

# PRODUCT HIGHLIGHTS SHEET

for

## AHAM Aiiman Asia (ex Japan) Growth Fund

Date of issuance: 21 January 2025

### 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 AHAM Asset Management Berhad 199701014290 (429786-T) 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 omission 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 AHAM Aiiman Asia (ex Japan) Growth 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 AHAM 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.**

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

### AHAM AIIMAN ASIA (EX JAPAN) GROWTH FUND

#### BRIEF INFORMATION ON THE PRODUCT

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

AHAM Aiiiman Asia (ex Japan) Growth Fund is an open-ended Shariah-compliant equity fund which seeks to provide investors with capital appreciation by investing in Shariah-compliant investments.

#### PRODUCT SUITABILITY

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

The Fund is designed for retail investors who seek Shariah-compliant investments, potential capital growth, have a medium to long term investment horizon and are risk tolerant.

#### KEY PRODUCT FEATURES

##### 3. What am I investing in?

Classes	RM Class	AUD Class	GBP Class	SGD Class	USD Class
Launch Date	14 December 2015	-			
Initial Offer Price	N/A+	AUD 0.50**	GBP 0.50**	SGD 0.50**	USD 0.50**
	+The price of Units for RM Class shall be based on the NAV per Unit. **The price of Units offered for purchase during the initial offer period.				
Initial Offer Period	The initial offer period for the existing RM Class has ended. The initial offer period for AUD Class, GBP Class, SGD Class and USD Class will be one (1) day which is on the launch date of the particular Class and the launch date will be disseminated through official communication channels and communicated to the Unit Holders in the future.				
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	RM				
Investment Strategy	<p>The Fund will focus on achieving its objective by investing in a diversified portfolio consisting a minimum of 70% of the Fund's NAV in Shariah-compliant equities and a maximum 30% of the Fund's NAV in Islamic money market instruments and/or Islamic deposits.</p> <p>As the Fund focuses on participating in growth opportunities within the Asian (ex Japan) region, the Fund's investments will be primarily in Shariah-compliant equities listed or issued within the Asian (ex Japan) markets. Secondly, the Fund will also hold the flexibility to invest up to a maximum of 30% of the Fund's NAV in opportunities in other regions including Japan to capitalise on sectors and/or markets that would benefit from the growth prospects of the Asian (ex Japan) region.</p> <p>The investment selection process will be focused on companies that are able to provide growth potential over the medium to longer term investment horizon. As such, we would adopt bottom-up strategy where individual stock analysis forms the primary building blocks for portfolio construction.</p> <p>While the Fund's core investments will remain in Shariah-compliant equities, the Fund holds the option to invest in Islamic money market instruments and Islamic deposits. In the selection of Islamic money market instruments, the Fund emphasizes on issuers with high</p>				

Classes	RM Class	AUD Class	GBP Class	SGD Class	USD Class						
	<p>credit worthiness.</p> <p>To achieve its objective, the Fund will also have the flexibility to hold exposure in Shariah-compliant warrants, as well as Islamic collective investment schemes.</p> <p><b>Islamic Derivative Investments for Hedging Purposes Only</b></p> <p>The Fund may employ Islamic derivatives such as Islamic cross currency swaps and Islamic forwards contracts that are certified by the Shariah Adviser for hedging purposes.</p> <p>These instruments may be used to hedge the principal and/or the returns of the foreign-currency denominated investments back to the Base Currency. While the hedging strategy will assist with mitigating the potential foreign exchange losses by the Fund, any potential foreign exchange gains from the hedging strategy will be capped as well.</p> <p>The employment of Islamic derivatives under these circumstances is expected to reduce the impact of foreign currency movements on the Fund's NAV.</p> <p>The Fund adopts commitment approach to measure the Fund's global exposure to derivatives. The commitment approach is a methodology that aggregates the underlying market values or notional values of derivatives after taking into account the possible effects of netting and/or hedging arrangements. The Fund's global exposure from the derivatives position must not exceed 100% of NAV of the Fund at all times.</p> <p><b>Temporary Defensive Position</b></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 focus and exposure into lower risk investments such as Islamic money market instruments, and/or Islamic deposits.</p>										
<b>Asset Allocation</b>	<p>The Fund's asset allocation range are as follows:-</p> <table border="1"> <thead> <tr> <th>Asset Class</th> <th>% NAV of the Fund</th> </tr> </thead> <tbody> <tr> <td>Shariah-compliant equities</td> <td>Minimum of 70% of the Fund's NAV</td> </tr> <tr> <td>Islamic liquid assets which may include Islamic money market instruments and/or Islamic deposits</td> <td>Maximum of 30% of the Fund's NAV</td> </tr> </tbody> </table>					Asset Class	% NAV of the Fund	Shariah-compliant equities	Minimum of 70% of the Fund's NAV	Islamic liquid assets which may include Islamic money market instruments and/or Islamic deposits	Maximum of 30% of the Fund's NAV
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<b>Benchmark</b>	<p>Dow Jones Islamic Market Asia/Pacific ex Japan Index</p> <p><i>The risk profile of the Fund is not the same as the risk profile of the performance benchmark.</i></p>										
<b>Distribution Policy</b>	<p>Subject to the availability of income, the Fund will distribute income on an annual basis after the end of first the financial year of the Fund.</p>										
<b>Minimum Initial Investment*</b>	RM 1,000	AUD 5,000	GBP 5,000	SGD 5,000	USD 5,000						
<b>Minimum Additional Investment*</b>	RM 100	AUD 1,000	GBP 1,000	SGD 1,000	USD 1,000						
<b>Minimum Holding of Units*</b>	2,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units						
<b>Minimum Repurchase Amount*</b>	2,000 Units	10,000 Units	10,000 Units	10,000 Units	10,000 Units						

