BERJAYA MUTUAL

PRODUCT HIGHLIGHTS SHEET

BERJAYA MUTUAL GLOBAL MOMENTUM EQUITY FUND

DATE OF ISSUANCE: 18 NOVEMBER 2024

RESPONSIBILITY STATEMENTS

This Product Highlights Sheet has been reviewed and approved by the directors and/or authorised committee and/or persons approved by the Board of Directors of Berjaya Mutual Berhad (formerly known as Inter-Pacific Asset Management Sdn Bhd) and they have collectively and individually accepted full responsibility for the accuracy of the information. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, there are no false or misleading statements, or omission of other facts which would make any statement in the Product Highlights Sheet false or misleading.

STATEMENTS OF DISCLAIMER

The relevant information and document in relation to Berjaya Mutual Global Momentum Equity Fund ("Fund"), including a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia under the Lodge and Launch Framework.

The Securities Commission Malaysia has not authorised or recognised the Fund, and a copy of this Product Highlights Sheet has not been registered with the Securities Commission Malaysia. The lodgement of this Product Highlights Sheet should not be taken to indicate that the Securities Commission Malaysia recommends the said Fund or assumes responsibility for the correctness of any statement made, opinion expressed, or report contained in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of Berjaya Mutual Berhad (formerly known as Inter-Pacific Asset Management Sdn Bhd) who is responsible for the said Fund and takes no responsibility for the contents in this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

! YOU SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST CONSULTANT.

THIS PRODUCT HIGHLIGHTS SHEET ("PHS") ONLY HIGHLIGHTS THE KEY FEATURES AND RISKS OF THIS UNLISTED CAPITAL MARKET PRODUCT. WE RECOMMEND THAT YOU READ THIS PRODUCT HIGHLIGHTS SHEET TOGETHER WITH THE INFORMATION MEMORANDUM DATED 18 NOVEMBER 2024. INVESTORS ARE ADVISED TO REQUEST, READ AND UNDERSTAND THE INFORMATION MEMORANDUM BEFORE DECIDING TO INVEST.

BRIEF INFORMATION OF THE PRODUCT

What is this product about?

Berjaya Mutual Global Momentum Equity Fund is an open-ended wholesale equity fund issued by Berjaya Mutual Berhad (formerly known as Inter-Pacific Asset Management Sdn Bhd). The Fund aims to provide Sophisticated Investor(s) with medium to long-term capital appreciation primarily through investments in equities and equity-related securities. This Fund is not a capital protected or a capital guaranteed fund.

PRODUCT SUITABILITY

Who is this product suitable for?

The Fund may only be sold to Sophisticated Investors and is suitable for Sophisticated Investors who:

- seek capital growth;
- have medium to long-term investment horizon;
- want exposure into global markets; and
- have high risk tolerance.

KEY PRODUCT FEATURES

What am I investing in?

Fund Name	Berjaya Mutual Global Momentum Equity Fund
Fund Category	Wholesale equity
Fund Type	Growth
Initial Offer Period	Up to twenty-one (21) calendar days from the launch date or any shorter period as determined by the sole discretion of the Manager, whichever earlier.
Initial Offer Price	RM1.0000
Base Currency	RM
Launch Date	18 November 2024
Deed	The principal Deed dated 30 August 2024 in respect of the Fund entered into between the Manager and the Trustee, and any supplemental(s) thereto.
Financial Year End	30 September
Investment Policy and Strategy	The Fund seeks to achieve its objective mainly by investing directly or indirectly in equity and equity-related securities listed and traded on global stock exchanges. The Fund will only invest in Eligible Markets. The Fund adopts a long-term trend-following strategy with strict risk management methods that are completely systematic. For risk management, the Manager's strategy for the Fund may include diversifying the Fund's investment exposures into various countries and sectors as well as asset classes. However, depending on prevailing market conditions, the Fund may concentrate its investments into a single asset class or a single investment to maximize potential return for the Fund or to minimize the Fund's exposure to market risks. The asset allocation of the Fund may be reviewed from time to time depending on the general market and economic conditions. Derivatives trades may be carried out for hedging purposes through financial instruments including, but not limited to, foreign currency forwards, cross currency swaps and other derivatives. These instruments may be used to hedge the principal

