

# CIMB-Principal Total Return Bond Fund 4

30 September 2019

## Fund Objective

The Fund aims to provide investors with total return through investments in a portfolio of primarily debt instruments.

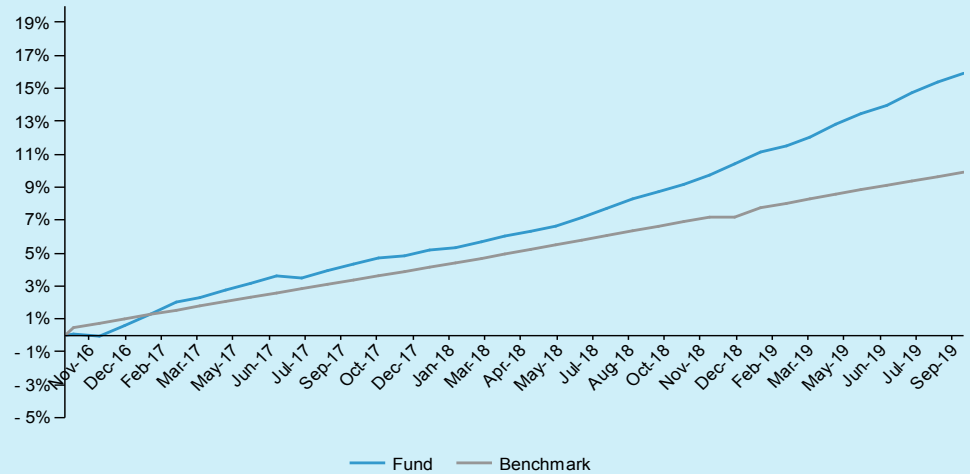
**Currency:** MYR  
**ISIN Code:** MYU1000FW000

**Bloomberg Ticker:** CIMBTR4 MK

## Fund Information

Location	Malaysia
Domicile	Malaysia
Fund Currency	Ringgit Malaysia
Fund Size (MYR)	MYR 249.69 million
Fund Unit	232.94 million units
Fund Launch	6 September 2016
Benchmark	3-year CIMB Bank fixed deposit rate at the Commencement Date
Dealing	Daily (as per Bursa Malaysia trading day)
Application Fee	CWA: Up to 3.00% of the Initial Offer Price per unit. IUTAs: Up to 3.00% of the Initial Offer Price per unit.
Trustee Fee	Up to 0.04% per annum (including local custodian fees and charges but excluding foreign sub-custodian fees and charges) of the NAV of the Fund.
Unit NAV (MYR)	MYR 1.0718

## 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	4.90	0.46	1.72	3.47	6.61	15.91	N/A	15.91
Benchmark	2.42	0.25	0.78	1.59	3.27	9.69	N/A	9.91

## Calendar Year Returns (%)

	2018	2017	2016	2015	2014	2013
Fund	4.97	4.57	N/A	N/A	N/A	N/A
Benchmark	3.04	3.13	N/A	N/A	N/A	N/A

## Most Recent Fund Distributions

	2018 Oct	2017 Oct
Gross (sen/unit)	5.14	2.95
Annualised Yield (%)	4.98	2.86

Note: September 2016 to September 2019.

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

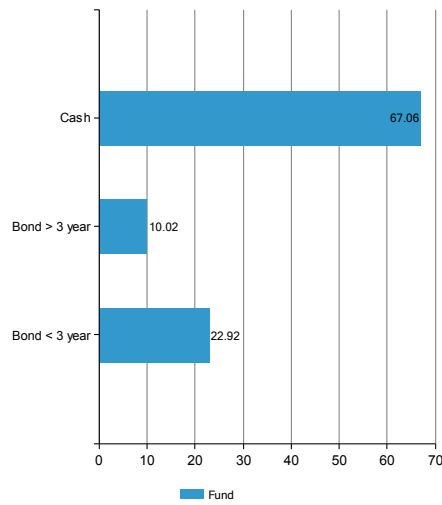
	Country	% of net assets
Tan Chong Motor Hldg Bhd	Malaysia	7.29
Alliance Bank M Bhd	Malaysia	6.12
Krung Thai Bank PCL	Malaysia	5.45
Affin Bank Bhd	Malaysia	4.15
Edra Energy Sdn Bhd	Malaysia	2.08
AmBank Bhd	Malaysia	2.07
Sabah Development Bank	Malaysia	2.06
UMW Hldg Bhd	Malaysia	2.00
Mah Sing Group Bhd	Malaysia	0.82
Global Prime Capital	Singapore	0.50

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.

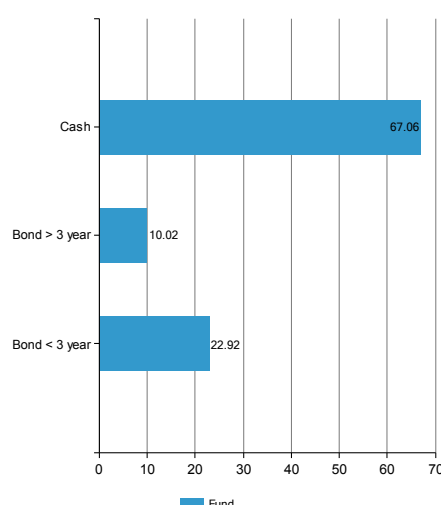
## Fund Risk Statistics

Beta	
Information Ratio	2.38
Sharpe Ratio	1.92
3 years monthly data	

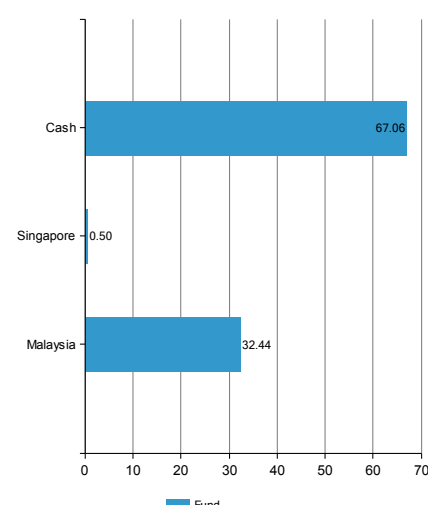
Asset Allocation (%)



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.

We recommend that you read and understand the contents of the CIMB-Principal Total Return Bond\* Fund 4 Prospectus dated 6 September 2016 which has been duly registered with the Securities Commission Malaysia, before investing and that you keep the said Fund Prospectus for your record. Any issue of units to which the Fund Prospectus relates will only be made upon receipt of the completed application form referred to in and accompanying the Fund Prospectus subject to the terms and conditions therein. Investments in the Fund are exposed to Interest rate risk, mismatch risk, liquidity risk, credit (default) and counterparty risk, redemption risk, country risk, currency risk and early termination risk. You can obtain a copy of the Fund 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 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 advised to read and understand the contents of the Unit Trust Loan Financing Risk Disclosure Statement before deciding to borrow to purchase units. Where a unit split/distribution is declared, investors 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.

\*No units are issued or sold after 20 October 2016.

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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