



# WEALTH VANTAGE

*WVA Client Communications*

## Income Portfolio

### OPR Rate Cuts

Malaysia's Overnight Policy Rate (OPR) is at its lowest ever resulting in lower savings, fixed deposits and loans interest/profit rates from banks and financial institutions in Malaysia with the possibility of further OPR cuts if required to spur our economy.

Many Malaysians are looking better yielding cash management alternatives beyond traditional savings/checking accounts and fixed deposits. Other cash management options include money market funds, bond funds and Islamic sukuk which remain conservative while yielding historically better returns and providing liquidity.

### Introducing Income Portfolio

At Wealth Vantage Advisory, we are pleased to introduce an Income Portfolio which consists primarily of money market funds and bonds/sukuk. This income portfolio is professionally managed for a dynamic allocation to selected money market funds and bonds/sukuk using both technology and a professional fund management team. Income Portfolio advantages include being conservative with lower risk and volatility, providing cash equivalent funds liquidity, and optimizing returns. Both conventional and Islamic Shariah-compliant income portfolios are available.

## Income Portfolio Historical Performance

Fund Name	1M	3M	6M	1Y	3Y
Portfolio	0.11%	0.83%	1.80%	4.69%	13.71%
Target Return	0.64%	1.29%	1.96%	4.22%	11.79%

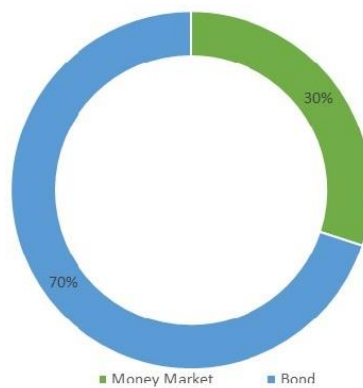


## Islamic Income Portfolio Historical Performance

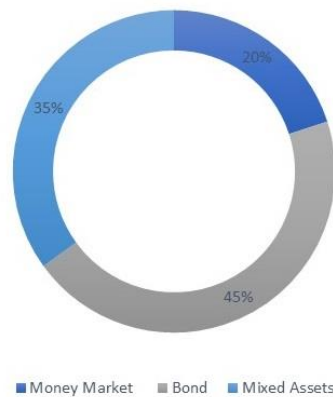
Fund Name	1M	3M	6M
Portfolio	0.42%	2.15%	2.59%
Target Return	0.33%	0.99%	1.98%



### Income Portfolio Allocation



## Islamic Income Portfolio Allocation



Overall an income portfolio allocation may be suitable for the following scenarios:

- Emergency savings worth 6 to 12 months of expenses
- Short term savings for a financial goal in the next 1 to 2 years
- Retirement expenses for the next 3 to 5 years

## Take Action

We are here as your licensed financial planner to help you setup your income portfolio to meet your financial goals and better align your portfolio towards your ideal investment asset allocation.

Contact us today as your financial planner to setup your income portfolio if you have yet to!