

### 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:

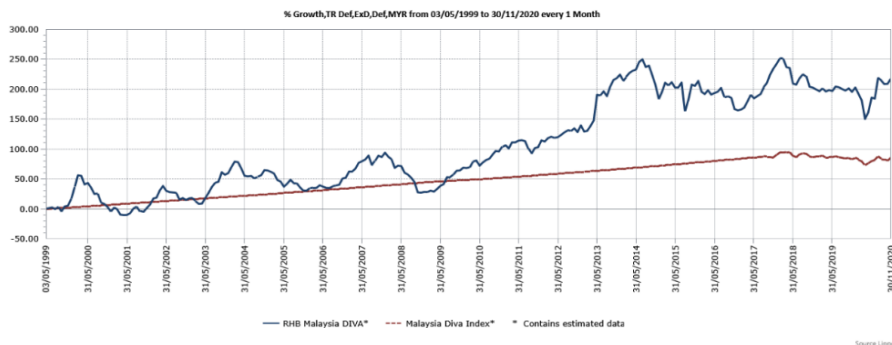
- are looking for potential income through equities that offer dividend and growth potential; and
- have medium to long term investment horizon.

#### 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\*



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

	1 Month	3 Months	6 Months	YTD
<b>Fund</b>	<b>2.74</b>	<b>0.79</b>	<b>11.15</b>	<b>4.96</b>
Benchmark	2.90	1.34	3.17	0.37

	1 Year	3 Years	5 Years	Since Launch
<b>Fund</b>	<b>7.51</b>	<b>-5.16</b>	<b>3.74</b>	<b>216.98</b>
Benchmark	1.30	0.18	4.90	85.73

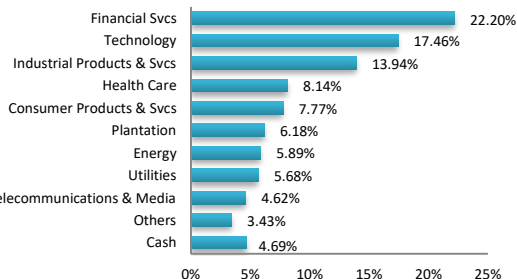
##### Calendar Year Performance (%)\*

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

Source: Lipper IM

#### FUND PORTFOLIO ANALYSIS

##### Sector Allocation\*



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

MALAYAN BANKING BHD	6.34
PUBLIC BANK BHD	6.21
MALAYSIAN PACIFIC INDUSTRIES BHD	4.42
TENAGA NASIONAL BHD	3.93
PETRONAS CHEMICALS GROUP BHD	3.87

\*As percentage of NAV

#### FUND STATISTICS

##### Historical NAV (RM)

	1 Month	12 Months	Since Launch
High	0.4022	0.4062	1.7254
Low	0.3797	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

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### MANAGER'S COMMENTS

#### MARKET REVIEW

The crucial announcement of preliminary COVID-19 vaccine results by few pharmaceutical companies, along with the passage of the US election overhang, catapulted global equities to their best monthly performance ever. Global equities rallied by 12.2% in the month of November 2020, lifting year to date returns ("YTD") to 9.4%. The strong rally was across all countries as well as all sectors. The Asia ex-Japan equity market was up 8.0% in November 2020 (YTD: 14.9%).

Over in Malaysia, November 2020 was the second-best month for KLCI in 2020 with a +6.53% gain (Jul: +6.85%) to 1,563 points, as gainers significantly outnumbered losers. Investors bought into value stocks which were bashed down year to date, while Covid-19 pandemic is still around with daily cases remain high.

#### MARKET OUTLOOK AND STRATEGY

The rotation to value has already started but surely still has a long way to play out given the gaps in price performance between victims and beneficiaries of the pandemic are huge. The uncertain political backdrop continues to be a drag. It is, however, not the overriding investment consideration. We believe the potential sharp downgrade in corporate earnings will not happen unless the resurgence of Covid-19 is out of control. The equity index is expected to consolidate in the short term due to strong rebound from end October 2020. However, we do expect index to go higher as corporate earnings improve along with the gradual recovery in the economy and foreign inflows. Uncertainties are still prevailing due to the surging local Covid-19 that may force further lockdowns that would overshadow optimism over recent vaccine developments.

#### DISCLAIMER:

Based on the fund's portfolio returns as at 10 November 2020, the Volatility Factor (VF) for this fund is 14.2 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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