PRODUCT HIGHLIGHTS SHEET

AmanahRaya Islamic Equity Fund (ARIEF)

Date of Issuance: 6 November 2026

Responsibility Statement

This Product Highlights Sheet has been reviewed and approved by the directors and/or authorized committee and/or persons approved by the Board of AmanahRaya Investment 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, that there are no false or misleading statements, or omissions of other facts which would make any statement in the Product Highlights Sheet false or misleading.

Statements of Disclaimer

The Securities Commission Malaysia has authorized the issuance of AmanahRaya Islamic Equity Fund, and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorization of the AmanahRaya Islamic Equity Fund and lodgement of this Product Highlights Sheet should not be taken to indicate that Securities Commission Malaysia recommends the AmanahRaya Islamic Equity Fund or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of the AmanahRaya Investment Management Sdn Bhd who is responsible for the AmanahRaya Islamic Equity Fund and takes no responsibility for the contents of 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.

INVESTORS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF THE INVESTMENT. IF INVESTORS ARE UNABLE TO MAKE THEIR OWN EVALUATION, THEY ARE ADVISED TO CONSULT PROFESSIONAL ADVISERS.

Additional Statement

AmanahRaya Islamic Equity Fund has been certified as Shariah-compliant by the Shariah Adviser appointed for the Fund.

[The rest of this page is intentionally left blank]

This Product Highlights Sheet only highlights the key features and risks of this unlisted capital product. Investors are advised to request, read and understand the disclosure documents before deciding to invest.

PRODUCT HIGHLIGHTS SHEET

AMANAHRAYA ISLAMIC EQUITY FUND
(ARIEF)

BRIEF INFORMATION OF THE PRODUCT

1. What is this product about?

AmanahRaya Islamic Equity Fund (ARIEF) is a Shariah-compliant equity fund issued by AmanahRaya Investment Management Sdn Bhd that aims to provide investors with above average capital growth over a medium to long term period by investing in a carefully selected portfolio of Shariah-compliant securities.

ANY MATERIAL CHANGES TO THE FUND OBJECTIVES WOULD REQUIRE UNIT HOLDERS' APPROVAL.

PRODUCT SUITABILITY

2. Who is this product suitable for?

The Fund is ideal for medium to long-term investors who are risk tolerant and seek higher returns for their investments.

INVESTORS SHOULD CONSULT THEIR FINANCIAL ADVISERS IF IN DOUBT WHETHER THIS PRODUCT IS SUITABLE FOR THEM.

KEY PRODUCT FEATURES

3. What am I investing in?

<table>
<tr><td>Launch Date</td><td>23 April 2008</td></tr>
<tr><td>Category of Fund /Type of Fund</td><td>Equity (Shariah-compliant) / Growth</td></tr>
<tr><td>Investment Strategy</td><td>This Fund seeks to achieve its investment objective by structuring a portfolio as follows:

Investment a minimum of 70% and up to 95% of the Fund's Net Asset Value
Investments in Shariah-compliant securities of companies that have good growth potential.

Maintain a minimum of 5% of the Fund's Net Asset Value
Investments in Islamic liquid assets comprising of cash and Islamic deposits with Financial Institutions, Islamic accepted bills, sukuk, GII and any other Shariah-compliant instrument capable of being converted into cash within seven (7) days.

Although the Fund is actively managed, how active or the frequency of its trading strategy will very much depend on market opportunities.

Among the risk management strategies and techniques employed by the Manager include diversification of the Fund's asset allocation in terms of its exposure to various industries, sectors and asset classes/type of Shariah-compliant investments (i.e. Shariah-compliant equity, Islamic money market instruments). Islamic derivatives may also be used for hedging purposes where appropriate.</td></tr>
<tr><td>Asset Allocation</td><td><table><tr><th>Asset Type</th><th>% of the Fund's NAV</th></tr><tr><td>Shariah-compliant securities</td><td>70%-95%</td></tr><tr><td>Islamic liquid assets</td><td>A minimum of 5%</td></tr></table></td></tr>
</table>

