

RHB-OSK DANA KIDSAVE

The Fund aims to maximise total returns through a combination of long term growth of capital and current income consistent with the preservation of capital.

INVESTOR PROFILE

This Fund Is Suitable For Investors Who:

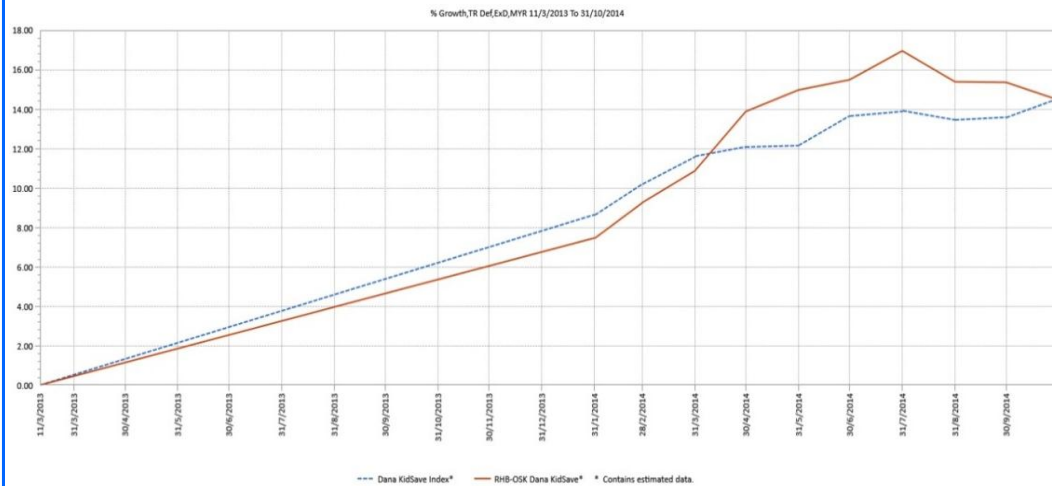
- require investments that comply with Shariah requirements; and
- are willing to accept moderate risk in their investments in order to achieve long term growth and income.

INVESTMENT STRATEGY

- 40% - 60% of NAV: Investments in Shariah-compliant equity and equity related securities of companies that have dividend and/or growth potential.
- 40% - 60% of NAV: Investments in Non-Equity Shariah-Compliant Investments.

FUND PERFORMANCE ANALYSIS

Performance Chart Since Launch*



Cumulative Performance (%)*

| | 1 Month | 3 Months | 6 Months | YTD |
|-----------|---------|----------|----------|------|
| Fund | -0.78 | -2.13 | 0.51 | 6.60 |
| Benchmark | 0.86 | 0.57 | 2.19 | 3.67 |

| | 1 Year | Since Launch |
|-----------|--------|--------------|
| Fund | 6.74 | 14.46 |
| Benchmark | 5.58 | 14.55 |

*Source: Lipper IM

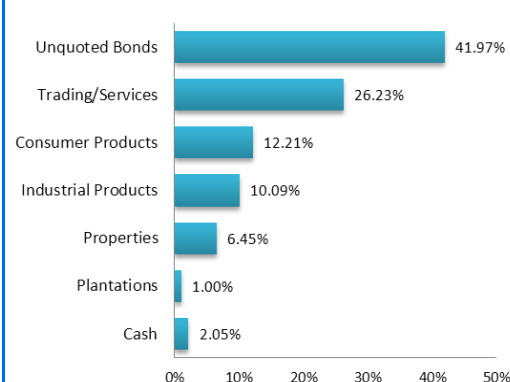
FUND DETAILS

| | |
|---------------------------------------|--|
| Investment Manager | RHB Asset Management Sdn. Bhd. |
| Trustee | HSBC (Malaysia) Trustee Bhd |
| Fund Category | Balanced Fund (Shariah-Compliant) |
| Fund Type | Income and Growth Fund |
| Launch Date | 18 February 2013 |
| Unit NAV | RM0.5476 |
| Fund Size (million) | RM133.77 |
| Units In Circulation (million) | 244.28 |
| Financial Year End | 28 February |
| MER (as at 28 Feb 2014) | 1.60% |
| Min. Initial Investment | RM1,000.00 |
| Min. Additional Investment | RM100.00 |
| Benchmark | 50% FBM Emas Shariah Index + 50% Maybank 12-month Islamic FD |
| Sales Charge | Up to 6.38% of investment amount |
| Redemption Charge | None |
| Annual Management Fee | 1.50% p.a. of NAV* |
| Annual Trustee Fee | Up to 0.08% p.a. of NAV* |
| Switching Fee | RM25.00 per switch |
| Redemption Period | Within 10 days after receipt the request to repurchase |
| Cooling-Off Period | Within 6 business days from the date of receipt of application |
| Distribution Policy | Annually, if any |

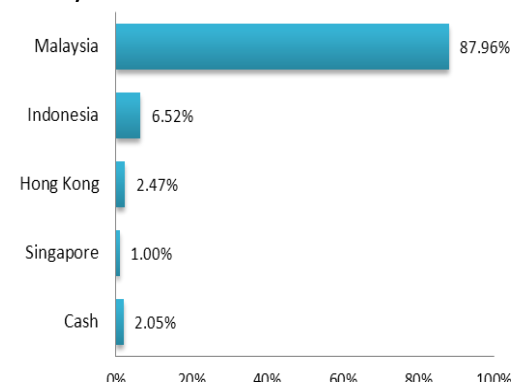
*For the purpose of computing the annual management fee and annual trustee fee, the NAV of the Fund is exclusive of the management fee and trustee fee for the relevant day.

