

# PHEIM INCOME FUND (PIF)

## FUND FACTSHEET - SEPTEMBER 2025

All data expressed as at 31 August 2025 unless otherwise stated.

### Investment Strategy

Invest primarily in medium to long-term fixed income instruments.

The Fund's asset allocation is:

Fixed income instruments & liquid assets: maximum - 100%, minimum - 70%\*

Equities: maximum - 30%, minimum - 0%

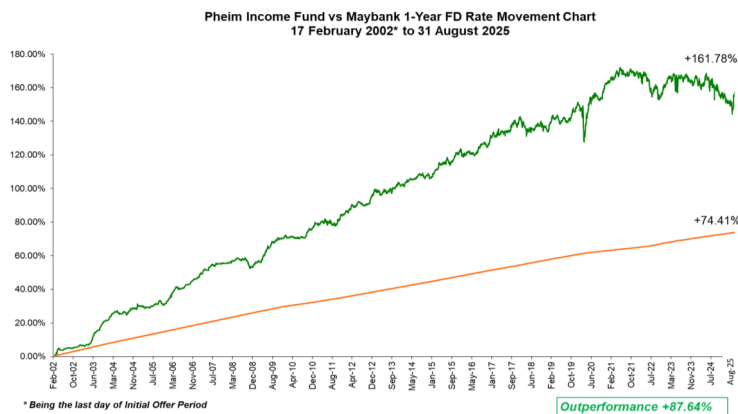
\*The Fund will invest at least 50% of its NAV in fixed income instruments.

### Fund Objective

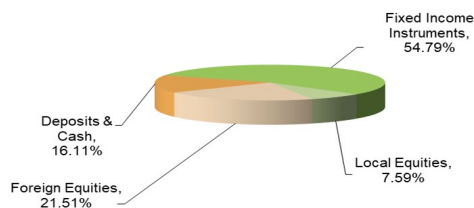
A fund suitable for risk adverse investors who are looking for consistent income while taking lower risks compared to equity investments.

### Highlights on PIF

Performance data is calculated on a NAV to NAV basis.



### Asset Allocation



### Historical Income Distributions

| Distribution Date | Distribution/ Unit (Net) | NAV/ Unit before distribution (RM) | NAV/ Unit after distribution (RM) | Dividend Yield |
|-------------------|--------------------------|------------------------------------|-----------------------------------|----------------|
| 26/12/2002        | 4.50 sen                 | 1.0594                             | 1.0144                            | 4.25%          |
| 24/12/2003        | 6.50 sen                 | 1.1618                             | 1.0968                            | 5.59%          |
| 10/12/2004        | 6.75 sen                 | 1.1595                             | 1.0920                            | 5.82%          |
| 16/12/2005        | 6.80 sen                 | 1.1191                             | 1.0511                            | 6.08%          |
| 8/12/2006         | 6.90 sen                 | 1.1667                             | 1.0977                            | 5.91%          |
| 14/12/2007        | 7.00 sen                 | 1.1687                             | 1.0987                            | 5.99%          |
| 12/12/2008        | 7.00 sen                 | 1.0887                             | 1.0187                            | 6.43%          |
| 17/12/2009        | 7.05 sen                 | 1.1272                             | 1.0567                            | 6.25%          |
| 28/4/2011         | 6.00 sen                 | 1.1154                             | 1.0554                            | 5.38%          |
| 27/4/2012         | 1.50 sen                 | 1.1137                             | 1.0987                            | 1.35%          |
| 26/4/2013         | 5.00 sen                 | 1.1385                             | 1.0885                            | 4.39%          |
| 29/4/2014         | 7.00 sen                 | 1.1348                             | 1.0648                            | 6.17%          |
| 27/3/2015         | 2.00 sen                 | 1.0984                             | 1.0784                            | 1.82%          |
| 28/4/2016         | 6.75 sen                 | 1.1265                             | 1.0590                            | 5.99%          |
| 20/4/2017         | 4.00 sen                 | 1.1250                             | 1.0850                            | 3.56%          |
| 26/4/2018         | 6.00 sen                 | 1.0797                             | 1.0197                            | 5.56%          |
| 25/4/2019         | 4.00 sen                 | 1.0622                             | 1.0222                            | 3.77%          |
| 23/4/2020         | 4.00 sen                 | 1.0202                             | 0.9802                            | 3.92%          |
| 23/4/2021         | 2.50 sen                 | 1.0825                             | 1.0575                            | 2.31%          |
| 22/4/2022         | 3.00 sen                 | 1.0580                             | 1.0280                            | 2.84%          |
| 28/4/2023         | 3.00 sen                 | 1.0201                             | 0.9901                            | 2.94%          |
| 26/4/2024         | 1.00 sen                 | 0.9732                             | 0.9632                            | 1.03%          |

### Total Returns Ended 31 August 2025

|        | Year to date | Since Inception | Annualised (Since Inception) |
|--------|--------------|-----------------|------------------------------|
| Return | +2.51%       | +161.78%        | +4.17% p.a.                  |

Data Source: Bloomberg & LSEG Lipper IM

Based on the fund's portfolio as at 31 August 2025 the Volatility Factor (VF) for this fund is 4.46 and is classified as "Very Low". (source: Lipper). "Very Low" includes funds with VF that are less than 4.555 (source: LSEG Lipper IM). 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 of qualified funds. VF is subject to monthly revision and VC will be revised every six months. The fund's portfolio may have change 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.