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

\* At our discretion, we may reduce the transaction value and Units, including for transactions made via digital channels, subject to the terms and conditions disclosed in the respective channels.

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

Relevant parties' information:

<b>The Manager</b>	AHAM Asset Management Berhad
<b>External Fund Manager</b>	AIIAMAN Asset Management Sdn. Bhd.
<b>The Trustee</b>	Deutsche Trustees Malaysia Berhad
<b>Shariah Advisor</b>	Amanie Advisors Sdn Bhd.

**5. What are the possible outcomes of my investment?**

This is an equity fund that invests into Shariah-compliant equities within Asia (ex Japan) markets. The Fund's exposure into foreign equities will be focused within the Asia (ex Japan) markets. The performance of the Fund would be dependent on the Asia (ex Japan) equity markets that are investable by the Fund. The Fund's performance is also reliant on the Manager's expertise in managing the Fund to meet its objective.

The Fund's investment into Shariah-compliant equities would to a great extent, to be linked to the price movements of the global equity markets, and the underlying assets of the collective investment schemes. If the equities that are investable by the Fund performs well, the Fund's performance may reflect the same. However, should the local and foreign equities that are investable by the Fund perform poorly, the Fund's performance may also be impacted negatively.

Unlike fixed deposits which generally provide a guarantee on capital invested and a fixed rate of return, the Fund's does not provide a guarantee on capital contributed nor does it guarantee a fixed rate of return.

The Fund is expected to distribute income on an annual basis, subject to income availability.

**KEY RISKS**

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

**General risks**

- **Fund management risk** - This risk refers to our day-to-day management of the Fund which will impact the performance of the Fund. For example, our investment decisions 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, fraud, dishonesty or weaknesses in operational process and systems, may adversely affect the performance of the Fund.
- **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 payments. 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 conditions. Failing which, the Units may be sold at a lower NAV per Unit as compared to the NAV per Unit at the point of purchase towards settling the financing.
- **Operational risk** – This risk refers to the possibility of a breakdown in our internal controls and policies. The breakdown may be a result of human error, system failure or fraud where our employees collude with one another. This risk may cause monetary loss and/or inconvenience to you. We will regularly review our internal policies and system capability to mitigate this risk. Additionally, we maintain a strict segregation of duties to mitigate instances of fraudulent practices amongst our employees.
- **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 and subsequently the value of Unit Holders' investments in the Fund.
- **Suspension of Repurchase Request Risk** - Having considered the best interests of Unit Holders, the repurchase requests by the Unit Holders may be subject to suspension due to exceptional circumstances, where the market value or fair value of a material portion of the Fund's assets cannot be determined. In such case, Unit Holders will not be able to redeem their Units and will be compelled to remain invested in the Fund for a longer period of time. Hence, their investments will continue to be subject to the risks inherent to the Fund.

**Specific risks**

- **Shariah-compliant equity investment risk** – The buying and selling of Shariah-compliant equities 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 Shariah-compliant equities.

The value of the Shariah-compliant equities depends on its growth and earning potential, sound management, treatment of minority shareholders, as well as a myriad of other factors. Failure to achieve the expected earnings would result in declining investment value which in turn affects the performance of the Fund. This risk can be mitigated by diversifying the Fund's portfolio. The Manager will employ stringent stock selection criteria which would effectively filter its stock components to Shariah-compliant equities which can provide returns to the Fund in the form of capital gains and income.

- **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. You should note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment.