Benchmark	FTSE Bursa Malaysia Emas Shariah Index **The risk profile of the performance benchmark is not the same as the risk profile of the Fund.**
Minimum Initial Investment	RM100 or such amounts as the Manager may from time to time decide
Minimum Additional Investment	RM100 or such amounts as the Manager may from time to time decide.
Minimum Redemption Amount	100 units or such amounts as the Manager may from time to time decide.
Switching Facility	The minimum switching amount is 100 units. You need to keep a minimum balance of 100 units at all times or such a lower amount as the Manager may decide from time to time.
Transfer Facility	You are allowed to transfer your unit holdings, subject to conditions stipulated in the Fund's Deed. The minimum transfer amount is 100 units. The Manager may refuse to register any transfer of units at its absolute discretion.
Minimum Holding	100 units. In the case of partial redemption, the Manager may elect to redemption the entire account if the effect thereof would be that the Unit Holders hold less than 100 units in his account with the Fund.
Distribution policy	Given its investment objective, the Fund is not expected to make regular distributions. Note: The Fund will pay distributions only if there is available profit.
Mode of Distribution	You may choose to receive the distribution in the form of a cheque, or to reinvest as additional units to your investment. The additional units will be based on the NAV per units as the valuation date immediately following the distribution date. No sales charge will be imposed on distribution reinvestment.
Financial Year End	30 November

4. Who am I investing with?

Manager	AmanahRaya Investment Management Sdn Bhd
Trustee	PB Trustee Services Berhad
Shariah Adviser	BIMB Securities Sdn Bhd
Taxation Adviser	Ernst & Young Tax Consultants Sdn Bhd
Auditor	Ernst & Young PLT

5. What are the possible outcomes of my investment?

There are many possible outcomes associated with an investment in the Fund. Unit Holders can potentially make profit either (i) when the Fund declares and pays out income distributions; or (ii) when the Unit Holder redeems their units in the Fund when the market value of the Fund's portfolio and its NAV per unit increases. However, this also means that the market value of the Fund's portfolio and its NAV per unit may fall and as a result, the Unit Holder may lose part of its capital. Unit Holders should take note that the value of an investment in the Fund and its distribution payable (if any) may go down as well as up and are not guaranteed. Unit Holders should also take note that investment in the Fund involves some degree of risk and that the value of their investment is at risk depending on the underlying investments of the Fund.

[The rest of this page is intentionally left blank]

KEY RISK

6. What are the key risks associated with this product?

General Risks

Market Risk	Market risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors, which will result in a decline in the Fund's NAV.
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 unfavorable prices. Liquidity risk of the Fund is also the ability of the manager to honor redemption requests or to pay Unit Holders' redemption proceeds in a timely manner. The Manager will actively manage the liquidity of the Fund and/or where available, borrow cash and obtain cash financing on a temporary basis as permitted by the relevant laws to manage Unit Holders' redemption requests.
Suspension / Deferral of Redemption Risk Request	In the best interests of Unit Holders, redemption requests by the Unit Holders may be subject to suspension due to exceptional circumstances, as documented in Section 3.10 of the Master Prospectus. The Manager may, having considered the interests of the Unit Holders, limit the maximum number of Units to be redeemed to 5% of the total number of Units in circulation of the Fund on that Business Day. When this occurs, the number of Units to be redeemed exceeding the redemption gating limit will be deferred to the next redemption gating cycle and processed based on the NAV per Unit of the next redemption gating cycle. Deferred redemptions will be subject to staggered valuation, meaning each tranche of your deferred redemption will be valued at the prevailing NAV per Unit on the respective redemption date when the Units are cancelled, which may differ materially from the NAV per Unit at the time of your original redemption request. During any deferral period, Unit Holders will remain fully exposed to the investment risks of the Fund, which may adversely affect the value of deferred redemption proceeds. Due to the staggered valuation, Unit Holders bear the risk that market movements between the original redemption request date and the actual redemption date(s) may result in the Unit Holders receiving proceeds that are lower than the value at the time of the original redemption request. Deferred redemption proceeds generally do not accrue interest or additional compensation, and redemption gate may be imposed in subsequent periods for an extended duration. In such cases, Unit Holders will not be able to redeem their Units and will be compelled to remain invested in the Fund for a longer period than originally anticipated. Consequently, their investments will continue to be subject to the inherent risks associated with the Fund.
Inflation Risk	This is the risk that investors' investment in the unit trust 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.
Manager's Risk	This risk refers to the day-to-day management of the Fund by the Manager which will impact on the performance of the Fund. For example, investment decisions undertaken by the Manager, as a result of an incorrect view of the market or any non-compliance with internal policies, investment mandate, the deed, relevant law or guidelines due to factors such as human error or weaknesses in operational process and systems, may adversely affect the performance of the Fund.
Credit and Default Risk	Credit risk relates to the creditworthiness of the issuers of the debt instruments/ sukuk and their expected ability to make timely payment of interest/ profit and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of the debt instrument/ sukuk. In the case of rated debt instruments/ sukuk, this may lead to a credit downgrade. Default risk relates to the risk that an issuer of a debt instrument/ sukuk either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the debt instruments/ sukuk. This could