	and/or the returns of the foreign-currency denominated investments back to the Base Currency. The intention of hedging is to preserve the value of the asset from any adverse price movements. For example, to hedge against foreign currency exchange risk, the Fund may enter into a foreign currency forward contract to offset any adverse foreign currency movements by determining an agreed rate for an agreed tenure with its counterparty. While the hedging strategy will assist with mitigating the potential foreign exchange losses by the Fund, any potential foreign exchange gains from the hedging strategy will be capped as well. The Fund adopts a commitment approach to measure the Fund's global exposure to derivatives. The commitment approach is a methodology that aggregates the underlying market values or notional values of derivatives after taking into account the possible effects of netting and/or hedging arrangements. The Fund's global exposure from the derivatives position must not exceed 100% of the NAV of the Fund at all times. The Manager may undertake temporary defensive position that may be inconsistent with the Fund's strategy by raising cash or increasing the Fund's exposure in money market instruments, cash and/or cash equivalents, in its attempt to respond to adverse financial market conditions. The Fund will be actively managed to maximize its potential return, subject to market opportunities. The Manager may conduct cross trades between funds which are currently under its management provided that all criteria imposed by the regulators are met. Notwithstanding the above, cross trades between the personal account of the employees of the Manager and the Fund's account(s), and between the Manager's proprietary trading accounts and the Fund's account(s) are strictly prohibited. Compliance with the criteria would be monitored by the compliance unit and reported to the risk and compliance board committee of the Manager, to avoid conflict of interests and manipulation that could have a negative impact on investors.
Asset Allocation	Type of Asset — % of NAV ▪ Equities and equity-related securities — Maximum 100%
Distribution Policy	The Fund is not expected to make distribution. However, incidental distribution may be declared and is subject to the availability of realized income received from investment.
Mode of Distribution	All income distribution proceeds, if any, will be automatically reinvested as additional Units at the NAV per Unit of the Business Day following the ex-date, at no charge.
Performance Benchmark	Absolute return of 8.00% per annum.
Permitted Investments	Unless otherwise prohibited by the relevant regulatory authorities or any relevant law and provided always that there are no inconsistencies with the objective of the Fund, the Fund may invest in the following: (a) equities and equity-related securities; (b) collective investment schemes; (c) fixed income securities; (d) money market instruments; (e) cash and/or cash equivalents; and (f) any other form of investments as may be determined by the Manager and the Trustee from time to time. Money market instruments may include money market placements/deposits with licensed Financial Institution(s) and commercial papers.
Transaction Details	Minimum Initial Investment [1] — RM10,000.00 Minimum Additional Investment [1] — RM10,000.00 Minimum Holding of Units [2] — Not applicable Minimum Units for Redemption [2] — 10,000 units Minimum Units for Transfer [2] — 10,000 units Minimum Units for Switching [2] — 10,000 units

	Note: *(1) Or such other amount as the Manager may at its discretion deem appropriate.* *(2) Or such other number of Units, either greater than or less than 10,000 Units, as the Manager may at its discretion deem appropriate.*

Who am I investing with?

Manager	Berjaya Mutual Berhad (formerly known as Inter-Pacific Asset Management Sdn Bhd)
Trustee	AmanahRaya Trustees Berhad
Auditor	Ernst & Young PLT
Tax Adviser	Ernst & Young Tax Consultants Sdn Bhd

What are the possible outcomes of my investment?

The Fund will invest mainly in equities and equity-related securities listed and traded on global stock exchanges. The performance of the Fund will therefore, to a great extent, be dependent on the price movements of its underlying assets and the performance of global markets.

