

BALANCED FUND

MARCH 2026

ALL DATA AS AT 28 FEBRUARY 2026 UNLESS OTHERWISE STATED



FUND INFORMATION

Launch Date: 29 May 2001

Fund Category/Fund Type: Balanced/growth and income

Fund Size: RM52,082,791.03

Initial Offer Price: RM0.5000

NAV per Unit: RM0.9690

EPF Investment Scheme: Yes

ISIN No: MYU940000AC7

FEES, CHARGES AND EXPENSES

Annual Management Fee:
Up to 1.50% of the NAV per annumAnnual Trustee Fee:
Up to 0.08% of the NAV per annum subject to a minimum of RM35,000 per annumSales Charge:
Direct: Up to 5.26% of the NAV per UnitEPF:
e-PPA: 3.0% of the NAV per Unit
i-Invest: 0.5% of NAV per Unit

Redemption charge: Nil

Redemption Payment Period: Seven (7) business days

TRANSACTION DETAILS

Minimum Initial Investment:
Lump Sum: RM1000*
Regular Investment: RM100*Minimum Additional Investment:
Lump Sum & Regular Investment: RM100*

* The Manager reserves the right to change the minimum amounts stipulated above from time to time

DISTRIBUTIONS

Income Distribution Policy:
At least once a year, subject to the availability of income

Fund NAV:

	NAV	Date
52-Week High	0.9875	27-01-2026
52-Week Low	0.8863	09-04-2025

FUND MANAGER

Eastspring Investments Berhad

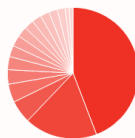
Eastspring Investments Berhad 200001028634 (531241-U)

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FUND OBJECTIVE

The Fund seeks to provide investors with capital appreciation and a reasonable level of current income by investing in a mixed portfolio of companies with good dividend yield and low price volatility and a portfolio of investment grade fixed income securities.

ASSET ALLOCATION*



1. Unquoted Fixed Income Securities	44.19%	9. Technology	2.51%
2. Banking & Finance	17.94%	10. Transportation	2.38%
3. Telecommunication	5.65%	11. Conglomerate	2.33%
4. Power / Utilities	4.50%	12. Manufacturing	2.25%
5. Cash & cash equivalents	3.57%	13. Consumer	2.12%
6. Health Care	3.22%	14. Property	1.93%
7. Plantation / Natural Resources	2.76%	15. Oil and Gas	0.99%
8. Construction	2.72%	16. Building Materials	0.94%

* as percentage of NAV.

TOP HOLDINGS*

Equity Holdings

1. CIMB Group Holdings Berhad	4.71%
2. Malayan Banking Berhad	4.68%
3. Public Bank Berhad	4.53%
4. Tenaga Nasional Berhad	4.15%
5. IHH Healthcare Berhad	2.15%

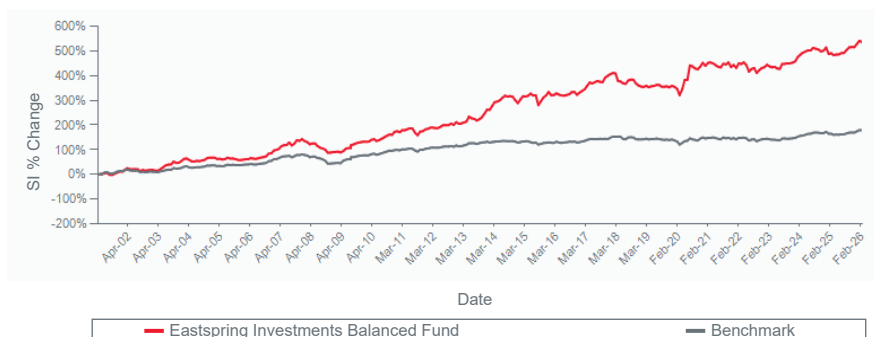
Bond Holdings

1. United Overseas Bank (Malaysia) Berhad	13.63%
2. Government Of Malaysia	12.90%
3. GENM Capital Berhad	8.86%
4. Bumitama Agri Ltd	6.74%
5. Danainfra Nasional Berhad	2.06%

* as percentage of NAV.

FUND PERFORMANCE

Eastspring Investments Balanced Fund - Since Inception (SI) Return Vs Benchmark



The performance is calculated on NAV-to-NAV basis with gross income or dividend reinvested

Source: Lipper for Investment Management. Past performance is not necessarily indicative of future performance.

PERFORMANCE TABLE

	1 month	6 months	YTD	1 year	3 years	5 years	10 years	Since Inception
Fund	-0.94%	5.25%	1.16%	7.61%	18.28%	15.15%	50.99%	535.85%
Benchmark *	-0.43%	4.66%	1.52%	5.32%	15.08%	12.35%	22.39%	178.15%

* 50% Financial Times Stock Exchange Bursa Malaysia 100 Index (FBM100) + 50% Maybank 12-month fixed deposit rate
Fund performance and Lipper ranking are sourced from Lipper for Investment Management and the benchmark is from www.bursamalaysia.com and www.maybank2u.com.my, 28 February 2026. Performance is calculated on a Net Asset Value ("NAV") to NAV basis with gross income or dividend reinvested. Past performance is not necessarily indicative of future performance.

LIPPER LEADERS RATING (OVERALL)

Total Return	Consistent Return	Preservation	Lipper Leaders Key
②	②	⑤	Lowest ① Highest ⑤

The Lipper Leaders Ratings System is a set of tools that guide investors and their advisors to select funds that suit individual investment styles and goals. It uses investors-centred criteria to deliver a simple, clear description of a fund's success in meeting certain goals, such as preserving capital or building wealth through consistent strong returns.