	adversely affect the value of the fund.
Loan Financing Risk	This risk occurs when investors take financing to finance their investment. The inherent risk of investing with borrowed money/financing includes investors being unable to service the loan repayments/financing payments. In the event units are used as collateral, an investor may be required to top-up the investors' existing instalment if the prices of units fall below a 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. Investors who intend to finance an investment in Islamic unit trust fund, or for that matter any Shariah-compliant investment, are advised to seek for Islamic financing to finance their investment.

Specific Risks

Stock Specific Risk	Price of a particular stock may fluctuate in response to 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 stock may adversely affect the Fund's NAV.
Shariah Status Reclassification Risk	**(a) Shariah-compliant equity securities** The risk refers to the risk that the currently held Shariah-compliant equity securities in the portfolio of the Fund may be reclassified as Shariah non-compliant in the periodic review of the securities by the SAC of the SC or the Shariah Adviser. If this occurs, the Manager will take the necessary steps to dispose of such securities. Opportunity loss could occur due to the restriction on the Fund to retain the excess capital gains derived from the disposal of the reclassified Shariah non-compliant securities. In such an event, the Fund is required: (i) to dispose of such securities with immediate effect or within one (1) calendar month if the value of the securities exceeds or is equal to the investment cost on the effective date of reclassification of the list of Shariah-compliant securities ("Reclassification") by the SAC of the SC or date of review ("Review") by the Shariah Adviser. The Fund is allowed to keep dividends received and capital gains from the disposal of the securities up to the effective date of Reclassification or Review. However, any dividends received and excess capital gains from the disposal of the Shariah non-compliant securities after the effective date of Reclassification or Review should be channelled to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser. (ii) to hold such securities if the value of the said securities is below the investment cost on the effective date of Reclassification or Review until the total subsequent dividends received (if any) and the market price of the securities is equal to the cost of investment at which time disposal has to take place within one (1) calendar month, excess capital gains (if any) from the disposal of the securities should be channelled to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser; or (iii) to dispose of such securities at a price lower than the investment cost which will result in a decrease in the Fund's value. **(b) Sukuk or Islamic money market instruments or Islamic deposits or Islamic collective investment schemes or Islamic structured products** This risk refers to the risk of a possibility that the currently held sukuk or Islamic money market instruments or Islamic deposits or Islamic collective investment schemes or Islamic structured products invested by the Fund may be declared as Shariah noncompliant by the relevant authority or the Shariah Adviser. If this occurs, the Manager will take the necessary steps to dispose of or withdraw such bond or money market instruments or deposits or collective investment schemes or structured products.

Islamic structured products risk	The NAV of the Fund may be affected by the valuation of the Islamic structured products that the Fund may invest in from time to time. Factors that may impact the valuation of the Islamic structured products include, but are not limited to the prevailing market price and volatility of the underlying reference asset(s), interest rate levels, time to maturity, foreign exchange rates, increased cost of hedging and/or associated unwinding costs in the event of an early redemption. Any change in the aforesaid factors would either positively or negatively affect the valuation of the Islamic structured products hence affecting the NAV of the Fund. As such, the Fund's NAV will be exposed to potential price volatility, which will be dependent on the valuation of the Islamic structured products that the Fund invested in. To mitigate Islamic structured products risk, the investment of the Fund in Islamic structured products will not exceed 10% of the Fund's NAV.

