

Asset Management

PRODUCT HIGHLIGHTS SHEET

for

Affin Hwang Aiman Global Sukuk Fund

Date of issuance: 20 December 2019

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 Affin Hwang Asset Management Berhad and they collectively and individually accept 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 issuance of the Affin Hwang Aiman Global Sukuk Fund ("the Fund") and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission of Malaysia recommends the 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 Affin Hwang Asset Management Berhad responsible for the 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.



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

Asset Management

This Product Highlights Sheet only highlights the key features and risks of this Fund. Investors are advised to request, read and understand the Prospectus of the Fund before deciding to invest.

PRODUCT HIGHLIGHTS SHEET
AFFIN HWANG AIIMAN GLOBAL SUKUK FUND
BRIEF INFORMATION ON THE PRODUCT
1. What is this product about?

Affin Hwang Aiiman Global Sukuk Fund is an open-ended Shariah-compliant fixed income fund. The Fund's investment objective is to provide investors with regular income through investments in Shariah-compliant fixed income instruments.

PRODUCT SUITABILITY
2. Who is this product suitable for?

The Fund is designed for retail investors who seek income through investment in a portfolio of Shariah-compliant fixed income instruments, have a medium to long term investment horizon and have a moderate risk tolerance level.

KEY PRODUCT FEATURES
3. What am I investing in?

Classes	USD Class	SGD Class	MYR Class	MYR-Hedged Class
Launch date	14 December 2015			14 December 2017
Tenure	This Fund is an open-ended fund where it does not have a fixed maturity date and may only be terminated in accordance with the terms of the Prospectus and the provisions of the Deed.			
Base currency	USD			
Benchmark	Dow Jones Sukuk Index* * <i>The risk profile of this Fund is different from the risk profile of the benchmark.</i>			
Investment strategy	<p>To achieve its objective, the Manager intends to invest a minimum of 70% of the Fund's NAV in a portfolio of Shariah-compliant fixed income instruments issued and/or offered globally, which consists of investment grade Sukuk and Islamic money market instruments that provide regular income. The Manager will also invest a maximum of 30% of the Fund's NAV in Islamic liquid assets. The Fund will invest principally in a portfolio of Shariah-compliant fixed income instruments (including non-investment grade securities and unrated securities) including Sukuk al-Ijara and Sukuk al-Wakala issued by government, government-related and corporate entities located globally.</p> <p>The selection of Sukuk will not be constrained by credit ratings of issuances. However, the selection will depend largely on its quality where the respective issuers display strong ability to meet their financial obligations, healthy cash-flow, the collateral type, value, claims priority as well as offer highest safety for timely payment of interest and principal. The Fund will be actively managed, and we look to maintain some core holdings that are held over the medium to long term, which is similar to a buy and hold strategy. We will also maintain a trading portion for the portfolio, which we will use to take advantage by participating in investment opportunities that are set to benefit from prevailing market conditions, with the aim of boosting the Fund's performance.</p> <p>The Fund will also have the flexibility to hold exposure in Shariah-compliant collective investment schemes that have a similar investment objective to the Fund.</p>			

