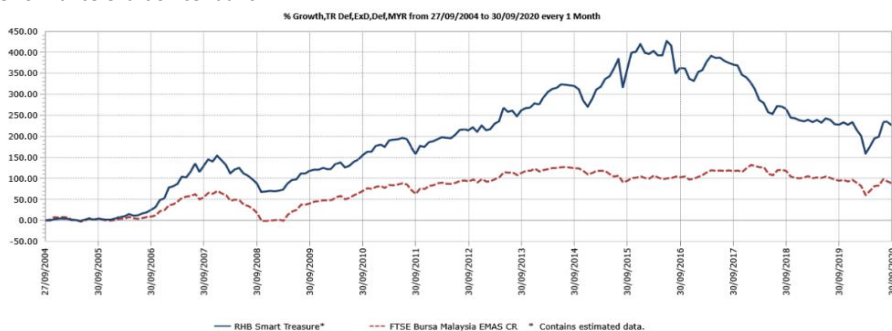
#### INVESTOR PROFILE

This Fund is suitable for investors who:

- are aggressive; and
- willing to accept high risk in order to obtain high capital growth over a long term period.

#### FUND PERFORMANCE ANALYSIS

##### Performance Chart Since Launch\*



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

	1 Month	3 Months	6 Months	YTD
Fund	-2.38	8.90	25.69	-2.36
Benchmark	-2.29	2.65	17.23	-4.34

	1 Year	3 Years	5 Years	Since Launch
Fund	-0.59	-30.58	-28.75	226.46
Benchmark	-3.32	-13.56	-3.30	87.47

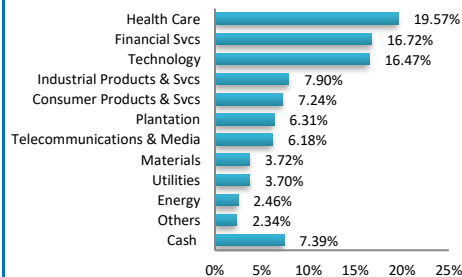
##### Calendar Year Performance (%)\*

	2019	2018	2017	2016	2015
Fund	-1.30	-22.99	1.92	-16.84	40.04
Benchmark	-1.77	-10.93	12.87	-2.77	-2.26

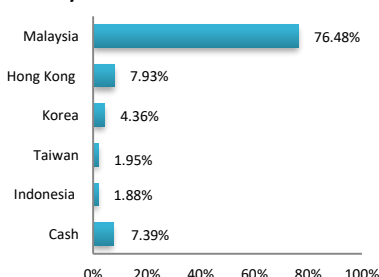
Source: Lipper IM

#### FUND PORTFOLIO ANALYSIS

##### Sector Allocation\*



##### Country Allocation\*



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

TOP GLOVE CORP BHD	8.72
PUBLIC BANK BHD	7.47
MALAYAN BANKING BHD	4.90
TELEKOM MALAYSIA BHD	4.69
WUXI BIOLOGICS CAYMAN INC	3.91

\*As percentage of NAV

#### FUND STATISTICS

##### Historical NAV (RM)

	1 Month	12 Months	Since Launch
High	0.3949	0.4059	1.0232
Low	0.3650	0.2846	0.2846

Source: Lipper IM

##### Historical Distributions (Net)

	Distribution (sen)	Yield (%)
Mar 2020	-	-
Mar 2019	-	-
Mar 2018	-	-
22 Mar 2017	2.0000	3.45
28 Mar 2016	6.6400	10.29

Source: RHB Asset Management Sdn. Bhd.

## RHB SMART TREASURE FUND

This Fund aims to achieve long term capital appreciation through investments in a portfolio comprising subscriptions for Initial Public Offerings (“IPO”), low priced securities, medium priced securities and the top 50 listed stocks of the BMSB (in terms of market capitalization) that amongst other things, offer high growth potential.

### MANAGER’S COMMENTS

#### MARKET REVIEW

The FBM KLCI fell for the second consecutive month by 1.3% m.o.m in September 2020 due to concerns over political uncertainty, the end of the loan moratorium on 30 September 2020 and rising new COVID-19 cases post-Sabah election. Retail participation share of trades fell m.o.m for the first time since March 2020. Foreign selling pressure continued in September 2020, with a net outflow of RM2.0bn, bringing YTD net foreign selling to a record RM21.9 bn. Market activity pulled back in Sep-2020 as market Average Daily Volume (ADV) traded were down 30% m.o.m to RM4.7bn. Retail ADV also retreated by 42.3% m.o.m to RM1.8 bn. Retail participation fell to 38% in September 2020 from 47% in August 2020.

Malaysia has seen a spike in the number of daily confirmed COVID-19 cases recently, with the seven day average tally reaching 209 as of 4 October 2020 higher than the previous peak of 173 in early April 2020.

#### MARKET OUTLOOK AND STRATEGY

We expect market to be range-bound as spike up again on COVID-19 cases in Malaysia while US election is coming affecting the sentiment of the market. We remain positive on healthcare, technology and companies which will be benefiting from factory relocation as a result of US-China trade tension.

#### DISCLAIMER:

Based on the fund’s portfolio returns as at 10 September 2020, the Volatility Factor (VF) for this fund is 15.1 and is classified as “High”. (source: Lipper) “High” includes funds with VF that are above 12.8 but not more than 15.4 (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 June 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 risk of the Fund are currency risk and country risk. This risk 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

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