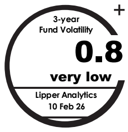
Data Ended 28 February 2026

BOSWM Cash Fund

Investment objective

The Fund aims to achieve regular income▫ potentially higher than prevailing money market and savings rates, stability of capital and a high level of liquidity.



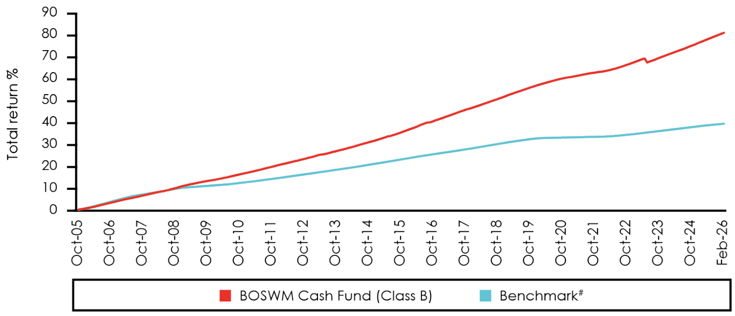
Performance

	1 Mth	6 Mths	1 Yr	3 Yrs	5 Yrs	Since Launch▲
Class B*	0.25%	1.61%	3.34%	8.68%	12.95%	81.85%
Benchmark#	0.08%	0.50%	1.11%	3.74%	4.76%	39.89%

* Source: BOS Wealth Management Malaysia Berhad, 28 February 2026. Fund sector: Money Market MYR

\# Benchmark: Maybank Overnight Repo Rate, source: Maybank, 28 February 2026

▲ Since start investing date: 10 October 2005



Asset allocation

Cash	100.00%

Country allocation

Malaysia	100.00%

Fund details

Fund category/type	Money market / Income
Fund launch date	7 October 2005
Financial year end	30 September
Fund size (fund level)	RM327.87 million
NAV per unit – Class B	RM0.5368 (as at 27 February 2026)
Highest/Lowest NAV per unit (12-month rolling back) – Class B	Highest 27 Feb 2026 RM0.5368 Lowest 3 Mar 2025 RM0.5198
Income distribution	Once a month, if any.
Specific risks	Early termination of cash deposits risk, interest rate risk and reinvestment risk
Sales charge	Nil
Annual management fee	Up to 0.30% p.a. of the NAV of the Class(es) of the Fund
Fund manager	Oh Jo Ann
Sales office	BOS Wealth Management Malaysia Berhad 199501006861 (336059-U) ContactUs@boswm.com

▫ Income is in reference to the Fund's distribution, which could be in the form of cash or units.

\+ Class B - Volatility Factor (VF) as at 31 January 2026: 0.8. Volatility Class (VC) as at 31 January 2026: Very Low (below/same 4.245). VF means there is a possibility for the Fund in generating an upside return or downside return around this VF. VC is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC is 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. Source: Lipper.

Note: With effect from 15 December 2021, the BOSWM Cash Fund is segregated into Class A and Class B where individual unitholders are designated to Class A and non-individual unitholders are designated to Class B.

Income distribution° (past 10 years) (based on financial year end)

Year	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026^
Gross distribution (sen) – Class B	1.60	1.60	1.76	1.66	1.03	2.57	0.885	0.715	0.033	0.010
Distribution yield (%) – Class B	3.05	3.04	3.32	3.19	1.95	5.12	1.77	1.43	0.03	0.00
Gross distribution (sen) – Class A	1.60	1.60	1.76	1.66	1.03	2.34	-	-	-	-
Distribution yield (%) – Class A	3.05	3.04	3.32	3.19	1.95	4.66	-	-	-	-

^

Month	Oct 2025	Nov 2025	Dec 2025	Jan 2026	Feb 2026
Gross distribution (sen) – Class B	0.002	0.002	0.002	0.002	0.002
Distribution yield (%) – Class B	0.00	0.00	0.00	0.00	0.00
Gross distribution (sen) – Class A	-	-	-	-	-
Distribution yield (%) – Class A	-	-	-	-	-

° Distribution yield is calculated based on the most recent income distribution and divided by NAV per unit on the distribution date. Inclusive of distribution to unitholders at fund level prior to 15 December 2021.

