

## RHB-OSK DANA ISLAM

This Fund aims to provide investors with above average capital growth over a medium to long term period by investing in a carefully selected portfolio of stocks which complies with the Shariah principles.

### INVESTOR PROFILE

#### This Fund Is Suitable For Investors Who:

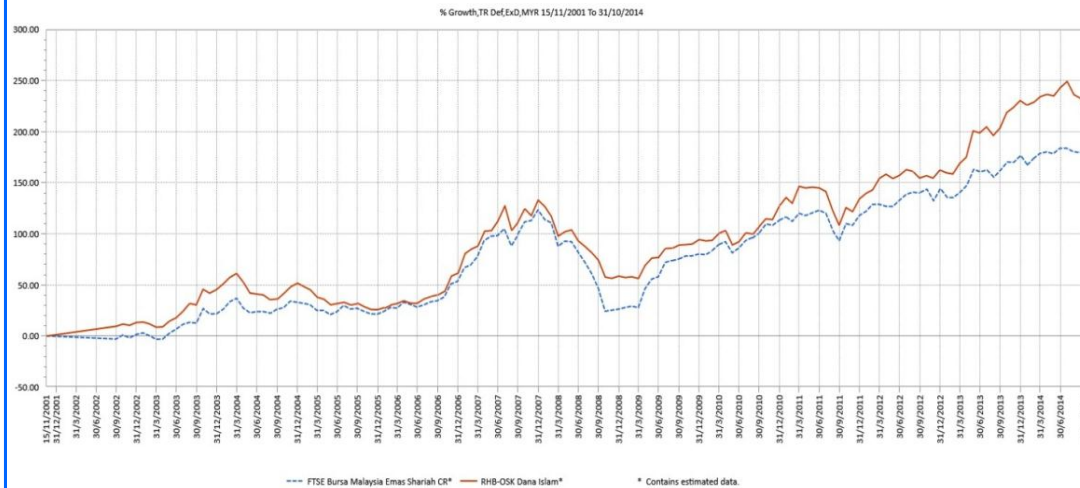
- are looking for investments in a diversified portfolio of assets that comply with Shariah requirements;
- are willing to accept moderate to high risk in their investments; and
- prefer capital growth rather than income over a medium to long term period.

### INVESTMENT STRATEGY

- 90% - 98% of NAV: Investments in securities that comply with Shariah requirements.
- 2% - 10% of NAV: Investments in Shariah-compliant liquid assets including sukuk, Islamic money market instruments and Islamic deposits with financial institutions.

### FUND PERFORMANCE ANALYSIS

#### Performance Chart Since Launch\*



#### Cumulative Performance (%)\*

	1 Month	3 Months	6 Months	YTD
Fund	-1.06	-3.04	-0.49	0.72
Benchmark	-0.26	-1.51	0.30	1.03

	1 Year	3 Years	5 Years	Since Launch
Fund	9.70	59.87	76.13	232.79
Benchmark	6.64	44.48	59.42	179.47

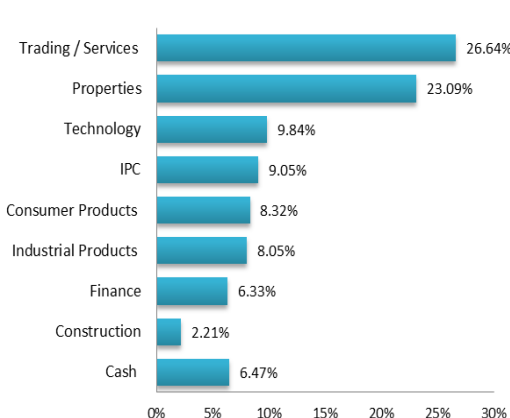
#### Calendar Year Performance (%)\*

	2013	2012	2011	2010	2009
Fund	25.95	12.10	2.98	16.97	22.57
Benchmark	13.29	11.85	2.41	18.20	43.03

\*Source: Lipper IM

### FUND PORTFOLIO ANALYSIS

#### Sector Allocation\*



#### Top Holdings (%)\*

TENAGA NASIONAL BHD	6.93
TIME DOTCOM BHD	6.72
QL RESOURCES BHD	5.95
TAMBUN INDAH LAND BERHAD	5.75
DIALOG GROUP BHD	4.80

\*As percentage of NAV

### FUND STATISTICS

#### Historical NAV (RM)

	1 Month	12 Months	Since Launch
High	1.0192	1.0965	1.0965
Low	0.8931	0.8931	0.4737

Source: Lipper IM

#### Historical Distributions (Last 5 Years) (Net)

	Distribution (sen)	Yield (%)
31 Mar 2014	6.6000	6.54
31 Mar 2013	5.5000	6.02
31 Mar 2012	5.4432	5.96
31 Mar 2011	-	-
31 Mar 2010	-	-

Source: RHB Asset Management Sdn. Bhd.

**RHB-OSK DANA ISLAM**

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**MANAGER'S COMMENTS**

**EQUITY MARKET REVIEW**

Historically, October has been a good month for investment but the recent October, despite ended marginally positive, was a very volatile month. A host of issues such as the weakening economies of Europe and Japan, the conflict in Iraq and Ukraine as well as the Ebola health scare had exerted pressure on global markets. The Wall Street led global markets into a sharp volatility which put pressures to the globe including the KLCI. The KLCI fell below the 1,800pt psychological support level for the second time this year but managed to recoup all of its losses and closed marginally higher or up 8.8pts (+ 0.5%) to close at 1,855pts. The broader Shariah Index performed better, with the FBM Emas Shariah gained 1.22% mom to close at 13,346.37 pts. Small caps were hurt badly as investors fled riskier stocks, resulting in the FBM Small cap index plunging 5.2% to 17,695pts.

**MARKET OUTLOOK**

We remain cautious on the KLCI at this juncture as we do not foresee any significant catalyst to propel the KLCI above the current trading band of 1,820-1,850. Although the Budget 2015 has added some recovery tone to the overall market, the global situation i.e. slowdown in growth, fiscal uncertainties in Emerging markets and weak crude oil prices could possibly hinder any strong tone of a sustainable rebound for the KLCI.

**DISCLAIMER:**

Based on the fund's portfolio returns as at 15 October 2014, the Volatility Factor (VF) for this fund is 9.9 and is classified as "High". (source: Lipper) "High" includes funds with VF that are above 10.6 but not more than 13.0 (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 2014 which is calculated once every six months and is valid until its next calculation date, i.e. 31 December 2014.

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 PHS and the contents of the Master Prospectus dated 26 October 2014 and its supplementary(ies) (if any) ("the Master Prospectus") before investing. The Master Prospectus has been registered with the Securities Commission Malaysia who takes no responsibility for its contents. 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.

The Manager wishes to highlight the specific risks of the Fund are reclassification of Shariah status risk, higher level of risk than a portfolio diversifying its holdings across several markets and economies by virtue of its Shariah status and equity investment risks such as market risk and particular security risk. These risks and other general risks are elaborated in the Master Prospectus.

This 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.