

**PRODUCT HIGHLIGHTS SHEET**

**AmanahRaya Mixed Asset Syariah  
Conservative Income Fund  
(ARMASCIF)**

**Date of Issuance: 30 June 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.

**Statement of Disclaimer**

The Securities Commission Malaysia has authorised the fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the AmanahRaya Mixed Asset Syariah Conservative Income Fund and lodgement of this Product Highlights Sheet should not be taken to indicate that the Securities Commission Malaysia recommends the AmanahRaya Mixed Asset Syariah Conservative Income 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 AmanahRaya Investment Management Sdn Bhd who is responsible for the AmanahRaya Mixed Asset Syariah Conservative Income 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**

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 MIXED ASSET SYARIAH CONSERVATIVE INCOME FUND (ARMASCIF)

### BRIEF INFORMATION ON THE PRODUCT

#### 1. What is this product about?

The Fund aims to provide investors with income and potential capital growth over medium to long term.

### PRODUCT SUITABILITY

#### 2. Who is this product suitable for?

The Fund is ideal for investors who have a slightly higher risk tolerance than pure fixed income asset class and seek higher returns for their investments, with steady income stream.

**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?

<b>Launch Date</b>	29 July 2024
<b>Fund Category/Type</b>	Mixed Asset (Islamic) / Income and Growth
<b>Issuance Price</b>	RM1.0000
<b>Investment Strategy</b>	<p>In accordance with its conservative strategy, the Fund will be investing 60% to 75% of its NAV in local sukuk and Islamic money market instruments (including Islamic collective investment schemes investing in sukuk or Islamic money market instruments). The Fund may invest up to 35% of its NAV in Shariah-compliant equities and other Shariah-compliant transferable securities (including Islamic collective investment schemes investing in Shariah-compliant equities and/or Islamic REITs) to enhance returns and increase investment and diversification opportunities. The remaining balance of the Fund's NAV would be held in cash and/or be invested in Islamic deposits.</p> <p>The Fund uses an investment process that monitors and defines the key drivers of Shariah-compliant equities and sukuk. From that analysis, the Manager determines the asset allocation strategy. Allocation decisions are based on individual assessments of instrument potentials, and the portfolio is actively rebalanced between Shariah-compliant equities and sukuk classes in response to significant changes in asset class drivers, instrument values, or fund flows. Tactical asset allocation may be employed for short-term risk management or return optimisation.</p> <p>The Fund's strategy for sukuk focuses on a well-diversified portfolio and the credit qualities of sukuk. Portfolio construction involves research-driven processes including macroeconomic, interest rate, credit, and yield spread analyses. Active management is used to capitalise on changes in interest rates and yield spreads.</p>

	<p>The sukuk must satisfy minimum credit rating of A3 or P2 by RAM or A- or MARC-2 by MARC or their equivalent at the point of purchase. If the credit rating of the sukuk falls below the minimum rating, the Manager has the flexibility to deal with the downgraded sukuk in the best interest of Unit Holders, including but not limited to continue holding the sukuk until its maturity.</p> <p>For Shariah-compliant equities, investment decisions are based on disciplined top-down and bottom-up analyses, considering factors like sustainable earnings growth, returns on equity, management capability, financial strength, and valuations relative to fair value. Fundamental research is used to assess the financial health, industry prospects, management quality, and past track records of companies.</p> <p>The Fund may also invest in Islamic collective investment schemes provided that such Islamic collective investment schemes are consistent with the investment objective of the Fund.</p> <p><b>Temporary Defensive Measures</b> The Manager may adopt temporary defensive positions that could deviate from the Fund's primary strategy in order to mitigate adverse market conditions and safeguard the interests of Unit Holders. During such defensive periods, the Fund may increase its allocation to Islamic liquid assets.</p>								
<b>Asset Allocation</b>	<table border="1"> <thead> <tr> <th>Asset Type</th> <th>% of the Fund's NAV</th> </tr> </thead> <tbody> <tr> <td>Sukuk, Islamic money market instruments, and/or Islamic collective investment schemes investing in sukuk or Islamic money market instruments</td> <td>60% to 75% of the Fund's NAV</td> </tr> <tr> <td>Shariah-compliant equities and other Shariah-compliant transferable securities, and Islamic collective investment schemes investing in Shariah-compliant equities and/or Islamic REITs</td> <td>Up to 35% of the Fund's NAV</td> </tr> <tr> <td>Cash and/or Islamic deposits</td> <td>The remaining balance of the Fund's NAV</td> </tr> </tbody> </table>	Asset Type	% of the Fund's NAV	Sukuk, Islamic money market instruments, and/or Islamic collective investment schemes investing in sukuk or Islamic money market instruments	60% to 75% of the Fund's NAV	Shariah-compliant equities and other Shariah-compliant transferable securities, and Islamic collective investment schemes investing in Shariah-compliant equities and/or Islamic REITs	Up to 35% of the Fund's NAV	Cash and/or Islamic deposits	The remaining balance of the Fund's NAV
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<b>Benchmark</b>	<p>75% Quant Shop Government Investment Issues ("GII") Index (Medium Sub – Index) + 25% FTSE Bursa Malaysia EMAS Shariah Index.</p> <p>The structure of the above benchmark refers to the investment strategy of the Fund. <b>The risk profile of the performance benchmark is not the same as the risk profile of the Fund.</b></p> <p>You can obtain the information on the benchmark from the quant shop website (<a href="http://www.fundslogic.com">www.fundslogic.com</a>) and FTSE Russell website (<a href="https://www.iaseg.com/en/ftse-russell/indices/bursa-malaysia">https://www.iaseg.com/en/ftse-russell/indices/bursa-malaysia</a>). For further details on the benchmark, you may obtain the information from the Manager upon request.</p>								
<b>Minimum Initial Investment</b>	RM1,000.00 or such lower amounts as the Manager may from time to time decide.								
<b>Minimum Additional Investment</b>	RM500.00 or such lower amounts as the Manager may from time to time decide								
<b>Minimum Redemption Amount</b>	500 units or such lower amounts as the Manager may from time to time decide.								
<b>Switching Facility</b>	<p>The minimum switching amount is 500 units or such lower amounts as the Manager may from time to time decide. You need to keep a minimum balance of 500 units at all times or such lower amounts as the Manager may from time to time decide.</p> <p>Special notes:</p> <ol style="list-style-type: none"> <li>i. Switching from an Islamic unit trust fund to a conventional unit trust fund is discouraged especially for Muslim Unit Holders.</li> </ol>								

