PHEIM INCOME FUND (PIF)

FUND FACT SHEET - AUGUST 2026

AFFIN PHEIM UNIT TRUSTS

(formerly known as Pheim Unit Trusts Berhad)

All data expressed as at 31 July 2026 unless otherwise stated.

FUND OBJECTIVE

Suitable for risk-averse investors seeking consistent income while assuming lower risk than equity investments, the Fund invests primarily in a portfolio of medium- to long-term fixed income instruments and liquid assets. The Fund's asset allocation comprises fixed income instruments and liquid assets ranging from 70% to 100% of the Fund's NAV, of which at least 50% of the Fund's NAV is invested in fixed income instruments, while equities may account for up to 30% of the Fund's NAV, providing a balanced approach to income generation and capital preservation.

LSEG Lipper Fund Awards

Winner of 1 Award (2004)

Best Bond General Fund

FUND INFORMATION

Category/ Type of Fund	Fixed Income / Conservative
Launch Date	28 Jan 2002
Fund Size @ 31 July 2026	RM 3.10 million
Units in Circulation	3.19 million units
Investment Manager	Affin Pheim Asset Management Sdn Bhd
Financial Year End	31 December
Maximum Sales Charge	Nil
Annual Management Fee	1.0%
Annual Trustee Fee	0.055%
Initial Offer Price	RM1.00
NAV/Unit @ 31 July 2026	RM0.9723
Benchmark	Maybank 1-Year FD Return

PERFORMANCE SUMMARY

PERFORMANCE SUMMARY	Return (%)
Year to date	-1.24
3 Months	0.22
6 Months	-1.88
1 Year	2.30
3 Years	0.73
5 Years	-0.61
10 Years	20.34
Since inception	166.43
Annualised (since inception)	4.09 p.a.

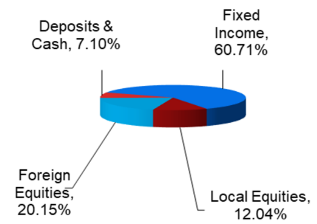
Source: Lipper LSEG

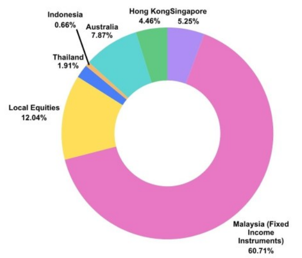
HISTORICAL INCOME DISTRIBUTION

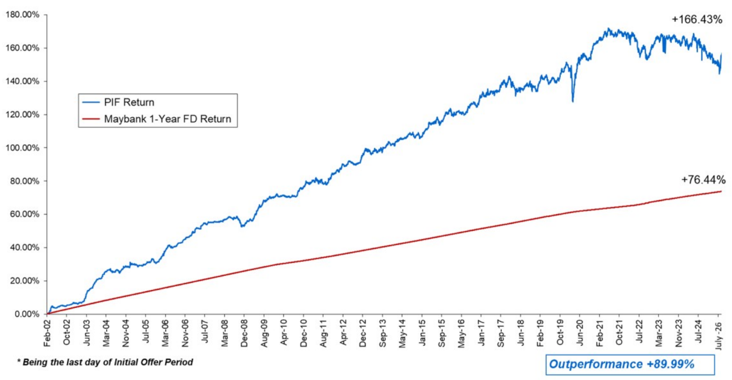
Distribution Date	Distribution/ Unit (Net)	Dividend Yield
23/4/2021	2.50 sen	2.31%
22/4/2022	3.00 sen	2.84%
28/4/2023	3.00 sen	2.94%
26/4/2024	1.00 sen	1.03%
24/4/2026	0.75 sen	0.77%

The Fund distributed income every year from 2002 to 2021, with distributions ranging from 1.50 sen per unit (1.35% yield) to 7.05 sen per unit (6.25% yield). The table above shows income distributions for the last 5 years.

ASSET ALLOCATION / COUNTRY ALLOCATION







* Being the last day of Initial Offer Period

Outperformance +89.99%

TOP 5 HOLDINGS

Company	Country	% of NAV
NuEnergy Gas Limited	Australia	6.00
SIAMH	Singapore	2.74
Sino-Ocean Service Holding Ltd	Hong Kong	2.33
SKB Shutters Corporation Berhad	Malaysia	1.96
EQ Resources Limited	Australia	1.87

Based on the fund's portfolio as at 31 July 2026, the Volatility Factor (VF) for this fund is 7.75 and is classified as 'Low". (source: LSEG Lipper). "Low" includes funds with VF that are above 4.635 but not more than 8.585 (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 advise 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.