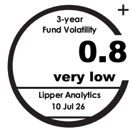
Data Ended 31 July 2026

BOSWM Cash Fund

Investment objective

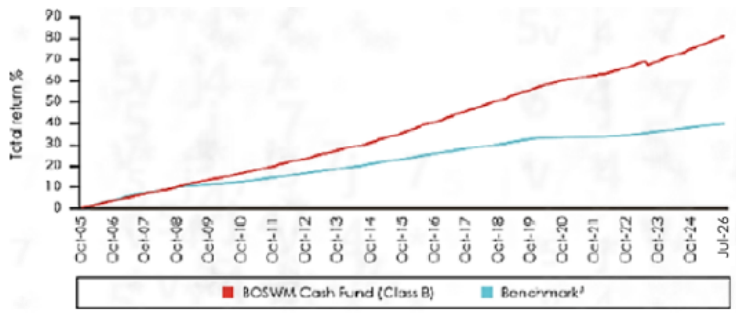


The Fund aims to achieve regular income▫ potentially higher than prevailing money market and savings rates, stability of capital and a high level of liquidity.

Performance

	1 Mth	6 Mths	1 Yr	3 Yrs	5 Yrs	Since Launch▲
Class B*	0.26%	1.59%	3.25%	8.64%	13.70%	84.29%
Benchmark#	0.08%	0.50%	1.01%	3.65%	5.09%	40.48%

* Source: BOS Wealth Management Malaysia Berhad, 31 July 2026. Fund sector: Money Market MYR
\# Benchmark: Maybank Overnight Repo Rate, source: Maybank, 31 July 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)	RM393.19 million
NAV per unit – Class B	RM0.5439 (as at 31 July 2026)
Highest/Lowest NAV per unit (12-month rolling back) – Class B	Highest 31 July 2026 RM0.5439 Lowest 1 August 2025 RM0.5271
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 30 June 2026: 0.8. Volatility Class (VC) as at 30 June 2026: Very Low (below/same 4.57). 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	0.02
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	Mar 2026	Apr 2026	May 2026	Jun 2026	Jul 2026
Gross distribution (sen) – Class B	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002
Distribution yield (%) – Class B	0.00	0.00	0.00	0.00	0.00	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 month, the Fund strengthened its liquidity position by allocating reinvestment proceeds to short-term maturities. This prudent positioning enhanced portfolio flexibility and provided a liquidity buffer to accommodate potential unforeseen cash flow needs, while preserving the ability to capitalize on attractive investment opportunities as they arise.
- 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

The Global equities were flat in July (0.0%) as investors turned defensive, with developed markets gaining 0.5%, while emerging markets lost (-3.3%). Markets pivoted away from the richly valued artificial intelligence (AI) sector and dispersed into more attractively valued sectors and countries. Nonetheless, traders favoured quality names as tensions were rekindled in the Middle East between the US and Iran.

Global energy (+12.2%) was the clear beneficiary during the month while financials also trended higher (+6.2%) as the markets price in higher inflation outlook due to the conflict. The AI selloff dragged the information technology sector lower by -5.6%. Local bourse performance during the month in local currency terms: China (-7.9%), Europe (+0.5%), Hong Kong (+13.1%), Japan (-8.1%), Malaysia (+3.7%), Singapore (+9.3%), South Korea (-22.2%), Taiwan (-6.5%), and US (-0.1%).

In FBM KLCI, the plantation sector gained 4.9% as the impending weather phenomenon threatens to lower crude palm oil production, thereby helping prices. Industrial sector gained 3.7%, thanks to rising commodity prices. Bottom-ranked sector was utilities (-1.9%), property (-1.4%) and REIT (+0.4%). As traders tilt towards quality, the large-cap KLCI outperformed mid (1.2%) and small caps (+2.0%).

Foreign equities saw moderate net inflow of RM301 million, easing the year-to-date outflows to -RM2.55 billion. The Malaysian ringgit versus US dollar exchange rate was flat in July. The ringgit softened marginally to 4.086 per US dollar compared to 4.084 in the previous month.

Fixed income

Global bond yields jumped by 20.1bps, as rising oil prices revived interest rate hikes fears. US Treasuries (UST) curve steepened as yields jumped 12bps on the 2-year note and 27bps on the 10-year note. US June inflation report showed moderating inflation to 3.5% year-on-year in June, versus May’s 4.2%, before the restart of the conflict in the Middle East.

