

*All fees and charges payable to the Manager and the Trustee are subject to any applicable taxes and/or duties and at such rate as may be imposed by the Malaysian government from time to time.

RHB RETIREMENT SERIES - ISLAMIC BALANCED FUND

NOVEMBER 2025 FUND FACTSHEET

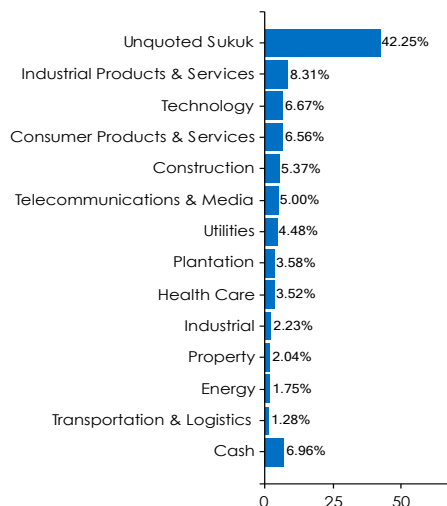
All data expressed as at 31 October 2025
unless otherwise stated

FUND PORTFOLIO ANALYSIS			
	1 Month	12 Months	Since Launch
Highest NAV	0.6972	0.6972	0.6972
Lowest NAV	0.6854	0.6043	0.3752
NAV Per Unit	RM 0.6933		
Fund Size (Million)	RM 3.29		
Units in Circulation (Million)	4.75		

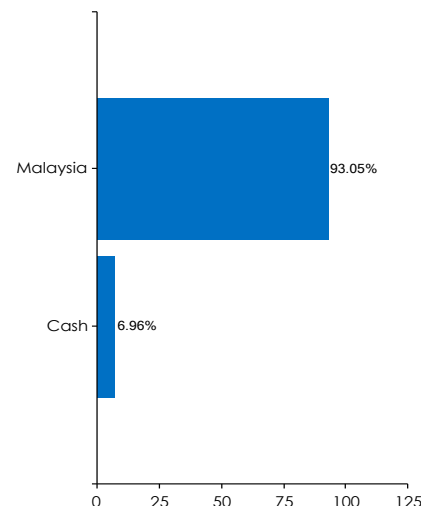
TOP 5 HOLDINGS ²

MEX I IMTN** TRANCHE 4 2.60% (21/01/2028)	13.63%
JEP IMTN** 5.850% (04/06/2031) - TRANCHE 21	6.34%
OSKMK 4.12 (03/02/2035)	5.88%
LBS BINA IMTN** 4.810% (23/01/2032) (S1 T2)	5.17%
WCT HOLDINGS BHD 5.65% (20/04/2026)	4.96%

SECTOR ALLOCATION ²



COUNTRY ALLOCATION ²



¹Source: Lipper IM. Past performance is not indicative of future performance. Investment involves risks and investor should conduct their own assessment before investing and seek professional advice, where necessary.

²As percentage of NAV. #The MER is not applicable, mainly due to the expenses are borne by the PRS Provider. **IMTN - Islamic Middle Term Note. Source : Exposure in RHB Dana Hazeem, 96.36%

DISCLAIMER

A Product Highlights Sheet ("PHS") highlighting the key features and risks of the Fund is available and investors have the right to request for a PHS. Investors are advised to obtain, read and understand the contents of the PHS and Disclosure Document dated 2 December 2015 and its supplementary(ies) (if any) ("collectively known as the Disclosure Document") before investing. The Disclosure Document has been registered with the Securities Commission Malaysia ("SC") who takes no responsibility for its contents. The SC's approval or authorization, or the registration of the Disclosure Document should not be taken to indicate that the SC has recommended or endorsed the fund. Amongst others, investors should compare and consider the fees, charges and costs involved. Investors should also note that the price of units and distributions payable, if any, may go down as well as up. Where a distribution is declared, investors are advised that following the issue of additional units/distribution, the NAV per unit will be reduced from cum-distribution NAV to ex-distribution NAV. Any issue of units to which the Disclosure Document relates will only be made on receipt of a form of application referred to in the Disclosure Document. For more details, please call 1-800-88-3175 for a copy of the PHS and the Disclosure Document or collect one from any of our branches or authorised distributors. Investors are advised that investments are subject to investment risk and that there can be no guarantee that any investment objectives will be achieved. Investors should conduct their own assessment before investing and seek professional advice, where necessary and should not make an investment decision solely based on this Fund Factsheet.

The Manager wishes to highlight the specific risks of the Fund are management risk and the specific risks of the Target Fund are reclassification of Shariah status risk, market risk, particular security risk, interest rate risk and credit/default risk. These risks and other general risks are elaborated in the Disclosure Document.

This Fund Factsheet is prepared for information purposes only. It does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person who may receive it. Past performance is not necessarily a guide to future performance. Returns may vary from year to year.

This Fund Factsheet has not been reviewed by the SC.



RHB Asset Management Sdn Bhd 198801007231 (174588-X)