KEY RISKS

General Risk	Description
Fund Management Risk	Fund management risk refers to the day-to-day management of the Fund by the Manager which will impact the performance of the Fund. For example, investment decisions undertaken by the Manager as a result of incorrect view of the market or any non-compliance with internal policies, investment objective of the Fund, relevant laws or guidelines due to factors such as human error or weaknesses in operational process and systems, may adversely affect the performance of the Fund.
Market Risk	Market risk refers to a risk which generally affects all types of investments. The Fund will be affected by the fluctuation in the performance of the financial markets, caused by changing conditions as a result of global, regional or domestic economic conditions, political developments and/or governmental policies which will in turn affect the value of the Fund.
Liquidity Risk	Liquidity risk refers to the ease of liquidating an asset depending on the asset's volume traded in the market. If the Fund holds assets that are illiquid or are difficult to dispose of, the value of the Fund will be negatively affected when it has to sell such assets at unfavourable prices.
Performance Risk	Performance risk refers to the absence of a guarantee in relation to the investment returns or on distribution to the investors.
Inflation Risk	Inflation risk refers to the risk that investors' investment in the Fund may not grow or generate income at a rate that keeps pace with inflation. This would reduce investors' purchasing power even though the value of the investment in monetary terms has increased.
Loan/Financing Risk	Loan/Financing risk occurs when investors take a loan/financing to finance their investment. The inherent risk of investing with borrowed money includes investors being unable to service the loan/financing repayments. In the event Units are used as collateral, an investor may be required to top-up the investors' existing instalment if the price of Units fall below certain level due to market conditions. Failing which, the Units may be sold at a lower net asset value per Unit as compared to the net asset value per Unit at the point of purchase towards settling the loan/financing.
Non-Compliance Risk	Non-compliance risk refers to the possibility that the Manager may not follow the provisions set out in this Information Memorandum or the Deed or the laws, rules, Guidelines or internal operating policies which govern the Fund. Non-compliance may occur directly due to factors such as human error or system failure and can also occur indirectly due to amendment of the relevant regulatory frameworks, laws, rules and other legal practices affecting the Fund. This risk may result in operational disruptions and potential losses to the Fund.
Redemption Suspension Risk	The redemption of units of the Fund may be suspended under exceptional circumstances, where the fair value of a material portion of the Fund's assets cannot be reasonably determined. Upon suspension, the Fund will not be able to pay Unit Holders' redemption proceeds in a timely manner and Unit Holders will be compelled

	to remain invested in the Fund for a longer period of time than the stipulated redemption timeline. Hence, Unit Holder's investments will continue to be subjected to the risk factors inherent to the Fund.
Operational Risk	The risk of loss to Unit Holders arising from inadequacies in, or failures of, the Manager's internal procedures and controls for monitoring and quantifying the risks and contractual obligations associated with investments in a Fund. Although the occurrence of such events is very unlikely, the Manager seeks to mitigate the risk through the establishment of systematic operational procedures and stringent internal controls.

Specific Risk	Description
Stock Specific Risk	Prices of a particular stock may fluctuate in response to the circumstances affecting individual companies such as adverse financial performance, news of a possible merger or loss of key personnel of a company. Any adverse price movements of such stocks will adversely affect the Fund's NAV.
Sector Specific Risk	If the Fund invests in a specific sector, the Fund is vulnerable to factors associated with that particular sector. Therefore, any material changes associated with the sector such as adverse developments in political, economic, competition and insurance coverage may have an adverse impact on the value of the Funds. The Manager will take reasonable steps in ensuring the risk is managed by monitoring and determining effective asset allocation and adhering to the Fund's investment objectives as well as the investment policy and strategy.
Country Specific Risk	Investments of the Fund in any foreign countries may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the laws or regulations of the countries in which the Fund invests in. Unfavourable developments such as the deteriorating economic condition of the countries may adversely affect the value of the investments undertaken by the Fund in those affected countries. This in turn may cause the NAV or prices of Units to fall.
Equity-Related Securities Risk	The price of equity-related securities generally fluctuates more than the underlying equities and consequently may affect the volatility of the Fund's NAV. For example, warrants have a limited life and will depreciate in value as they approach their maturity date. If a warrant's exercise price is above the share price at any time during its remaining subscription period, the warrant will theoretically carry little value and warrants that are not exercised at the maturity date become worthless.
Collective Investment Scheme Risk	Any adverse effect on the collective investment scheme which the Fund is investing in will impact the NAV of the Fund. For example, the respective collective investment schemes may underperform its benchmarks due to poor market conditions and as a result, the NAV of the Fund will be adversely affected as the performance of the Fund is dependent on the performance of the respective collective investment schemes. In addition, any mismanagement of the collective investment schemes or poor decisions taken on the collective investment schemes may adversely affect the NAV of the collective investment schemes and hence the Fund.
Currency Risk	As the investments of the Fund may be denominated in foreign currencies, any fluctuation in the exchange rate between the base currency of the Fund and the foreign currencies may have an impact on the value of these investments. Investors should be aware that if a foreign currency depreciates against the base currency of the Fund, this will have an adverse effect on the NAV of the Fund in the base currency of the Fund and vice versa. Investors should note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment.
Credit/Default Risk	Credit risk relates to the creditworthiness of the issuers of the fixed income security and money market instruments and their expected ability to make timely payment of interest and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of the fixed income securities and money market instruments. In the case of rated fixed income securities and money market instruments, this may lead to a credit downgrade. Default risk relates to the risk that an issuer of a fixed income security and money market instrument either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the fixed income securities and money market instruments, which could affect the value of the Fund.