In Malaysia, government bond yields rose, tracking regional trend. June inflation softened to 1.9% year-on-year, below consensus estimate of 2.0%. Advanced 2Q GDP jumped by 5.8% year-on-year, while exports soared 45.4% year-on-year, although below consensus estimates of 47.3%. The Malaysian Government Securities (MGS) 3- and 10-year benchmark yields rose to 3.305% (+5.5bps) and 3.706% (+9.7bps), respectively, while the AA2 rated corporate 3- and 10-year yields ticked higher at 3.739% (+2.4bps) and 4.012% (+3.2bps), respectively. Foreign investor holdings of Malaysian bond/sukuk fell by RM5.6 billion compared to the previous month, sending the year-to-date inflow lower to RM3.83 billion.

Disclaimer

This material is prepared by BOS Wealth Management Malaysia Berhad (“BOSWM MY”) for information purposes only. It is intended only for the recipient, and may not be published, circulated, reproduced or distributed in whole or in part to any other person without prior written consent of BOSWM MY.

This material is not intended for distribution, publication or use by any person in any jurisdiction outside Malaysia or such other jurisdiction as BOSWM MY may determine in its absolute discretion, where such distribution, publication or use would be contrary to applicable law or would subject the BOSWM MY or its related corporations, connected persons, associated persons or affiliates (collectively “Affiliates”) to any licensing, registration or other requirements in such jurisdiction.

This material and other related documents or materials have not been reviewed by, registered with or lodged as a prospectus, information memorandum or profile statement with the Securities Commission of Malaysia or any other regulator in any jurisdiction.

This material by itself, is not and should not be construed as an offer or a solicitation to deal in any investment product or to enter into any legal relations.

This material does not, by its own, constitute advice (whether financial, legal, accounting, tax or otherwise) on or a recommendation with respect to any investment product, and should not be treated as advice or a recommendation or for any other purpose. This material has been prepared for and is intended for general circulation. This material does not take into account the specific investment objectives, investment experience, financial situation or particular needs of any particular person. You should independently evaluate the contents of this material, and consider the suitability of any service or product mentioned in this material taking into account your own specific investment objectives, investment experience, financial situation and particular needs. If in doubt about the contents of this material or the suitability of any service or product mentioned in this material, you should obtain independent financial, legal, accounting, tax or other advice from your own financial or other professional advisers, taking into account your specific investment objectives, investment experience, financial situation and particular needs, before making a commitment to obtain any service or purchase any investment product.

BOSWM MY and its Affiliates and their respective officers, employees, agents and representatives do not make any express or implied representations, warranties or guarantees as to the accuracy, timeliness, completeness or reliability of the information, data or any other contents of this material. Past performance is not a guarantee or indication of future results. Any forecasts or projections contained in this material is not necessarily indicative of future or likely performance.

BOSWM MY, a subsidiary of Bank of Singapore, forms part of the OCBC Group (being for this purpose Oversea-Chinese Banking Corporation Limited and its subsidiaries, related and affiliated companies). BOSWM MY, OCBC Group, their respective directors and employees (collectively "Related Persons") may or might have in the future interests in the product(s) or the issuer(s) mentioned in this material. Such interests include effecting transactions in such product(s), and providing broking, investment banking and other financial services to such issuer(s). BOSWM MY, OCBC Group and its Related Persons may also be related to, or receive commissions, fees or other remuneration from, providers of such product(s).

This material has not been prepared by research analysts, and the information in this material is not intended, by itself, to constitute independent, impartial or objective research or a recommendation from BOSWM MY and should not be treated as such. Unless otherwise indicated, any reference to a research report or recommendation is not intended to represent the whole report and is not in itself considered a research report or recommendation.

Fund specific disclaimers
Investors are advised that the funds offered are solely on the basis of the information contained in the prospectuses, information memorandums and product highlight sheet ('PHS") and no other information outside the prospectuses, information memorandums and PHS. Investments in the funds are subject to investment risks and the description of those risks is published in the funds' prospectuses, information memorandums and PHS.

The funds and the funds' prospectuses, information memorandums and PHS have been approve, authorized, registered, lodged or submitted with the Securities Commission Malaysia (as the case may be), who takes no responsibility for their contents. The approval, authorisation, registration, lodgement or submission do not amount to nor indicate that the Securities Commission Malaysia has recommended or endorsed the funds. Investors have the right to request for a copy of the Replacement Prospectus dated 16 December 2022, First Supplementary Prospectus dated 17 April 2023, PHS and the application forms, which are available at our website and office.

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.