

Date: 06 March 2026

Dear Valued Unit Holder(s),

**NOTICE ON OPUS SHARIAH INCOME PLUS FUND (“FUND”)**

- **Replacement Prospectus which replaces and supersedes the Prospectus dated 1 November 2019 as amended by the First Supplementary Prospectus dated 15 March 2023, the Second Supplementary Prospectus dated 10 May 2023 and the Third Supplementary Prospectus dated 15 December 2023 in respect of the Fund (“Replacement Prospectus”)**
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First and foremost, we thank you for investing in the Fund.

We would like to inform you on the following salient changes to the Fund with effect from 18 March 2026:

- (i) the issuance of classes of units of the Fund, i.e. Class A and Class B, where existing unit holders of the Fund will be re-designated to Class A;
- (ii) insertion of cyber security risk, functionality risk and risk associated with discontinuation risk on e-service provider’s mobile application or e-platform as specific risks of investing in Class B of the Fund; and
- (iii) amendment to the permitted expenses payable out of the Fund to include any fees as may be imposed by the Securities Commission Malaysia.

All the changes (including the aforesaid changes) are set out in Appendix A below and will be reflected in the Replacement Prospectus. Rest assured that there is no impact to the objective and investment strategy of the Fund.

We have submitted an application to the Securities Commission Malaysia to register the Replacement Prospectus on 19 January 2026 and the same has been registered by the Securities Commission Malaysia on 5 February 2026. The Replacement Prospectus will be made available on our website at [www.opusasset.com](http://www.opusasset.com) from 18 March 2026, which is also the date of the Replacement Prospectus.

Should you require any clarification relating to the aforesaid changes, you may contact our Client Services at +603-2288 8833.

Yours sincerely,  
*for and on behalf of* Opus Asset Management Sdn Bhd

**Siaw Wei Tang**  
Managing Director

**APPENDIX A**

**LIST HIGHLIGHTING THE AMENDMENTS FROM THE PROSPECTUS DATED 1 NOVEMBER 2019 (AS AMENDED BY THE FIRST SUPPLEMENTARY PROSPECTUS DATED 15 MARCH 2023, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 10 MAY 2023 AND THE THIRD SUPPLEMENTARY PROSPECTUS DATED 15 DECEMBER 2023) (“PRINCIPAL PROSPECTUS”) AND THE REPLACEMENT PROSPECTUS TO THE PRINCIPAL PROSPECTUS (“THE REPLACEMENT PROSPECTUS”) IN RELATION TO THE FUND**

<b>NO.</b>	<b>PRINCIPAL PROSPECTUS</b>	<b>REPLACEMENT PROSPECTUS</b>
1.	Nil.	<p><b>COVER PAGE</b></p> <p><b>THIS IS A REPLACEMENT PROSPECTUS THAT REPLACES AND SUPERSEDES THE PROSPECTUS DATED 1 NOVEMBER 2019, THE FIRST SUPPLEMENTARY PROSPECTUS DATED 15 MARCH 2023, THE SECOND SUPPLEMENTARY PROSPECTUS DATED 10 MAY 2023 AND THE THIRD SUPPLEMENTARY PROSPECTUS DATED 15 DECEMBER 2023.</b></p>
2.	Nil.	<p><b>“CHAPTER 1 – GLOSSARY”</b></p> <p><b>“Class(es)”:</b> means any class of Units in the Fund representing similar interest 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 Fund.</p>
3.	Nil.	<p><b>“CHAPTER 1 – GLOSSARY”</b></p> <p><b>“Class A”:</b> means a Class which is offered to investors who do not fall under Class B.</p>
4.	Nil.	<p><b>“CHAPTER 1 – GLOSSARY”</b></p> <p><b>“Class B”:</b> means a Class which is offered to investors who invests through the mobile application or e-platform of e-service providers.</p>
5.	<b>“CHAPTER 1 – GLOSSARY”</b>	<b>“CHAPTER 1 – GLOSSARY”</b>

NO.	PRINCIPAL PROSPECTUS	REPLACEMENT PROSPECTUS
	<p><b>“Deed”</b> means the deed dated 9 August 2019 as modified by the first supplemental deed dated 16 January 2023, the second supplemental deed dated 3 October 2023 and any other supplemental deed that may be entered into between the Trustee and us in respect of the Fund and registered with the SC from time to time.</p>	<p><b>“Deed”</b> means the deed dated 9 August 2019 as modified by the first supplemental deed dated 16 January 2023, the second supplemental deed dated 3 October 2023, the third supplemental deed dated 16 December 2025 and any other supplemental deed that may be entered into between the Trustee and us in respect of the Fund and registered with the SC from time to time.</p>
6.	Nil.	<p><b>“CHAPTER 1 – GLOSSARY”</b></p> <p><b>“eligible market(s)”</b> means an exchange, government securities market or an OTC market:</p> <ul style="list-style-type: none"> <li>(a) that is regulated by a regulatory authority of that jurisdiction;</li> <li>(b) that is open to the public or to a substantial number of market participants; and</li> <li>(c) on which financial instruments are regularly traded.</li> </ul>
7.	Nil.	<p><b>“CHAPTER 1 – GLOSSARY”</b></p> <p><b>“e-service provider”</b> means:</p> <ul style="list-style-type: none"> <li>(a) a registered person under the CMSA who operates an e-services platform for buying and selling of unit trust scheme; and</li> <li>(b) an e-services platform operator under the Guidelines on Recognised Markets who operates an e-platform which arranges or facilitate the sale, purchase or subscription of a capital market product offered by a Capital Markets Services License holder, to investors.</li> </ul>

NO.	PRINCIPAL PROSPECTUS	REPLACEMENT PROSPECTUS
8.	<p><b>“CHAPTER 1 – GLOSSARY”</b></p> <p><b>“Launch Date”</b> means the date of the first prospectus of the Fund and is the date on which sale of Units of the Fund may first be made; the Launch Date is also the date of constitution of the Fund.</p>	Deleted.
9.	<p><b>“CHAPTER 1 – GLOSSARY”</b></p> <p><b>“Net Asset Value” or “NAV”</b> means the value of all the assets of the Fund less the value of all the liabilities of that Fund at a valuation point.</p>	<p><b>“CHAPTER 1 – GLOSSARY”</b></p> <p><b>“Net Asset Value” or “NAV”</b> means the value of all the assets of the Fund less the value of all the liabilities of that Fund at a valuation point; where the Fund has more than one (1) Class, there shall be a NAV of the Fund attributable to each Class.</p>
10.	<p><b>“CHAPTER 1 – GLOSSARY”</b></p> <p><b>“NAV per Unit”</b> means the NAV of the Fund at a particular valuation point divided by the number of Units in circulation at the same valuation point.</p>	<p><b>“CHAPTER 1 – GLOSSARY”</b></p> <p><b>“NAV per Unit”</b> means the NAV of the Fund at a particular valuation point divided by the number of Units in circulation at the same valuation point; where the Fund has more than one (1) Class, there shall be a NAV per Unit for each Class; the NAV per unit of a Class at a particular valuation point shall be the NAV of the Fund attributable to that Class divided by the number of Units in circulation of that Class at the same valuation point.</p>
11.	Nil.	<p><b>“CHAPTER 1 – GLOSSARY”</b></p> <p><b>“OTC”</b> means over-the-counter.</p>
12.	<p><b>“CHAPTER 1 – GLOSSARY”</b></p> <p><b>“Special Resolution”</b> means a resolution passed at a meeting of Unit Holders duly convened in accordance with the Deed by a majority of not less than three-fourths of the Unit Holders present and voting at the</p>	<p><b>“CHAPTER 1 – GLOSSARY”</b></p> <p><b>“Special Resolution”</b> means a resolution passed at a meeting of Unit Holders duly convened in accordance with the Deed by a majority of not less than three-fourths (3/4) of the Unit Holders present and voting at the</p>

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	<p>meeting in person or by proxy; for the avoidance of doubt, “three-fourths of the Unit Holders present and voting in person or by proxy” means three-fourths of the votes cast by the Unit Holders present and voting; for the purposes of terminating the Fund, “<b>Special Resolution</b>” means a resolution passed at a meeting of Unit Holders duly convened in accordance with the Deed by a majority in number representing at least three-fourths of the value of the Units held by the Unit Holders present and voting at the meeting in person or by proxy.</p>	<p>meeting in person or by proxy; for the avoidance of doubt, “three-fourths (3/4) of the Unit Holders present and voting at the meeting in person or by proxy” means three-fourths (3/4) of the votes cast by the Unit Holders present and voting; for the purposes of terminating the Fund or a Class, “<b>Special Resolution</b>” means a resolution passed at a meeting of Unit Holders duly convened in accordance with the Deed by a majority in number representing at least three-fourths (3/4) of the value of the Units held by the Unit Holders in the Fund or in that Class, as the case may be, present and voting at the meeting in person or by proxy.</p>
13.	<p><b>“CHAPTER 1 – GLOSSARY”</b></p> <p><b>“Unit(s)”</b> means a measurement of the right or interest of a Unit Holder in the Fund.</p>	<p><b>“CHAPTER 1 – GLOSSARY”</b></p> <p><b>“Unit(s)”</b> means a measurement of the right or interest of a Unit Holder in the Fund and means a unit of the Fund or a Class, as the case may be.</p>
14.	<p><b>“CHAPTER 1 – GLOSSARY”</b></p> <p><b>“Unit Holder” or “you”</b> means a registered holder of a Unit or Units of the Fund including any jointholder whose name appears in our register of Unit Holders.</p>	<p><b>“CHAPTER 1 – GLOSSARY”</b></p> <p><b>“Unit Holder” or “you”</b> means a registered holder of a Unit or Units of a Class including any jointholder whose name appears in our register of Unit Holders; in relation to the Fund means all the Unit Holders of every Class in the Fund.</p>
15.	<p><b>“CHAPTER 2 – CORPORATE DIRECTORY”, The Manager</b></p> <p><b>THE MANAGER</b>  NAME : Opus Asset Management Sdn Bhd  COMPANY : 414625-T  NO.</p>	<p><b>“CHAPTER 2 – CORPORATE DIRECTORY”, The Manager</b></p> <p><b>THE MANAGER</b>  NAME : Opus Asset Management Sdn Bhd  REGISTRATION : 199601042272 (414625-T)  NO.</p>

NO.	PRINCIPAL PROSPECTUS	REPLACEMENT PROSPECTUS
	<p>REGISTERED OFFICE TELEPHONE NO. : 2nd Floor, No. 2-4, Jalan Manau 50460 Kuala Lumpur 603-2273 1221</p> <p>FAX NO. : 603-2273 1220</p> <p>BUSINESS OFFICE : B-19-2, Northpoint Offices, Mid Valley City No. 1, Medan Syed Putra Utara 59200 Kuala Lumpur</p> <p>TELEPHONE NO. : 603-288 8882</p> <p>FAX NO. : 603-2288 8889</p> <p>WEBSITE : www.opusasset.com</p> <p>ADDRESS</p> <p>EMAIL : enquiry@opusasset.com</p>	<p>REGISTRATION OFFICE TELEPHONE NO. : 2nd Floor, No. 2-4, Jalan Manau 50460 Kuala Lumpur 603-2273 1221</p> <p>FAX NO. : 603-2273 1220</p> <p>BUSINESS OFFICE : B-19-2, Northpoint Offices, Mid Valley City No. 1, Medan Syed Putra Utara 59200 Kuala Lumpur</p> <p>TELEPHONE NO. : 603-2288 8882</p> <p>FAX NO. : 603-2288 8889</p> <p>WEBSITE : www.opusasset.com</p> <p>ADDRESS</p> <p>EMAIL : enquiry@opusasset.com</p>
16.	<p><b>“CHAPTER 2 – CORPORATE DIRECTORY”, The Trustee</b></p> <p><b>THE TRUSTEE</b></p> <p>NAME : SCBMB Trustee Berhad</p> <p>REGISTRATION NO. : 201201021301 (1005793-T)</p> <p>REGISTERED OFFICE &amp; BUSINESS OFFICE : Level 25, Equatorial Plaza Jalan Sultan Ismail 50250 Kuala Lumpur</p> <p>TELEPHONE NO. : 603-7682 9712 / 603-7682 9710 / 603-7682 9704</p> <p>EMAIL : my.trustee@sc.com</p> <p>WEBSITE : https://www.sc.com/my/trustee/</p> <p>ADDRESS</p>	<p><b>“CHAPTER 2 – CORPORATE DIRECTORY”, The Trustee</b></p> <p><b>THE TRUSTEE</b></p> <p>NAME : SCBMB Trustee Berhad</p> <p>REGISTRATION NO. : 201201021301 (1005793-T)</p> <p>REGISTERED OFFICE &amp; BUSINESS OFFICE : Level 25, Equatorial Plaza Jalan Sultan Ismail 50250 Kuala Lumpur</p> <p>TELEPHONE NO. : 603-7682 9710 / 603-7682 9704 / 6017-216 7102</p> <p>EMAIL : my.trustee@sc.com</p> <p>WEBSITE : https://www.sc.com/my/trustee/</p> <p>ADDRESS</p>
17.	<p><b>“CHAPTER 2 – CORPORATE DIRECTORY”, The Shariah Adviser</b></p> <p><b>THE SHARIAH ADVISER</b></p> <p>NAME : Tawafuq Consultancy Sdn Bhd</p>	<p><b>“CHAPTER 2 – CORPORATE DIRECTORY”, The Shariah Adviser</b></p> <p><b>THE SHARIAH ADVISER</b></p> <p>NAME : Tawafuq Consultancy Sdn Bhd</p>