Lipper Leader ratings are derived from highly sophisticated formulas that analyse funds against clearly defined criteria. Each fund is ranked against its peers based on the metric used (such as Total Return or Expense), and then the top 20% of funds in that ranking receive the Lipper Leader designation. Lipper Leaders measures are not predictive of future performance, but they do provide context and perspective for making knowledgeable fund investment decisions.

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FUND MANAGER'S COMMENTARY

Equity

Malaysian equities reversed earlier gains amid rising geopolitical tensions and US tariff uncertainties. Market sentiment was positive early on, buoyed by the stronger than expected 4Q25 GDP growth of 6.3% and a stronger ringgit at RM3.89/USD. However post the Chinese New Year holidays, investor sentiment weakened over concerns on valuations of technology stocks, rising geopolitical risks with the US and Israel launching a pre-emptive strike on Iran on the 28 Feb 2026. Domestically, sentiment was also dampened with the allegations involving the Malaysian Anti-Corruption Commission (MACC). It was results reporting season in February, where overall the earnings were generally in line with the exception of a few disappointments from companies like Petronas Chemical.

The KLCI closed the month at 1,716.61, down 1.39% mom. The FBM Small Cap index was down 1.53% for the month, performing in line with the KLCI. The worst performing sectors were Telecommunication (-3.31%) and Utilities (-2.41%). The best performing sectors were Transport (+2.15%) and Property (+2.0%). Average value traded on Bursa in February was RM2674m down by 25% mom.

Fixed Income

Malaysia's economy expanded by 6.3% in 4Q2025 (3Q2025: 5.4%), driven primarily by strong domestic demand. For full-year 2025, growth reached 5.3%, supported by resilient domestic activity and favourable exports. In January, headline and core inflation were unchanged at 1.6% and 2.3%, respectively, while the unemployment rate remained unchanged at 2.9% in December. BNM's international reserves amounted to US\$128.3bn as of 27 February 2026 (30 Jan 2026: US\$126.9bn). The reserves position is sufficient to finance 4.7 months of imports and is 0.9x of the total short-term external debt. Meanwhile, the Ringgit appreciated by 1.3% m-o-m against USD, closing at 3.893 at end February (Jan: 3.945), supported by strong economic fundamentals.

PORTFOLIO CHARACTERISTICS AS AT 28 FEBRUARY 2026

	Value
Average Duration (years)	2.32
Average Yield to Maturity (%)	3.55

Note: This portfolio represents the Fixed Income portion of the Fund.

OTHER INFORMATION ABOUT THE FUND

Year	2021	2022	2023	2024	2025
Annual Fund Performance (%)	-1.61	-1.65	4.43	10.09	2.32
Annual Benchmark Performance (%)	-1.12	-1.49	1.87	9.59	0.66
Date/Distribution (RM)	20 Dec, 0.0302	16 Dec, 0.0376	15 Dec, 0.0414	16 Dec, 0.0396	15 Dec, 0.0397
Unit Split	-	-	-	-	-
Distribution Yield (%)	3.06	3.95	4.31	3.94	4.03
12-Month FD Average (MBB%)	1.85	2.27	3.02	3.10	3.10

Source: Distribution and Distribution Yield are sourced from the fund's Annual Report. Fund and Benchmark for current year are based on Year to Date (YTD) figures which is sourced from Lipper for Investment Management. Past performance is not necessarily indicative of future performance.

IMPORTANT INFORMATION

Based on the Fund's portfolio returns as at 28 February 2026, the Volatility Factor (VF) for this Fund is 5.1 and is classified as "Low" (Source: Lipper). "Low" generally includes funds with VF that are higher than 4.245 but not more than 7.705. The VF means that 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. The VF for the Fund may be higher or lower than the VC, depending on the market conditions. 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.

Investors are advised to read and understand the contents of the Eastspring Investments Master Prospectus dated 15 July 2017, the Eastspring Investments First Supplementary Master Prospectus dated 2 February 2018, the Eastspring Investments Second Supplementary Master Prospectus dated 31 October 2018, the Eastspring Investments Third Supplementary Master Prospectus dated 2 January 2019, the Eastspring Investments Fourth Supplementary Master Prospectus dated 1 August 2019, the Eastspring Investments Fifth Supplementary Master Prospectus dated 1 October 2020, the Eastspring Investments Sixth Supplementary Master Prospectus dated 15 December 2021, the Eastspring Investments Seventh Supplementary Master Prospectus dated 30 December 2022, the Eastspring Investments Eighth Supplementary Master Prospectus is dated 2 February 2024, the Eastspring Investments Ninth Supplementary Master Prospectus dated 3 June 2025 (collectively, the "Prospectuses"), as well as the Fund's Product Highlights Sheet ("PHS") before investing. The Prospectuses and PHS are available at offices of Eastspring Investments Berhad or its authorised distributors and investors have the right to request for a copy of the Prospectuses and PHS.

This advertisement has not been reviewed by the Securities Commission Malaysia ("SC"). The Prospectuses have been registered with the SC who takes no responsibility for its contents. The registration of Prospectuses with the SC does not amount to nor indicate that the SC has recommended or endorsed the product. Units will only be issued upon receipt of the application form accompanying the Prospectuses. Past performance of the Fund is not an indication of the Fund's future performance. Unit prices and distribution payable, if any, may go down as well as up. Where a unit split/distribution is declared, investors are advised that following the issue of additional units/distribution, the Net Asset Value ("NAV") 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, investors are advised that the value of their investment in Malaysian Ringgit will remain unchanged after the issue of the additional units. Investments in the Fund are exposed to security risk, credit or default risk and interest rate risk. Investors are advised to consider these risks and other general risks as elaborated in the Prospectuses as well as fees, charges and expenses involved before investing. Investors may also wish to seek advice from a professional adviser before making a commitment to invest in units of any of our funds.

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