

# CIMB-Principal Balanced Income Fund

31 March 2020

Available under the EPF Members Investment Scheme.



## Fund Objective

To seek long-term growth in capital and income by investing in all types of investments.

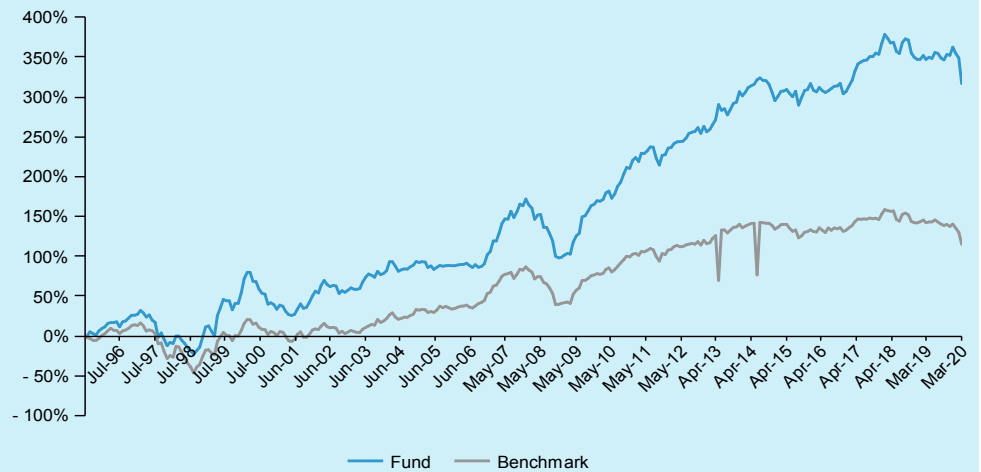
Currency: MYR ISIN Code: MYU1000BR009

Bloomberg Ticker: BHLBPSI MK

## Fund Information

Location	Malaysia
Domicile	Malaysia
Fund Currency	Ringgit Malaysia
Fund Size (MYR)	MYR 172.40 million
Fund Unit	287.02 million units
Fund Launch	10 August 1995
Benchmark	60% FBM100 + 40% CIMB Bank 1-Month Fixed Deposit Rate
Dealing	Daily (as per Bursa Malaysia trading day)
Application Fee	6.50% of the NAV per unit
Management Fee	1.50% p.a. of the NAV
Trustee Fee	0.06% p.a. (First RM20 million) 0.05% p.a. (Next RM20 million) 0.04% p.a. (Next RM20 million) 0.03% p.a. (Next RM20 million) 0.02% p.a. (Next RM20 million) 0.01% p.a. (Any amount in excess of RM100 million)
Unit NAV (MYR)	MYR 0.6006

## Fund Performance



Past performance does not guarantee future results. Asset allocation and diversification do not ensure a profit or protect against a loss.

## Cumulative Performance (%)

	YTD	1 Month	3 Months	6 Months	1-Year	3-Year	5-Year	Since Inception
Fund	-9.90	-7.19	-9.90	-6.67	-6.80	-3.61	2.25	316.70
Benchmark	-10.50	-6.53	-10.50	-9.87	-11.11	-11.59	-10.38	115.15

## Calendar Year Returns (%)

	2019	2018	2017	2016	2015	2014
Fund	3.44	-4.25	14.79	-2.39	5.41	-2.76
Benchmark	-0.57	-4.40	8.72	-0.23	-0.35	-2.51

## Most Recent Fund Distributions

	2019 Sep	2018 Sep	2017 Oct	2016 Oct	2015 Oct	2014 Oct
Gross (Sen/Unit)	2.73	4.05	5.25	5.25	5.00	5.20
Annualised Yield (%)	4.06	5.39	6.84	6.94	6.57	5.95

Note: August 1995 to March 2020.

Performance data represents the combined income & capital return as a result of holding units in the fund for the specified length of time, based on bid to bid prices. Earnings are assumed to be reinvested.

Annualised yield is calculated as the most recent monthly dividend distribution multiplied by the Fund's dividend frequency and divided by the latest NAV.

Source : Lipper

## Top 10 Holdings

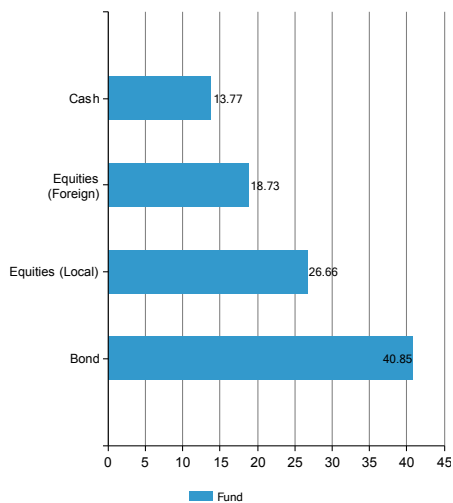
	Country	% of net assets
Starbright Capital Berhad	Malaysia	4.94
WCT Hldgs Bhd	Malaysia	4.15
Malayan Banking Bhd	Malaysia	3.62
Ara Bintang Bhd	Malaysia	3.41
UniTapah Sdn Bhd	Malaysia	3.31
Tenaga Nasional Bhd	Malaysia	3.03
MediaTek Inc.	Taiwan	3.01
AmBank Islamic	Malaysia	2.99
YTL Corp Bhd	Malaysia	2.99
SEGI Astana Sdn Bhd	Malaysia	2.95

The holdings listed do not constitute a recommendation to purchase or sell a particular security. Cash and/or derivative positions that are not part of the core investment strategy will not be reflected in the top holdings list.