NO.	PRINCIPAL PROSPECTUS	REPLACEMENT PROSPECTUS									
	REGISTRATION NO. : 201501036171 (1161491-M) REGISTERED OFFICE : No 6-2F Pinggiran Mutiara Utama Taman Mutiara Gombak 2 53100 Kuala Lumpur BUSINESS OFFICE : Menara Atlan – Suite 10.01, Level 10 Menara Atlan 161B, Jalan Ampang Persiaran KLCC 50450 Wilayah Persekutuan Kuala Lumpur TELEPHONE NO. : 603-9212 0921 FAX NO. : 603-9212 0921 WEBSITE : www.tawafuqconsultancy.com ADDRESS : EMAIL : office@tawafuqconsultancy.com	REGISTRATION NO. : 201501036171 (1161491-M) REGISTERED OFFICE : No 6-2F Pinggiran Mutiara Utama Taman Mutiara Gombak 2 53100 Kuala Lumpur BUSINESS OFFICE : 26 <sup>th</sup> Floor, Menara Maxis 50088 Kuala Lumpur TELEPHONE NO. : 603-2615 7921 FAX NO. : 603-2615 7921 WEBSITE : www.tawafuqconsultancy.com ADDRESS : EMAIL : office@tawafuqconsultancy.com									
18.	<p><b>“CHAPTER 3 – THE FUND”, Section 3.1 – Fund Information, Initial Offer Price</b></p> <p><b>Initial Offer Price</b>      RM1.00</p>	<p><b>“CHAPTER 3 – THE FUND”, Section 3.1 – Fund Information, Initial Offer Price</b></p> <table border="1" data-bbox="1211 799 2040 895"> <thead> <tr> <th>Initial Offer Price</th> <th>Classes of Units</th> <th>Initial Offer Price</th> </tr> </thead> <tbody> <tr> <td></td> <td>Class A</td> <td>N/A*</td> </tr> <tr> <td></td> <td>Class B</td> <td>RM1.00</td> </tr> </tbody> </table> <p>*The price of Units for Class A shall be based on the prevailing NAV per Unit. All existing Unit Holders of the Fund shall be designated to Class A on the date of this Prospectus.</p>	Initial Offer Price	Classes of Units	Initial Offer Price		Class A	N/A*		Class B	RM1.00
Initial Offer Price	Classes of Units	Initial Offer Price									
	Class A	N/A*									
	Class B	RM1.00									
19.	<p><b>“CHAPTER 3 – THE FUND”, Section 3.1 – Fund Information, Initial Offer Period</b></p> <p><b>Initial Offer Period</b>      21 days from the date of this Prospectus (inclusive).</p> <p>The Initial Offer Period may be shortened if we determine that it is in your best interest.</p>	<p><b>“CHAPTER 3 – THE FUND”, Section 3.1 – Fund Information, Initial Offer Period</b></p> <table border="1" data-bbox="1211 1118 2040 1246"> <thead> <tr> <th>Initial Offer Period</th> <th>Classes of Units</th> <th>Initial Offer Price</th> </tr> </thead> <tbody> <tr> <td></td> <td>Class A</td> <td>N/A**</td> </tr> <tr> <td></td> <td>Class B</td> <td>1 day, which is on the date of this Prospectus</td> </tr> </tbody> </table> <p>**The initial offer period for Class A has ended.</p>	Initial Offer Period	Classes of Units	Initial Offer Price		Class A	N/A**		Class B	1 day, which is on the date of this Prospectus
Initial Offer Period	Classes of Units	Initial Offer Price									
	Class A	N/A**									
	Class B	1 day, which is on the date of this Prospectus									

NO.	PRINCIPAL PROSPECTUS	REPLACEMENT PROSPECTUS				
20.	<p><b>“CHAPTER 3 – THE FUND”, Section 3.1 – Fund Information, Financial Year End</b></p> <p><b>Financial Year End</b>    30 June</p> <p>The first financial year of the Fund shall commence on the Launch Date and end on a date which shall not exceed 18 months from the Launch Date.</p> <p><i>Note: The Launch Date is the date on which sale of Units of the Fund may first be made.</i></p>	<p><b>“CHAPTER 3 – THE FUND”, Section 3.1 – Fund Information, Financial Year End</b></p> <p><b>Financial Year End</b>    30 June</p>				
21.	<p><b>“CHAPTER 3 – THE FUND”, Section 3.1 – Fund Information, Deed</b></p> <p><b>Deed</b></p> <ul style="list-style-type: none"> <li>• Deed dated 9 August 2019</li> <li>• First Supplemental Deed dated 16 January 2023</li> <li>• Second Supplemental Deed dated 3 October 2023</li> </ul>	<p><b>“CHAPTER 3 – THE FUND”, Section 3.1 – Fund Information, Deed</b></p> <p><b>Deed</b></p> <ul style="list-style-type: none"> <li>• Deed dated 9 August 2019</li> <li>• First Supplemental Deed dated 16 January 2023</li> <li>• Second Supplemental Deed dated 3 October 2023</li> <li>• Third Supplemental Deed dated 16 December 2025</li> </ul>				
22.	Nil.	<p><b>“CHAPTER 3 – THE FUND”, Section 3.1 – Fund Information</b></p> <p><b>PLEASE NOTE THAT THE FUND IS A MULTI-CLASS FUND. AS SUCH, THE FUND MAY OFFER NEW CLASS(ES) FROM TIME TO TIME WITHOUT YOUR PRIOR CONSENT PROVIDED THAT THE CURRENCY DENOMINATION OF THE CLASS(ES) IS THE SAME AS THE BASE CURRENCY OF THE FUND.</b></p>				
23.	<p><b>“CHAPTER 3 – THE FUND”, Section 3.5 – Distribution Policy</b></p> <p>The Fund intends to distribute income, if any, at least once a year. However, we reserve the right not to distribute at our absolute discretion if it is not in the best interest of the Unit Holders.</p>	<p><b>“CHAPTER 3 – THE FUND”, Section 3.5 – Distribution Policy</b></p> <table border="1" data-bbox="1205 1267 2056 1299"> <thead> <tr> <th data-bbox="1205 1267 1485 1299">Class of Units</th> <th data-bbox="1485 1267 2056 1299">Distribution Policy</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> </tr> </tbody> </table>	Class of Units	Distribution Policy		
Class of Units	Distribution Policy					

NO.	PRINCIPAL PROSPECTUS	REPLACEMENT PROSPECTUS					
	<p>The Fund may distribute from realised income, realised gains and/or capital. The rationale for distributing out of the Fund's capital is to allow the Fund the flexibility to (i) declare distribution in unforeseen circumstances where the Fund has insufficient realised gains and/or realised income to do so, or (ii) increase the amount of distributable income to the Unit Holders, after taking into consideration the risk of distributing out of capital.</p> <p><b>Distribution out of the Fund's capital has the effect of lowering the NAV of the Fund, may reduce part of the Unit Holders' original investment and may also result in reduced future returns to Unit Holders. When a substantial amount of the original investment is being returned to the Unit Holders, it has a risk of eroding the capital of the Fund and may, over time, cause the NAV of the Fund to fall. The greater the risk of capital erosion that exists, the greater the likelihood that, due to capital erosion, the value of future returns would also be diminished.</b></p> <p>Please refer to Section 6.9 of this Prospectus for information regarding the mode of distribution.</p>	<table border="1"> <tr> <td data-bbox="1198 244 1478 308">Class A</td> <td data-bbox="1478 244 2065 308">This Class intends to distribute income, if any, at least once a year.</td> </tr> <tr> <td data-bbox="1198 308 1478 371">Class B</td> <td data-bbox="1478 308 2065 371">This Class is not expected to make any distribution.</td> </tr> </table>	Class A	This Class intends to distribute income, if any, at least once a year.	Class B	This Class is not expected to make any distribution.	
Class A	This Class intends to distribute income, if any, at least once a year.						
Class B	This Class is not expected to make any distribution.						
		<p><b><u>Applicable to Class A only</u></b></p> <p>However, we reserve the right not to distribute at our absolute discretion if it is not in the best interests of the Unit Holders.</p> <p>The Fund may distribute from realised income, realised gains and/or capital. The rationale for distributing out of the Fund's capital is to allow the Fund the flexibility to (i) declare distribution in unforeseen circumstances where the Fund has insufficient realised gains and/or realised income to do so, or (ii) increase the amount of distributable income to the Unit Holders, after taking into consideration the risk of distributing out of capital.</p> <p><b>Distribution out of the Fund's capital has the effect of lowering the NAV of the Fund, may reduce part of the Unit Holders' original investment and may also result in reduced future returns to the Unit Holders. When a substantial amount of the original investment is being returned to the Unit Holders, it has a risk of eroding the capital of the Fund and may, over time, cause the NAV of the Fund to fall. The greater the risk of capital erosion that exists, the greater the likelihood that, due to capital erosion, the value of future returns would also be diminished.</b></p> <p>Please refer to Section 6.9 of this Prospectus for information regarding the mode of distribution.</p>					
24.	<p><b>“CHAPTER 3 – THE FUND”, Section 3.7 – Permitted Investments</b></p> <ul style="list-style-type: none"> <li>▪ Sukuk issued by corporate entities or financial institutions;</li> <li>▪ Sukuk issued or guaranteed by Malaysian government, BNM, government related entities and/or quasi-government related entities;</li> </ul>	<p><b>“CHAPTER 3 – THE FUND”, Section 3.7 – Permitted Investments</b></p> <ul style="list-style-type: none"> <li>▪ Sukuk issued by corporate entities or financial institutions;</li> <li>▪ Sukuk issued or guaranteed by Malaysian government, BNM, government related entities and/or quasi-government related entities;</li> </ul>					

