

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors and/or authorised committee and/or persons approved by the Board of Opus Asset 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 omission of other facts which would make any statement in the Product Highlights Sheet false or misleading.

STATEMENT OF DISCLAIMER

The relevant information and document in relation to the Opus Dynamic Income Fund, including a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia under the Lodge and Launch Framework.

The lodgement of the relevant information and document in relation to the Opus Dynamic Income Fund, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the Opus Dynamic 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 the Opus Asset Management Sdn Bhd responsible for the Opus Dynamic 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.

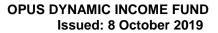
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This Product Highlights Sheet only highlights the key features and risks of Opus Dynamic Income Fund. Investors are advised to request, read and understand the Information Memorandum and its supplementary(ies) before deciding to invest.

OPUS DYNAMIC INCOME FUND (Opus DIF)

BRIEF INFORMATION	OF THE PRODUCT
Launch date	11 May 2009
Laurich date	11 May 2009
Investment Manager	Opus Asset Management Sdn Bhd
(the Manager)	apas
Benchmark	12-Month Fixed Deposit Rate per annum of a major financial institution selected by the
	Manager at its sole discretion.
Investment Objective	To achieve higher returns than 12-month fixed deposit rate over the medium to long-term,
	while providing an opportunity for capital stability and growth.
	Note:
	The Manager regards 3 – 5 years as medium-term and more than 5 years as long-term.
Financial Year	The period of twelve (12) months ending on 31 December of every calendar year.
Capital Guarantee?	This is not a capital guarantee product.
-	
PRODUCT SUITABILIT	Υ
Fund Type	Income & Growth
Investors' Profile	Investors with aim to achieve higher returns than 12-month fixed deposit rate over the
	medium to long-term, while providing an opportunity for capital stability and growth.
	Units of the Fund can only be purchased by sophisticated investors.
KEY PRODUCT FEATU	IRES
Manager's Delegate	Deutsche Trustees Malaysia Berhad (external fund accounting and valuation agent)
Trustee	Deutsche Trustees Malaysia Berhad
Trustee's Delegate	Deutsche Bank (Malaysia) Berhad (local custodian)
A 124	
Auditor	Crowe Horwath
Tana Aslada a	
Tax Adviser	Crowe Horwath KL Tax Sdn Bhd
Dain almal lavoration and	The Finally investment metalish mustice in a ship of the section o
Principal Investment	The Fund's investment maturity profile is subject to active maturity structure management
Strategy	based on the interest rate outlook without any portfolio maturity limitation. The Fund may
	invest in debt securities with varying maturities. In other words, the Manager may tactically
	allocate up to 100% of the Fund in fixed income securities or up to 100% of the Fund in
	cash, liquid assets or other permitted investments.
Asset Allocation	0% to 100% in fixed income securities, and
ASSET AHOCATION	
	0% to 100% of NAV into cash, liquid assets or any other permitted investments.
Distribution Policy	The Fund intends to distribute income, if any, at least once a year on best effort basis.
Distribution Policy	However, the Manager reserves the right not to distribute income, at its absolute
	i mowever, the ivianager reserves the highr hor to distribute income, at its absolute.



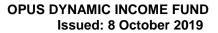


	discretion.
	discretion.
	Note:
	It should be noted that past distributions of the Fund under the Manager are not a
	guarantee or a reflection of future distributions of the Fund.
Minimum Initial	RM50,000 or such other amount as may be determined by the Manager from time to time.
Investment Minimum Holding	50,000 Units or such other amount as may be determined by the Manager from time to
per Unit Holder	time.
por omit riolasi	
KEY RISKS	
Principal Risks	The Fund is susceptible to the following risks:
	1) Credit / Default Risk
	Refers to the creditworthiness of the bond issuer and its expected ability to repay
	debt.
	Risk management techniques
	To conduct thorough credit analysis before any investment to ascertain the credit
	worthiness of different issuers.
	To employ a disciplined investment process.
	To focus on higher issues.
	To optimize portfolio diversification.
	2) Liquidity Dick
	2) Liquidity Risk Defined as the ease in with which a security can be sold at or near its fair value
	depending on the volume traded on the market.
	deponding on the volume traded on the market.
	Risk management techniques
	To concentrate on high quality issues.
	To have a maturity mixed in order to meet liquidity requirements.
	2) Inflation / Burchasing Bourge Biok
	Inflation / Purchasing Power Risk Described as increases of price level of goods and services and is commonly
	represented using the Consumer Price Index.
	Toprocontou doing the concument has mask.
	Risk management technique
	Through active management of portfolio maturity structure in anticipation of any
	movement in inflation.
	Other rick to the Fund include market rick future contracts and derivative rick
	Other risk to the Fund include market risk, future contracts and derivative risk, counterparty risk and fund management risk.
	oounterparty has and fund management has.
	Note:
	Investor should consider and understand the risks involved when investing in the Fund
	including the specific risks associated with the securities / instruments that the Fund will
	be investing in before applying for units. If in doubt, please consult your professional
	adviser for a better understanding of the risks.