*Currency risk at the Fund level*

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

*Currency risk at the Class Level*

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

- **Shariah-compliant warrants investment risk** – The value of the Shariah-compliant warrants will depend on the pricing of the underlying security whereby the growth and performance prospect of the underlying security would consequentially affect the value of the Shariah-compliant warrants. In addition, the value of the Shariah-compliant warrants may decrease exponentially as the Shariah-compliant warrants approach its maturity date and the potential gains from a favourable price movement of the underlying may be offset by aggressive time decay. We may consider unwinding these Shariah-compliant warrants if there are material adverse changes to its value with the aim to mitigate the risk.
- **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. For example, the deteriorating economic condition of such countries may adversely affect the value of the investments undertaken by the Fund in those affected countries. This in turn may cause the NAV of the Fund or prices of Units to fall.
- **Derivative risk** – Valuation of Islamic derivatives takes into account a multitude of factors such as movement of the underlying asset, volatility of underlying assets, the correlation of the underlying assets with the Fund, the implied future direction of the underlying assets and other factors. Any adverse changes of the factors mentioned above may result in a lower NAV price.
- **Reclassification of Shariah-status risk** – This risk refers to the risk that the currently held Shariah-compliant equities in the Fund may be reclassified to be Shariah non-compliant in the periodic review of the equities by the SAC of the SC, the Shariah Adviser or the Shariah boards of the relevant Islamic indices. If this occurs, we will take the necessary steps to dispose of such equities. There may be opportunity loss to the Fund due to the Fund not being allowed to retain the excess capital gains derived from the disposal of the Shariah non-compliant equities. We will be required to dispose of these equities immediately if the prices are above the purchase price. Should the prices be below the purchase price, we may choose to hold on to these holdings until the prices meet the purchase price. Nevertheless, should we decide to dispose of these equities below the purchase price, the Fund will be faced with the risk of realising its losses, thus negatively impacting the NAV of the Fund. Please refer to "Shariah Investment Guidelines" of this Prospectus on the Fund's Shariah methodology on the treatment of gains and losses as a result of the reclassification of Shariah non-compliant equities.

**Note: Please refer to the Fund's Prospectus on further detail of each risk.**

**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.**

**FUND PERFORMANCE**

**Average Total Return**

	1 Year (1/11/23 – 31/10/24)	3 Years (1/11/21 - 31/10/24)	5 Years (1/11/19 - 31/10/24)	Since Commencement (30/12/15 - 31/10/24)
<b>RM Class</b>	5.65%	(6.34%)	2.60%	4.24%
<b>Benchmark</b>	13.48%	(3.28%)	4.79%	5.75%

Source: Bloomberg

**Annual Total Return for Financial Year Ended 31 October**

Financial Year End	2024	2023	2022	2021	2020	2019	2018	2017	2016
<b>RM Class</b>	5.65%	6.33%	(26.88%)	9.51%	26.39%	3.34%	(9.32%)	26.14%	7.42 %
<b>Benchmark</b>	13.48%	10.79%	(28.05%)	5.70%	32.17%	12.50%	(14.48%)	27.60%	5.66 %

Source: Bloomberg

For the period 1 November 2023 to 31 October 2024, the Fund registered a 5.65% return compared to the benchmark return of 13.48%. Since commencement, the Fund has registered a cumulative return of 44.38% compared to the benchmark cumulative return of 63.94%, underperforming by 19.56%.

**Basis 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.

An illustration of the above would be as follow:-

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	2024	2023	2022
Gross distribution per Unit (sen)	3.70	Nil	1.80
Net distribution per Unit (sen)	3.70	Nil	1.80

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	2024	2023	2022
PTR (times)	3.18	1.00	1.91

The PTR of the Fund was higher than previous year due to higher trading activities of the Fund for the financial year.

**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?**

<b>Sales charge</b>	Up to 6.50% of the NAV per Unit of a Class <i>You may negotiate for a lower Sales Charge.</i> The Sales Charge for investors purchasing Units through the EMIS shall be limited to a maximum charge of 3% of the NAV per Unit or as determined by the EPF.
<b>Repurchase charge</b>	There will be no Repurchase Charge imposed on the repurchase of Units.
<b>Transfer fee</b>	There will be no transfer fee imposed on the transfer facility.
<b>Switching fee</b>	The Manager does not impose any switching fee. However, if the amount of sales charge of the fund (or class) that the Unit Holder intends to switch into is higher than the sales charge imposed by the fund (or class) being switched from, then the difference in the sales charge between the two (2) funds (or classes) shall be borne by the Unit Holder.

**What are the key ongoing fees charged to the Fund?**

<b>Management fee</b>	Up to 1.80% per annum of the NAV of the Fund and is calculated using the Base Currency (before deducting the management fee and trustee fee).
<b>Trustee fee</b>	Up to 0.06% per annum of the NAV of the Fund (excluding foreign custodian fees and charges) and is calculated using the Base Currency (before deducting the management fee and trustee fee).