NO.	PRINCIPAL PROSPECTUS	REPLACEMENT PROSPECTUS
	<ul style="list-style-type: none"> <li>▪ Islamic money market instruments;</li> <li>▪ Islamic deposits;</li> <li>▪ Islamic treasury products such as Islamic negotiable instruments issued by financial institutions;</li> <li>▪ Islamic collective investment schemes including Islamic exchange traded funds;</li> <li>▪ Islamic structured products;</li> <li>▪ Islamic derivatives (hedging purposes only); and</li> <li>▪ Any other form of Shariah-compliant investments as may be permitted by the SC or the Shariah Adviser and as may be agreed between the Manager and the Trustee from time to time.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Islamic money market instruments;</li> <li>▪ Islamic deposits;</li> <li>▪ Islamic treasury products such as Islamic negotiable instruments issued by financial institutions;</li> <li>▪ Islamic collective investment schemes including Islamic exchange traded funds;</li> <li>▪ Islamic structured products; and</li> <li>▪ Islamic derivatives (hedging purposes only).</li> </ul>
25.	<p><b>“CHAPTER 3 – THE FUND”, Section 3.8 –Investments Restrictions and Limits</b></p> <p>The Fund will be managed in accordance with the following investment restrictions and limits:</p> <p><u>Exposure Limits</u></p> <ol style="list-style-type: none"> <li>1. The aggregate value of the Fund’s investments in sukuk that are not traded or dealt in or under the rules of an eligible market must not exceed 15% of the Fund’s NAV, subject to a maximum limit of 10% of the Fund’s NAV in a single issuer.</li> </ol> <p><u>Investment Spread Limits</u></p> <ol style="list-style-type: none"> <li>2. The value of the Fund’s investments in sukuk and Islamic money market instruments issued by any single issuer must not exceed 20% of the Fund’s NAV (“single issuer limit). In determining the single issuer limit, the value of the Fund’s investments in instruments in paragraph 1 issued by the same issuer must be included in the calculation. The single issuer limit may be increased to 30% of the Fund’s NAV if the sukuk is rated by any Malaysian or global rating agency to have the highest long term credit rating.</li> </ol>	<p><b>“CHAPTER 3 – THE FUND”, Section 3.8 –Investments Restrictions and Limits</b></p> <p>The Fund will be managed in accordance with the following investment restrictions and limits:</p> <p><u>Exposure Limits</u></p> <ol style="list-style-type: none"> <li>1. The aggregate value of the Fund’s investments in sukuk that are not traded or dealt in or under the rules of an eligible market must not exceed 15% of the Fund’s NAV, subject to a maximum limit of 10% of the Fund’s NAV in a single issuer.</li> </ol> <p><u>Investment Spread Limits</u></p> <ol style="list-style-type: none"> <li>2. The value of the Fund’s investments in sukuk and Islamic money market instruments issued by any single issuer must not exceed 20% of the Fund’s NAV (“single issuer limit). In determining the single issuer limit, the value of the Fund’s investments in instruments in paragraph 1 issued by the same issuer must be included in the calculation. The single issuer limit may be increased to 30% of the Fund’s NAV if the sukuk is rated by any Malaysian or global rating agency to have the highest long term credit rating.</li> </ol>

NO.	PRINCIPAL PROSPECTUS	REPLACEMENT PROSPECTUS
	<p>3. The value of the Fund's investments in sukuk and Islamic money market instruments issued by any group of companies must not exceed 30% of the Fund's NAV ("group limit"). In determining the group limit, the value of the Fund's investments in instruments in paragraph 1 issued by the issuers within the same group of companies must be included in the calculation.</p> <p>4. The value of the Fund's placement in Islamic deposits with any single financial institution must not exceed 20% of the Fund's NAV. The single financial institution limit does not apply to placements of Islamic deposit arising from:</p> <ul style="list-style-type: none"> <li>(a) subscription monies received prior to the commencement of investment by the Fund;</li> <li>(b) liquidation of investments prior to the termination of the Fund, where the placement of Islamic deposits with various financial institutions would not be in the best interests of the Unit Holders;</li> <li>(c) monies held for the settlement of repurchase or other payment obligations, where the placement of Islamic deposits with various financial institutions would not be in the best interests of the Unit Holders.</li> </ul> <p>5. The aggregate value of the Fund's investments in, or exposure to, a single issuer through sukuk, Islamic money market instruments, Islamic deposits, underlying assets of Islamic derivatives and counterparty exposure arising from the use of over-the-counter Islamic derivatives must not exceed 25% of the Fund's NAV ("single issuer aggregate limit"). In determining the single issuer aggregate limit, the value of the Fund's investments in instruments in paragraph 1 issued by the same issuer must be included in the calculation. Where the single issuer limit is increased to 30% pursuant to paragraph 2, the single issuer aggregate limit may be raised to 30% of the Fund's NAV.</p>	<p>3. The value of the Fund's investments in sukuk and Islamic money market instruments issued by any group of companies must not exceed 30% of the Fund's NAV ("group limit"). In determining the group limit, the value of the Fund's investments in instruments in paragraph 1 issued by the issuers within the same group of companies must be included in the calculation.</p> <p>4. The value of the Fund's placement in Islamic deposits with any single financial institution must not exceed 20% of the Fund's NAV. The single financial institution limit does not apply to placements of Islamic deposit arising from:</p> <ul style="list-style-type: none"> <li>(a) subscription monies received prior to the commencement of investment by the Fund;</li> <li>(b) liquidation of investments prior to the termination of the Fund, where the placement of Islamic deposits with various financial institutions would not be in the best interests of the Unit Holders; or</li> <li>(c) monies held for the settlement of repurchase or other payment obligations, where the placement of Islamic deposits with various financial institutions would not be in the best interests of the Unit Holders.</li> </ul> <p>5. The aggregate value of the Fund's investments in, or exposure to, a single issuer through sukuk, Islamic money market instruments, Islamic deposits, underlying assets of Islamic derivatives and counterparty exposure arising from the use of over-the-counter Islamic derivatives must not exceed 25% of the Fund's NAV ("single issuer aggregate limit"). In determining the single issuer aggregate limit, the value of the Fund's investments in instruments in paragraph 1 issued by the same issuer must be included in the calculation. Where the single issuer limit is increased to 30% pursuant to paragraph 2, the single issuer aggregate limit may be raised to 30% of the Fund's NAV.</p>

NO.	PRINCIPAL PROSPECTUS	REPLACEMENT PROSPECTUS
	<p>6. The value of the Fund's investments in units or shares of an Islamic collective investment scheme that complies with the requirements of the Guidelines must not exceed 20% of the Fund's NAV.</p> <p>7. The value of the Fund's investments in units or shares of an Islamic collective investment scheme that invests in real estate and complies with the requirements of the Guidelines must not exceed 15% of the Fund's NAV.</p> <p><u>Investment Concentration Limits</u></p> <p>8. The Fund's investments in sukuk must not exceed 20% of the sukuk issued by a single issuer. This limit may be disregarded at the time of acquisition if at that time of acquisition the gross amount of sukuk in issue cannot be determined.</p> <p>9. The Fund's investments in Islamic money market instruments must not exceed 10% of the instruments issued by any single issuer. This limit does not apply to Islamic money market instruments that do not have a pre-determined issue size.</p> <p>10. The Fund's investments in Islamic collective investment scheme must not exceed 25% of the units or shares in the Islamic collective investment scheme.</p>	<p>6. The value of the Fund's investments in units or shares of an Islamic collective investment scheme that complies with the requirements of the Guidelines must not exceed 20% of the Fund's NAV.</p> <p>7. The value of the Fund's investments in units or shares of an Islamic collective investment scheme that invests in real estate and complies with the requirements of the Guidelines must not exceed 15% of the Fund's NAV.</p> <p><u>Investment Concentration Limits</u></p> <p>8. The Fund's investments in sukuk must not exceed 20% of the sukuk issued by a single issuer. This limit may be disregarded at the time of acquisition if at that time of acquisition the gross amount of sukuk in issue cannot be determined.</p> <p>9. The Fund's investments in Islamic money market instruments must not exceed 10% of the instruments issued by any single issuer. This limit does not apply to Islamic money market instruments that do not have a pre-determined issue size.</p> <p>10. The Fund's investments in Islamic collective investment scheme must not exceed 25% of the units or shares in the Islamic collective investment scheme.</p> <p><u>Islamic Derivatives</u></p> <p>11. For investment in Islamic derivatives:</p> <ul style="list-style-type: none"> <li>• the Fund's global exposure from Islamic derivatives position should not exceed the Fund's NAV.</li> <li>• the exposure of the underlying assets of the Islamic derivatives must not exceed the investment spread limits stipulated in the Guidelines;</li> <li>• the maximum exposure of the Fund's OTC Islamic derivative transactions with the counterparty calculated based on the</li> </ul>

NO.	PRINCIPAL PROSPECTUS	REPLACEMENT PROSPECTUS
	<p>The above limits and restrictions shall be complied with at all times based on the most up-to-date value of the Fund's investments. We will notify the SC within 7 Business Days of any breach of investment limits and restrictions with the steps taken to rectify and prevent such breach from recurring.</p> <p>However, any breach as a result of any appreciation or depreciation in value of the Fund's investments, repurchase of Units or payment made out of the Fund, change in capital of a corporation in which the Fund has invested in, or downgrade in or cessation of a credit rating, will not be reported to the SC but will be rectified by us as soon as practicable within 3 months from the date of the breach, unless otherwise specified in the Guidelines.</p> <p>The 3-month period may be extended if it is in the best interest of the Unit Holders and the Trustee's consent is obtained. Such extension will be subject to at least a monthly review by the Trustee.</p> <p>All the restrictions and limits stated above do not apply to instruments issued or guaranteed by the Malaysian government or BNM.</p>	<p>method as set out in Section 3.11 below must not exceed 10% of the Fund's NAV;</p> <ul style="list-style-type: none"> <li>• the counterparty of an OTC Islamic derivatives is a financial institution with a minimum long-term credit rating of investment grade (including gradation and subcategories); and</li> <li>• where the underlying instrument of an Islamic derivative is a commodity, such derivative must be settled in cash at all times.</li> </ul> <p>The above limits and restrictions shall be complied with at all times based on the most up-to-date value of the Fund's investments. We will notify the SC within 7 Business Days of any breach of investment limits and restrictions with the steps taken to rectify and prevent such breach from recurring.</p> <p>However, any breach as a result of any appreciation or depreciation in value of the Fund's investments, repurchase of Units or payment made out of the Fund, change in capital of a corporation in which the Fund has invested in, or downgrade in or cessation of a credit rating, will not be reported to the SC but will be rectified by us as soon as practicable within 3 months from the date of the breach, unless otherwise specified in the Guidelines.</p> <p>The 3-month period may be extended if it is in the best interest of the Unit Holders and the Trustee's consent is obtained. Such extension will be subject to at least a monthly review by the Trustee.</p> <p>All the restrictions and limits stated above do not apply to Shariah-compliant instruments issued or guaranteed by the Malaysian government or BNM.</p>
26.	<p><b>“CHAPTER 3 – FUND”, Section 3.9 – Shariah Investment Guidelines for the Fund, Section 3.9.1 – Shariah Investment Guidelines</b></p> <p><u>Sukuk and Islamic money market instruments</u></p> <p>Investment in sukuk and / or Islamic money market instruments will be</p>	<p><b>“CHAPTER 3 – FUND”, Section 3.9 – Shariah Investment Guidelines for the Fund, Section 3.9.1 – Shariah Investment Guidelines</b></p> <p><u>Sukuk and Islamic money market instruments</u></p> <p>Investment in sukuk and / or Islamic money market instruments will be</p>

