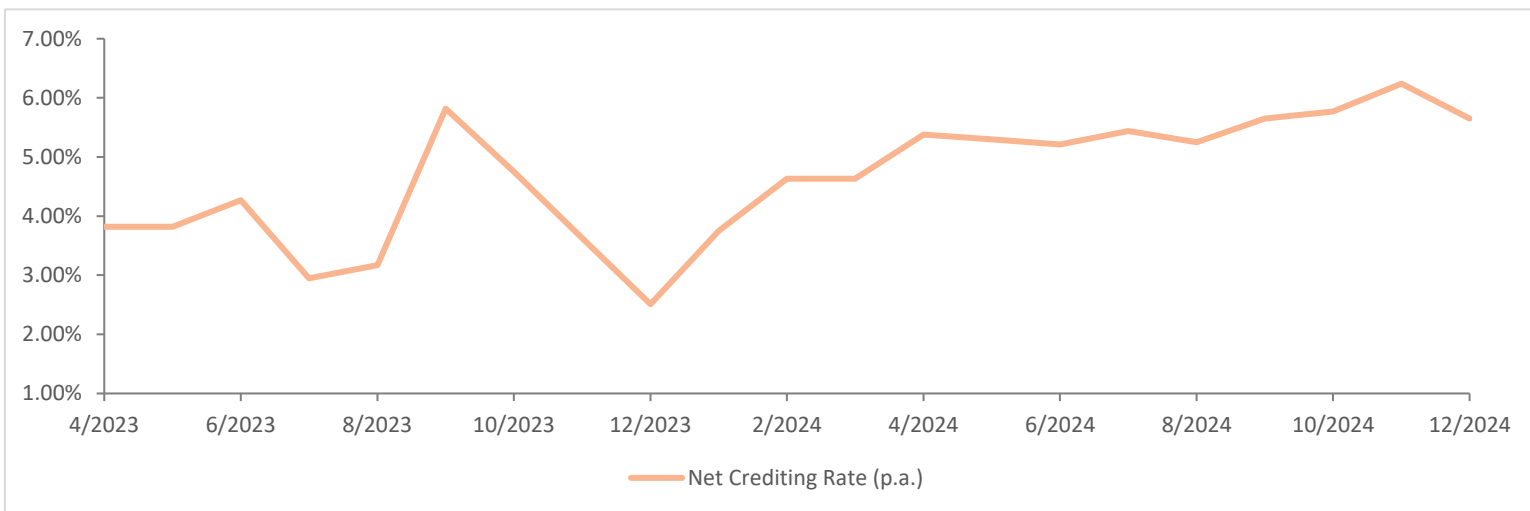


Historical Crediting Rates



Notice: The above shows the historical net crediting rates per annum of this product. Net crediting rates are declared on a monthly basis based on the net crediting rate per annum for the respective month, depending on the performance of the underlying fund of this product after deducting investment tax, fund management charge and supplementary charge. Past performance of the underlying fund is not an indication of its future performance.

Net Crediting Rates (by month)

Month	2024											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Per Annum	3.75%	4.63%	4.63%	5.38%	5.30%	5.21%	5.44%	5.25%	5.65%	5.77%	6.24%	5.65%
Monthly	0.31%	0.36%	0.39%	0.43%	0.44%	0.42%	0.45%	0.44%	0.45%	0.48%	0.50%	0.47%

Net Crediting Rates (by year)

2020	2021	2022	2023	2024
-	-	-	2.89%	5.25%

Note: The above are actual year-to-date net crediting rates. Maximus was launched in April 2023.

Underlying Fund Info – NP16

Inception Date	16 January 2017
Fund Manager	GELM Investment
Risk Profile	Medium

Top 5 Holdings

- Tenaga Nasional Bhd
- Cagamas Bhd
- Malaysia Government Investment Issue
- Sarawak Energy Bhd
- Malayan Banking Bhd

Underlying Fund Objective

The underlying fund of this product aims to achieve medium to long-term capital appreciation by investing in a mixture of equities and fixed income securities with good fundamentals and growth potential.

Investment Strategy & Approach

The underlying fund invests in a mixture of equities and fixed income securities with good fundamentals and growth potential, and is actively managed with top-down approach and bottom-up approach. Top-down approach by adopting a disciplined macroeconomic framework to identify major turning points in global financial markets to determine long-term assets allocation decisions. Bottom-up approach in stock/bond selection process which relies on various factors including financial position, valuation, company or industry risks and prospects.

Asset Allocation

The underlying fund invests a maximum of 85% in fixed income securities, and a maximum of 30% in Malaysian equities and foreign equities (up to 10%). The balance will be invested in liquid assets which include money market instruments and cash or cash equivalents.