Asset Management

Classes	USD Class	SGD Class	MYR Class	MYR-Hedged Class						
	<p>Foreign Investments</p> <p>The Fund may invest in investment s listed or issued in foreign markets. The decision to invest into foreign markets will be opportunistically driven where we would seek out investments that could provide a potential to enhance the returns of the Fund. The Fund will invest only into countries where the regulatory authorities are ordinary or associate members of the International Organization of Securities Commissions (IOSCO).</p> <p>Derivatives Investments for Hedging Purposes Only</p> <p>The Fund may employ Shariah-compliant derivatives, such as Islamic cross currency swaps, Islamic profit rate swaps and other Shariah-compliant derivatives that are certified by the SC or Shariah Adviser for hedging purposes. These instruments may be used to hedge the principal and/or the returns of the foreign-currency denominated investments back to the USD.</p> <p>The employment of Shariah-compliant derivatives under these circumstances is expected to reduce the impact of foreign currency movements on the Fund's NAV.</p> <p>Structured Products</p> <p>The Fund may also invest into Shariah-compliant structured products in which the underlying security is linked to or derive its value from a security, asset, commodity or currency of any nation. Investment into these Shariah-compliant structured products will provide the Fund with the exposure to the reference asset. Each of these products has its own targeted maturity and will expose investors to the price fluctuations of its underlying security.</p> <p>Temporary Defensive Position</p> <p>We hold the option to take temporary defensive positions that may be inconsistent with the Fund's principal strategy and asset allocation to protect the Fund against adverse market conditions that may impact financial markets. To manage the risk of the Fund, we may shift the Fund's asset to be temporarily invested in Islamic money market instruments and/or Islamic fixed deposits.</p>									
Asset allocation	<table border="1"> <thead> <tr> <th>Asset Class</th> <th>% of the Fund's NAV</th> </tr> </thead> <tbody> <tr> <td>Shariah-compliant fixed income instruments</td> <td>Minimum 70%</td> </tr> <tr> <td>Islamic liquid assets*</td> <td>Maximum 30%</td> </tr> </tbody> </table> <p><i>*Islamic liquid assets will include Islamic current deposits and Islamic fixed deposits with Financial Institutions.</i></p>				Asset Class	% of the Fund's NAV	Shariah-compliant fixed income instruments	Minimum 70%	Islamic liquid assets*	Maximum 30%
Asset Class	% of the Fund's NAV									
Shariah-compliant fixed income instruments	Minimum 70%									
Islamic liquid assets*	Maximum 30%									
Distribution policy	Subject to the availability of income, the Fund will distribute income on an annual basis after the end of the first financial year of the Fund.									
Minimum initial investment*	USD5,000	SGD5,000	MYR1,000	MYR1,000						
Minimum additional investment*	USD1,000	SGD1,000	MYR500	MYR500						
Minimum units held*	10,000 Units	10,000 Units	2,000 Units	2,000 Units						

Note: Please refer to the Fund's Prospectus for further details of the Fund.

4. Who am I investing with?

Relevant parties' information:

The Manager	Affin Hwang Asset Management Berhad
External Fund Manager	AIIAMAN Asset Management Sdn. Bhd.

* At our discretion, we may reduce the minimum initial investment amount, minimum additional investment amount and minimum holding of Units.

Asset Management

Manager's Delegate (Fund Accounting and Valuation Agent)	CIMB Islamic Trustee Berhad
The Trustee	CIMB Islamic Trustee Berhad
The Trustee's Delegate	CIMB Islamic Bank Berhad
Shariah Adviser	Amanie Advisors Sdn. Bhd.

5. What are the possible outcomes of my investment?

The Fund seeks to provide investors with regular income through investments in Shariah-compliant fixed income instruments.

The performance of the Fund would to a great extent be linked to the price movements of the Shariah-compliant fixed income markets that are investable by the Fund. If the Shariah-compliant fixed income instruments that are investable by the Fund performs well, the Fund may reflect similar performance and likewise.

The Fund endeavours to distribute income, if any, on annual basis.

Please note that the Fund does not guarantee your investment capital nor the returns from 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.
- **Fund management risk** – This risk refers to the day-to-day management of the Fund which will impact the performance of the Fund.
- **Performance risk** – The performance of the Fund depends on the financial instruments that the Fund purchases. If the instruments do not perform within expectation or if there is a default, then, the performance of the Fund will be impacted negatively. The performance of the Fund may also be impacted if the allocation of assets is not properly done.
- **Inflation risk** – This is the risk that your investment in the Fund may not grow or generate income at a rate that keeps pace with inflation. This would reduce your purchasing power even though the value of the investment in monetary terms has increased.
- **Financing risk** – This risk occurs when you take a financing to finance your investment. The inherent risk of investing with financed money includes you being unable to service the financing repayments. In the event Units are used as collateral, you may be required to top-up your existing instalment if the prices of Units fall below a certain level due to market condition. 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.
- **Operational risk** – This risk refers to the possibility of a breakdown in the Manager's internal controls and policies. The breakdown may be a result of human error, system failure or may be fraud where employees of the Manager collude with one another. This risk may cause monetary loss and/or inconvenience to you.
- **Liquidity risk** – Liquidity risk refers to two scenarios. The first is where an investment cannot be sold due to unavailability of a buyer for that investment. The second scenario exists where the investment, by its nature, is thinly traded. This will have the effect of causing the investment to be sold below its fair value which would adversely affect the NAV of the Fund.

