

PRODUCT HIGHLIGHTS SHEET

for

AHAM AIIMAN Enhanced i-Profit Fund

Date of issuance : 25 October 2024

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors or authorized committee or persons approved by the Board of AHAM Asset Management *Berhad* 199701014290 (429786-T) and they have 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 AHAM AIIMAN Enhanced i-Profit 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 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 HIGHLIGHT SHEET

AHAM AIIAN ENHANCED i-PROFIT FUND

BRIEF INFORMATION ON THE PRODUCT

1. What is this product about?

AHAM AIIAN Enhanced i-Profit Fund is an open-ended Islamic money market fund, issued and managed in-house by the Manager.

The Fund aims to provide short-term liquidity and income, whilst maintaining capital stability by investing in a diversified portfolio of Islamic money market instruments, short-term sukuk and/or Islamic Deposits.

BRIEF INFORMATION ON THE PRODUCT

2. Who is this product suitable for?

The Fund is designed for retail investors who seek regular income in a highly liquid Shariah-compliant investment and have a short-term Shariah-compliant investment horizon of 1 year and below.

KEY PRODUCT FEATURES

2. What am I investing in?

| Classes | Class A - Income Distribution Class | Class B - Accumulation Class |
|----------------------------|--|------------------------------|
| Launch Date | 26 October 2022 | |
| Base Currency | MYR | |
| Asset Allocation | <ul style="list-style-type: none"> A minimum of 90% of the Fund's NAV will be invested in short-term sukuk, short-term Islamic money market instruments (with remaining maturity period of less than 397 days), and/or Islamic deposits; and The remaining of the Fund's NAV may be invested in high quality sukuk (with remaining maturity period of more than 397 days but fewer than 732 days), units or shares in other Islamic money market collective investment schemes and Islamic derivatives. | |
| Benchmark | Maybank Islamic Overnight Deposit Rate quoted by Maybank <i>The risk profile of the Fund is not the same as the risk profile of the performance benchmark.</i> <i>Information on the benchmark can be obtained from https://www.maybank2u.com.my.</i> | |
| Investment Strategy | <p>The Fund will endeavour to achieve its objective by investing a minimum of 90% of the Fund's NAV in short-term sukuk, short-term Islamic money market instruments (with remaining maturity period of less than 397 days) and/or Islamic deposits and the remaining of the Fund's NAV may be invested in high quality sukuk (with remaining maturity period of more than 397 days but fewer than 732 days), units or shares in other Islamic money market collective investment schemes and Islamic derivatives for hedging purpose only.</p> <p>We will maintain a sufficient level of liquidity to meet repurchase requests by the Unit Holders without adversely impacting the Fund's NAV. To accomplish this, we will analyse various factors such as the current and anticipated changes in interest rate, economic statistics, yield curve changes and other general market conditions that could affect sukuk, Islamic money market instruments and/or Islamic deposits. There will be no foreign investments in this Fund.</p> <p>Generally, the Fund will adopt a hold-to-maturity policy. However, we will actively and strategically manage the maturity tenure of the Fund's underlying investments to continuously ensure liquidity. In the best interest of the Unit Holders as well as to safeguard the assets and total returns for the Fund, we will not hesitate to liquidate an investment if</p> | |