DIFFERENT TYPES OF UNIT TRUST FUNDS CARRY DIFFERENT LEVELS OF RISK. SOME ARE HIGHER IN RISK THAN OTHERS. ASK ABOUT THE RISKS BEFORE INVESTING IN A FUND AND MAKE SURE YOU UNDERSTAND WHAT YOUR FUND IS INVESTING IN.

FEES AND CHARGES

7. What are the fees and charges involved?

Sales Charge per Unit	Up to 5.50% of the NAV of the Fund per unit
Annual Management Fee	Maximum fee of up to 1.50% per annum of the NAV of the Fund
Annual Trustee Fee	Up to 0.06% per annum of the NAV of the Fund, subject to a minimum fee of RM13,000 per annum.
Redemption Charge	Nil
Switching Charges	Switching may or may not incur fees. Generally, no fee will be charged on switching between funds that charges the same amount of fees, unless the fund being switched from have a different sales charge from the fund to be switched to.
Transfer Charges	A maximum of RM50.00 may be charged for each transfer.
Other Charges	Bank charges, courier charges, and any other indirect charges incurred as a result of redemptions will be borne by the investor.
Other fees and expenses related to the Fund	In administering the Fund, only fees and expenses directly related to or necessary for the operation and administration of the Funds may be charged to the Fund. These include, but are not limited to the following: • All fees to be paid out from the Fund to the Manager and the Trustee as stipulated by the Deed; • All fees and disbursements by the auditor of the Fund; • Accounting, other professional fees and disbursements approved by the Trustee; • The costs of printing and dispatching to Unit Holders, the reports, accounts of the Fund, tax certificates, distribution statements, notices of meeting of Unit Holders and such other similar costs as may be approved by the Trustee; • Fees for valuation of any investment of the Fund; • Duties and taxes payable in respect of the Fund; • All expenses and disbursements incurred by the Trustee for the Fund; • Any fees as may be imposed by the SC in relation to the Fund; and • All information and issue expenses of the Fund pursuant to the Master Prospectus will be borne by the Manager.

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

NOTE: YOU CAN BUY ARIM'S FUNDS EITHER THROUGH ITS AUTHORIZED DISTRIBUTORS I.E. UNIT TRUST CONSULTANTS (UTCS), INSTITUTIONAL UNIT TRUST ADVISERS (IUTAS), OR DIRECTLY FROM THE MANAGER. EACH OPTION CARRIES A DIFFERENT SALES CHARGE AND LEVEL OF SERVICE.

CHOOSE THE OPTION THAT BEST SUITS YOUR NEEDS. ONLY REGISTERED UTCS AND APPOINTED IUTAS ARE ALLOWED TO SELL ARIM'S FUNDS. FOR UTCS, ONLY INDIVIDUALS REGISTERED WITH FIMM AS UTCS ARE AUTHORIZED TO PROMOTE, MARKET AND DISTRIBUTE UNIT TRUST SCHEMES. YOU MAY VERIFY UTCS' REGISTRATION STATUS VIA "IS MY CONSULTANT AUTHORISED?" ON FIMM'S WEBSITE AT WWW.FIMM.COM.MY. ARIM'S AUTHORIZED DISTRIBUTORS MAY REPRESENT OTHER UNIT TRUST MANAGEMENT COMPANIES (UTMCS) THAT USE A NOMINEE SYSTEM AND YOUR RIGHTS AS A UNIT HOLDER MAY BE LIMITED IF YOU INVEST IN UNIT TRUST FUNDS THROUGH SUCH ARRANGEMENTS. IF A UTMC USES A NOMINEE SYSTEM, ASK IF YOUR RIGHTS AS A UNIT HOLDER WILL BE LIMITED IN ANY WAY.

VALUATIONS AND EXITING FROM INVESTMENT

8. How often are valuations available?

The Fund is valued at the close of every Business Day and you may obtain the NAV and prices of the Fund from our website at www.arim.com.my, by calling our Customer Service at 03-23325200, or by emailing us at bdd@arim.com.my.

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

To exit this investment, you may redeem or switch out of the Fund or transfer your unit holdings to other investors.