Specific risks

- **Sukuk investment risk** – The buying and selling of Sukuk carry a number of risks, the most important being the volatility of the capital markets on which those securities are traded and the general insolvency risk associated with the issuers of Sukuk. Price changes in Sukuk are influenced predominantly by interest rate developments in the capital markets, which in turn are influenced by macro-economic factors. As a result, the Fund's portfolio performance may be affected by significant changes of such factors.
- **Credit and default risk** – Credit risk relates to the creditworthiness of the issuers of the investment (Sukuk and Islamic money market instruments) and their expected ability to make timely payment of interest and/or principal.

Asset Management

Any adverse situations faced by the issuer may impact the value as well as liquidity of the investment. In the case of rated investment, this may lead to a credit downgrade. Default risk relates to the risk of an issuer of the investment either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the investment. This could adversely affect the value of the Fund.

- **High yield Sukuk risk** – The Fund may invest in high yield Sukuk which are subject to greater credit risk than investment grade securities. Generally lower rated Sukuk pay higher yields than higher rated Sukuk to compensate investors for the reduce creditworthiness or higher risk of default that these Sukuk carry.
- **Interest rate risk** – Sukuk and Islamic money market instruments are subject to interest rate fluctuations. Generally, movement in interest rates affects the prices of Sukuk and Islamic money market instruments inversely. The fluctuations of the prices of the Sukuk and Islamic money market instruments will also have an impact on the NAV of the Fund.
- **Currency risk** – As the investments of the Fund may be denominated in currencies other than the Base Currency, any fluctuation in the exchange rate between the Base Currency and the currencies in which the investments are denominated may have an impact on the value of these investments.

Currency risk at the Fund level

The impact of the exchange rate movement between the Base Currency of the Fund and the currency of the underlying investments may result in a depreciation of the value of the investments as expressed in the Base Currency of the Fund.

Currency risk at the Class level

The impact of the exchange rate movement between the Base Currency of the Fund and the currency of the respective class (other than USD Class) may result in a depreciation of your holdings as expressed in the Base Currency of the Fund.

- **Reinvestment risk** – This risk arises when an issuer of Sukuk decides to repay the principal earlier than the intended maturity date or when payment of profit from Islamic money market instruments is reinvested at a profit rate lower than the prevailing profit rate when the investment was initially made, especially during times of declining interest rate environment. As a result, the Fund may experience lower returns due to reinvesting in lower yielding Sukuk.
- **Structured product risk** – This risk arises from investments into instruments such as Shariah-compliant credit-linked notes (CLNs) structured by a third party. These instruments are linked to the performance of its underlying investments, hence exposing the Fund to the risk of the underlying investments, for example, investments into CLNs are linked to the performance of a credit paper(s) and will expose the Fund to credit risk. As these Shariah-compliant structured products (i.e. CLNs) are structured by a third party, the Fund will also be exposed to counterparty risk and default risk arising from the third party's inability to meet the agreed terms. Failure by the counterparty to meet its obligation may result in the Fund's NAV to be negatively impacted thus eroding investors' potential returns.
- **Country risk** – Investments of the Fund in any countries may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of the countries in which the Fund invests in.
- **Emerging market risk** – Investing in emerging markets subjects the Fund to a higher level of market risk than investments in a developed country. This is due to, amongst other things, greater market volatility, lower trading volume, political and economic instability, settlement risk, greater risk of market shut down and more governmental limitations on foreign investment than those typically found in developed markets.
- **Shariah compliance risk** – As the Fund can only invest in Shariah-compliant securities, there is always a risk that losses may be suffered by the Fund when Manager is forced to dispose investments to rectify any Shariah non-compliance.