| Classes | Class A - Income Distribution Class | Class B - Accumulation Class |
|---------------------------------------|---|---|
| | <p>there are potential signs of credit deterioration and to replace it with another permitted investment which closely matches the Fund's investment objective.</p> <p>The credit rating of sukuk and Islamic money market instruments shall carry at least "A3" and "P2" by RAM or similar rating by other rating establishment. In the event of a credit-downgrade, the Manager will endeavour to replace such investments in which complies with the Fund's investment restrictions and limits.</p> <p>Islamic Derivatives</p> <p>The Fund may employ Islamic derivatives such as Islamic profit rate futures, Islamic profit rate swaps and other Islamic derivatives that are approved by the Shariah Adviser to hedge against profit rate risk. These instruments may be used to hedge the fluctuations in profit rate of the sukuk and Islamic money market instruments after taking into considerations of the general outlook on profit rates and the expected movement in profit rates across the profit curves.</p> <p>The Fund adopts commitment approach to measure the Fund's exposure to Islamic derivatives. The commitment approach is a methodology that aggregates the underlying market values or notional values of Islamic derivatives after taking into account the possible effects of netting and/or hedging arrangements. The Fund's exposure from the Islamic derivatives position must not exceed 10% of NAV of the Fund at all times.</p> | |
| Distribution Policy | <p>Subject to the availability of income, the Fund will make distribution to the Unit Holders on a monthly basis.</p> <p>At our discretion, the Fund may distribute (1) realised income, (2) realised capital gains, (3) unrealised income, (4) unrealised capital gains, (5) capital, or (6) a combination of any of the above.</p> | The Class is not expected to make distribution. |
| Minimum Initial Investment* | MYR 100 | MYR 100 |
| Minimum Additional Investment* | MYR 100 | MYR 100 |
| Minimum Units for Repurchase* | 100 Units | 100 Units |
| Minimum Holding of Units* | 100 Units | 100 Units |

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

4. Who am I investing with?

Relevant parties' information:

| | |
|-------------------------------------|-----------------------------------|
| The Manager | AHAM Asset Management Berhad |
| External Fund Manager/AIIMAN | AIIMAN Asset Management Sdn. Bhd. |
| The Trustee | Deutsche Trustees Malaysia Berhad |
| Shariah Adviser | Amanie Advisors Sdn. Bhd. |

5. What are the possible outcomes of my investment?

The Fund invests in a diversified portfolio of Islamic money market instruments, short-term sukuk and/or Islamic Deposit to provide liquidity to meet the cash flow requirements of its Unit Holders while providing a reasonable level of income.

However, unlike fixed deposits which generally provide a guarantee on capital invested and offer a specific rate of return,

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

the Fund does not provide a guarantee on capital invested nor does it guarantee a fixed rate of return.

KEY RISKS

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

General risks

- **Market Risk** – Market risk arises because of factors that affect the entire market place. Factors such as economic growth, political stability and social environment are some examples of conditions that have an impact on businesses, whether positive or negative. Market risk cannot be eliminated but may be reduced through diversification. It stems from the fact that there are economy-wide perils, or instances of political or social instability which threaten all businesses. Hence, the Fund will be exposed to market uncertainties and fluctuations in the economic, political and social environment that will affect the market price of the investments either in a positive or negative way.
- **Fund Management Risk** – This risk refers to the day-to-day management of the Fund by us which will impact the performance of the Fund. For example, investment decisions undertaken by us 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.
- **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. This is where the experience and expertise of the fund managers are important and the risk on the lack of experience and expertise of the fund managers has been highlighted above. On that basis, there is never a guarantee that investing in the Fund will produce the desired investment returns or distribution of income.
- **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.
- **Liquidity risk** – Liquidity risk refers to two scenarios. The first scenario 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.
- **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 review our internal policies and system capability to mitigate instances of this risk. Additionally, we maintain a strict segregation of duties to mitigate instances of fraudulent practices amongst our employees.
- **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.
- **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 than original timeline. Hence, their investments will continue to be subject to the risks inherent to the Fund.

Specific Risks

- **Credit and default risk** – Credit risk relates to the creditworthiness of the issuers of sukuk, Islamic money market instruments and the Financial Institutions where the Islamic deposits are placed (hereinafter referred to as "investment") and their expected ability to make timely payment of profit and/or principal. Any adverse situations faced by the issuer and/or the Financial Institutions may impact the value as well as liquidity of the investment. In the case of rated investments, this may lead to a credit downgrade. Default risk relates to the risk of an issuer and/or Financial Institution 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.
- **Profit rate risk** – Sukuk and Islamic money market instruments are subject to profit rate fluctuations. Generally, movement in profit rates affects the prices of sukuk and Islamic money market instruments inversely. For example, when profit rates rise, prices of sukuk and Islamic money market instruments will fall. The fluctuations of the prices of sukuk and Islamic money market instruments will also have an impact on the NAV of the Fund. This risk can largely be eliminated by holding sukuk and Islamic money market instruments until their maturity. We also manage profit rate risk by considering each sukuk and Islamic money market instruments' sensitivity to profit rate changes. When profit rates are expected to increase, the Fund would then likely seek to switch to sukuk and Islamic money market instruments

that are less sensitive to profit rate changes. For investments into Islamic deposits, the fluctuations in the profit rates will not affect the placement of Islamic deposits but will result in the opportunity loss by the Fund if the placement of Islamic deposits is made at lower profit rate.

