AMANAHRAYA
INVESTMENT MANAGEMENT

PRODUCT HIGHLIGHTS SHEET

AmanahRaya Unit Trust Fund (ARUTF)

Date of Issuance: 6 November 2026

Responsibility Statement

This Product Highlights Sheet has been reviewed and approved by the directors of 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 authorised the issuance of AmanahRaya Unit Trust Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the AmanahRaya Unit Trust Fund and lodgement of this Product Highlights Sheet should not be taken to indicate that the Securities Commission Malaysia recommends the AmanahRaya Unit Trust 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 Unit Trust 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.

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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 UNIT TRUST FUND (ARUTF)

BRIEF INFORMATION ON THE PRODUCT

1. What is this product about?

AmanahRaya Unit Trust Fund (ARUTF) is a bond fund issued by AmanahRaya Investment Management Sdn Bhd that aims to provide regular income and capital growth over the medium to long-term through investments predominantly in debt securities, money market instruments and Trust Accounts.

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

PRODUCT SUITABILITY

2. Who is this product suitable for?

The Fund is suitable for investors seeking a moderate to low risk investment that has exposure in debt securities, money market instruments and Trust Accounts, a fund that aims to provide regular income stream, and/or a fund that aims for long-term capital growth.

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>21 September 2006</td></tr>
<tr><td>Fund Category/Type</td><td>Bond/Growth and Income</td></tr>
<tr><td>Investment strategy</td><td>ARUTF will invest a minimum of 70% of the Fund's NAV in Ringgit and foreign currency debt securities rated at least 'A' or 'P2' by RAM or its MARC equivalent rating or A- by S&P, or its Moodys and Fitch equivalent rating (maximum 30% of Fund's NAV in money market instruments). The Fund may invest up to 30% of the Fund's NAV into ARB's Common Fund via Institutional Trust Account and/or other Trust Accounts.

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 bonds classes (i.e. bonds and money market instruments). Derivatives may also be used for hedging purposes where appropriate.

For the Fund's trading policy, the Manager will maintain a core holding for the Fund, which intends to hold over a medium-to-long-term investment horizon bias, which is similar to a buy and hold philosophy. At the same time, the Manager may also take advantage of prevailing market conditions to trade securities when opportunity arises to assist the Fund in meeting its objective.</td></tr>
<tr><td>Asset Allocation</td><td><table><tr><td>Asset Type</td><td>% of the NAV</td></tr><tr><td>Ringgit and foreign currency debt securities rated at least 'A' or 'P2' by RAM or its MARC equivalent rating or A- by S&P or Moodys and Fitch equivalent rating.</td><td>A minimum of 70%</td></tr><tr><td>Money market instruments</td><td>A maximum of 30%</td></tr><tr><td>ARB's Common Fund</td><td>Up to 30%</td></tr></table></td></tr>
<tr><td>Benchmark</td><td>70% quant shop MGS Bond Index (Medium Sub – Index) + 30% 12-months Fixed Deposit Rate.</td></tr>
<tr><td>Minimum Initial Investment</td><td>RM100 or such amounts as the Manager may from time to time decide.</td></tr>
<tr><td>Minimum Additional</td><td>RM100 or such amounts as the Manager may from time to time decide.</td></tr>
</table>

Investment	
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	The Fund aims to make an income distribution once a year.
Mode of Distribution	You may choose to receive the distribution in the form of cheques, or reinvest 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. If no distribution instruction is specified on the application form or the cheque is returned or unclaimed within 6 months from the date of issues, the income from the Fund will be automatically reinvested into additional units of the Fund.
Financial year-end	31 July

4. Who am I investing with?

Manager	AmanahRaya Investment Management Sdn Bhd
Trustee	CIMB Islamic Trustee Berhad
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 Holders redeem 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 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.
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. 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, borrow cash and obtain cash financing on a temporary basis as permitted by the relevant laws to manage the Unit Holders' redemption requests.
Suspension/ Deferral 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 3.10 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 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 a loan/ 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

Bond Issuer Risk	This risk refers to the individual risk of the respective companies issuing the securities. Bond 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 debt securities will decline in value and this in turn may suppress the NAV of the Fund. The deterioration of the performance also will affect the liquidity of bond. This risk can be minimised through diversification and by careful selection of debt securities.
Interest Rate Risk	Bond 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 bond. This risk could cause the decline of the valuation for the bond, and vice versa. To mitigate this risk the Investment Manager will manage the duration of investment in bond. In times of rising interest rates, the duration will be shortened and vice versa.
Derivatives Risk	Derivatives, if any, will only be used for the purpose of hedging the Fund's portfolio from certain anticipated losses such as those resulting from unfavourable exchange rate movements. However, every hedge comes with a cost. In a move to mitigate the risk of uncertainty, the Fund is now exposed to the risk of opportunity loss. Once hedged, the Fund cannot take full advantage of favourable exchange rate movements. If the exposure which the Fund is hedging against makes money, the act of hedging would have typically reduced the potential returns of the Fund. On the other hand, if the exposure on which the Fund is hedging against losses money, the act of hedging would have reduced the loss, if successfully hedged.