Fund Commentary

- During the period, the Fund proactively extended its investment horizon by rolling over short-term maturities into longer-term placements, strategically aiming to sustain and enhance the overall portfolio yield.
- The Fund will strategically extend placement maturities over time to lock in favorable rates and optimize its yield potential, in line with expectations of a steady OPR in 2026.

Equity

Global equities returned 1.2% in February, driven by emerging markets which rose 5.4% while developed market returned 0.6%. Drivers for market performance during the month were: (1) exuberance in memory chip makers due to stellar demand from data centre build-out, (2) a global sell-off in software companies due to fears of disruption in artificial intelligence (AI) advancement, (3) the US supreme court declared tariffs implemented on April 2025 to be illegal and, (4) the build-up of geopolitical tensions in the Middle East leading to higher energy prices.

In Asia, companies along the memory chip supply chain, particularly South Korea (+21.7%), continue to ascent thanks to the bottlenecks created by the unprecedented demand from the AI complex. A research report suggesting that advances in AI could severely disrupt software services companies led to a deep sell-off in global software giants. In turn, Europe and UK (+6.9%) benefitted from the rotation out of US mega-cap stocks. The US Supreme Court ruled against the use of the International Economic Emergency Powers Act to justify the reciprocal tariff imposed last April, which boosted global equities near the middle of the month.

Geopolitical uncertainty rose towards the end of the month as US amassed military forces near the Persian Gulf on an expected confrontation with Iran, as a result, Brent crude was bid up 6.2% during the month before Israel and US launched airstrikes on the weekend after the last trading day of the month. Index movement during the month in respective local currency terms: China (+0.1%), Europe (+3.2%), Hong Kong (-2.8%), Japan (+10.4%), Malaysia (-1.4%), Singapore (+0.3%), Taiwan (+10.5%), and US (-0.9%).

The large cap FBM KLCI fell by 1.4%, as losses were concentrated in recent outperformers like the financial and industrial sectors. Foreign equities recorded a smaller monthly inflow of RM153 million, bringing the year-to-date inflow to RM1.175 billion. Mid-caps outperformed with a gain of 0.2%, compared to large caps (-1.4%) and small caps (-1.5%). Sector wise, the transportation sector led the gains with a 2.2% rise, followed by property (+2.0%) and healthcare (+0.5%), bottom performers were telecommunications (-3.3%), industrial (-2.7%) and utilities (-2.4%). The Malaysian Ringgit further strengthened (+1.3%) against the US Dollar, rising to 3.893 per US Dollar from 3.945 in January.

Fixed Income

US Treasuries (UST) rose with yields tumbling as investors flee to safe assets due to geopolitical and AI developments. The rising default in the private credit sector continue to raise concerns, particularly its exposure to the software sector. Global investment grade yields widened by 10bps while high yield spreads widened by 21 bps. US January inflation came in below consensus expectation at 2.4% while non-farm payroll printed double of what economists projected. The UST curve flattened with the 2-year yield falling by 14.6bps while the 10-year yield fell by 29.6bps.

In Malaysia, the government yield curve flattened as yields rose on the front end. January inflation came in at 1.6% year-on-year, in line with consensus estimates. Exports jumped by 19.6% year-on-year, beating consensus estimate of 14.3%. Full-year final GDP showed the economy grew by 5.2%, exceeding official and earlier estimate of 4.9%, further lowering the chances for any interest rate cuts. The Malaysian Government Securities (MGS) 3- and 10-year benchmark yields moved to 3.092% (+2.3bps) and 3.510% (-0.2bps), respectively, while the AA2 rated corporate 3- and 10-year yields fell to 3.667% (-1.5bps) and 3.921% (-0.7bps), respectively. Foreign holdings of Malaysian bond/sukuk fell by RM2.0 billion compared to last month as of 26 February 2026.

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Investors should read and understand the prospectuses, supplementary prospectuses, information memorandums, supplementary information memorandums PHS and application forms, as well as consider the fees and charges involved before investing. Investors should also note that distributions and net asset value per unit do go up and down and past performance is not indicative of future performance. Investors are advised to make own risk assessment. If in doubt, please consult a professional advisor.

Where a distribution is declared, you are advised that following the distribution, the NAV per unit will be reduced from cum-distribution NAV to ex-distribution NAV.