KAF INVESTMENT FUNDS BERHAD

3-year Fund Volatility **0.36** **Very Low** Lipper Analytics 10 November 2026

KAF CASH FUND (KCF)

NOVEMBER 2026

The fund's objective is to provide investors with liquidity while providing reasonable returns by investing its assets in deposits.

THE FUND IS SUITABLE FOR INVESTORS WHO:

- Require liquidity;
- Seek reasonable returns that commensurate with the low risk's investment; and
- Prefer a short-term investment horizon.

ASSET ALLOCATION

The fund's portfolio will be structured as follows:

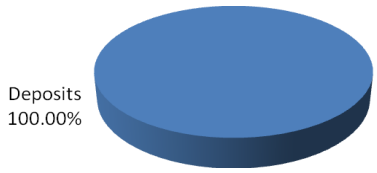
- 90% to 100% of Net Asset Value (NAV)
  Investments in deposits placed with financial institutions which have a remaining maturity period of not more than 365 days.

- Up to 10% of NAV
  Investments in deposits placed with financial institutions which have a remaining maturity period of more than 365 days but fewer than 732 days.

FUND DETAILS AS AT 31 OCTOBER 2026

Manager	KAF Investment Funds Bhd.
Trustee	PB Trustee Services Bhd.
Fund Category	Money Market.
Fund Type	Income.
Launch Date	3 September 2018.
Unit net asset value (NAV)	RM0.9554
Fund size	RM10.163mil
Units in Circulation	10.637mil
Financial Year End	31 July.
Min. Initial Investment	RM1,000.00 or such other amount as the Manager may decide from time to time.
Min. Additional Investment	RM1,000.00 or such other amount as the Manager may decide from time to time.
Benchmark	Malayan Banking Berhad ("Maybank") one (1) month fixed deposit rate.
Sales Charge	Nil.
Repurchase Charge	Nil.
Annual management fee	Up to 0.25% per annum of NAV.
Annual trustee fee	Up to 0.0125% per annum of the NAV subject to a minimum fee of RM15,000 per annum.
Redemption payment period	Redemption proceeds shall be paid on the next business day[#] (T+1) after receipt by the Manager of the request to repurchase before the cut-off time of 3:00 p.m. Such redemption requests are deemed received only if all documents and forms received by the Manager are duly and correctly completed. In the event of any technical difficulties beyond the Manager's control or should the redemption request result in the sale of assets which cannot be liquidated at an appropriate price or on adequate terms and is as such not in the interest of existing Unit Holders, redemption monies may be paid at any time not later than seven (7) days after receipt by the Manager of the request to repurchase units or such other period as may be permitted by the relevant authorities from time to time. [#]These are the working days when the Manager is open for business.
Distribution policy	Subject to the availability of income, distributions will be made on a monthly basis.

ASSET ALLOCATION* AS AT 31 OCTOBER 2026



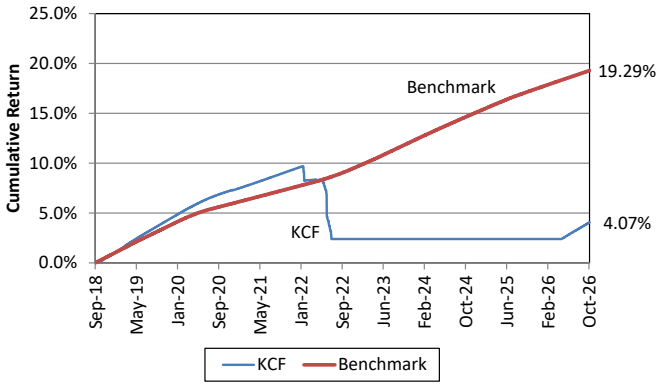
*As percentage Net Asset Value of the fund. Asset exposure is subject to change on a daily basis.
Source: KAF Investment Funds Berhad.

Distribution History

Month (2026)	Distribution (sen)
January	NIL
February	NIL
March	NIL
April	NIL
May	NIL
June	0.01
July	0.01
August	0.01
September	0.01
October	0.01

FUND PERFORMANCE ANALYSIS AS AT 31 OCTOBER 2026

Net Asset Value prices. Cumulative return over the period (% since inception)



Cumulative returns	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Since inception*
KCF	0.29	0.88	1.64	1.64	1.64	-4.65	4.07
Benchmark	0.14	0.44	0.88	1.77	6.52	11.09	19.29

*being the last day of the fund's initial offer period.
Source: Novagni Analytics & Advisory Sdn Bhd

Disclaimer:
Based on the Malaysian Fund Volatility Report issued by Refinitiv Lipper dated 10 November 2026, the Volatility Factor (VF) for this fund is 0.36 and is classified as "Very Low". "Very Low" includes funds with VF that are between 0 and 4.475. The VF means there is a possibility for the fund in generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be 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.
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 PHS dated 14 August 2023 and the contents of the Replacement Prospectus dated 14 August 2023 and its supplementary(ies) (if any) ("the Prospectus") before investing. The Prospectus has been registered with the Securities Commission Malaysia who takes no responsibility for its contents. Amongst others, investors should consider the fees and charges involved. Investors should also note that the price of units and distributions payable, if any, may go down as well as up. Where a unit split/distribution is declared, investors are advised that following the issue of additional units/distribution, the NAV per unit will be reduced from pre-unit split NAV/cum-distribution NAV to post-unit split NAV/ex-distribution NAV; and where a unit split is declared, investors should be highlighted of the fact that the value of their investment in Ringgit Malaysia will remain unchanged after the distribution of the additional units. Any issue of units to which the Prospectus relates will only be made on receipt of a form of application referred to in the Prospectus. For more details, please call 03-9767 6000 for a copy of the PHS and the Prospectus or collect one from any of our authorised distributors.
The Manager wishes to highlight the specific risks of the fund are credit and default risk and interest rate risk. These risks and other general risks are elaborated in the Prospectus.
This factsheet is prepared for information purposes only and has not been reviewed by Securities Commission Malaysia. 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 for future performance. Returns may vary from year to year.