	ii. Switching from a unit trust fund to a wholesale fund is not allowed.
<b>Transfer Facility</b>	You are allowed to transfer your unit holdings, subject to terms and conditions stipulated in the Deed. The minimum transfer amount is 500 units or such lower amounts as the Manager may from time to time decide. The Manager may refuse to register any transfer of units at its absolute discretion.
<b>Minimum Holding</b>	500 units or such lower amounts as the Manager may from time to time decide. If the redemption request leaves a Unit Holder with less than the required minimum holdings of Units in the account, the Manager will automatically redeem the balance of the Units held and pay the proceeds to you.
<b>Distribution Policy</b>	<p>Distribution will be made annually or at such other frequency as the Manager may decide in its absolute discretion.</p> <p>In accordance with the provisions outlined in the Deed, the Fund may distribute income from realised income, realised gains, and/or capital. This distribution enables the Fund to provide regular income to Unit Holders, aligning with the Fund's distribution policy.</p> <p>However, it is essential to recognise that any declaration and payment of distribution has consequences. Specifically:</p> <ol style="list-style-type: none"> <li><b>Lowering of NAV:</b> When distributions are made, the NAV of the Fund is impacted. The NAV represents the value of each unit, and distributions reduce this value.</li> <li><b>Capital Erosion Risk:</b> Distributing from the Fund's capital carries inherent risks. It can erode the capital available for future investments. As a result, the Fund's potential for generating future income may be compromised.</li> <li><b>Impact on Future Returns:</b> The erosion of capital affects the Fund's ability to generate returns over time. The greater the risk of capital erosion, the more likely it is that future returns will also be diminished.</li> </ol> <p>Unit Holders should carefully consider these factors when evaluating their investment decisions. While distributions provide income, they also come with trade-offs that impact the overall performance of the Fund.</p>
<b>Mode Of Distribution</b>	Income distribution, if any, will be automatically reinvested as additional units to your investment. The additional units will be based on NAV per unit as at the valuation date immediately following the distribution date. No sales charge will be imposed on distribution reinvestment.
<b>Financial Year End</b>	30 April

#### 4. Who am I investing with?

<b>Manager</b>	AmanahRaya Investment Management Sdn. Bhd
<b>Trustee</b>	CIMB Islamic Trustee Berhad
<b>Shariah Adviser</b>	BIMB Securities Sdn. Bhd.
<b>Taxation Adviser</b>	Ernst & Young Tax Consultants Sdn Bhd
<b>Auditor</b>	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 Holders redeem their units in the Fund when the market value of the Fund's portfolio and its NAV per unit increase.

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 Holders 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.