Unit Holders can redeem their investments in the Fund on any Business Day by completing the redemption form or in such other manner as may be accepted by us and submitting it to us on any Business Day. The redemption form is available at our office, Collecting Points and downloadable at our website at www.arim.com.my. Investors who invest via our authorized distributors may redeem their investments in the Fund through their respective distributors.

A valid application to redeem units of the Fund received by the Manager before 4.00 p.m. will be processed using the NAV per unit calculated at the end of the same Business Day. Any application received after 4.00 p.m. or on a non-Business Day will be processed at the end of the next Business Day. Any incomplete application will not be processed until all necessary information is received.

There is no restriction on the frequency of redemption. Unit Holders will be paid within seven (7) Business Days after the redemption request has been received and processed by the Manager. Redemption payment can only be made via online bank transfer. No redemptions will be paid in cash under any circumstances. All bank charges for the transfer will be borne by Unit Holders. The charges will be deducted/debited from the redemption amount.

On any Business Day, the Manager may, having considered the interests of the Unit Holders, limit the maximum number of Units to be redeemed to 5% of the total number of Units in circulation of the Fund on that Business Day ("redemption gate"). Such limit will be applied pro rata (based on the Unit Holder's total investment size in the Fund) to all Unit Holders who have validly made a redemption application on such Business Day once the redemption gate is imposed. The number of Units to be redeemed that has exceeded the limit will be processed on the next redemption gating cycle (at the NAV per Unit of the next redemption gating cycle).

Please refer to the *"Section 2 - Understands Fees and Expenses"* and *"Section 3 - Transaction Information"* of the Master Prospectus for details on redemption, switching and transfer.

PERFORMANCE OF THE FUND

10. Average Total Return (in %)

Below are the average total returns of the Fund for 1-year, 3-year, 5-year and 10-year periods.

1-year (1.12.24 – 30.11.2025)	3-year (1.12.22 – 30.11.2025)	5-year (1.12.20 – 30.11.2025)	10-year (1.12.15 – 30.11.2025)
(1.11%)	4.76%	0.09%	(1.00%)

Basis of calculation for Average Total Return
Average Total Return (%) = Total Returns / Number of Years Under Review

11. Annual Total Return (in %)

Below are the annual total returns of the Fund for the last nine (9) financial years:

1.12.2016 – 30.11.2017	1.12.2017 – 30.11.2018	1.12.2018 – 30.11.2019	1.12.2019 – 30.11.2020	1.12.2020 – 30.11.2021	1.12.2021 – 30.11.2022	1.12.2022 – 30.11.2023	1.12.2023 – 30.11.2024	1.12.2024 – 30.11.2025
2.92%	(20.81%)	(2.10%)	3.86%	(2.10%)	(10.20%)	0.22%	15.41%	(1.11%)

Basis of calculation for Annual Total Return
Annual Total Return (%) = [(Capital Return/100 + 1) x (Income Return/100 + 1) – 1] x 100

12. ARIEF Return vs Benchmark

As at 30 November	ARIEF (%)	Benchmark (%)	Out/(Under) Performance (%)
1-year	(1.11)	(1.53)	0.42
3-year	14.29	9.90	4.39
5-year	0.45	(9.86)	10.31
10-year	(10.03)	(5.24)	(4.79)

Comment on Fund Performance

For the financial year ended 30 November 2025, the Fund registered a return of -1.11% compared to the benchmark return of -1.53%, thus outperforming the benchmark by 0.42%.

13. Portfolio Turnover Ratio

The Portfolio Turnover Ratio (PTR) indicates the frequency of turnover for a particular fund in any given calendar year. It is calculated by taking the average of acquisitions and disposals of securities, divided by the average value of the Fund for the year, calculated daily.

PTR for the Fund are as follows:

Financial Year	2025	2024	2023
PTR (time)	1.20 times	0.89 times	1.07 times

The increase in PTR for financial year ended 30 November 2025 was due to active trading activities in response to volatile market conditions during the year.