NO.	PRINCIPAL PROSPECTUS	REPLACEMENT PROSPECTUS
	<p>verified against the data available at “Bond Info Hub” (<a href="http://www.bondinfo.bnm.gov.my">www.bondinfo.bnm.gov.my</a>); and/or “Fully Automated System For Issuing/Tendering” (<a href="https://fast.bnm.gov.my">https://fast.bnm.gov.my</a>).</p> <p><u>Investment/placement in Islamic banking products</u></p> <p>Investment in Islamic banking products such as Islamic structured products, Islamic derivatives, Islamic treasury products, etc., and placement in Islamic deposit or current account will be verified against licensed institutions offering such facilities and as approved by the SAC of BNM.</p>	<p>verified against the data available at “Fully Automated System For Issuing/Tendering” (<a href="https://fast.bnm.gov.my">https://fast.bnm.gov.my</a>).</p> <p><u>Investment/placement in Islamic banking products</u></p> <p>Investment in Islamic banking products such as Islamic structured products, Islamic derivatives, Islamic treasury products, etc., and placement in Islamic deposit or Islamic current account will be verified against licensed financial institutions offering such facilities and as approved by the SAC of BNM.</p>
27.	<p><b>“CHAPTER 3 – FUND”, Section 3.9 – Shariah Investment Guidelines for the Fund, Section 3.9.2 – Cleansing Process for the Fund</b></p> <p><u>Wrong Investment</u></p> <p>Refers to Shariah non-compliant investment made by the Manager. The said investment is to be disposed of/withdrawn with immediate effect or within a month of knowing the status of the investments. Should the disposal resulted in gain (through capital gain and/or dividend/profit), it is to be channelled to baitulmal or any other charitable bodies as advised by the Shariah Adviser. However, should the disposal resulted in a loss to the Fund, the same will be borne by the Manager.</p>	<p><b>“CHAPTER 3 – FUND”, Section 3.9 – Shariah Investment Guidelines for the Fund, Section 3.9.2 – Cleansing Process for the Fund</b></p> <p><u>Wrong Investment</u></p> <p>Refers to Shariah non-compliant investment made by the Manager. The said investment is to be disposed of/withdrawn with immediate effect or within a month of knowing the status of the investments. Should the disposal resulted in gain (through capital gain and/or dividend/interest) before or after the disposal of the investment, it is to be channelled to baitulmal and/or any other charitable bodies as advised by the Shariah Adviser. The Fund has a right to retain only the investment cost. However, should the disposal resulted in a loss to the Fund, the same will be borne by the Manager.</p>
28.	<p><b>“CHAPTER 3 – FUND”, Section 3.11 – Use of Islamic Derivatives</b></p> <p><b>Calculation of Global Exposure to Islamic Derivatives</b></p> <p>The global exposure of the Fund is calculated based on commitment approach and is calculated as the sum of:</p>	<p><b>“CHAPTER 3 – FUND”, Section 3.11 – Use of Islamic Derivatives</b></p> <p><b>Calculation of Global Exposure to Islamic Derivatives</b></p> <p>The global exposure of the Fund is calculated based on commitment approach and is calculated as the sum of:</p>

NO.	PRINCIPAL PROSPECTUS	REPLACEMENT PROSPECTUS
	<p>(a) the absolute value of the exposure of each individual Islamic derivative not involved in netting or hedging arrangements;</p> <p>(b) the absolute value of the net exposure of each individual Islamic derivative after netting or hedging arrangements; and</p> <p>(c) the values of cash collateral received pursuant to the reduction of exposure to counterparties of over-the-counter (“OTC”) Islamic derivatives.</p> <p>Netting and hedging arrangements may be taken into account to reduce the Fund’s exposure to Islamic derivatives.</p> <p><b>Netting arrangements</b> The Fund may net positions between:</p> <p>(a) Islamic derivatives on the same underlying constituents, even if the maturity dates are different; or</p> <p>(b) Islamic derivatives and the same corresponding underlying constituents, if those underlying constituents are Shariah-compliant transferable securities, Islamic money market instruments, or units or shares in Islamic collective investment schemes.</p> <p><b>Hedging arrangements</b> The marked-to-market value of Shariah-compliant transferable securities, Islamic money market instruments, or units or shares in Islamic collective investment schemes involved in hedging arrangements may be taken into account to reduce the exposure of the Fund to Islamic derivatives.</p> <p>The hedging arrangement must:</p> <p>(a) not be aimed at generating a return;</p> <p>(b) result in an overall verifiable reduction of the risk of the Fund;</p> <p>(c) offset the general and specific risks linked to the underlying constituent being hedged;</p> <p>(d) relate to the same asset class being hedged; and</p> <p>(e) be able to meet its hedging objective in all market conditions.</p> <p><b>Calculation of Exposure to Counterparty of OTC Islamic derivatives</b></p>	<p>(a) the absolute value of the exposure of each individual Islamic derivative not involved in netting or hedging arrangements;</p> <p>(b) the absolute value of the net exposure of each individual Islamic derivative after netting or hedging arrangements; and</p> <p>(c) the values of cash collateral received pursuant to the reduction of exposure to counterparties of OTC Islamic derivatives.</p> <p>Netting and hedging arrangements may be taken into account to reduce the Fund’s exposure to Islamic derivatives.</p> <p><b>Netting arrangements</b> The Fund may net positions between:</p> <p>(a) Islamic derivatives on the same underlying constituents, even if the maturity dates are different; or</p> <p>(b) Islamic derivatives and the same corresponding underlying constituents, if those underlying constituents are Shariah-compliant transferable securities, Islamic money market instruments, or units or shares in Islamic collective investment schemes.</p> <p><b>Hedging arrangements</b> The marked-to-market value of Shariah-compliant transferable securities, Islamic money market instruments, or units or shares in Islamic collective investment schemes involved in hedging arrangements may be taken into account to reduce the exposure of the Fund to Islamic derivatives.</p> <p>The hedging arrangement must:</p> <p>(a) not be aimed at generating a return;</p> <p>(b) result in an overall verifiable reduction of the risk of the Fund;</p> <p>(c) offset the general and specific risks linked to the underlying constituent being hedged;</p> <p>(d) relate to the same asset class being hedged; and</p> <p>(e) be able to meet its hedging objective in all market conditions.</p> <p><b>Calculation of Exposure to Counterparty of OTC Islamic derivatives</b></p>

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	<p>The exposure to a counterparty of an OTC Islamic derivative must be measured based on the maximum potential loss that may be incurred by the Fund if the counterparty defaults and not on the basis of the notional value of the OTC Islamic derivative.</p> <p>The total exposure to a single counterparty is calculated by summing the exposure arising from all OTC Islamic derivative transactions entered into with the same counterparty.</p> <p>Subject to the aggregate limit under the “Investment Restrictions and Limits” section, the maximum exposure of the Fund to the counterparty, calculated based on the above method, must not exceed 10% of the Fund’s NAV.</p>	<p>The exposure to a counterparty of an OTC Islamic derivative must be measured based on the maximum potential loss that may be incurred by the Fund if the counterparty defaults and not on the basis of the notional value of the OTC Islamic derivative.</p> <p>The total exposure to a single counterparty is calculated by summing the exposure arising from all OTC Islamic derivative transactions entered into with the same counterparty.</p> <p>Subject to the aggregate limit under the “Investment Restrictions and Limits” as set out in Section 3.8, the maximum exposure of the Fund to the counterparty, calculated based on the above method, must not exceed 10% of the Fund’s NAV.</p>
29.	<p><b>“CHAPTER 4 – RISK FACTORS”, Section 4.1 – General Risks of Investing in the Fund, Financing risk</b></p> <p>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 instalment. 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 facility.</p>	<p><b>“CHAPTER 4 – RISK FACTORS”, Section 4.1 – General Risks of Investing in the Fund, Financing risk</b></p> <p>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 instalment. 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 facility.</p>
30.	<p><b>“CHAPTER 4 – RISK FACTORS”, Section 4.2 – Specific Risks of Investing in the Fund, Liquidity risk</b></p> <p>Liquidity risk refers to the ease of liquidating an asset depending on the asset’s volume traded in the market. If the Fund holds assets that are illiquid, or are difficult to dispose of, the value of the Fund will be negatively affected when it has to sell such assets at unfavourable prices.</p> <p>This risk may also arise during periods of unexpected high repurchase requests by Unit Holders. We may be forced to withdraw the Fund’s assets prior to their maturity. Such premature withdrawal will have an impact on</p>	<p><b>“CHAPTER 4 – RISK FACTORS”, Section 4.2 – Specific Risks of Investing in the Fund, Liquidity risk</b></p> <p>Liquidity risk refers to the ease of liquidating an asset depending on the asset’s volume traded in the market. If the Fund holds assets that are illiquid, or are difficult to dispose of, the value of the Fund will be negatively affected when it has to sell such assets at unfavourable prices.</p> <p>This risk may also arise during periods of unexpected high repurchase requests by Unit Holders. We may be forced to withdraw the Fund’s assets prior to their maturity. Such premature withdrawal will have an impact on</p>

NO.	PRINCIPAL PROSPECTUS	REPLACEMENT PROSPECTUS
	the Fund's NAV per Unit and in turn, your investments through the risk of reduced returns and in some cases loss of capital invested in the Fund.	the NAV per Unit and in turn, your investments through the risk of reduced returns and in some cases loss of capital invested in the Fund.
31.	Nil.	<p data-bbox="1200 344 2067 400"><b>“CHAPTER 4 – RISK FACTORS”, Section 4.2 – Specific Risks of Investing in the Fund, Cyber Security Risk (for Class B only)</b></p> <p data-bbox="1200 435 1682 459"><b>Cyber Security Risk (for Class B only)</b></p> <p data-bbox="1200 467 2067 738">This is the risk arising from cyber-attack on e-service provider's mobile application or e-platform. Should the e-service provider's mobile application or e-platform 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 through the e-service provider's mobile application or e-platform and/or the Fund may be temporarily suspended, in which you may not be able to transact through the e-service provider's mobile application or e-platform or in the Fund due to the cyber-attack.</p>
32.	Nil.	<p data-bbox="1200 778 2067 834"><b>“CHAPTER 4 – RISK FACTORS”, Section 4.2 – Specific Risks of Investing in the Fund, Functionality Risk (for Class B only)</b></p> <p data-bbox="1200 869 1659 893"><b>Functionality Risk (for Class B only)</b></p> <p data-bbox="1200 901 2067 1082">This is the risk that the e-service provider's mobile application or e-platform does not operate as intended due to factors including but not limited to connectivity and interface issues. If the e-service provider's mobile application or e-platform does not function as expected, your transaction through the e-service provider's mobile application or e-platform may not be correctly processed and/or completed.</p>
33.	Nil.	<p data-bbox="1200 1121 2067 1209"><b>“CHAPTER 4 – RISK FACTORS”, Section 4.2 – Specific Risks of Investing in the Fund, Risk associated with discontinuation risk on e-service provider's mobile application or e-platform (for Class B only)</b></p> <p data-bbox="1200 1244 2067 1300"><b>Risk associated with discontinuation risk on e-service provider's mobile application or e-platform (for Class B only)</b></p> <p data-bbox="1200 1308 2067 1356">As all the transactions are done through the mobile application or e-platform developed by the e-service provider, the continuous operation of</p>

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		<p>the e-service provider is crucial. The discontinuation of services provided by the e-service provider may be due to but not limited to revocation of its license. Should such event happen, repurchase from the Fund may be delayed.</p>
34.	<p><b>“CHAPTER 5 – FEES, CHARGES AND EXPENSES”, Section 5.8 – Other Expenses</b></p> <p>Only the expenses (or part thereof) which are directly related and necessary to the operation and administration of the Fund may be charged to the Fund. These would include (but are not limited to) the following:</p> <ul style="list-style-type: none"> <li>(a) commissions or fees paid to brokers or dealers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes;</li> <li>(b) taxes and other duties charged on the Fund by the government and/or other authorities;</li> <li>(c) costs, fees and expenses properly incurred by the auditor;</li> <li>(d) fees for the valuation of any investment of the Fund;</li> <li>(e) costs, fees and expenses incurred for any modification of the Deed save where such modification is for the benefit of the Manager and/or the Trustee;</li> <li>(f) costs, fees and expenses incurred for any meeting of the Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee;</li> <li>(g) costs, commissions, fees and expenses of the sale, purchase, takaful and any other dealing of any asset of the Fund;</li> <li>(h) costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Fund;</li> <li>(i) costs, fees and expenses incurred in engaging any adviser for the benefit of the Fund;</li> <li>(j) costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund;</li> </ul>	<p><b>“CHAPTER 5 – FEES, CHARGES AND EXPENSES”, Section 5.8 – Other Expenses</b></p> <p>Only the expenses (or part thereof) which are directly related and necessary to the operation and administration of the Fund or each Class may be charged to the Fund or each Class respectively. These would include (but are not limited to) the following:</p> <ul style="list-style-type: none"> <li>(a) commissions or fees paid to brokers or dealers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes;</li> <li>(b) taxes and other duties charged on the Fund by the government and/or other authorities;</li> <li>(c) costs, fees and expenses properly incurred by the auditor;</li> <li>(d) fees for the valuation of any investment of the Fund;</li> <li>(e) costs, fees and expenses incurred for any modification of the Deed save where such modification is for the benefit of the Manager and/or the Trustee;</li> <li>(f) costs, fees and expenses incurred for any meeting of the Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee;</li> <li>(g) costs, commissions, fees and expenses of the sale, purchase, takaful and any other dealing of any asset of the Fund;</li> <li>(h) costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Fund;</li> <li>(i) costs, fees and expenses incurred in engaging any adviser for the benefit of the Fund;</li> <li>(j) costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund;</li> </ul>