## KEY RISKS

### 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.
Inflation Risk	This is 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.
Manager's Risk	This 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 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.
Loan Financing Risk	This risk occurs when investors take a financing to finance their investment. The inherent risk of investing with financing includes investors being unable to service the 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 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.
Suspension of Redemption Request Risk	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 3.11 – "Suspension of Sales and Redemption of Units" of the Prospectus. 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 planned. Consequently, their investments will continue to be subject to the inherent risks associated with the Fund.

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## Specific Risks

<b>Credit and Default Risk</b>	Credit risk relates to the credit worthiness of the issuers of the sukuk and their expected ability to make timely payment of profit and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of the sukuk. In the case of rated sukuk, this may lead to a credit downgrade. Default risk relates to the risk that an issuer of a sukuk either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the sukuk. This could adversely affect the value of the Fund.
<b>Sukuk Issuer Risk</b>	This risk refers to the individual risk of the respective companies issuing the securities. Sukuk issuer risk includes, but is not limited to, changes in consumer taste and demand, legal suits, competitive operating environments, changing industry conditions and mistakes made by the management. If the performance of a company (invested by the Fund) deteriorates, the company's sukuk will decline in value and this in turn may suppress the NAV of the Fund. The deterioration of the performance will also affect the liquidity of sukuk. This risk can be minimised through diversification and by careful selection of sukuk.
<b>Interest Rate Risk</b>	Sukuk prices generally fall when interest rates rise and vice versa. The Fund's NAV may fall when interest rates rise or are expected to rise. This will also have an effect on the valuation of sukuk. This risk could cause the decline of the valuation for the sukuk, and vice versa. To mitigate this risk the Manager will manage the duration of investment in sukuk. In times of rising interest rates, the duration will be shortened and vice versa. The above interest rate is a general indicator that will have an impact on the management of the Fund regardless whether it is an Islamic unit trust fund or otherwise. It does not in any way suggest that the Fund will invest in conventional financial instruments.
<b>Stock Specific Risk</b>	Price 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 stock will adversely affect the Fund's NAV.
<b>Shariah Non-Compliance Risk</b>	<p>This risk refers to the risk that the Fund not conforming to Shariah requirements. The Manager (as advised by the Shariah Adviser) would be responsible for ensuring that the Fund is managed and operated in accordance with Shariah requirements.</p> <p>Any Shariah non-compliant investment made by the Fund due to error of the administration shall be disposed of or withdrawn with immediate effect, if possible, or otherwise within one (1) calendar month of knowing the status of the investment. Any gain resulting from the said disposal shall be channelled to <i>baitulmal</i> and/or charitable bodies as advised by the Shariah Adviser whilst any loss is to be borne by the Manager.</p>
<b>Shariah Status Reclassification Risk</b>	<p><b>a) Shariah-compliant equity securities</b></p> <p>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.</p> <p>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:</p> <p>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 reclassification effective date by the SAC of the SC or the Shariah Adviser. The Fund is allowed to keep</p>

	<p>dividends received up to the reclassification effective date and capital gains from the disposal of the securities on the reclassification effective date. However, any dividends received and excess capital gains from the disposal of the Shariah non-compliant securities after the reclassification effective date should be channelled to baitulmal and/or charitable bodies as advised by the Shariah Adviser;</p> <p>ii) to hold such securities if the value of the said securities is below the investment cost on the reclassification effective date 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</p> <p>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.</p> <p><b>b) Sukuk or Islamic deposits or Islamic money market instruments or Islamic collective investment schemes</b></p> <p>This risk refers to the risk of a possibility that the currently held sukuk or Islamic deposits or Islamic money markets instruments or Islamic collective investment schemes invested by the Fund may be declared as Shariah non-compliant by the relevant authority or the Shariah Adviser. If this occurs, the Manager will take the necessary steps to dispose of or withdraw such bonds or deposits or money market instruments or collective investment schemes.</p> <p>Note: Please refer to cleansing process for the Fund in the Prospectus for details.</p>
<p><b>Islamic Collective Investment Schemes Risk</b></p>	<p>This risk refers to any adverse effect on the Islamic collective investment schemes in which the Fund is investing that will impact the NAV of the Fund. For example, the Islamic collective investment schemes may underperform its benchmark due to poor market conditions and as a result, the NAV of the Fund will be adversely affected since the performance of the Fund is dependent on the performance of the Islamic collective investment schemes. While the Manager will exercise due skill and care in selecting the Islamic collective investment schemes, it does not have control over the management of the Islamic collective investment schemes and there is no guarantee that the investment objective of the Islamic collective investment schemes will be met.</p>
<p><b>Distribution Out of Capital Risk</b></p>	<p>The Fund may distribute income out of its capital. The declaration and payment of distribution may have the effect of lowering the NAV of the Fund. In addition, distribution out of the Fund's capital may reduce part of the Unit Holders' original investment and may also result in reduced future returns to Unit Holders.</p>
<p><b>Liquidity Risk</b></p>	<p>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.</p> <p>Liquidity risk of the Fund is also the ability of the Manager to honour 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, obtain cash financing on a temporary basis as permitted by the relevant laws to manage the Unit Holders' redemption requests.</p>