Note: Before investing we recommend that you read and understand the contents of the Pheim Master Prospectus dated 6 April 2023 and the First Supplemental Master Prospectus dated 31 October 2023 that has been registered with the Securities Commission, who takes no responsibility of the contents. The above information has not been reviewed by the SC and is subject to the relevant warning, disclaimer, qualification or terms and conditions stated herein. Units will be issued upon receipt of completed application form which is readily available together with the Pheim Master Prospectus at our main office or any of our authorised agents. Past earnings or a fund's distribution is not a guarantee or reflection of the fund's future earning/ future distribution. The prices of units and distribution payable if any, may go down as well as up. Where a unit split/distribution is declared, you are advised that following the issue of additional units/distribution, the net asset value per unit will be reduced from pre-unit split NAV/cum-distribution NAV to post-unit split NAV/ex-distribution NAV. Where a unit split is declared, the value of your investment in Malaysian ringgit terms will remain unchanged after the distribution of the additional units. Also consider the fees and charges involved before investing. This Fund has not been approved for sale or purchase by any authority outside Malaysia. Non-Malaysian residents are advised to observe all applicable laws and regulations of their relevant jurisdiction. Please refer to the Master Prospectus dated 6 April 2023 for more information on special risks involved in investing in this fund. The Product Highlights Sheet is available and investors have the right to request for it, and should read and understand it together with any other product disclosure document before making any investment decision. The information contained herein does not have any regard to the specific investment objectives, financial situation or particular needs of any person. Views, thoughts and opinions expressed herein belong solely to the author and not necessarily to the author's employer. We assume no responsibility or liability for any errors or omissions in the content of this marketing material. Investors may wish to seek advice from a financial advisor before making any investment decision. Past performance is not indicative of future results. Investors should not be solely relied on ratings or rankings provided to make an investment decision. An investment is subject to investment risks, including the possible loss of the principal amount invested.

# Pheim Unit Trusts Berhad



### Key Information

|                                                                       |                                |
|-----------------------------------------------------------------------|--------------------------------|
| Category/ Type of Fund                                                | Fixed Income / Conservative    |
| Launch Date                                                           | 28 Jan 2002                    |
| Fund Size @ 31 August 2025                                            | RM 6.09m                       |
| Investment Manager                                                    | Pheim Asset Management Sdn Bhd |
| Trustee                                                               | Maybank Trustees Bhd           |
| Maximum Sales Charge                                                  | Nil                            |
| Annual Management Fee                                                 | 1.0%                           |
| Annual Trustee Fee                                                    | 0.055%                         |
| Initial Offer Price                                                   | RM1.00                         |
| NAV/Unit @ 31 August 2025 (Adjusted for distribution since inception) | RM0.9627 (RM2.6178)            |
| Min. initial investment                                               | RM1,000                        |
| Min. additional investment                                            | RM100                          |
| EPF Member's Investment Scheme                                        | Yes                            |

### Top Ten Largest Holdings- Equities % of NAV

|    |                                 |           |      |
|----|---------------------------------|-----------|------|
| 1  | NuEnergy Gas Limited            | Australia | 3.19 |
| 2  | Sino-Ocean Service Holding Ltd  | Hong Kong | 1.94 |
| 3  | Tongda Group Holdings           | Hong Kong | 1.83 |
| 4  | Essex Bio-Technology Ltd        | Hong Kong | 1.62 |
| 5  | Alpina Holding Limited          | Singapore | 1.54 |
| 6  | Grand Venture Technology        | Singapore | 1.43 |
| 7  | SKB Shutters Corporation Berhad | Malaysia  | 1.42 |
| 8  | Fortress Minerals Ltd           | Singapore | 1.29 |
| 9  | EQ Resources Ltd                | Australia | 1.20 |
| 10 | SIAMH                           | Singapore | 1.10 |

Note: The weightings are prepared based on unaudited figures.

### Performance Ranking in Lipper Fund Table

|                                | Growth Rate (%) | Rank  |
|--------------------------------|-----------------|-------|
| 3 Months (31/05/25 - 31/08/25) | +1.57           | 21/24 |
| 6 Months (28/02/25 - 31/08/25) | +4.17           | 06/24 |
| 1 Year (31/08/24 - 31/08/25)   | +1.20           | 24/24 |
| 3 Years (31/08/22 - 31/08/25)  | +0.01           | 21/21 |
| 5 Years (31/08/20 - 31/08/25)  | +2.57           | 20/20 |
| 10 Years (31/08/15 - 31/08/25) | +22.11          | 17/17 |
| 15 Years (31/08/10 - 31/08/25) | +53.21          | 05/05 |

Source: LSEG Lipper IM

Past Performance of the Fund is not indicative of the future performance of the Fund.

### Fund Price History

|              | NAV / Unit (RM) | Date       |
|--------------|-----------------|------------|
| Highest NAV* | 2.7208          | 14/06/2021 |
| Lowest NAV*  | 0.9981          | 22/02/2002 |

\*Note: Highest and lowest NAV per unit are determined using adjusted NAV per unit. Adjusted NAV per unit are derived by assuming reinvestment of all past income distributions.