NO.	PRINCIPAL PROSPECTUS	REPLACEMENT PROSPECTUS
	<ul style="list-style-type: none"> <li>(k) costs, fees and expenses incurred in the termination of the Fund or the removal of the Trustee or the Manager and the appointment of a new trustee or management company;</li> <li>(l) costs, fees and expenses incurred in relation to any arbitration or other proceedings concerning the Fund or any asset of the Fund, including proceedings against the Trustee or the Manager by the other for the benefit of the Fund (save to the extent that legal costs incurred for the defence of either of them are not ordered by the court to be reimbursed by the Fund);</li> <li>(m) remuneration and out of pocket expenses of the person(s) or members of a committee undertaking the oversight function of the Fund, unless the Manager decides otherwise;</li> <li>(n) costs, fees and expenses deemed by the Manager to have been incurred in connection with any change or the need to comply with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority;</li> <li>(o) costs and expenses incurred in relation to the distribution of income and/or capital (if any);</li> <li>(p) (where the custodial function is delegated by the Trustee) charges and fees paid to sub-custodians taking into custody any foreign assets of the Fund;</li> <li>(q) fees, charges, costs and expenses relating to the preparation, printing, posting, registration and lodgment of documents and reports which the Manager and/or the Trustee may be obliged to prepare, print, post, register and/or lodge in relation to the Fund by virtue of any relevant law; and</li> <li>(r) fees in relation to fund valuation and accounting services; and</li> <li>(s) any tax now or hereafter imposed by law or required to be paid in connection with any costs, fees and expenses incurred under subparagraphs (a) to (r) above.</li> </ul>	<ul style="list-style-type: none"> <li>(k) costs, fees and expenses incurred in the termination of the Fund or a Class or the removal or retirement of the Trustee or the Manager and the appointment of a new trustee or management company;</li> <li>(l) costs, fees and expenses incurred in relation to any arbitration or other proceedings concerning the Fund, Class or any asset of the Fund, including proceedings against the Trustee or the Manager by the other for the benefit of the Fund or the Class (save to the extent that legal costs incurred for the defence of either of them are ordered by the court not to be reimbursed by the Fund);</li> <li>(m) remuneration and out of pocket expenses of the person(s) or members of a committee undertaking the oversight function of the Fund, unless the Manager decides otherwise;</li> <li>(n) costs, fees and expenses deemed by the Manager to have been incurred in connection with any change or the need to comply with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority;</li> <li>(o) costs and expenses incurred in relation to the distribution of income and/or capital (if any);</li> <li>(p) (where the custodial function is delegated by the Trustee) charges and fees paid to sub-custodians taking into its custody any foreign assets of the Fund;</li> <li>(q) fees, charges, costs and expenses relating to the preparation, printing, posting, registration and lodgment of documents and reports which the Manager and/or the Trustee may be obliged to prepare, print, post, register and/or lodge in relation to the Fund by virtue of any relevant law;</li> <li>(r) fees in relation to fund valuation and accounting services;</li> <li>(s) any fees as may be imposed by the SC in relation to the Fund; and</li> <li>(t) any tax now or hereafter imposed by law or required to be paid in connection with any costs, fees and expenses incurred under subparagraphs (a) to (s) above.</li> </ul>
35.	<p><b>“CHAPTER 6 – TRANSACTION INFORMATION”, Section 6.1 – Pricing of Units, Section 6.1.1 – Valuation of the Assets of the Fund, Any other Shariah-compliant investment</b></p>	Deleted.

NO.	PRINCIPAL PROSPECTUS	REPLACEMENT PROSPECTUS
	<p>Any other Shariah-compliant investment Fair value as determined in good faith by us on methods or bases which have been verified by the auditor of the Fund and approved by the Trustee.</p>	
36.	<p><b>“CHAPTER 6 – TRANSACTION INFORMATION”, Section 6.1 – Pricing of Units, Section 6.1.4 – Policy on Rounding Adjustment</b></p> <p>In calculating your investments with us, the Units allocated to you will be calculated based on the NAV per Unit of the Fund which is also the Selling Price and Repurchase Price of the Fund that has been rounded to 4 decimal places. When you invest in the Fund, the investment amount payable by you will be rounded to 2 decimal places. We will allocate Units in your account by rounding off to the nearest 4 decimal places.</p>	<p><b>“CHAPTER 6 – TRANSACTION INFORMATION”, Section 6.1 – Pricing of Units, Section 6.1.4 – Policy on Rounding Adjustment</b></p> <p>In calculating your investments with us, the Units allocated to you will be calculated based on the NAV per Unit which is also the Selling Price and Repurchase Price of the Class that has been rounded to 4 decimal places. When you invest in the Fund, the investment amount payable by you will be rounded to 2 decimal places. We will allocate Units in your account by rounding off to the nearest 4 decimal places.</p>
37.	<p><b>“CHAPTER 6 – TRANSACTION INFORMATION”, Section 6.1 – Pricing of Units, Section 6.1.5 – Incorrect Pricing</b></p> <p>We shall take immediate action to rectify any incorrect valuation and pricing of the Fund and/or the Units and to notify the Trustee and the relevant authorities of the same unless the Trustee considers the incorrect valuation and pricing of the Fund and/or the Units is of minimal significance. An incorrect valuation and pricing of the Fund and/or the Units shall result in a reimbursement of moneys unless the Trustee considers that such incorrect valuation and pricing of the Fund and/or the Units is of minimal significance.</p> <p>The Trustee shall not consider an incorrect valuation and pricing of the Fund and/or the Units to be of minimal significance if the error involves a discrepancy of 0.5% or more of the NAV per Unit unless the total impact on your account is less than RM10.00. An incorrect valuation and pricing not considered to be of minimal significance by the Trustee shall result in reimbursement of moneys in the following manner:</p> <p>(a) if there is an over valuation and pricing in relation to the purchase and creation of Units, the Fund shall reimburse you;</p>	<p><b>“CHAPTER 6 – TRANSACTION INFORMATION”, Section 6.1 – Pricing of Units, Section 6.1.5 – Incorrect Pricing</b></p> <p>We shall take immediate action to rectify any incorrect valuation and pricing of the Fund and/or the Units and to notify the Trustee and the relevant authorities of the same unless the Trustee considers the incorrect valuation and pricing of the Fund and/or the Units is of minimal significance. An incorrect valuation and pricing of the Fund and/or the Units shall result in a reimbursement of moneys unless the Trustee considers that such incorrect valuation and pricing of the Fund and/or the Units is of minimal significance.</p> <p>The Trustee shall not consider an incorrect valuation and pricing of the Fund and/or the Units to be of minimal significance if the error involves a discrepancy of 0.5% or more of the NAV per Unit of the Class unless the total impact on your account for the Class is less than RM10.00. An incorrect valuation and pricing not considered to be of minimal significance by the Trustee shall result in reimbursement of moneys in the following manner:</p> <p>(a) if there is an over valuation and pricing in relation to the purchase and creation of Units, the Fund shall reimburse you;</p>

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	(b) if there is an over valuation and pricing in relation to the repurchase of Units, we shall reimburse the Fund; (c) if there is an under valuation and pricing in relation to the purchase and creation of Units, we shall reimburse the Fund; and (d) if there is an under valuation and pricing in relation to the repurchase of Units, the Fund shall reimburse you or former Unit Holder.	(b) if there is an over valuation and pricing in relation to the repurchase of Units, we shall reimburse the Fund; (c) if there is an under valuation and pricing in relation to the purchase and creation of Units, we shall reimburse the Fund; and (d) if there is an under valuation and pricing in relation to the repurchase of Units, the Fund shall reimburse you or former Unit Holder.																																																																														
38.	<p><b>“CHAPTER 6 – TRANSACTION INFORMATION”, Section 6.2 – Computation of NAV and NAV per Unit</b></p> <p>The NAV of the Fund means the total value of the Fund’s expenses or liabilities incurred or accrued for the day.</p> <p>Below is an illustration on how the NAV of the Fund is calculated:</p> <table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td></td> <td style="text-align: right;">RM</td> </tr> <tr> <td style="padding-left: 20px;">Investments of the Fund</td> <td style="text-align: right;">240,772,498</td> </tr> <tr> <td>Add : Assets (including cash)</td> <td style="text-align: right; border-top: 1px solid black;">18,668,352</td> </tr> <tr> <td></td> <td style="text-align: right;">259,440,850</td> </tr> <tr> <td>Less : Liabilities</td> <td style="text-align: right; border-top: 1px solid black; border-bottom: 1px solid black;">2,858,986</td> </tr> <tr> <td></td> <td style="text-align: right;">NAV before deducting management fee and trustee fee for the day</td> </tr> <tr> <td></td> <td style="text-align: right;">256,581,864</td> </tr> <tr> <td>Less</td> <td style="text-align: right;">Trustee fee for the day</td> </tr> <tr> <td></td> <td style="text-align: right;">(up to 0.025% per annum calculated based on the NAV subject to a minimum of RM12,000 per annum)</td> </tr> <tr> <td></td> <td style="text-align: right;"><u>256,581,864 x 0.025%</u></td> </tr> <tr> <td></td> <td style="text-align: right;">365</td> </tr> <tr> <td></td> <td style="text-align: right;">Management fee for the day</td> </tr> <tr> <td></td> <td style="text-align: right;">(up to 0.85% per annum calculated based on the NAV)</td> </tr> <tr> <td></td> <td style="text-align: right;"><u>256,581,864 x 0.85%</u></td> </tr> <tr> <td></td> <td style="text-align: right;">365</td> </tr> <tr> <td></td> <td style="text-align: right; border-top: 1px solid black; border-bottom: 3px double black;">NAV of the Fund</td> </tr> <tr> <td></td> <td style="text-align: right; border-bottom: 3px double black;">256,575,713.07</td> </tr> </table> <p><b>NAV per Unit</b></p>		RM	Investments of the Fund	240,772,498	Add : Assets (including cash)	18,668,352		259,440,850	Less : Liabilities	2,858,986		NAV before deducting management fee and trustee fee for the day		256,581,864	Less	Trustee fee for the day		(up to 0.025% per annum calculated based on the NAV subject to a minimum of RM12,000 per annum)		<u>256,581,864 x 0.025%</u>		365		Management fee for the day		(up to 0.85% per annum calculated based on the NAV)		<u>256,581,864 x 0.85%</u>		365		NAV of the Fund		256,575,713.07	<p><b>“CHAPTER 6 – TRANSACTION INFORMATION”, Section 6.2 – Computation of NAV and NAV per Unit</b></p> <p>The NAV of the Fund means the total value of the Fund’s assets less the Fund’s expenses or liabilities incurred or accrued for the day.</p> <p>Below is an illustration on how the NAV of the Fund is calculated.</p> <table border="0" style="width: 100%; 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This means the multi-class ratio is calculated by taking the value of a Class for a particular valuation day and dividing it with the value of the Fund for that same day. This apportionment is expressed as a ratio and calculated as a percentage.</p> <p><b>NAV per Unit</b></p>		Fund (MYR)	Class A (MYR)	Class B (MYR)	Value of the Fund/Class	10,000,000.00	5,000,000.00	5,000,000.00		<b>Multi-class ratio<sup>^</sup></b>	<b>100%</b>	<b>50%</b>	Add:	Income	100,000.00	50,000.00	Less:	Liabilities	50,000.00	25,000.00		NAV before deducting management fee and trustee fee for the day	10,050,000	5,025,000	Less:	Management fee for the day	(5,025,000 x 0.85% / 365)	(5,025,000 x 0.85% / 365)		234.04	117.02	117.02	Less:	Trustee fee for the day	(5,025,000 x 0.025% / 365)	(5,025,000 x 0.025% / 365)		6.88	3.44	3.44		<b>Total NAV</b>	10,049,759.08	5,024,879.54
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	<p>The NAV per Unit is calculated by dividing the total NAV of the Fund by the total number of Units in circulation as at the valuation point.</p> <p>Below is an illustration on how the NAV per Unit of the Fund is calculated:</p> <p>Say for example the number of Units in circulation for the Fund is 200,000,000 Units and the NAV of the Fund is RM256,575,713.07 at the point of valuation, the NAV per Unit will be:</p> $\frac{\text{NAV of the Fund}}{\text{Number of Units in Circulation}} = \frac{\text{RM256,575,713.07}}{200,000,000 \text{ Units}}$ $\text{NAV per Unit} = \text{RM1.2829}$	<p>The NAV per Unit is calculated by dividing the NAV of the Class by the total number of Units in circulation of that Class as at the valuation point.</p> <p>Below is an illustration on how the NAV per Unit of a Class is calculated:</p> <table border="0" data-bbox="1209 414 2038 558"> <thead> <tr> <th></th> <th style="text-align: center;">Fund (MYR)</th> <th style="text-align: center;">Class A (MYR)</th> <th style="text-align: center;">Class B (MYR)</th> </tr> </thead> <tbody> <tr> <td>NAV</td> <td style="text-align: right;">10,049,759.08</td> <td style="text-align: right;">5,024,879.54</td> <td style="text-align: right;">5,024,879.54</td> </tr> <tr> <td>Divide: Units in circulation</td> <td></td> <td style="text-align: right;">5,000,000</td> <td style="text-align: right;">5,000,000</td> </tr> <tr> <td>NAV per Unit of the Class</td> <td></td> <td style="text-align: right;">RM 1.0050</td> <td style="text-align: right;">RM 1.0050</td> </tr> </tbody> </table> <p><i>The NAV per Unit of each Class will be rounded up to 4 decimal places for the purposes of publication of the NAV per Unit.</i></p>		Fund (MYR)	Class A (MYR)	Class B (MYR)	NAV	10,049,759.08	5,024,879.54	5,024,879.54	Divide: Units in circulation		5,000,000	5,000,000	NAV per Unit of the Class		RM 1.0050	RM 1.0050
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39.	<p><b>“CHAPTER 6 – TRANSACTION INFORMATION”, Section 6.2 – Computation of NAV and NAV per Unit, Section 6.2.1 – Illustration on how Units are allocated</b></p> <p>Assuming a Unit Holder invests RM10,000 in the Fund, the NAV per Unit of the Fund is RM1.00 and the Sales Charge is 2.00% of the NAV per Unit.</p> $\begin{aligned} \text{Sales Charge} &= 2.00\% \times (\text{amount to be invested}) \\ &= 2.00\% \times \text{RM10,000} \\ &= \text{RM200} \end{aligned}$ <p><b>Total amount the Unit Holder will have to pay:</b></p> $\text{Amount to be invested} + \text{Sales Charge} = \text{RM10,000} + \text{RM200}$	<p><b>“CHAPTER 6 – TRANSACTION INFORMATION”, Section 6.2 – Computation of NAV and NAV per Unit, Section 6.2.1 – Illustration on how Units are allocated</b></p> <p>Assuming a Unit Holder of Class A invests RM10,000 in the Fund, the Selling Price of Class A is RM1.00 and the Sales Charge is 2.00% of the NAV per Unit.</p> $\begin{aligned} \text{Sales Charge} &= 2.00\% \times (\text{amount to be invested}) \\ &= 2.00\% \times \text{RM10,000} \\ &= \text{RM200} \end{aligned}$ <p><b>Total amount the Unit Holder will have to pay:</b></p> $\text{Amount to be invested} + \text{Sales Charge} = \text{RM10,000} + \text{RM200}$																