**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. MAKE SURE YOU KNOW WHAT YOUR FUND IS INVESTING IN.**

**FEES AND CHARGES**

**7. What are the fees and charges involved?**

<b>Sales Charge per Unit</b>	Up to 3.00% of the NAV per unit.
<b>Annual Management Fee</b>	The Manager is entitled to an annual management fee of 1.50% of the Fund's NAV. The management fee shall be computed and accrued on a daily basis before deducting the Manager's and Trustees' fee for that particular day. The annual management fee shall be paid on a monthly basis. The Manager reserves the right to offer a lower fee at its discretion.
<b>Annual Trustee Fee</b>	The Trustee is entitled to a fee of 0.03% per annum of the NAV of the Fund (excluding foreign custodian fees and charges) subject to a minimum fee of RM10,000.00 per annum. The trustee fee shall accrue daily and be paid on monthly basis.
<b>Redemption Charge</b>	No redemption charge would be imposed upon withdrawal from ARMASCIF.
<b>Switching Fee</b>	Switching from the ARMASCIF to other fund managed by the Manager may or may not incur switching charge. Generally, no fees are charged on switching between funds that charge the same amount of fees unless the fund being switched to have different sales charge. The fee charged will be based on the difference of the sales charge between the fund to be switched from and the fund to be switched to.
<b>Transfer Charges</b>	A maximum of RM50.00 may be charged for each transfer.
<b>Other Charges</b>	Bank charges, courier charges and any other indirect charges incurred as a result of redemptions will be borne by the investor.
<b>Expenses Related to the Fund</b>	In administering the Fund, only fees and costs directly incurred will be paid out of the Fund. These include: <ul style="list-style-type: none"> <li>• all fees to be paid out from the Fund to the Manager and the Trustee as stipulated by the Deed;</li> <li>• all fees and expenses properly incurred by the auditor of the Fund;</li> <li>• accounting, other professional fees and disbursements approved by the Trustee;</li> <li>• 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;</li> <li>• fees for valuation of any Shariah-compliant investment of the Fund;</li> <li>• duties and taxes payable in respect of the Fund;</li> <li>• all expenses and disbursements incurred by the Trustee for the Fund; and</li> </ul> all information and issue expenses of the Fund pursuant to this 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 UNIT TRUST CONSULTANTS (UTCS), INSTITUTIONAL UNIT TRUST ADVISERS (IUTAS) OR DIRECTLY FROM THE MANAGER, BUT EACH HAS A DIFFERENT SALES CHARGE AND LEVEL OF SERVICE. CHOOSE THE ONE THAT BEST SUITS YOUR NEEDS. ONLY REGISTERED UTCS AND APPOINTED IUTAS ARE ALLOWED TO SELL ARIM'S FUND. 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 [WWW.FIMM.COM.MY](http://WWW.FIMM.COM.MY). ARIM'S UTCS MAY REPRESENT OTHER UTMC THAT USES A NOMINEE SYSTEM AND YOUR RIGHTS AS A UNIT HOLDER MAY BE LIMITED IF YOU INVEST IN UNIT TRUST FUNDS THROUGH IT. IF THE 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 NAV and prices of the Fund from our website at [www.arim.com.my](http://www.arim.com.my), or call our customer service at 03-2332 5200, or e-mail to us at [bdd@arim.com.my](mailto:bdd@arim.com.my).

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

To exit from this investment, you may redeem from 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 such other manners as we may accept and return it to us on any Business Day. The redemption form is available at our office, Collecting Points, and downloadable at our website [www.arim.com.my](http://www.arim.com.my). Investors who invest via our authorised distributors may redeem their investments in the Fund via the distributors. There is no restriction on the frequency of redemption.

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, pending receipt of all necessary information.

Unit Holders will be paid within seven (7) Business Days after the redemption request is received and processed by the Manager. The 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.

Please refer to the "Section 2 - Understand Fees and Expenses" and "Section 3 - Transaction Information" of the fund's Prospectus for details on redemption, switching and transfer.

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**PERFORMANCE OF THE FUND**

**10. Average Total Return**

Below are Average Total Return of the Funds for 1 year.