**Note: Please refer to the Prospectus for further explanation and illustration of 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.aham.com.my](http://www.aham.com.my), our customer service via our toll free number 1-800-88-7080 or email to [customercare@aham.com.my](mailto:customercare@aham.com.my).

**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 seven (7) Business Days from the day the repurchase request is received by us and provided that all documentations are completed and verifiable.

If you invest through the EMIS, we will remit the repurchase proceeds to EPF for onward crediting to your EPF account. If you are above the age of fifty five (55) and invest through the EMIS, we will remit the repurchase proceeds to you directly.

**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 toll free no. : 1-800-88-7080
  - (c) via email to : [customercare@aham.com.my](mailto:customercare@aham.com.my)
  - (d) via online complaint form available at : [www.aham.com.my](http://www.aham.com.my)
  - (e) via letter to : AHAM 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 - 2276 6969
    - (b) via fax to : 03-2282-3855
    - (c) via email to : [info@sidrec.com.my](mailto:info@sidrec.com.my)
    - (d) via letter to : Securities Industry Dispute Resolution Center (SIDREC)  
Level 25, Menara Takaful Malaysia  
No. 4, Jalan Sultan Sulaiman  
50000 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 Consumer & Investor Office:
    - (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](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  
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](mailto:complaints@fimm.com.my)
  - (d) via online complaint form available at : [www.fimm.com.my](http://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

**APPENDIX : GLOSSARY**

<b>AUD</b>	Australian Dollar
<b>AUD Class</b>	Represents a Class issued by the Fund which is denominated in AUD.
<b>Base Currency</b>	Means the currency in which the Fund is denominated i.e. Ringgit Malaysia (RM).
<b>Bursa Malaysia</b>	Means the stock exchange operated by Bursa Malaysia Securities Berhad including such other name as it may be amended from time to time.
<b>Business Day</b>	Means a day on which Bursa Malaysia and/or one or more of the foreign markets in which the Fund is invested in are open for business/trading.
<b>Class(es)</b>	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.
<b>communiqués</b>	Refers to the notice issued by the Manager to the Unit Holders.
<b>Deed</b>	Refers to the deed dated 6 February 2015, the supplemental deed dated 5 October 2018 and the second supplemental deed dated 21 September 2022 entered into between the Manager and the Trustee and includes any subsequent amendments and variations to the deed.
<b>Fund</b>	Refers to AHAM Aiiiman Asia (ex Japan) Growth Fund.
<b>GBP</b>	British Pound Sterling.
<b>GBP Class</b>	Represents a Class issued by the Fund which is denominated in GBP.
<b>Guidelines</b>	Means the Guidelines on Unit Trust Funds issued by the SC and as may be amended, substituted or replaced from time to time.
<b>Islamic deposits</b>	Has the same meaning as per the definition of "Islamic deposit" in the Islamic Financial Services Act 2013. For the avoidance of doubt, it shall exclude structured deposit.
<b>the Manager / AHAM / we / us / our</b>	AHAM Asset Management Berhad.
<b>medium to longer term</b>	Means a period between three (3) years and above.
<b>Net Asset Value or NAV</b>	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. Where the Fund has more than one Class, there shall be the Net Asset Value of the Fund attributable to each Class.
<b>NAV per Unit</b>	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.
<b>Prospectus</b>	Means the prospectus of the Fund and includes any supplemental or replacement prospectus, as the case may be.
<b>Repurchase Charge</b>	Means a charge imposed pursuant to a repurchase request.
<b>RM</b>	Ringgit Malaysia.
<b>RM Class</b>	Represents a Class issued by the Fund which is denominated in RM.
<b>Sales Charge</b>	Means a charge imposed pursuant to a purchase request.
<b>SC</b>	Securities Commission Malaysia.
<b>SGD</b>	Singapore Dollar.
<b>SGD Class</b>	Represents a Class issued by the Fund which is denominated in SGD.
<b>Shariah</b>	Means Islamic law, originating from Qur'an (the holy book of Islam) and its practices and explanations rendered by the prophet Muhammad (pbuh) and ijthad of ulamak (personal effort by qualified Shariah scholars to determine the true ruling of the divine law on matters whose revelations are not explicit).
<b>Unit(s)</b>	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, it means a unit issued for each Class.
<b>Units in Circulation</b>	Means Units created and fully paid for and which has not been cancelled. <i>It is also the total number of Units issued at a particular valuation point.</i>
<b>Unit Holder(s), investors(s), you</b>	Means the person / corporation registered as the holder of a Unit or Units including persons jointly registered.
<b>USD</b>	United States Dollar.
<b>USD Class</b>	Represents a Class issued by the Fund which is denominated in USD.