Interest Rate Risk	Interest rate risk refers to the impact of interest rate changes on the valuation of fixed income securities and money market instruments. When interest rates rise, fixed income securities and money market instruments prices will generally decline, and this may lower the market value of the Fund's investment in fixed income securities and money market instruments and vice versa. In order to mitigate interest rate risk, we will need to manage the fixed income and money market portfolio taking into account the interest or coupon rate and time to maturity of the fixed income securities and money market instruments.
Concentration Risk	As the Fund is allowed to invest 100% of its NAV in a single asset class or single investment, the value of investment may be affected more by the performance of that single asset class or single investment as compared to diversified investments into multiple asset classes or investments.
Counterparty Risk	Counterparty risk concerns the Fund's investment in derivatives. Counterparty risk is prevalent as the derivatives are dependent on the ongoing ability and willingness of the OTC derivative counterparty ("issuer") to fulfil their respective financial commitments to the Fund in a timely manner. Bankruptcy, fraud or regulatory non-compliance arising out of and/or in connection with the issuer may impair the operations and/or the performance of the Fund. However, we will conduct stringent credit selection process of the issuer of the derivatives prior to commencement of investment in derivatives and the monitoring mechanisms established by us may potentially mitigate this risk. If we are of the opinion there is material adverse change to an issuer, we may consider unwinding the issuer's derivatives to mitigate potential losses that may arise.

FEES AND CHARGES

What are the fees and charges involved?

There are charges and fees involved, and investors are advised to consider the charges and fees before investing in the Fund.

Fees, charges and expenses **DIRECTLY** incurred by Unit Holders:

Sales Charge	Up to 5.50% of the NAV per Unit.
Repurchase Charge	Nil
Transfer Fee	Subject to a transfer fee of RM25.00 per transfer. The Manager, however, reserves the right to vary this fee or to vary the terms of the transfer facility.
Switching Fee	A switching fee will be imposed on Unit Holders switching between funds under management (that allow switching). A switching fee of RM25.00 will be imposed and deducted from the redemption amount of the Units to be switched for a switch between funds that impose a similar sales charge or a switch to a fund that impose a lower sales charge. Unit Holders switching to a fund that imposes a higher sales charge will pay the difference in sales charge which is deductible from the redemption amount of the Units to be switched. The Manager, however, reserves the right to vary this fee or to vary the terms of the switching facility.

Fees, charges and expenses **INDIRECTLY** incurred by Unit Holders:

Management Fee	1.80% per annum of the NAV of the Fund.
Performance Fee	The Manager will earn a 20% performance fee on the appreciation in the NAV per Unit over and above the High Water Mark during a Performance Period.
Trustee Fee	0.05% per annum of the NAV of the Fund (excluding foreign custodian fees and charges, if any).