- **Counterparty risk** – Counterparty risk concerns the Fund’s investment in Islamic derivatives. Counterparty risk is prevalent as the Islamic derivatives are dependent on the ongoing ability and willingness of the Islamic OTC derivative counterparty (“issuer”) to fulfil its financial commitment to the Fund in a timely manner. Bankruptcy, fraud or regulatory non-compliance arising out of and/or in connection with the issuer may impair the operations and/or the performance of the Fund. However, we will conduct stringent credit selection process of the issuer of the Islamic derivatives prior to investment of the Islamic derivatives and the monitoring mechanisms established by us may potentially mitigate this risk. If we are of the opinion there is material adverse change to an issuer, we may consider unwinding the issuer’s Islamic derivatives to mitigate potential losses that may arise.
- **Legal and regulatory risk** – The Fund must comply with regulatory constraints or changes in the laws affecting it or its investment restrictions which might require a change in the investment policy and objective adopted by the Fund. Furthermore, such changes in the laws may have an impact on the market sentiment which may in turn affect the performance of the Fund. It is impossible to predict whether such impact caused by any change in the law will be positive or negative for the Fund. In the worst case scenario, a Unit Holder may lose all his investments in the Fund.
- **Shariah non-compliance risk** – As the Fund can only invest in Shariah-compliant investments, there is always a risk that losses may be suffered by the Fund when we are forced to dispose investments to rectify any Shariah non-compliance. This risk is mitigated through the appointment of a Shariah Adviser, who will be responsible to ensure that the Fund is managed and administered in accordance with Shariah requirements.
- **Sukuk investment risk** – The buying and selling of sukuk carry a number of risks, the most important being the volatility of the debt capital markets on which those sukuk are traded and the general credit risk associated with the issuers of sukuk. Price changes in sukuk are influenced predominantly by profit 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. In managing sukuk investment risk, the Manager will actively monitor the market developments and may make the necessary adjustments to the portfolio should the need arises. The price changes also depend on the term or residual time to maturity of the sukuk. In general, sukuk with shorter terms have less price risks than sukuk with longer terms.
- **Distribution out of capital risk** – The Fund may distribute income out of capital. Such capital distributions represent a return or withdrawal of part of the amount of your original investment and/or capital gains attributable to the original investment and will result in a reduction in the NAV per Unit of the Classes and reduce the capital available for future investment and capital growth. Future capital growth may therefore be constrained.
- **Related party transaction risk** - The Fund may invest in AHAM’s Islamic collective investment schemes and may also have dealings with parties related to AHAM. Nevertheless, it is our policy that all transactions with related parties are to be executed on terms which are best available to the Fund and which are not less favourable to the Fund than an arms-length transaction between independent parties.
- **Risks associated with amortised cost accounting** - Amortised cost valuation provides a good estimate of the fair value for these short-term Islamic money market instruments which are held to maturity, assuming that they will mature at par. However, a sudden change of profit rate or credit risk may cause material deviations between the fair value and the price calculated using the amortisation cost method. As such, monitoring the difference between the amortised cost of an Islamic money market instrument and its fair value is undertaken on an ongoing basis, and appropriate actions (including undertaking impairment exercise for the affected Islamic money market instruments) are taken promptly where such difference exceeds threshold of 10%. Should the difference exceed 10%, AHAM will adopt the fair valuation of the affected Islamic money market instruments.

