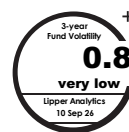


BOSWM Cash Fund

Investment objective

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



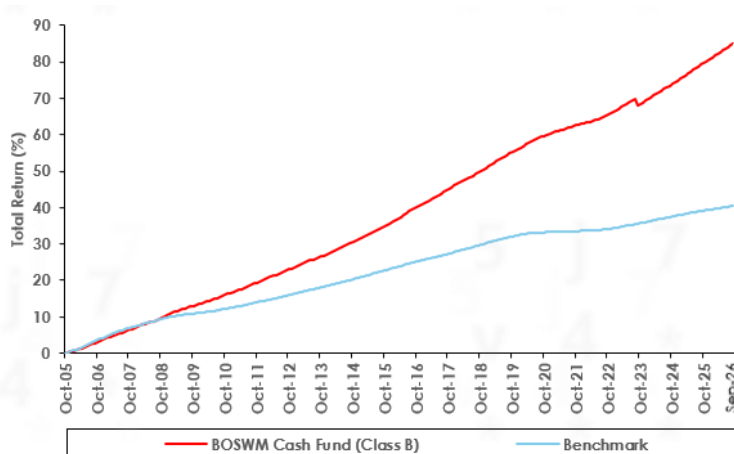
Performance

	1 Mth	6 Mths	1 Yr	3 Yrs	5 Yrs	Since Launch [▲]
Class B*	0.30%	1.60%	3.25%	10.20%	13.97%	85.29%
Benchmark#	0.08%	0.50%	1.01%	3.60%	5.23%	40.71%

* Source: BOS Wealth Management Malaysia Berhad, 30 September 2026. Fund sector: Money Market MYR

Benchmark: Maybank Overnight Repo Rate, source: Maybank, 30 September 2026

▲ Since start investing date: 10 October 2005



Fund details

Fund category/type	Money market / Income	
Fund launch date	7 October 2005	
Financial year end	30 September	
Fund size (fund level)	RM399.47 million	
NAV per unit – Class B	RM0.5468 (as at 30 September 2026)	
Highest/Lowest NAV per unit (12-month rolling back) – Class B	Highest 30 September 2026	RM0.5468
	Lowest 1 October 2025	RM0.5299
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	

Asset allocation

Cash	100.00%
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Country allocation

Malaysia	100.00%
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□ 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 August 2026: 0.8. Volatility Class (VC) as at 31 August 2026: Very Low (below/same 4.515). 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^o (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	0.024
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	Aug 2026	Sep 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	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	0.00	0.00
Gross distribution (sen) – Class A	-	-	-	-	-	-	-	-	-	-	-	-
Distribution yield (%) – Class A	-	-	-	-	-	-	-	-	-	-	-	-

^o 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

Global equities fell 1.3% in September as sentiment turned negative over surging interest rates led by persistent inflation and government debt concerns. The shipping impasse due to the Middle East conflict has led to tight supply of refined petroleum products, leading to surging pump prices. The historic artificial intelligence (AI) buildout led to a record US dollar bond issuance by hyperscalers and data centre operators. In commodities, Brent crude surged to around USD 130 per barrel amid the ongoing tensions in the Middle East.

Emerging markets (-0.8%) outperformed developed market (-1.3%), as the semiconductor focused Asian indexes rebounded from the selloff in July. In terms of sector, information technology (+4.2%) and communication services (2.7%) outperformed as investors turn attention to companies rolling out products with embedded AI features. Meanwhile, bottom performers were materials (-7.9%), and higher oil prices dampened consumer discretionary (-6.4%) and real estate (-6.1%) sector. Local bourse performance during the month in local currency terms: China (-5.8%), Europe (-2.4%), Hong Kong (-3.7%), Japan (+0.7%), Malaysia (-4.3%), Singapore (-0.8%), South Korea (+0.3%), Taiwan (+3.9%), and US (-0.5%).

In Malaysia, energy was the top performing sector, gaining 8.6% as investors rushed in due to the renewed oil crisis. The construction sector also saw another monthly uptick of +7.1% as quarterly results showed encouraging contract conversion. The property (7.5%) and consumer (6.5%) sectors were the bottom performer as higher energy cost and could erode discretionary spending. Small caps (-1.0%) outperformed both the large cap KLCI (-4.3%) and mid-caps (-2.6%).

Fixed income

Fixed income yields soared during the month as the oil disruption in the middle east is expected to be prolonged, raising interest rate expectations at the time where worries over government overspending resurfaced. The Federal Reserve raised interest rate by 25bps, with another 25bps hike forecasted by the end of this year. Global yields rose by 37.6bps during the month, while USD high yield rose 108bps. August's inflation held firm at 3.4% year-on-year, meeting economists' expectation. US Treasuries (UST) curve flattened as yields rose 54.6bps on the 2-year note and 53.6bps on the 10-year note.

In Malaysia, August inflation ticked higher to 1.9% year-on-year, above consensus estimate of 1.8%. August exports impressed with a year-on-year jump of 45.5%, above consensus expectations of 38.0%. The Bank Negara Malaysia kept the overnight policy rate at 2.75%. The Malaysian Government Securities (MGS) 3- and 10-year benchmark yields rose to 3.482% (+12.7bps) and 4.048% (+18.1bps), respectively, while the AA2 rated corporate 3- and 10-year yields rose to 3.980% (+20.0bps) and 4.470% (+38.0bps), respectively. Despite the rising yield, foreign holders of Malaysian bond/sukuk increased further by RM2.8 billion compared to the previous month, bringing the year-to-date inflow to RM22.3 billion.

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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.