Basis of calculation for Portfolio Turnover Ratio

$$\text{Portfolio Turnover} = \frac{\text{(Total acquisition for the year + Total disposal for the year) / 2}}{\text{Average value of the Fund for the year calculated on a daily basis}}$$

14. Distribution Record

In line with the Fund's investment objective, the Fund does not intend to make regular distributions. The income distributions for the past three (3) years are presented below:

Financial Year	2025	2024	2023
Gross Distribution per Unit (sen)	0.50	1.00	0.00
Net Distribution per Unit (sen)	0.50	1.00	0.00

PAST PERFORMANCE OF THE FUND IS NOT AN INDICATION OF ITS FUTURE PERFORMANCE.

[The rest of this page is intentionally left blank]

CONTACT INFORMATION

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

For internal dispute resolution, you may contact our Customer Service personnel:

(a)	via phone to	:	03 - 2332 5200
(b)	via fax to	:	03 - 2332 5201
(c)	via email to	:	bdd@arim.com.my
(d)	via letter to	:	AmanahRaya Investment Management Sdn Bhd Level 59, Vista Tower, The Intermark 348, Jalan Tun Razak 50400 Kuala Lumpur

If you are dissatisfied with the outcome of the internal dispute resolution process, you may refer your dispute to the following bodies, the details of which are as follows: -

Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:

(a)	via phone to	:	03 - 7890 4242
(b)	via email to	:	complaints@fimm.com.my
(c)	via online complaint form available at	:	www.fimm.com.my
(d)	via letter to	:	Legal & Regulatory Affairs Federation of Investment Managers Malaysia 19-06-01, 6th Floor, Wisma Capital A, No. 19 Lorong Dungun, Damansara Heights, 50490, Kuala Lumpur

OR

Financial Markets Ombudsman Services (FMOS):

(a)	via phone to	:	03 - 2272 2811
(b)	via the FMOS Dispute Form available at	:	https://www.fmos.org.my/en/
(c)	via letter to	:	Financial Markets Ombudsman Service (FMOS) Level 14, Main Block Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur

You can also direct your complaint to the SC even if you have initiated a dispute resolution process with FMOS. To make a complaint, please contact:

SC's Complaints Department:

(a)	via phone to Aduan Hotline at	:	03 - 6204 8999
(b)	via fax to	:	03 - 6204 8991
(c)	via email to	:	aduan@seccom.com.my
(d)	via online complaint form available at		www.sc.com.my
(e)	via letter to	:	Consumer & Investor Office Securities Commission Malaysia No 3 Persiaran Bukit Kiara, Bukit Kiara 50490 Kuala Lumpur

[The rest of this page is intentionally left blank]

APPENDIX: GLOSSARY

Business Day(s)	Mondays to Fridays when Bursa Malaysia is open for trading, and/or banks in Kuala Lumpur and/or Selangor are open for business
Collecting Points	Any branch, outlet, or any premise only as a conduit used to facilitate purchase and redemption of unit trust. Collection Points are not distribution points for marketing and distribution of unit trusts in accordance to the Guidelines on Marketing and Distribution of Unit Trusts issued by the SC.
NAV or Net Asset Value	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 of the Fund divided by the number of units in circulation, at the valuation point
RM and sen	Ringgit Malaysia and sen respectively
Sales Charge	A fee imposed pursuant to a purchase request
SC	Securities Commission Malaysia
Shariah	Islamic law comprising the whole body of rulings pertaining to human conducts derived from sources of Shariah namely the Qur`an (the holy book of Islam) and Sunnah (practices and explanations rendered by the Prophet Muhammad (pbuh)) and ijtihad (intellectual reasoning) of Shariah scholars
Shariah Requirements	The rulings, guidelines and resolutions made by the SAC of the SC or the advice given by the Shariah Adviser
sukuk	Certificates of equal value which evidence undivided ownership or investment in the assets using Shariah principles and concepts endorsed by the SAC of the SC
The Deed	The principal and any supplemental deed in respect of the Fund made between the Manager, the Trustee and the Unit Holders of the Fund, agreeing to be bound by the provisions of the deed
Unit or Units	A measurement of the right or interest of a Unit Holder in the Fund including a fraction of a unit
Unit Holders	The registered holder for the time being of a unit of the Fund including corporations, institutions or persons jointly so registered

[The rest of this page is intentionally left blank]