Other Charges

Only the expenses (or parts thereof) which are directly related and necessary in operating and administering the Fund may be charged to the Fund. These would include (but are not limited to) the following:

(a) commissions/fees paid to brokers/dealers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes;

(b) taxes and other duties charged on the Fund by the government and/or other authorities;
(c) costs, fees and expenses properly incurred by the auditor and/or tax agent appointed for the Fund;
(d) costs, fees and expenses incurred for any modification of the Deed save where such modification is for the benefit of the Manager and/or the Trustee;
(e) costs, fees and expenses incurred for any meeting of the Unit Holders save where such meeting is convened by, or for the benefit of the Manager and/or the Trustee;
(f) costs, commissions, fees and expenses of the sale, purchase, insurance/takaful and any other dealing of any asset of the Fund;
(g) costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Fund;
(h) costs, fees and expenses incurred in engaging any adviser for the benefit of the Fund;
(i) costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund;
(j) costs, fees and expenses incurred for the fund valuation and accounting of the Fund performed by a fund valuation agent;
(k) costs, fees and expenses incurred in the termination of the Fund or the removal of the Trustee or the Manager and the appointment of a new trustee or management company;
(l) costs, fees and expenses incurred in relation to any arbitration or other proceedings concerning the Fund or any asset of the Fund, including proceedings against the Trustee or the Manager by the other for the benefit of the Fund (save to the extent that legal costs incurred for the defence of either of them are not ordered by the court to be reimbursed by the Fund);
(m) remuneration and out of pocket expenses of the person(s) or members of a committee undertaking the oversight function of the Fund, unless the Manager decides otherwise;
(n) costs, fees and expenses deemed by the Manager to have been incurred in connection with any change or the need to comply with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority;
(o) (where the custodial function is delegated by the Trustee) charges and fees paid to sub-custodians taking into custody any foreign assets of the Fund;
(p) expenses and charges incurred in the printing and postage for the annual/quarterly report, tax certificates, reinvestment statements and other services properly incurred in the administration of the Fund; and
(q) all costs and/or expenses associated with the distributions declared pursuant to the Deed and the payment of such distribution including without limitation fees, costs and/or expenses for the revalidation or reissuance of any distribution cheque or warrant or telegraphic transfer.

Note:
The Manager may, for any reason and/or at any time, waive or reduce the amount of any fees or other charges payable by the Unit Holders in respect of the Fund, either generally or specifically, and for any period of time at its absolute discretion. All fees and charges payable to the Manager and the Trustee are subject to any applicable tax which may be imposed by the government or other authorities from time to time.

VALUATIONS AND EXITING FROM INVESTMENT

How often are valuations available?

The Fund will be valued at least once every Business Day (except during the Fund's initial offer period) after the close of the market in which the Fund invested in for the relevant day, but not later than the end of next Business Day.

You may obtain the NAV and NAV per Unit of the Fund from our website at www.berjayamutual.com, our customer service at 03-2117 1889 or email to enquiry_ipam@interpac.com.my.

How can I exit from this investment and what are the risks and costs involved?

Unit Holders may redeem their investments by completing the prescribed application/transaction form or such other manner as the Manager may accept and returning it to the Manager on or before 4.00 p.m. or such other time as the Manager may deem fit in its discretion on any Business Day. The application/transaction form is available at the office of the Manager. Any redemption request received by the Manager after 4.00 p.m. or such other time as the Manager may deem fit in its discretion will be treated as having been made on the next Business Day.

Redemption proceeds will be paid to the Unit Holders within seven (7) Business Days of receipt of the redemption request by the Manager and provided that all documentations are completed and verifiable.

There is no Repurchase Charge for the Fund.

CONTACT INFORMATION

Who should I contact for further information or to lodge a complaint?