NO.	PRINCIPAL PROSPECTUS	REPLACEMENT PROSPECTUS		
	<p style="text-align: center;">= RM10,200</p> <p><b>Number of Units allocated to the Unit Holder</b></p> <p>Amount to be invested / NAV per Unit = RM10,000 / RM1.0000 (round up to 4 decimal places)</p> <p style="text-align: center;">= 10,000 Units</p>	<p style="text-align: center;">= RM10,200</p> <p><b>Number of Units allocated to the Unit Holder</b></p> <p>Amount to be invested / Selling Price = RM10,000 / RM1.0000 (round up to 4 decimal places)</p> <p style="text-align: center;">= 10,000 Units</p>		
40.	<p><b>“CHAPTER 6 – TRANSACTION INFORMATION”, Section 6.2 – Computation of NAV and NAV per Unit, Section 6.2.2 – Illustration on how repurchase proceeds are calculated</b></p> <p>Assuming a Unit Holder redeems 10,000 Units, the Repurchase Price is RM1.00 and no Repurchase Charge is imposed.</p> <p>Repurchase Charge = 0.00% x (amount to be redeemed)</p> <p style="text-align: center;">= 0.00% x RM10,000</p> <p style="text-align: center;">= RM0</p> <p><b>Total amount the Unit Holder (repurchase proceeds) will receive:</b></p> <p>Amount to be redeemed – Repurchase Charge = RM10,000 – RM0</p> <p style="text-align: center;">= RM10,000</p>	<p><b>“CHAPTER 6 – TRANSACTION INFORMATION”, Section 6.2 – Computation of NAV and NAV per Unit, Section 6.2.2 – Illustration on how repurchase proceeds are calculated</b></p> <p>Assuming a Unit Holder of Class A repurchases 10,000 Units, the Repurchase Price is RM1.00 and no Repurchase Charge is imposed.</p> <p>Repurchase Charge = 0.00% x (amount to be repurchased)</p> <p style="text-align: center;">= 0.00% x RM10,000</p> <p style="text-align: center;">= RM0</p> <p><b>Total amount the Unit Holder (repurchase proceeds) will receive:</b></p> <p>Amount to be repurchased – Repurchase Charge = (10,000 Units x RM1.00) – RM0</p> <p style="text-align: center;">= RM10,000</p>		
41.	<p><b>“CHAPTER 6 – TRANSACTION INFORMATION”, Section 6.3 – Minimum Initial Investment, Minimum Additional Investment, Minimum Units for Repurchase and Minimum Holdings to Maintain an Account</b></p>	<p><b>“CHAPTER 6 – TRANSACTION INFORMATION”, Section 6.3 – Minimum Initial Investment, Minimum Additional Investment, Minimum Units for Repurchase and Minimum Holdings to Maintain an Account</b></p> <table border="1" style="width: 100%; margin-top: 10px;"> <tr> <td style="width: 50%; text-align: center;">Class A</td> <td style="width: 50%; text-align: center;">Class B</td> </tr> </table>	Class A	Class B
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NO.	PRINCIPAL PROSPECTUS		REPLACEMENT PROSPECTUS		
	Minimum Initial Investment <sup>^</sup>	RM1,000	Minimum Initial Investment <sup>^</sup>	RM1,000	RM10
	Minimum Additional Investment <sup>^</sup>	RM100	Minimum Additional Investment <sup>^</sup>	RM100	RM10
	Minimum Units for Repurchase <sup>^</sup>	100 Units  <i>Note: If a repurchase request results in you holding less than the applicable minimum holdings requirements of the Fund, the Manager has the discretion to repurchase all the remaining Units held by you in the Fund and pay the repurchase proceeds to you.</i>	Minimum Units for Repurchase <sup>^</sup>	100 Units*	10 Units*
	Minimum Holdings to Maintain an Account <sup>^</sup>	1,000 Units	Minimum Holdings to maintain an account <sup>^</sup>	1,000 Units	1 Unit
	<p><sup>^</sup> or such other lower amount as may be determined by us from time to time.</p> <p>If we decide to increase the minimum units for repurchase and minimum holdings to maintain an account, we will notify the unit holders in accordance with the requirement under Paragraphs 11.70 and 11.71 of the Guidelines.</p>		<p>Notes:</p> <p><i>*If a repurchase request results in you holding less than the applicable minimum holdings requirements of the Fund, we have the discretion to repurchase all the remaining Units held by you in the Fund and pay the repurchase proceeds to you.</i></p> <p><sup>^</sup> or such other lower amount as may be determined by us from time to time.</p> <p>If we decide to increase the minimum Units for repurchase and minimum holdings to maintain an account, we will notify the Unit Holders in accordance with the requirements of the Guidelines.</p>		
42.	<p><b>“CHAPTER 6 – TRANSACTION INFORMATION”, Section 6.4 – Subscription of Units</b></p> <p>You may subscribe for Units of the Fund by submitting to us an application form or an electronic application form on any Business Day.</p>		<p><b>“CHAPTER 6 – TRANSACTION INFORMATION”, Section 6.4 – Subscription of Units</b></p> <p>You may subscribe for Units of the Fund by submitting to us an application form or an electronic application form on any Business Day.</p>		

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	<p>For new investor, in addition to the application form, you must also provide us with the following duly completed forms and documents:</p> <table border="1" data-bbox="315 336 1155 1331"> <thead> <tr> <th data-bbox="315 336 595 363">Individual Investor</th> <th colspan="2" data-bbox="595 336 1155 363">Non-individual Investor</th> </tr> <tr> <th data-bbox="315 363 595 411">Face-to-face Verification</th> <th colspan="2" data-bbox="595 363 1155 411">Non face-to-face Verification</th> </tr> </thead> <tbody> <tr> <td data-bbox="315 411 595 1331"> <ul style="list-style-type: none"> <li>▪ Suitability assessment form;</li> <li>▪ Original sighted copy of the NRIC; and</li> <li>▪ Self Certification Form - Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS).</li> </ul> </td> <td data-bbox="595 411 875 1331"> <ul style="list-style-type: none"> <li>▪ Suitability assessment form;</li> <li>▪ Original sighted copy of the NRIC;</li> <li>▪ Self Certification Form - Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS); 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specimen signatures of the respective signatories; and</li> <li>▪ Original sighted copy of the NRIC / Passport (for foreigners) of all</li> </ul>	<p>For new investors who would like to invest in Class A, in addition to the application form, you must also provide us with the following duly completed forms and documents:</p> <table border="1" data-bbox="1205 368 2058 1331"> <thead> <tr> <th data-bbox="1205 368 1485 395">Individual Investor</th> <th colspan="2" data-bbox="1485 368 2058 395">Non-individual Investor</th> </tr> <tr> <th data-bbox="1205 395 1485 443">Face-to-face Verification</th> <th colspan="2" data-bbox="1485 395 2058 443">Non face-to-face Verification</th> </tr> </thead> <tbody> <tr> <td data-bbox="1205 443 1485 1331"> <ul style="list-style-type: none"> <li>▪ Suitability assessment form;</li> <li>▪ Original sighted copy of the NRIC; and</li> <li>▪ Self Certification Form - Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS).</li> </ul> </td> <td data-bbox="1485 443 1765 1331"> <ul style="list-style-type: none"> <li>▪ Suitability assessment form;</li> <li>▪ Original sighted copy of the NRIC;</li> <li>▪ Self Certification Form - Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS); 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NO.	PRINCIPAL PROSPECTUS			REPLACEMENT PROSPECTUS		
			<p>authorised signatories.</p> <p><i>* or any other equivalent documentation issued by the authorities</i></p>			<p>authorised signatories.</p> <p><i>* or any other equivalent documentation issued by the authorities</i></p>
	<p>We reserve the right to request additional documents before we process your subscription application.</p> <p>Any completed application for subscription together with the above document (if applicable) and proof of payments received by us on or before 4.00 p.m. on a Business Day will be processed on the Business Day and Units will be created based on the NAV per Unit of the Fund calculated at the end of the same Business Day, unless a prior written arrangement is made to our satisfaction.</p> <p>Note: You can obtain the Application Form and access the electronic Application Form at <a href="http://www.opusasset.com">www.opusasset.com</a>.</p> <p>Any completed application received after 4.00 p.m. will be treated as having been received by us on the following Business Day.</p>			<p>We reserve the right to request additional documents before we process your subscription application.</p> <p>Note: You can obtain the Application Form and access the electronic Application Form at <a href="http://www.opusasset.com">www.opusasset.com</a>.</p> <p>For new investors who would like to invest in Class B, the account opening application and application requests for subscription and repurchase must be performed through the e-service provider's mobile application or e-platform. Please note that the service is subject to the availability/functionality of the e-service provider's mobile application or e-platform and its connectivity with our infrastructure for the Fund.</p> <p>Any completed application for subscription together with the above document (if applicable) and proof of payments received by us on or before 4.00 p.m. on a Business Day will be processed on the Business Day and Units will be created based on the NAV per Unit calculated at the end of the same Business Day, unless a prior written arrangement is made to our satisfaction.</p> <p>Any completed application for subscription received after 4.00 p.m. will be treated as having been received by us on the following Business Day.</p>		