NOTES: 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 FUND. MAKE SURE YOU KNOW WHAT YOUR FUND IS INVESTING IN.

FEES AND CHARGES

7. What are the fees and charges involved?

Sales Charge per Unit	Up to 1.00% of the NAV of the Fund per unit.
Annual Management Fee	Maximum fee of up to 1.75% per annum of the NAV of the Fund.
Annual Trustee Fee	0.03% per annum of the NAV of the Fund, subject to a minimum fee of RM10,000 per annum.
Redemption Charge	Nil
Switching Charges	Switching from bond fund to other fund 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 different Sales Charges 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 Fund may be charged to the Fund. These include 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 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. 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, or call our customer service at 03-2332 5200, or e-mail to us at 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 returning 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. Investors who invest via our authorised distributors may redeem their investments in the Fund via the 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, pending receipt of all necessary information.

There is no restriction on the frequency of redemption. Unit Holders will be paid within seven (7) Business Days after the redemption application 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 Holder. 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 - Understand 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 Average Total Return of the Funds for 1 year, 3 years, 5 years and 10 years.

1-year (1.08.25 – 31.07.26)	3-year (1.08.23 – 31.07.26)	5-year (1.08.21 – 31.07.26)	10-year (1.08.16 – 31.07.26)
4.35%	5.33%	5.00%	6.57%

Basis of calculation for Average Total Return

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

11. Annual Total Return (in %)

Below are Annual Total Return of the Funds for the last ten (10) financial years:

1.08.16 – 31.07.17	1.08.17 – 31.07.18	1.08.18 – 31.07.19	1.08.19 – 31.07.20	1.08.20 – 31.07.21	1.08.21 – 31.07.22	1.08.22 – 31.07.23	1.08.23 – 31.07.24	1.08.24 – 31.07.25	1.08.25 – 31.07.26
3.47%	4.10%	7.32%	10.30%	3.98%	2.45%	5.20%	5.11%	5.75%	4.35%

Basis of calculation for Annual Total Return

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

12. ARUTF Return vs Benchmark

As at 31 July	ARUTF (%)	Benchmark (%)	Out/(Under) Performance (%)
1-year	4.35	2.21	2.14
3-year	15.99	10.46	5.53
5-year	24.98	14.74	10.24
10-year	65.69	33.79	31.90

Comment on Fund Performance

For the financial year ended 31 July 2026, the Fund recorded a return of 4.35% compared to the benchmark return of 2.21%, thereby outperforming the benchmark by 2.14%.

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

Financial Year	2026	2025	2024
PTR (time)	0.43 times	0.81 times	0.39 times

The decrease in PTR for the financial year ended 31 July 2026 was due to less active bond trading activities.

Basis of calculation for Portfolio Turnover Ratio

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

Financial Year	2026	2025	2024
Gross Distribution per Unit (sen)	4.10	4.80	5.50
Net Distribution per Unit (sen)	4.10	4.80	5.50

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

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, 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 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 Service (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 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
(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

APPENDIX: GLOSSARY

ARB	Amanah Raya Berhad (199501015784 (344986-V))
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.
Common Fund	Shall have the same meaning as prescribed under Section 25 of the PTCA 1995, vis-à-vis all capital money available for investments which are held by ARB after the date of which PTCA 1995 is in force, shall form the Common Fund and shall be invested in any investments permitted by law of investment of trust funds.
Collecting Points	Any branch, outlet or 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 with the Guidelines on Marketing and Distribution of Unit Trusts issued by SC.
Institutional Trust Account	ARB's Institutional Trust Account
MARC	Malaysian Rating Corporation Berhad [199501035601 (364803-V)].
NAV or Net Asset Value	Means 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 NAV of the Fund divided by the number of units in circulation, at the valuation point.
RAM	RAM Rating Services Berhad [200701005589 (763588-T)].
RM and sen	Ringgit Malaysia and sen respectively.
Sales Charge	Means a fee imposed pursuant to a purchase request.
SC	Securities Commission Malaysia
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.
Trust Account	A trust deposit account which is subject to Trustee Act 1949 and/or PTCA 1995.
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	Refers to the person registered as the holder of a Unit or Units including persons jointly registered.

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