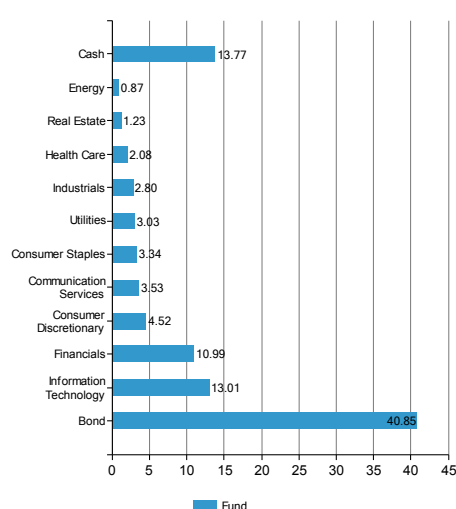
## Fund Risk Statistics

Beta	0.99
Information Ratio	1.22
Sharpe Ratio	-0.56
3 years monthly data	

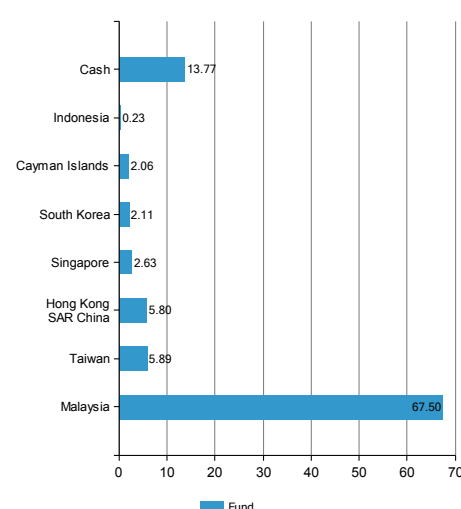
Asset Allocation (%)



Sector Allocation (%)



Regional Allocation (%)



Source: Factset. Fund holdings and allocations shown are unaudited and may not be representative of current or future investments. Percentages may not add up to 100% due to rounding and/or inclusion or exclusion of cash will not be reflected in the top holdings list.

^Based on the fund's portfolio returns as at 15 March 2020, the Volatility Factor (VF) for this fund is 5.240 and is classified as "Low" (source: Lipper). "Low" includes funds with VF that are above 1.755 but not more than 6.110. 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 for qualified funds. VF is subject to monthly revision and VC will be revised every six months. 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.

We recommend that you read and understand the contents of the Master Prospectus Issue No. 21 dated 30 June 2017, which has been duly registered with the Securities Commission Malaysia, before investing and that you keep the said Master Prospectus for your records. Any issue of units to which the Master Prospectus relates will only be made upon receipt of the completed application form referred to in and accompanying the Master Prospectus, subject to the terms and conditions therein. Investments in the Fund are exposed to country risk, credit and default risk, currency risk, interest rate risk, risk of investing in emerging markets and stock specific risk. You can obtain a copy of the Master Prospectus from the head office of Principal Asset Management Berhad (formerly known as CIMB-Principal Asset Management Berhad) or from any of our approved distributors. Product Highlight Sheet ("PHS") is available and that investors have the right to request for a PHS; and the PHS and any other product disclosure document should be read and understood before making any investment decision. There are fees and charges involved in investing in the funds. We suggest that you consider these fees and charges carefully prior to making an investment. Unit prices and income distributions, if any, may fall or rise. Past performance is not reflective of future performance and income distributions are not guaranteed. You are also advised to read and understand the contents of the Financing for Investment in Unit Trust Risk Disclosure Statement/Unit Trust Loan Financing Risk Disclosure Statement before deciding to borrow to purchase units. Where a unit split/distribution is declared, you are advised that following the issue of additional units/distribution, the NAV per unit will be reduced from pre-unit split NAV/cum-distribution NAV to post-unit split NAV/ex-distribution NAV; and where a unit split is declared, the value of your investment in Malaysian ringgit will remain unchanged after the distribution of the additional units.

Carefully consider a fund's objective, risks, charges and expenses.

Visit [www.principal.com.my](http://www.principal.com.my) for a prospectus containing this and other information. Please read it carefully before investing.

Principal Asset Management Berhad

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