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	<p>A confirmation statement detailing your investment amount and the number of Units allocated to you in the Fund will be sent to you within ten (10) Business Days from the date of issuance of such Units.</p> <p>We reserve the right to reject any application for subscription without providing any reason. We may also reject any application for subscription that is not complete and/or not accompanied by the required documents and those applications will only be processed upon the documentation being satisfactorily completed.</p> <p><b>Distribution Channels</b></p> <p>Please refer to Section 15 of this Prospectus for details on where you can subscribe for Units of the Fund.</p> <p><b>Payment Methods</b></p> <p>Payment for subscription of Units may be made in the following manner:</p> <p>(a) by telegraphic transfer or online transfer into our bank account. You must include your name in the transaction description for our reference; or</p>	<p>A confirmation statement detailing your investment amount and the number of Units allocated to you in the Fund will be sent to you within ten (10) Business Days from the date of issuance of such Units.</p> <p>For transactions through the e-service provider's mobile application or e-platform for Class B Unit Holders, the processing of your application request is subject to you providing all required information to us through the e-service provider's mobile application or e-platform and the transfer of moneys into the Fund's account. Failure to complete the application process in the e-service provider's mobile application or e-platform by you or non-receipt of the application request by us will cause the application request to be cancelled automatically; if moneys has been transferred into our bank account, we will pay back your moneys on the next Business Day on a best effort basis, subject to system availability. If you wish to re-apply, you will have to re-initiate the application process through the e-service provider's mobile application or e-platform.</p> <p>We reserve the right to reject any application for subscription without providing any reason. We may also reject any application for subscription that is not complete and/or not accompanied by the required documents and those applications will only be processed upon the documentation being satisfactorily completed.</p> <p><b>Distribution Channels</b></p> <p>Please refer to Section 15 of this Prospectus for details on where you can subscribe for Units of the Fund.</p> <p><b>Payment Methods</b></p> <p>Payment for subscription of Units may be made in the following manner:</p> <p>(a) by telegraphic transfer or online transfer into our bank account. You must include your name in the transaction description for our reference; or</p>

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	<p>(b) by cheque. You must write your name, identity card number or business registration number at the back of the cheque; or</p> <p>(c) by any other mode of payment, including, but not limited to online payment gateways, that we and/or the relevant authorities may approve from time to time.</p> <p>Any charges, fees and expenses incurred in facilitating any of the above mode of payment shall be borne by you. Such mode of payment is subject to further limit(s), restriction(s) and/or terms and conditions that we and/or the relevant authorities may impose from time to time.</p> <p><b>INVESTORS MUST NOT MAKE PAYMENT IN CASH IN RESPECT OF THEIR INVESTMENTS TO ANY INDIVIDUAL AGENT WHEN PURCHASING UNITS OF THE FUND.</b></p>	<p>(b) by cheque. You must write your name, identity card number or business registration number at the back of the cheque; or</p> <p>(c) by any other mode of payment, including, but not limited to online payment gateways, that we and/or the relevant authorities may approve from time to time.</p> <p>Any charges, fees and expenses incurred in facilitating any of the above mode of payment shall be borne by you. Such mode of payment is subject to further limit(s), restriction(s) and/or terms and conditions that we and/or the relevant authorities may impose from time to time.</p> <p><b>INVESTORS MUST NOT MAKE PAYMENT IN CASH IN RESPECT OF THEIR INVESTMENTS TO ANY INDIVIDUAL AGENT WHEN PURCHASING UNITS OF THE FUND.</b></p>
43.	<p><b>“CHAPTER 6 – TRANSACTION INFORMATION”, Section 6.5 – Repurchase of Units</b></p> <p>You may redeem Units of the Fund by submitting to us a completed repurchase form on any Business Day.</p> <p>Any completed repurchase form received by us on or before 4.00 p.m. on a Business Day will be processed on the same Business Day (“Repurchase Processing Date”) and Units will be repurchased based on the NAV per Unit of the Fund calculated at the end of the Repurchase Processing Date.</p> <p>Any completed repurchase form received after 4.00 p.m. will be treated as having been received by us on the following Business Day.</p>	<p><b>“CHAPTER 6 – TRANSACTION INFORMATION”, Section 6.5 – Repurchase of Units</b></p> <p>You may redeem Units of the Fund by submitting to us a completed repurchase form on any Business Day.</p> <p>Any completed repurchase form received by us on or before 4.00 p.m. on a Business Day will be processed on the same Business Day (“Repurchase Processing Date”) and Units will be repurchased based on the NAV per Unit calculated at the end of the Repurchase Processing Date.</p> <p>Any completed repurchase form received after 4.00 p.m. will be treated as having been received by us on the following Business Day.</p> <p>For transactions through the e-service provider’s mobile application or e-platform for Class B Unit Holders, the processing of your repurchase request is subject to you providing all required information to us through the e-service provider’s mobile application or e-platform. Failure to complete the repurchase request by you, non-receipt of the repurchase</p>

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	<p>Repurchase requests are deemed received by us only if the repurchase forms and any other documents as may be required by us are duly and accurately completed.</p> <p>The repurchase proceeds will be paid to you within 7 Business Days from the Repurchase Processing Date.</p> <p>However, as part of our liquidity risk management, we may defer the repurchase of Units if: (i) the total net repurchases received by us is more than 10% of the NAV of the Fund on a particular Business Day; and (ii) the Fund does not have sufficient liquidity to meet the repurchase requests. We may defer the repurchase of Units in excess of such 10% limit to the next Business Day and such repurchase requests will be effected in priority to later repurchase requests. We will pay the repurchase proceeds on a staggered basis based on the NAV per Unit as and when the Fund's investments are liquidated and the Units are repurchased. When such repurchase limit is imposed on the Unit Holders, the repurchase proceeds will be paid within 7 Business Days from the date on which the Units is repurchased.</p> <p>We reserve the right to repurchase all of your Units if such repurchase is necessary to ensure that we are in compliance with the relevant laws. We will notify you prior to such repurchase.</p>	<p>request by us or receipt of inaccurate information by us will cause the repurchase request to be cancelled automatically. If you wish to re-apply, you will have to re-initiate the repurchase process through the e-service provider's mobile application or e-platform.</p> <p>Repurchase requests are deemed received by us only if the repurchase forms and any other documents as may be required by us are duly and accurately completed.</p> <p>The repurchase proceeds will be paid to you within 7 Business Days from the Repurchase Processing Date.</p> <p>However, as part of our liquidity risk management, we may defer the repurchase of Units if: (i) the total net repurchases received by us is more than 10% of the NAV of the Fund on a particular Business Day; and (ii) the Fund does not have sufficient liquidity to meet the repurchase requests. We may defer the repurchase of Units in excess of such 10% limit to the next Business Day and such repurchase requests will be effected in priority to later repurchase requests. We will pay the repurchase proceeds on a staggered basis based on the NAV per Unit as and when the Fund's investments are liquidated and the Units are repurchased. When such repurchase limit is imposed on the Unit Holders, the repurchase proceeds will be paid within 7 Business Days from the date on which the Units is repurchased.</p> <p>We reserve the right to repurchase all of your Units if such repurchase is necessary to ensure that we are in compliance with the relevant laws. We will notify you prior to such repurchase.</p>
44.	<p><b>“CHAPTER 6 – TRANSACTION INFORMATION”, Section 6.6 – Cooling-Off</b></p> <p>A Cooling-off Right is only given to an individual investor who is investing in any of the unit trust funds managed by us for the first time except for the following investor:</p>	<p><b>“CHAPTER 6 – TRANSACTION INFORMATION”, Section 6.6 – Cooling-Off</b></p> <p>A Cooling-off Right is only given to an individual investor who is investing in any of the unit trust funds managed by us for the first time except for the following investor:</p>

NO.	PRINCIPAL PROSPECTUS	REPLACEMENT PROSPECTUS
	<ul style="list-style-type: none"> <li>• our staff; and</li> <li>• any person registered with a body approved by the SC to deal in unit trusts funds.</li> </ul> <p>If you are eligible for the Cooling-off Right, you may exercise the Cooling-off Right within 6 Business Days from our receipt of your application for Units.</p> <p>We must receive your notification to exercise the Cooling-off Right on or before 4.00 p.m. on a Business Day. Any notification received after 4.00 p.m. will be treated as having been received by us on the following Business Day.</p> <p>If you exercise the Cooling-off Right, a refund for every Unit held would be the sum of:</p> <p>(a) the NAV per Unit at the point of exercise of the Cooling-off Right (“market price”), if the NAV per Unit on the day the Units were purchased (“original price”) is higher than the market price; or</p> <p>(b) the original price, if the market price is higher than the original price,</p> <p>and the Sales Charge (if any) imposed on the day the Units were purchased.</p> <p>We will refund the sum to you within 7 Business Days of our receipt of your notification to exercise the Cooling-off Right. If you pay for your subscription of Units by cheque, the Cooling-off Period will accrue from the date on which we receive your cheque and the refund pursuant to the exercise of the Cooling-off Right will be made after the cheque has been cleared.</p>	<ul style="list-style-type: none"> <li>• our staff; and</li> <li>• any person registered with a body approved by the SC to deal in unit trusts funds.</li> </ul> <p>If you are eligible for the Cooling-off Right, you may exercise the Cooling-off Right within 6 Business Days from our receipt of your application for Units.</p> <p>We must receive your notification to exercise the Cooling-off Right on or before 4.00 p.m. on a Business Day. Any notification received after 4.00 p.m. will be treated as having been received by us on the following Business Day. For Class B Unit Holders, your notification to exercise the Cooling-off Right must be submitted to us through the e-service provider’s mobile application or e-platform.</p> <p>If you exercise the Cooling-off Right, a refund for every Unit held would be the sum of:</p> <p>(a) the NAV per Unit at the point of exercise of the Cooling-off Right (“market price”), if the NAV per Unit on the day the Units were purchased (“original price”) is higher than the market price; or</p> <p>(b) the original price, if the market price is higher than the original price,</p> <p>and the Sales Charge (if any) imposed on the day the Units were purchased.</p> <p>We will refund the sum to you within 7 Business Days of our receipt of your notification to exercise the Cooling-off Right. If you pay for your subscription of Units by cheque, the Cooling-off Period will accrue from the date on which we receive your cheque and the refund pursuant to the exercise of the Cooling-off Right will be made after the cheque has been cleared.</p>
45.	<b>“CHAPTER 6 – TRANSACTION INFORMATION”, Section 6.7 – Switching of Units</b>	<b>“CHAPTER 6 – TRANSACTION INFORMATION”, Section 6.7 – Switching of Units</b>