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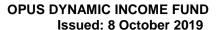
FEES AND CHARGES		
Sales Charge	The maximum Sales Charge that the distribution chan	nels may impose is as stated
	below:	
	Distributors	% of NAV per Unit
	- Institutional UTS Adviser ("IUTA")	
	- Corporate UTS Adviser ("CUTA")	Up to 2.00%
	- Unit Trust Consultants	
	Direct sales (direct investment with the Manager)	Nil
	Direct sales (direct investment with the Manager)	INII
Redemption Charge	Nil	
Annual Management Fee (Base Fee)	0.80% per annum of the NAV of the Fund calculated monthly.	and accrued daily and payable
Annual Trustee Fee (inclusive Custodian fee)	0.05% per annum of the NAV of the Fund calculated a minimum of RM7,500 per annum.	and accrued daily. Subject to a
Annual Fund Accounting Fee	0.03% per annum of the NAV of the Fund calculated a minimum of RM4,500 per annum.	and accrued daily. Subject to a
Other Charges	Charges, including bank charges, telegraphic charges a order to execute a transaction on behalf of the Investor, sl	
	Bank charges for subscription or redemption incurre borne by the Unitholders.	ed by the Unitholders shall be
	Note: There are fees and charges involved and Investors are fees and charges before investing in the Fund. All fees, of the Unitholder are subject to GST at a rate of 6% or such imposed from time to time.	harges and expenses payable by
VALUATIONS		
Publication of daily NAV per Unit	The NAV and the NAV per Unit will be determined as Business Day.	at the Valuation Point on every
	You may keep track of the Fund's NAV per Unit www.opusasset.com	via the Manager's website at
	NG FROM THIS INVESTMENT	
How to Begin Investing	 Applications for Units can be made by submitting a complex Manager. The completed application form must be submitted made payable to "Opus Asset Management Sdn B or with a receipt from your telegraphic transfer transa No certificates will be issued for Units. A confirmation 	d together either with a cheque thd Trust Acc Client Opus DIF" action. on note detailing your investment
	amount and the number of Units allocated to you in the ten (10) Business Days from the date of issue of such Note: Details of account for telegraphic transfer are stated in the	n Units.
Conditions for Subscription	 Application for subscription can be made on any Application Form to the Manager. If the Manager receive the application on or before 4: day"), the Manager will create the Units based on the 	:00 p.m on a Business Day (or "T





Cut-off Time	 Any purchase requests received or deemed to have been received by the Manager after 4:00 p.m will be transacted on the next Business Day (or "T+1 day"), unless a prior written arrangement is made to our satisfaction. Sale of Units will be honoured upon receipt of complete set of documents together with the proof of payments, unless a prior written arrangement is made to our satisfaction. By 4:00 p.m. on every Business Day 	
Conditions for	 Application for redemption can be made on any Business Day by sending the 	
Redemption	 Application for redemption can be made on any Business Day by sending the Redemption Form to the Manager. Any completed Redemption Form received by the Manager on or before 4:00 p.m. on a Business Day will be processed on the same Business Day ("Redemption Processing Date") and Units will be repurchased based on the NAV per Unit of the Fund calculated at the end of the Redemption Processing Date. Any completed Redemption Form received after 4:00 p.m. will be treated as having been received by us on the following Business Day, unless a prior written arrangement is made to our satisfaction. 	
Cut-off Time	By 4:00 p.m. on every Business Day	
Redemption Proceed	Within ten (10) calendar days from the Redemption Processing Date.	
Minimum Redemption	10,000 Units or such other amount as may be determined by the Manager from time to time.	
Redemption Frequency	Daily (subject to "Conditions for Redemption" outlined above).	
	ON – FOR PRODUCT ENQUIRIES	
Address	Opus Asset Management Sdn Bhd B-19-2, Northpoint Offices Mid Valley City No. 1, Medan Syed Putra Utara 59200 Kuala Lumpur, Malaysia	
General Line	603 2288 8882	
Fax	603 2288 8889	
Website	www.opusasset.com	
E-mail	enquiry@opusasset.com	
Contact Person	Pn. Noorshidah Ismail (03-2288 8882) Head, Business and Investment Services	
CONTACT INFORMATI	ON – TO LODGE A COMPLAINT	
For Internal Dispute	For internal dispute resolution, you may contact the Compliance Officer:	
Resolution	via phone : 03-2288 8882	
	via fax : 03-2288 8889	
	via email : enquiry@opusasset.com	
	via letter : Opus Asset Management Sdn Bhd B-19-2, Northpoint Offices Mid Valley City No. 1, Medan Syed Putra Utara 59200 Kuala Lumpur, Malaysia	

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Securities Industries **Dispute Resolution** Center (SIDREC)

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

03-2282 2280 via phone via fax 03-2282 3855

via email info@sidrec.com.my

via letter 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

Securities Commission Malaysia

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

via phone to Aduan Hotline 03-62048999 via fax 03-62048991

via email aduan@seccom.com.my

online complaint form : www.sc.com.my

available at

Investor Affairs & Complaints Department via letter

Securities Commission Malaysia No 3 Persiaran Bukit Kiara

Bukit Kiara

50490 Kuala Lumpur

Federation of Investment Managers Malaysia (FIMM)'s Complaints

Bureau

via phone to

: 03-20923800

: 03-20932700 via fax to

via e-mail to : complaints@fimm.com.my

via online complaint form : www.fimm.com.my

available at

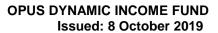
via letter to : Legal, Secretarial & Regulatory Affairs

Federation of Investment Managers Malaysia

19-06-1. 6th Floor Wisma Tune

No. 19 Lorong Dungun Damansara Heights 50490 Kuala Lumpur

APPENDIX: GLOSSARY OF TERMS		
Business Day	means a day on which either Bursa Malaysia is open for trading or a day on which the banks in Kuala Lumpur are open for business and/ or such other day or days as the Manager may from time to time determine	
Fund	means "Opus Dynamic Income Fund" or "Opus DIF"	
GST	refers to the tax levied on goods and services pursuant to the Goods and Services Tax Act 2014	





Information Memorandum	in respect of the Fund which has been lodged with the Securities Commission Malaysia
NAV	means Net Asset Value
the Manager	means Opus Asset Management Sdn Bhd
Unit	means units of the Fund
Unitholder	means the person for the time being who is registered as a holder of Units
Valuation Point	means the end of every Business Day or such other time as determined by the Manager from time to time

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