Specific risks relating to digital platforms are as below:

- **Cyber security risk** - This is the risk arising from cyber-attack on the digital platforms. Should the digital platforms be compromised, it may result in unauthorised transactions pertaining to the Fund. Further to that, your investment-related information and personal data may be leaked. All transactions via digital platforms may be temporarily suspended due to a cyber-attack.
- **Functionality risk** - This is the risk that arises when the digital platforms do not operate as intended due to factors including but not limited to connectivity and interface issues. If the digital platforms do not function as expected, your transaction via digital platforms may not be correctly processed and/or completed.
- **Risk associated with discontinuation risk from digital platforms** - As the Fund’s transactions are done via digital platforms, the continuous operation of digital platforms is crucial. The discontinuation of services provided by the digital platforms may be due to but not limited to revocation of the license. Should such event happen, withdrawal from the Fund may be delayed.

Note: Please refer to the Prospectus for further details 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 to the Fund. If necessary, you should consult your professional adviser(s) for a better understanding of the risks.

PERFORMANCE

Average Total Return

| Share Class | 1 Year (1/8/23 - 31/7/24) | Since Commencement (16/11/22 - 31/7/24) |
|--|------------------------------|--|
| Class A - Income Distribution Class | 3.28% | 3.14% |
| Benchmark | 1.30% | 1.24% |
| Class B – Accumulation Class | 3.26% | 3.15% |
| Benchmark | 1.30% | 1.24% |

Source: Maybank

Annual Total Return for Financial Year Ended 31 July

| Share Class | 2024 | 2023* |
|--|-------|-------|
| Class A - Income Distribution Class | 3.28% | 2.08% |
| Benchmark | 1.30% | 0.82% |
| Class B – Accumulation Class | 3.26% | 2.11% |
| Benchmark | 1.30% | 0.82% |

Source: Maybank

* For the financial period from since commencement 16/11/22 - 31/7/23.

Class A

For the financial year ended 31 July 2024 (1 August 2023 to 31 July 2024), the Class has registered a return of 3.28% as compared to the benchmark return of 1.30%. The Class thus outperformed the benchmark by 1.98%. Since commencement, the Class has registered a cumulative return of 5.43% compared to the benchmark cumulative return of 2.14%, outperforming by 3.29%.

Class B

For the financial year ended 31 July 2024 (1 August 2023 to 31 July 2024), the Class has registered a return of 3.26% as compared to the benchmark return of 1.30%. The Class thus outperformed the benchmark by 1.96%. Since commencement, the Class has registered a cumulative return of 5.44% compared to the benchmark cumulative return of 2.14%, outperforming by 3.30%.

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.

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 | 31 July 2024 | 31 July 2023 |
|--|--------------|--------------|
| Class A - Income Distribution Class | | |
| Gross distribution per Unit (sen) | 2.40 | 0.80 |
| Net distribution per Unit (sen) | 2.40 | 0.80 |
| Class B – Accumulation Class | | |
| Gross distribution per Unit (sen) | Nil | Nil |
| Net distribution per Unit (sen) | Nil | Nil |

Distribution for Class A – Income Distribution Class will be made in the form of cash as well as Units in lieu of cash, if any.

Class B – Accumulation Class is not expected to make distribution.

Portfolio Turnover Ratio (PTR)

| Financial Year End | 31 July 2024 | 31 July 2023 |
|--------------------|--------------|--------------|
| PTR (times) | 1.99 | 7.05 |

The PTR was lower than previous year due to higher average daily NAV 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?

| | |
|--------------------------|--|
| Sales Charge | Nil. |
| Repurchase Charge | Nil. |
| Switching Fee | 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. |
| Transfer fee | Nil. |

What are the key ongoing fees charged to the Fund?

| | |
|-----------------------|---|
| Management Fee | Up to 0.50% per annum of the NAV of the Fund (before deducting the management fee and trustee fee). |
| Trustee Fee | Up to 0.02% per annum of the NAV of the Fund (excluding foreign custodian fees and charges and before deducting the management fees 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 NAV and NAV per Unit of the Fund from our website at www.aham.com.my, our customer service via our toll free number 1-800-88-7080 or email to 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 the Manager on any Business Day between 8.45 a.m. to 10.30 a.m. Payments will be made to you within seven (7) Business Days from the day the repurchase request is received by the Manager 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 toll free no. : 1-800-88-7080
 - (c) via email to : customercare@aham.com.my
 - (d) via online complaint form available at : 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
 (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
 (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
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