1. For internal dispute resolution, you may contact us:

Berjaya Mutual Berhad (Formerly known as Inter-Pacific Asset Management Sdn Bhd) West Wing, Level 13 Berjaya Times Square No. 1 Jalan Imbi 55100 Kuala Lumpur	Tel. No. : 03-2117 1889 Fax. No. : 03-2142 6029 Email : enquiry_ipam@interpac.com.my Website : www.berjayamutual.com

2. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Securities Industry Dispute Resolution Center (SIDREC):

Securities Industry Dispute Resolution Center (SIDREC) Unit A-9-1, Level 9, Tower A Menara UOA Bangsar No. 5, Jalan Bangsar Utama 1 59000 Kuala Lumpur	Tel. No. : 03-2282 2280 Fax. No. : 03-2282 3855 Email : info@sidrec.com.my

3. You can also direct your complaint to the Securities Commission Malaysia (SC) even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Consumer & Investor Office:

Consumer & Investor Office Securities Commission Malaysia No. 3 Persiaran Bukit Kiara Bukit Kiara 50490 Kuala Lumpur	Tel. No. : 03-6204 8999 Fax. No. : 03-6204 8991 Email : aduan@seccom.com.my Online complaint form is available at: www.sc.com.my

4. Or alternatively to Federation of Investment Managers Malaysia's Complaints Bureau:

Legal & Regulatory Affairs Federation of Investment Managers Malaysia 19-06-1, 6th Floor Wisma Tune No. 19 Lorong Dungun Damansara Heights 50490 Kuala Lumpur	Tel. No. : 03-7890 4242 Fax. No. : 03-2093 2700 Email : complaints@fimm.com.my Online complaint form is available at: www.fimm.com.my

THE REMAINDER OF THIS PAGE IS INTENTIONALLY LEFT BLANK

APPENDIX: GLOSSARY

Bursa Malaysia	The stock exchange managed and operated by Bursa Malaysia Securities Berhad, including such other name as it may be amended from time to time.
Business Day	A day on which the Bursa Malaysia is open for trading and/or banks in Kuala Lumpur are open unless otherwise provided for in the Information Memorandum.
Deed	The principal deed entered into between the Manager and the Trustee dated 30 August 2024 in respect of the Fund, including any supplemental deeds thereto.
Eligible Markets	Has the meaning assigned to it in the Guidelines.
Fund	Berjaya Mutual Global Momentum Equity Fund.
Guidelines	Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework issued by the SC and as amended, substituted or replaced from time to time.
High Water Mark	Means the Initial Offer Price or the NAV per Unit on the last Business Day of the previous Performance Period in respect of which a performance fee is last paid, whichever is the higher. For the avoidance of doubt, the High Water Mark as at the launch date will be the Initial Offer Price of the Fund.
Information Memorandum	The information memorandum of this Fund, including any supplemental information memorandum thereto.
Initial Offer Period	A period whereby Units will be offered at the Initial Offer Price.
Initial Offer Price	A fixed price per Unit offered to investors during the Initial Offer Period.
Manager/Berjaya Mutual	Berjaya Mutual Berhad (Formerly known as Inter-Pacific Asset Management Sdn Bhd) *Registration No. 199001013139 (204709-U)*
Net Asset Value or NAV	The value of all the Fund's assets less the value of all the Fund's liabilities at the valuation point.
NAV per Unit	The Net Asset Value divided by the number of Units in circulation at the valuation point.
OTC	OTC (over-the counter) trades refer to trading of financial instruments directly between two parties without going through the securities exchange i.e. the financial instruments are not formally traded on a securities exchange.
Securities Commission or SC	The Securities Commission Malaysia established under the Securities Commission Malaysia Act 1993.
Sophisticated Investors	Refers to any person who: (a) is determined to be a sophisticated investor under the Guidelines on Categories of Sophisticated Investors issued by the SC and as amended, substituted or replaced from time to time; (b) acquires any capital market product specified under the Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework where the consideration is not less than RM250,000 or its equivalent in foreign currencies for each transaction whether such amount is paid for in cash or otherwise as stated in the SC Technical Note No.1/2024; or (c) any other category(ies) of investors as may be permitted by the SC from time to time.
Trustee	AmanahRaya Trustees Berhad *Registration No. 200701008892 (766894-T)*
Unit(s)	Refers to an undivided share in the beneficial interest and/or right in the Fund and a measurement of the interest and/or right of a Unit Holder in the Fund.
Unit Holder(s)	Investor(s) for the time being registered as the holder of Units in the Fund, including a joint holder.
Units in Circulation	Means units created and fully paid.

THE REMAINDER OF THIS PAGE IS INTENTIONALLY LEFT BLANK