



## Investment Objective

To achieve consistent capital appreciation over the medium to long term by investing mainly in companies that have been systematically filtered through a series of proven pre-determined financial criteria.

## Investor Profile

The Fund is suitable for investors who are willing to accept risk for returns presented by the stock market and have a medium to long term investment horizon.

## Investment Strategy & Approach

To use a computerized program to regularly and systematically screen the entire universe of stocks listed on the Bursa Malaysia for companies that can satisfy pre-determined financial criteria in terms of profitability, financial stability and reasonable valuation.

## Asset Allocation

Equities: 70% to 98%  
Cash/Money Market: 2% to 30%

## Performance Benchmark

FTSE Bursa Malaysia Emas Index

## Fund Manager

UOB Asset Management (Malaysia) Bhd

## Fund Management Charge

1.5% p.a. of the Fund value (These charges will be deducted from the NAV of the Fund)

## Past Fund Performance

Fund	Annual Investment Returns in Year				
	2017	2018	2019	2020	2021
Gibraltar BSN Strategic Fund	12.61%	-10.16%	54.63%	39.34%	15.58%
Benchmark	12.87%	-10.93%	-1.77%	3.87%	-3.85%

Sources: Bloomberg & Gibraltar BSN Life Bhd

### Important notes:

- Past performance of the Fund is not an indication of its future performance.
- This is strictly the performance of the investment Fund, and not to the gross premium/contribution of the IL product.
- The above annual returns are calculated using NAV to NAV prices, with any income or dividends reinvested, according to this formula:

$$\frac{\text{Net Asset Value Per Unit At Current Year}}{\text{Net Asset Value Per Unit At Previous Year}} - 1$$



## Basis & Frequency of Unit Valuation

Daily pricing of NAV per unit calculated based on total market value of the assets in the Fund divided by the total number of units of the Fund.

Any transaction cost of acquiring and disposing of assets (if any) shall be reflected by:

- (a) Make a dilution or transaction cost adjustment to the NAV per unit
- (b) Impose a dilution fee or transaction cost

## Risks

### Market Risk

Investments in single country may present greater opportunities and potential for capital appreciation, may be subject to higher risks as they may be less diversified than a global portfolio. Prices of securities may go up or down in response to changes in economic conditions, interest rates and the market's perception of securities which in turn may cause the value of the Fund to rise or fall.

### Liquidity Risk

Investments by the Fund may involve a greater degree of risk because of the speculative element, significant retail participation and the lack of liquidity.

### Political Risk

The investments in the Fund may be adversely affected by political instability as well as exchange controls, changes in taxation, foreign investment policies, restrictions on repatriation of investments and other restrictions and controls which may be imposed by the relevant authorities in the other countries.

### Risk Management

The Fund Manager makes regular company visits and supplements its fundamental investment approach with quantitative tools to control risks.

## Exceptional Circumstances

The company reserves the right to take the following actions that may become necessary due to change in circumstances:

- (a) close the Fund to new money, or transfer the assets to a new Fund which has similar investment objectives;
- (b) change the name of the Fund;
- (c) split or combine existing units;
- (d) suspend unit pricing and defer the payment of benefits, issuance or redemption of units or switching to any Fund (excluding Death Benefit) for a reasonable period in exceptional circumstances, such as temporary closure of any Stock Exchange or suspension of particular Stocks in which the Fund is invested;
- (e) make any changes that may be required due to legislation; or
- (f) refund Your money contributed to a new unit Fund with interest if the minimum Fund size is not achieved.

However, in cases (a), (b), (c) and (e), advance written notice shall be given to You before any of the specified actions is taken.