

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:

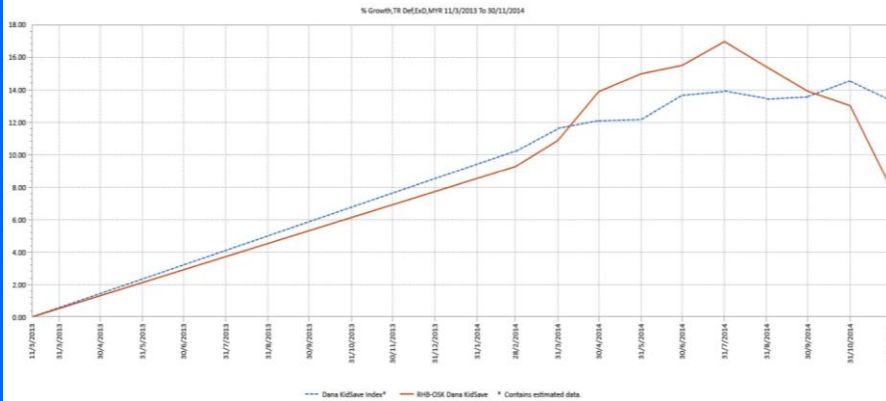
- require investments that comply with Shariah requirements; and
- are willing to accept moderate risk in their investments in order to achieve long term growth and income.

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	-4.49	-6.46	-6.12	0.52
Benchmark	-1.04	-0.08	1.05	2.58

	1 Year	Since Launch
Fund	0.65	7.94
Benchmark	4.30	13.35

*Source: Lipper IM

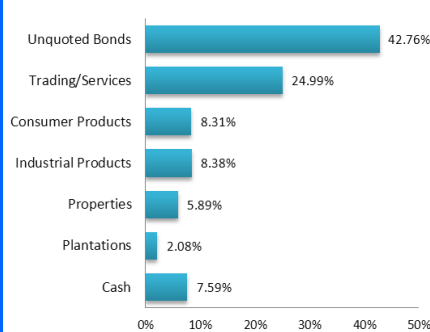
FUND DETAILS

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	RM0.5230
Fund Size (million)	RM124.39
Units In Circulation (million)	237.81
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 of the request to repurchase
Cooling-Off Period	Within 6 business days from the date of receipt of application
Distribution Policy	Annually, if any

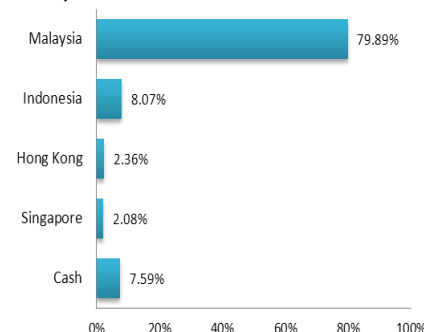
*For the purpose of computing the annual management fee and annual trustee fee, the NAV of the Fund is exclusive of the management fee and trustee fee for the relevant day.

FUND PORTFOLIO ANALYSIS

Sector Allocation*



Country Allocation*



Top Holdings (%)*

WESTSTAR CAPITAL-4.9%(30/11/2017)	5.69
PETRONAS DAGANGAN BHD	4.94
BRIGHT FOCUS BHD-4.8%(24/01/2022)	4.02
ALPHA CIRCLE-4.85% (17/11/2017)	4.02
PARKSON HOLDINGS BHD	3.91

*As percentage of NAV

FUND STATISTICS

Historical NAV (RM)

	1 Month	12 Months	Since Launch
High	0.5487	0.5716	0.5716
Low	0.5230	0.5230	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 4.49%, underperforming its benchmark's (50% FBM Emas Shariah Index + 50% Maybank 12-month Islamic fixed deposit) loss of 1.04%. The underperformance was mainly due to stock selection.

Market Review

Global equities recovered from sharp decline in October, as investors responded positively to the prospect of increased monetary policy easing in Europe and a surprise interest rate cut in China. A dovish set of remarks from European Central Bank ("ECB") President Mario Draghi stated that policy makers need to bring inflation to target without delay and that further monetary easing could help spur the euro zone's recovery. In China, the HSBC flash PMI slipped to a reading of 50 which indicated manufacturing activity flat in November with new export orders and employment weakening. In response to a slowing domestic and global economy, the People's Bank of China ("PBoC") unexpectedly cut the benchmark interest rates for the first time in two years. The 1 year deposit rate was cut by 25bps to 2.75% and the 1 year lending rate was cut by 40bps to 5.6%. The PBoC will not consider further rate cuts until fourth quarter macroeconomic data released. In the US, S&P 500 index climbed to record high due to encouraging domestic economic releases. The economy in the US expanded 3.9% annualized rate, more than estimated in the third quarter, reflecting bigger gains in consumer spending and business investment. More jobs and cheaper gasoline are giving households the means to boost spending even further going into the all important holiday shopping season, benefiting retailers. Businesses are investing in new equipment to meet that demand, even as markets cool overseas. In Japan, the economy tipped into technical recession as the GDP shrank an annualized 1.6% in third quarter. Japan Prime Minister Shinzo Abe called an early election and delayed a second planned sales tax increase for 18 months.

Within the Asia ex Japan equity markets, Hong Kong/China and India outperformed whilst Australia and Malaysia were the detractors. The best performing markets among the ASEAN countries were the Philippines and Singapore whilst Malaysia lagged (in MYR terms).

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.