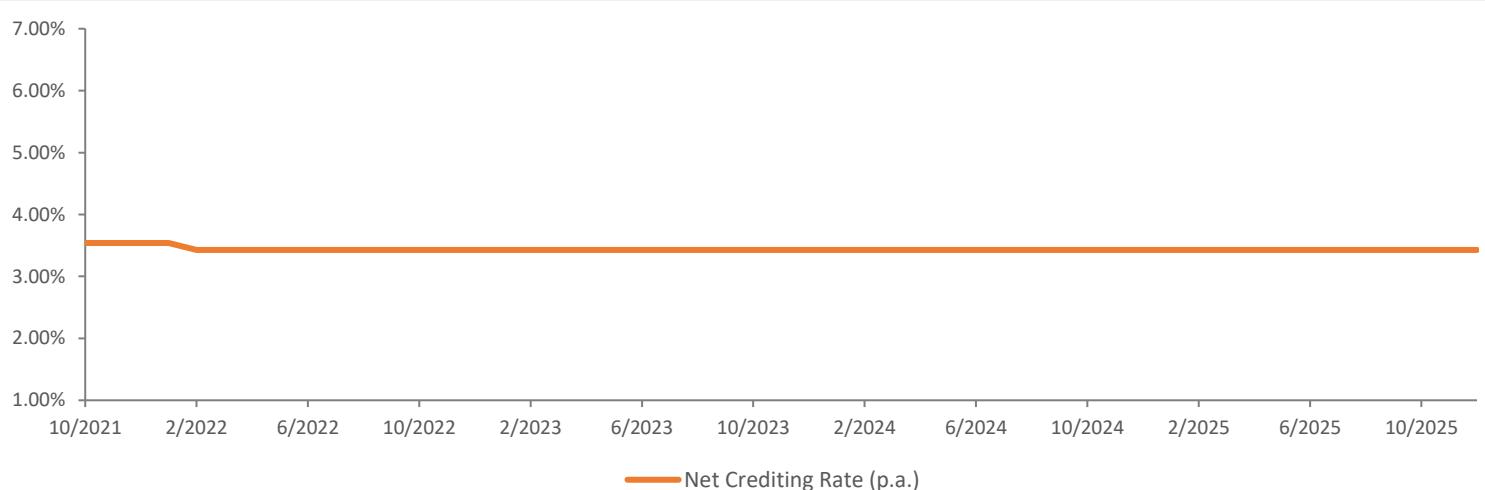


Historical Crediting Rates



Notice: The above shows the historical net crediting rates per annum of this product. Net crediting rates are declared on a monthly basis based on the net crediting rate per annum for the respective month, depending on the performance of the underlying fund of this product after deducting investment tax, fund management charge and supplementary charge. Past performance of the underlying fund is not an indication of its future performance.

Net Crediting Rates (by month)

Month	2025											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Per Annum	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
Monthly	0.29%	0.26%	0.29%	0.28%	0.29%	0.28%	0.29%	0.29%	0.28%	0.29%	0.28%	0.29%

Net Crediting Rates (by year)

2021	2022	2023	2024	2025
0.88%	3.44%	3.43%	3.44%	3.43%

Note: The above are actual year-to-date net crediting rates.
Max Optimum was launched in October 2021.

Underlying Fund Info – NP18

Top 2 Sectors

Inception Date	20 October 2021	Government	86.3%
Fund Manager	GELM Investment	Cash & Deposit	13.7%
Risk Profile	Low		

Underlying Fund Objective

The underlying fund of this product aims to achieve stable income at low levels of volatility by investing solely in fixed income securities.

Investment Strategy & Approach

The underlying fund of this product invests in fixed income securities with minimal cash and cash equivalents, and is passively managed with top-down approach and bottom-up approach. Top-down approach by adopting a disciplined macroeconomic framework to identify major turning points in global financial markets to determine long-term assets allocation decisions. Bottom-up approach in bond selection process which relies on various factors including financial position, valuation, company or industry risks and prospects.

Asset Allocation

The underlying fund invests 100% in Malaysian fixed income securities with minimal cash and cash equivalents.