Note: Please refer to the Fund's Prospectus for further details on the general and specific risks.

It is important to note that events affecting the investments cannot always be foreseen. Therefore, it is not possible to protect investments against all risks. You are recommended to read the whole Prospectus to assess the risks associated with the Fund. If necessary, you should consult your professional adviser(s) for a better understanding of the risks.

Asset Management

PERFORMANCE
Average Total Return (USD Class)

	1 Year (1/6/18 - 31/5/19)	3 Year (1/6/16 - 31/5/19)	Since Commencement (30/12/15 - 31/5/19)
Fund	5.81%	2.42%	2.40%
Benchmark	3.40%	0.12%	0.55%

Source: Bloomberg/Lipper

Average Total Return (MYR Class)

	1 Year (1/6/18 - 31/5/19)	3 Year (1/6/16 - 31/5/19)	Since Commencement (30/12/15 - 31/5/19)
Fund	11.30%	2.23%	1.27%
Benchmark	8.63%	0.69%	(0.16%)

Source: Bloomberg/Lipper

Average Total Return (MYR-Hedged Class)

	1 Year (1/6/18 - 31/5/19)	Since Commencement (15/12/17 - 31/5/19)
Fund	11.37%	4.58%
Benchmark	8.63%	1.72%

Source: Bloomberg/Lipper

Annual Total Return (USD Class)

Financial Year End	2019	2018	2017
Fund	5.81%	(1.34%)	2.93%
Benchmark	3.40%	(3.73%)	0.81%

Source: Bloomberg/Lipper

Annual Total Return (MYR Class)

Financial Year End	2019	2018	2017	2016
Fund	11.30%	(9.56%)	6.14%	(2.28%)
Benchmark	8.63%	(10.70%)	5.23%	(2.58%)

Source: Bloomberg/Lipper

Annual Total Return (MYR-Hedged Class)

Financial Year End	2019	2018
Fund	11.37%	(4.14%)
Benchmark	8.63%	(5.63%)

Source: Bloomberg/Lipper

USD Class

For the period under review i.e. 1 June 2018 to 31 May 2019, the Fund USD Class registered a return of 5.81% compared to the benchmark return of 3.40%. Since commencement, the Fund USD Class registered a total return of 8.44%, outperforming the benchmark total return of 1.90%.

MYR Class

For the period under review i.e. 1 June 2018 to 31 May 2019, the Fund MYR Class registered a return of 11.30% compared to the benchmark return of 8.63%. Since commencement, the Fund MYR Class registered a total return of 4.40%, outperforming the benchmark total return of -0.56%.

MYR-Hedged Class

For the period under review i.e. 1 June 2018 to 31 May 2019, the Fund MYR-Hedged Class registered a return of 11.37% compared to the benchmark return of 8.63%. Since commencement, the Fund MYR-Hedged Class registered a total return of 6.76%, outperforming the benchmark total return of 2.51%.

Asset Management

Basic of calculation and assumption made in calculating the returns

The performance figures are a comparison of the growth/decline in NAV for the stipulated period taking into account all the distribution payable (if any) during the stipulated period.

Capital return = NAV per Unit end / NAV per Unit begin – 1

Income return = Income distribution per Unit / NAV per Unit ex-date

Total return = (1+Capital return) x (1+Income return) – 1

Income Distribution

Financial Year End	2019			2018			2017	
	USD Class	MYR Class	MYR-Hedged Class	USD Class	MYR Class	MYR-Hedged Class	USD Class	MYR Class
Gross distribution per Unit (sen)	Nil	Nil	Nil	Nil	Nil	Nil	0.25	Nil
Net distribution per Unit (sen)	Nil	Nil	Nil	Nil	Nil	Nil	0.25	Nil

Distribution will be made in the form of cash as well as Units in lieu of cash, if any.