<b>1 Year</b>
<b>01.05.2025 – 30.04.2026</b>
8.67%

***Basis of calculation for Average Total Return***

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

**11. ARMASCIF Return vs Benchmark**

As at 30 April	ARMASCIF (%)	Benchmark (%)	Out/(Under) Performance (%)
2026	8.67	5.95	2.72

**Comment on Fund Performance**

For the financial year ended 30 April 2026, the Fund registered a 8.67% return compared to the benchmark return of 5.95%, thus outperforming the benchmark by 2.72%.

**12. 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 disposal of securities divided by the average value of the Fund for the year calculated on a daily basis.

Financial Year	2026	2025
PTR (time)	0.80 times	0.69 times

The increase in PTR for the financial year ended 30 April 2026 was due to higher equity trading activities.

***Basis of calculation for Portfolio Turnover Ratio***

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

**13. Distribution Record**

Financial Year	2026	2025*
Gross Distribution per Unit (sen)	6.00 sen	Nil
Net Distribution per Unit (sen)	6.00 sen	Nil

Note: \*No income distribution was declared for the Financial Year 2025 as the Fund had not completed a full financial year of operations.

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

## CONTACT INFORMATION

### 10. 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 5262
- (c) via email to : [bdd@arim.com.my](mailto: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, please refer your dispute to the following bodies, details of which are as follows: -

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

- (a) via phone to : 03 - 7890 4242
- (b) via e-mail to : [complaints@fimm.com.my](mailto:complaints@fimm.com.my)
- (c) via online complaint form available at : [www.fimm.com.my](http://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 Market Ombudsman Service (FMOS):

- (a) via phone to : 03-2272 2811
- (c) via the FMOS Dispute Form available at : <https://www.fmos.org.my/en/>
- (d) 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 the:

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](mailto:aduan@seccom.com.my)
- (d) via online complaint form available at : [www.sc.com.my](http://www.sc.com.my)
- (e) via letter to : Consumer & Investor Office  
Securities Commission Malaysia  
No 3 Persiaran Bukit Kiara, Bukit Kiara,  
Bukit Kiara

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**APPENDIX: GLOSSARY**

<b>Baitulmal</b>	Refers to the treasury of a State Islamic Religious Council.
<b>Bursa Malaysia</b>	The stock exchange managed and operated by Bursa Malaysia Securities Berhad including such other name as it may be changed from time to time.
<b>Business Day(s)</b>	Mondays to Fridays when Bursa Malaysia is open for trading, and/or banks in Kuala Lumpur and/or Selangor are open for business.
<b>Collecting Points</b>	Any branch, outlet, or any premise only as a conduit used to facilitate purchase and redemption of unit trust fund. 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.
<b>Deed</b>	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.
<b>Islamic deposits</b>	As defined under the Islamic Financial Services Act 2013.
<b>MARC</b>	Malaysian Rating Corporation Berhad [199501035601 (364803-V)].
<b>Medium to Long term</b>	Refers to a period between 3 to 7 years.
<b>NAV</b>	Means the value of all the Fund's assets less the value of all the Fund's liabilities at the valuation point.
<b>NAV per Unit</b>	The NAV divided by the number of units in circulation, at the valuation point.
<b>Prospectus</b>	Means this prospectus of ARMASCIF.
<b>RAM</b>	RAM Rating Services Berhad [200701005589 (763588-T)].
<b>SAC</b>	The Shariah Advisory Council
<b>SC</b>	Securities Commission Malaysia.
<b>Shariah</b>	Islamic law comprising the whole body of rulings pertaining to human conducts derived from sources of the Shariah namely the <i>Qur'an</i> (the holy book of Islam) and <i>Sunnah</i> (practices and explanations rendered by the Prophet Muhammad ( <i>pbuh</i> )) and <i>Ijtihad</i> (intellectual reasoning) of Shariah scholars.
<b>Shariah Adviser</b>	Refers to BIMB Securities Sdn Bhd [199401004484 (290163-X)] or any Shariah adviser appointed for the Fund which includes its permitted assigns, successors in title and any new or replacement Shariah adviser.
<b>Shariah Requirements</b>	Means the rulings, guidelines and resolutions made by the SAC of the SC or the advice given by the Shariah Adviser.
<b>Sukuk</b>	Means 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.
<b>Unit Holder(s)</b>	The registered holder for the time being of a unit of the Fund including corporations, institution or persons jointly so registered.
<b>Valuation point</b>	Refers to such a time(s) on a Business Day as may be decided by the Manager wherein the NAV is calculated. Under normal circumstances, only one valuation is conducted on each Business Day.