FUND PORTFOLIO ANALYSIS

Sector Allocation*



Country Allocation*



Top Holdings (%)*

| | |
|-----------------------------------|------|
| PETRONAS DAGANGAN BHD | 5.83 |
| WESTSTAR CAPITAL-4.9%(30/11/2017) | 5.28 |
| PARKSON HOLDINGS BHD | 3.86 |
| ALPHA CIRCLE-4.85% (17/11/2017) | 3.74 |
| BRIGHT FOCUS BHD-4.8%(24/01/2022) | 3.73 |

*As percentage of NAV

FUND STATISTICS

Historical NAV (RM)

| | 1 Month | 12 Months | Since Launch |
|------|---------|-----------|--------------|
| High | 0.5519 | 0.5716 | 0.5716 |
| Low | 0.5266 | 0.5266 | 0.4973 |

Source: Lipper IM

Historical Distributions (Last 1 Years) (Net)

| | Distribution (sen) | Yield (%) |
|-------------|--------------------|-----------|
| 26 Feb 2014 | 1.7000 | 3.25 |

Source: RHB Asset Management Sdn. Bhd.

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MANAGER'S COMMENTS**FUND REVIEW**

Dana Kidsave's NAV/unit decreased by 0.78%, underperforming its benchmark's (50% FBM Emas Shariah Index + 50% Maybank 12-month Islamic fixed deposit) gain of 0.86%. The underperformance was mainly due to stock selection.

MARKET REVIEW

Global equities experienced sharp decline for the first half of October as growth fears deepened whilst oil prices were pressured by ample global supplies and weak demand. However, the better than expected corporate earnings from the US and unexpected monetary base expansion from the Bank of Japan ("BoJ") fueled equities rally in the second half of the month. The International Monetary Fund ("IMF") cut its outlook for global growth in 2015 and warned about the risks of rising geopolitical tensions and a financial market correction as stocks reached "frothy" levels. The world economy will grow 3.8% in 2015 compared with a July forecast for 4%, after a 3.3% expansion in 2013. The US is a bright spot and expected to grow 3.1% in 2015 compared with a 3% forecast in July whilst the euro area will grow 1.3% in 2015, slower than the 1.5% predicted. Crude oil prices experienced a steep decline as International Energy Agency ("IEA") trimmed 2014/2015 oil demand estimates by 250,000 barrels/day and 90,000 barrels/day due to reduced expectations for world economic growth whilst Saudi Arabia, the largest oil producer in OPEC, intends to maintain market share by enduring lower crude oil prices. In the US, macro numbers were generally in line with unemployment rate improved to 5.9% from 6.1% whilst corporate earnings reports were generally positive. In Europe, the European Central Bank ("ECB") started its asset purchase program by buying French, Spanish and Italian debt. The ECB failed 25 banks in a stress test but none of Europe's largest banks were found lacking. Sluggish growth in the euro area and political tension with Russia continue to paint a gloomy outlook on Europe. In China, no surprises from September macro numbers. A PBOC member predicted 7.2% growth for fourth quarter 2014 and estimates 7.3% growth for 2015. The Fourth Plenum wrapped up after a four day discussion to strengthening the "rule of law" with Chinese characteristics.

Within the Asia ex Japan equity markets, India and Indonesia outperformed whilst South Korea and the Philippines were the detractors. The best performing markets among the ASEAN countries were Malaysia and Indonesia whilst the Philippines and Singapore lagged (in MYR terms).

The Malaysian equities up 0.48% in MYR terms, outperforming overall ASEAN market (-1.42%) amid global equities slumped on growth fears. The World Bank has revised up the growth projection for Malaysia to 5.7% for 2014 from 5.4% as the economy will be spurred by export growth whilst IMF estimates 5.9% and 5.2% for 2014 and 2015 respectively. Inflation is expected to accelerate to 4.1% in 2015 from 2.9% in 2014 with subsidy and tax reforms. No huge surprise from 2015 budget as Malaysia is accelerating infrastructure investment as Prime Minister Najib leans on public expenditure to boost growth amid concerns on subsidy cuts and new consumption tax will curb private spending. Government fiscal deficit will reduce to 3% in 2015. In Indonesia, Joko Widodo ("Jokowi") took office on 20th October and unveiled his cabinet of 34 ministers that dominated by professionals. Investments picked up in the July to September period as Jokowi presidential election win provided some certainty for domestic business to start realizing their investments. Domestic investment climbed by 24% in 3Q14, whilst FDI grew by 17% in 3Q. The World Bank projects that Indonesia's economy will speed up in 2015, anticipating a stronger flow of foreign investment and bigger export demand. Indonesia's economy is estimated to grow 5.6% in 2015, compared to forecast of 5.2% growth for 2014. In Singapore, September non-oil domestic exports ("NODX") were weaker than expected due to decline in electronic NODX. Industrial production contracted 1.2% y/y in September, as the biomedical manufacturing cluster surprised with a 10.3% y/y contraction. Monetary Authority of Singapore ("MAS") guided that the economy should expand at a moderate pace in the quarters ahead and will maintain a modest and gradual appreciation of Singapore dollar. Thailand equities declined 0.17% as the World Bank has projected that the country will generate the lowest economic growth in 2015 due to structural problems in the export sector and unresolved political issues despite some clarity provided by the ruling junta. It lowered the growth forecast for 2015 from 4.5% to 3.5%, which is lower than the Thailand central bank's 4.8% projection. The Philippines equities declined 0.63% as the central bank sought to cap the value of real estate used as collateral to 60% from 80-90% currently and issued rules to raise minimum capital requirements for banks to guard against credit-driven asset bubbles. The World Bank cut its economic growth forecast for the Philippines to

DISCLAIMER:

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 for the Fund are market risk, particular security risk, reclassification of Shariah status risk, interest rate risk, credit/default 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.