Portfolio Turnover Ratio (PTR)

Financial Year End	2019	2018	2017
PTR (times)	0.54	1.21	1.27

The Fund's PTR was significantly lower than previous year as the Manager had decreased trading activities during the period under review.

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

FEES & CHARGES

7. What are the fees and charges involved?

There are fees and charges involved and you are advised to consider them before contributing to the Fund.

What will I be charged by the Manager?

Sales charge	Up to 2.00% of the NAV per Unit of a Class. <i>Investors may negotiate for a lower charge.</i>
Repurchase charge	There will be no Repurchase Charge imposed on the redemption of Units.
Switching fee	There will be no switching fee imposed on the switching facility.
Transfer fee	There will be no transfer fee imposed on the transfer facility.

What are the key ongoing fees charged to the Fund?

Management fee	Up to 1.20% per annum of the NAV of the Fund.
Trustee fee	Up to 0.06% per annum of the NAV of the Fund (excluding foreign custodian fees and charges), and is calculated using the Fund's Base Currency (before deducting the management fee and trustee fee).

Note: Please refer to the Prospectus for further explanation and illustration on the Fund's fees, charges and expenses.

ALL FEES AND CHARGES PAYABLE BY YOU ARE SUBJECT TO ALL APPLICABLE TAXES AND / OR DUTIES AS MAY BE IMPOSED BY THE GOVERNMENT AND / OR THE RELEVANT AUTHORITIES FROM TIME TO TIME.

VALUATIONS AND EXITING FROM INVESTMENT

8. How often are valuations available?

The Fund will be valued on every Business Day and you may obtain the NAV and NAV per Unit of the Fund from our website at www.affinhwangam.com, our customer service via our toll free number 1-800-88-7080 or email to customercare@affinhwangam.com.

Asset Management

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

You may request to redeem your investments in the Fund at any point in time by completing the repurchase application form and returning it to us on any Business Day between 8.45 a.m. and 3.30 p.m. Payments will be made to you within 10 days (for Unit Holders of MYR Class and MYR-Hedged Class) and within 14 days (for Unit Holders of Classes other than MYR Class and MYR-Hedged Class) from the day the repurchase request is received by us and provided that all documentations are completed and verifiable.

CONTACT INFORMATION

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

1. For internal dispute resolution, you may contact our customer service personnel:

- (a) via phone to : 03 – 2116 6000
- (b) via fax to : 03 – 2116 6100
- (c) via toll free no. : 1-800-88-7080
- (d) via email to : customercare@affinhwangam.com
- (e) via letter : Affin Hwang Asset Management Berhad
Ground Floor, Menara Boustead
69, Jalan Raja Chulan
50200 Kuala Lumpur

Complaints should be made in writing with the following information:

- (a) particulars of the complainant which include name, correspondence address, contact number, e-mail address (if any) and other relevant information;
- (b) circumstances of the non-compliance or improper conduct;
- (c) parties alleged to be involved in the improper conduct; and
- (d) other supporting documentary evidence (if any).

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

- (a) via phone to : 03-2282 2280
- (b) via fax to : 03-2282-3855
- (c) via email to : info@sidrec.com.my
- (d) via letter to : 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

3. You can also direct your complaint to the SC even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Investor Affairs & Complaints Department:

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

4. Federal of Investment Managers Malaysia (FIMM)'s Complaints Bureau:

- (a) via phone to : 03 – 20923800
- (b) via fax to : 03 – 20932700
- (c) via e-mail to : complaints@fimm.com.my
- (d) via online complaint form available at : www.fimm.com.my
- (e) via letter to : Legal, Secretarial & Regulatory Affairs
Federal of Investment Managers Malaysia
19-06-1, 6th Floor Wisma Tune, No. 19, Lorong Dungun
Damansara Heights, 50490 Kuala Lumpur