APPENDIX : GLOSSARY

| | |
|---------------------------------------|---|
| Board | Means the board of directors of AHAM. |
| Bursa Malaysia | Means the stock exchange operated by Bursa Malaysia Securities Berhad including such other name as may be amended from time to time. |
| Business Day | Means a day on which Bursa Malaysia is open for trading and/or banks in Kuala Lumpur are open for business. |
| 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 | Refers to deed dated 8 December 2021, the first supplemental deed dated 16 January 2023 and the second supplemental deed dated 23 June 2023 entered into between the Manager and the Trustee and includes any subsequent amendments and variations to the Deed. |
| digital platforms | Means the mobile application platforms that enables investors to perform dealing such as, but not limited to, the purchase of Units and repurchase of Units. |
| eligible market(s) | Means an exchange, government securities market or an over-the-counter (OTC) market– (a) that is regulated by a regulatory authority of that jurisdiction; (b) that is open to the public or to a substantial number of market participants; and (c) on which financial instruments are regularly traded. |
| External Fund Manager / AIIMAN | Refers to AIIMAN Asset Management Sdn. Bhd |
| Financial Institution | Means: (a) if the Institution is in Malaysia – (i) Licensed Bank; (ii) Licensed Investment bank; or (iii) Licensed Islamic Bank; or (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 AHAM Aiiman Enhanced i-Profit Fund |
| high quality sukuk | Means the credit rating of the issuer of sukuk has a) Minimum top two short-term rating (minimum P2 by RAM or MARC-2 by MARC); or b) Minimum top three long-term rating (A3 by RAM or A- by MARC) as rated by any Malaysian or global rating agency. |
| Licensed Bank | Means a bank licensed under the Financial Services Act 2013. |
| Licensed Investment Bank | Means an investment bank licensed under the Financial Services Act 2013. |
| Licensed Islamic Bank | Means an Islamic bank licensed under the Islamic Financial Services Act 2013. |
| Manager / AHAM | Refers to AHAM Asset Management Berhad |
| MARC | Malaysian Rating Corporation Berhad. |

| | |
|--|--|
| MYR | Ringgit Malaysia. |
| Net Asset Value or NAV | Means the value of all the assets of the Fund less the value of all the liabilities of the Fund at a valuation point. Where the Fund has more than one Class, there shall be NAV of the Fund attributable to each Class. |
| NAV per Unit | Means the NAV of the Fund attributable to a Class at a particular valuation point divided by the number of Units in Circulation of that Class at the same valuation point. |
| Prospectus | Means the prospectus of the Fund and includes any supplemental or replacement prospectus, as the case may be. |
| RAM | RAM Rating Services Berhad. |
| Repurchase Charge | Means a charge imposed pursuant to a repurchase request. |
| Sales Charge | Means a charge imposed pursuant to a purchase request. |
| Shariah | Means 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). |
| short term | Means a period of 3 years or less. |
| short-term sukuk or short-term Islamic money market instruments | Means the sukuk or Islamic money market instruments that meet the following criteria: a) It must meet either one of the following requirements: (i) It has a legal maturity at issuance of 397 calendar days or less; (ii) It has a remaining term of maturity of not more than 397 calendar days; or (iii) Where a sukuk or Islamic money market instrument is issued by, or the issue is guaranteed by, either a government, government agency, central bank or supranational, the remaining maturity period must not be more than 2 years; b) It must be traded or dealt in under the rules of an eligible market; and c) It must not contain an Islamic embedded derivative. |
| Shariah Adviser | Refers to Amanie Advisors Sdn Bhd |
| Trustee | Refers to Deutsche Trustees Malaysia 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; if the Fund has more than one Class, it means a unit issued for each Class. |
| Units in Circulation | Means Units created and fully paid and which have not been cancelled. <i>It is also the total number of Units issued at a particular valuation point.</i> |
| Unit Holder / you | Means the person / corporation registered as the holder of a Unit or Units including persons, where permitted, jointly registered. |