Asset Management

APPENDIX : GLOSSARY

Base Currency	Means the currency in which the Fund is denominated in USD.
Bursa Malaysia	Means 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	Means a day on which Bursa Malaysia is open for trading.
Class(es)	Means any class of Units representing similar interests in the assets of the Fund although a Class of Units of the Fund may have different features from another Class of Units of the same Fund.
Deed	Refer to the deed dated 31 July 2015 and the supplemental deed dated 16 October 2017 entered into between the Manager and the Trustee and includes any subsequent amendments and variations to the deed.
Financial Institution	Means (a) if the institutions is in Malaysia – (i) licensed bank; (ii) licensed investment bank; or (iii) licensed Islamic bank; (b) if the institution is outside Malaysia, any institution that is licensed, registered, approved or authorised by the relevant banking regulator to provide financial services.
Fund	Refers to Affin Hwang Aiiman Global Sukuk Fund.
Hedged Class	Means a particular Class that aims to reduce the effect of exchange rate fluctuations between the Base Currency and the currency in which Unit Holders are exposed through the NAV hedging method carried out by the Fund. The NAV hedging method is done to mitigate substantial currency movements between the Base Currency of the Fund and the Hedged-class currency of the Fund.
the Manager, we, us, our	Refers to Affin Hwang Asset Management Berhad.
medium to long-term	Means a period between three (3) years and above.
Net Asset Value or NAV	Means the value of the Fund which is determined by deducting the value of all the Fund's liabilities from the value of all the Fund's assets, at the valuation point. For the purpose of computing the annual management fee and annual trustee fee, the NAV of the Fund should be inclusive of the management fee and the trustee fee for the relevant day. Where the Fund has more than one class of Units, there shall be Net Asset Value of the Fund attributable to each of Units.
NAV per Unit	Means the Net Asset Value of the Fund at a particular valuation point divided by the total number of Units in Circulation at that valuation point; where the Fund has more than one Class, there shall be a Net Asset value per Unit for each Class; the Net Asset Value per Unit of a Class at a particular valuation point shall be the Net Asset Value of the Fund attributable to that Class divided by the number of Units in circulation of that Class at the same valuation point.
MYR	Means Ringgit Malaysia.
MYR Class	Represent a Class issued by the Fund which is denominated in MYR.
Prospectus	Means the prospectus for the Fund and includes any supplementary or replacement prospectus, as the case may be.
Repurchase Charge	Means a charge imposed pursuant to a repurchase request.
Sales Charge	Means a charge imposed pursuant to a purchase request.
SGD	Means Singapore Dollar.
SGD Class	Represents a Class issued by the Fund which is denominated in SGD.
Shariah	Islamic law, originating from the Qur'an (the holy book of Islam), and its practices and explanations rendered by the prophet Muhammad (pbuh) and ijihad of ulamak (personal effort by qualified Shariah scholars to determine the true ruling of the divine law on matters whose revelations are not explicit).
Shariah Adviser	Refers to Amanie Advisors Sdn. Bhd.
Sukuk	Means a document or certificate, documenting undivided pro-rated ownership or investment in assets in accordance with Shariah principles and concepts.
Sukuk al-Ijara	Means certificates of equal value evidencing the certificate holder's undivided ownership of the leased asset and/or usufruct and/or services and rights to the rental receivables from the said leased asset and/or usufruct and/or services.
Sukuk al-Wakala	Means certificates of equal value which evidence undivided ownership of the certificate holders in

Asset Management

	the investment assets pursuant to their investment through the investment agent.
Trustee	Refers to CIMB Islamic Trustee Berhad.
Unit(s)	Means 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 and means a unit of the Fund and if the Fund has more than one class of Units, it means a unit issued for each class of Units.
Unit(s) in Circulation	Means Units created and fully paid for and which have not been cancelled. It is also the total number of Units issued at a particular valuation point.
Unit Holder, investor, you	Means the person / corporation registered as the holder of a Unit or Units including persons jointly registered.
USD	Means United States Dollar.
USD Class	Represents a Class issued by the Fund which is denominated in USD.

Note:

Reference to "day(s)" in the Prospectus will be taken to mean calendar day(s) unless otherwise stated.