NO.	PRINCIPAL PROSPECTUS	REPLACEMENT PROSPECTUS
	<p>You are allowed to switch between the Fund and any of the funds managed by us subject to the terms and conditions applicable to the respective funds.</p> <p>We must receive your completed application for switching out from the Fund on or before 4.00 p.m. on a Business Day. Any application received after 4.00 p.m. will be treated as having been received by us on the following Business Day.</p> <p>When switching out from the Fund, you must switch out a minimum of 100 Units or such other amount as may be determined by us from time to time while maintaining the minimum holding requirements of the Fund after your switching application. At the same time, you must also meet the minimum initial investment or the minimum additional investment of the fund that you intend to switch into, depending on whether you have had any prior investment in that fund.</p> <p>We reserve the right to reject any switching application without providing any reason.</p> <p>You should be aware that the pricing day of the respective funds that you intend to switch from and switch into will be subject to the pricing condition of the respective funds.</p> <p>Switching from an Islamic fund to a conventional fund is discouraged, especially for Muslim Unit Holders.</p>	<p>You are allowed to switch between the Fund and any of the funds managed by us subject to the terms and conditions applicable to the respective funds. For Class B Unit Holders, you are allowed to switch between the Fund and any of the funds managed by us which are available through the e-service provider's mobile application or e-platform subject to the terms and conditions applicable to the respective funds. However, switching between Class A and Class B of the Fund is not allowed.</p> <p>We must receive your completed application for switching out from the Fund on or before 4.00 p.m. on a Business Day. Any application received after 4.00 p.m. will be treated as having been received by us on the following Business Day.</p> <p>When switching out from the Fund, you must switch out a minimum of 100 Units for Class A or 10 Units for Class B or such other amount as may be determined by us from time to time while maintaining the minimum holding requirements of the Class after your switching application. At the same time, you must also meet the minimum initial investment or the minimum additional investment of the fund that you intend to switch into, depending on whether you have had any prior investment in that fund.</p> <p>We reserve the right to reject any switching application without providing any reason.</p> <p>You should be aware that the pricing day of the respective funds that you intend to switch from and switch into will be subject to the pricing condition of the respective funds.</p> <p>Switching from an Islamic fund to a conventional fund is discouraged, especially for Muslim Unit Holders.</p>
46.	<b>“CHAPTER 6 – TRANSACTION INFORMATION”, Section 6.8 – Transfer of Units</b>	<b>“CHAPTER 6 – TRANSACTION INFORMATION”, Section 6.8 – Transfer of Units</b>

NO.	PRINCIPAL PROSPECTUS	REPLACEMENT PROSPECTUS
	<p>You are allowed to transfer the ownership of the Units of the Fund subject to you maintaining the minimum holding requirements of the Fund after your transfer application.</p> <p>We must receive your completed application to transfer on or before 4.00 p.m. on a Business Day. Any application received after 4.00 p.m. will be treated as having been received by us on the following Business Day.</p> <p>The application to transfer must be made in terms of Units and not in RM value. You must transfer a minimum of 100 Units or such other amount as may be determined by us from time to time while maintaining the minimum holding requirements of the Fund after your transfer application.</p> <p>We reserve the right to reject any application to transfer without providing any reason.</p>	<p>You are allowed to transfer the ownership of the Units of the Fund subject to you maintaining the minimum holding requirements of the Fund after your transfer application. For Class B Unit Holders, you are allowed to transfer the ownership of the Units of the Fund to another investor through the e-service provider's mobile application or e-platform subject to the terms and conditions of the e-service provider.</p> <p>We must receive your completed application to transfer on or before 4.00 p.m. on a Business Day. Any application received after 4.00 p.m. will be treated as having been received by us on the following Business Day.</p> <p>The application to transfer must be made in terms of Units and not in RM value. You must transfer a minimum of 100 Units for Class A or 10 Units for Class B or such other amount as may be determined by us from time to time while maintaining the minimum holding requirements of the Class after your transfer application.</p> <p>We reserve the right to reject any application to transfer without providing any reason.</p>
47.	<p><b>“CHAPTER 6 – TRANSACTION INFORMATION”, Section 6.9 – Mode of Distribution</b></p> <p>You may choose to receive the distribution in cash payment or additional Units (by way of reinvestment) by ticking the appropriate column in the application form. If you do not choose the mode of distribution in the application form, all distribution will be automatically reinvested into additional Units of the Fund.</p> <p>Any distribution payable to you which is less than or equal to the amount of RM100.00 will be automatically reinvested into additional Units of the Fund.</p> <p>If you choose to receive cash, the distribution proceeds (if any) will be credited into your bank account within 2 Business Days from the distribution declaration date. If you do not provide us with any bank</p>	<p><b>“CHAPTER 6 – TRANSACTION INFORMATION”, Section 6.9 – Mode of Distribution (For Class A Only)</b></p> <p>You may choose to receive the distribution in cash payment or additional Units (by way of reinvestment) by ticking the appropriate column in the application form. If you do not choose the mode of distribution in the application form, all distribution will be automatically reinvested into additional Units of the Class.</p> <p>Any distribution payable to you which is less than or equal to the amount of RM100.00 will be automatically reinvested into additional Units of the Class.</p> <p>If you choose to receive cash, the distribution proceeds (if any) will be credited into your bank account within 2 Business Days from the distribution declaration date. If you do not provide us with any bank</p>

NO.	PRINCIPAL PROSPECTUS	REPLACEMENT PROSPECTUS
	<p>account details or the distribution proceeds cannot be credited into your bank account for any reason whatsoever, the distribution proceeds will be reinvested into the Fund based on the NAV per Unit on the day immediately after the failure to effect the payment without any cost for such reinvestment into your bank account provided always that you still have an account with us.</p> <p>If you choose to receive additional Units by way of reinvestment, the additional Units will be reinvested based on the NAV per Unit at the distribution declaration date; the allotment of the additional Units will be made within 2 Business Days from the distribution declaration date. There will not be any additional cost for reinvestments of those additional Units, <u>i.e. no Sales Charge will be imposed.</u></p> <p><b>UNIT PRICES AND DISTRIBUTIONS PAYABLE, IF ANY, MAY GO DOWN AS WELL AS UP.</b></p>	<p>account details or the distribution proceeds cannot be credited into your bank account for any reason whatsoever, the distribution proceeds will be reinvested into the Class based on the NAV per Unit on the day immediately after the failure to effect the payment without any cost for such reinvestment into your bank account provided always that you still have an account with us.</p> <p>If you choose to receive additional Units by way of reinvestment, the additional Units will be reinvested based on the NAV per Unit at the distribution declaration date; the allotment of the additional Units will be made within 2 Business Days from the distribution declaration date. There will not be any additional cost for reinvestments of those additional Units, <u>i.e. no Sales Charge will be imposed.</u></p> <p><b>UNIT PRICES AND DISTRIBUTIONS PAYABLE, IF ANY, MAY GO DOWN AS WELL AS UP.</b></p>
48.	<p><b>“CHAPTER 6 – TRANSACTION INFORMATION”, Section 6.10 – Unclaimed Moneys Policy</b></p> <p>Any moneys payable to you which remain unclaimed after 12 months from the date of payment will be paid to the Registrar of Unclaimed Monies in accordance with the requirements of the Unclaimed Moneys Act, 1965.</p>	<p><b>“CHAPTER 6 – TRANSACTION INFORMATION”, Section 6.10 – Unclaimed Moneys Policy</b></p> <p>Any moneys payable to you which remain unclaimed after two (2) years from the date of payment will be paid to the Registrar of Unclaimed Moneys in accordance with the requirements of the Unclaimed Moneys Act, 1965.</p>
49.	<p><b>“CHAPTER 6 – TRANSACTION INFORMATION”, Section 6.11 – Suspension of Dealing in Units</b></p> <p>The Manager may, in consultation with the Trustee and having considered the interests of the Unit Holders, suspend the dealing in Units due to exceptional circumstances, where there is good and sufficient reason to do so. The Manager will cease the suspension as soon as practicable after the exceptional circumstances have ceased, and in any event, within 21 days from the commencement of suspension.</p>	<p><b>“CHAPTER 6 – TRANSACTION INFORMATION”, Section 6.10 – Suspension of Dealing in Units</b></p> <p>We may, in consultation with the Trustee and having considered the interests of the Unit Holders, suspend the dealing in Units due to exceptional circumstances, where there is good and sufficient reason to do so. We will cease the suspension as soon as practicable after the exceptional circumstances have ceased, and in any event, within 21 days from the commencement of suspension.</p>

NO.	PRINCIPAL PROSPECTUS	REPLACEMENT PROSPECTUS
	The period of suspension may be extended if the Manager satisfies the Trustee that it is in the best interest of the Unit Holders for the dealing in Units to remain suspended, subject to a weekly review by the Trustee.	The period of suspension may be extended if we satisfy the Trustee that it is in the best interest of the Unit Holders for the dealing in Units to remain suspended, subject to a weekly review by the Trustee.
50.	<p><b>“CHAPTER 7 – THE MANAGER”, Section 7.4 – Material Litigation and Arbitration</b></p> <p>As at 30 June 2019, we are not engaged in any material litigation and arbitration, including those pending or threatened, and we are not aware of any facts likely to give rise to any proceedings which might materially affect our business or financial position.</p>	<p><b>“CHAPTER 7 – THE MANAGER”, Section 7.4 – Material Litigation and Arbitration</b></p> <p>As at 30 November 2025, we are not engaged in any material litigation and arbitration, including those pending or threatened, and we are not aware of any facts likely to give rise to any proceedings which might materially affect our business or financial position.</p>
51.	<p><b>“CHAPTER 7 – THE MANAGER”, Section 7.6 – The Designated Fund Managers</b></p> <p>You may obtain the information relating to the designated fund manager for the Fund at <a href="https://www.opusasset.com/products/unit-trust-funds/opus-shariah-income-plus-fund/">https://www.opusasset.com/products/unit-trust-funds/opus-shariah-income-plus-fund/</a>.</p>	<p><b>“CHAPTER 7 – THE MANAGER”, Section 7.5 – The Designated Fund Managers</b></p> <p>You may obtain the information relating to the designated fund manager for the Fund at <a href="https://www.opusasset.com/products/unit-trust-funds/opus-shariah-income-plus-fund/">https://www.opusasset.com/products/unit-trust-funds/opus-shariah-income-plus-fund/</a>.</p>
52.	<p><b>“CHAPTER 7 – THE MANAGER”, Section 7.7 – The External Investment Manager</b>, first paragraph</p> <p>The Manager has appointed Opus Islamic Asset Management Sdn Bhd (formerly known as Abbas Investment Management Sdn Bhd) (“OpusIAM”) as the external investment manager for the Fund with effect from the date of this Second Supplementary Prospectus. OpusIAM is regulated by the SC and is licensed to conduct Islamic fund management services. OpusIAM is a wholly owned subsidiary of OpusAM, the specialist in fixed income investment. OpusIAM is following the footsteps of its parent company by specialising in sukuk and sustainable investing. The group has a collective track record of over 15 years in the fund management industry.</p>	<p><b>“CHAPTER 7 – THE MANAGER”, Section 7.6 – The External Investment Manager</b>, first paragraph</p> <p>The Manager has appointed Opus Islamic Asset Management Sdn Bhd (“OpusIAM”) as the external investment manager for the Fund. OpusIAM is regulated by the SC and is licensed to conduct Islamic fund management services. OpusIAM is a wholly owned subsidiary of the Manager. OpusIAM is following the footsteps of its parent company by specialising in sukuk and sustainable investing. The group has a collective track record of over 15 years in the fund management industry.</p>
53.	<p><b>“CHAPTER 8 – THE TRUSTEE”, Section 8.1 – Background of the Trustee</b></p>	<p><b>“CHAPTER 8 – THE TRUSTEE”, Section 8.1 – Background of the Trustee</b></p>

NO.	PRINCIPAL PROSPECTUS	REPLACEMENT PROSPECTUS
	<p>SCBMB Trustee Berhad (“<b>STB</b>”) is a company incorporated in Malaysia under the Companies Act 1965 on 13 June 2012 and registered as a trust company under the Trust Companies Act 1949. Its business address is at Level 23, Equatorial Plaza, Jalan Sultan Ismail, 50250 Kuala Lumpur.</p>	<p>SCBMB Trustee Berhad (“<b>STB</b>”), a company incorporated in Malaysia under the Companies Act 1965 (<i>now known as the Companies Act 2016</i>) on 13 June 2012 and registered as a trust company under the Trust Companies Act 1949. Its business address is at Level 25, Equatorial Plaza, Jalan Sultan Ismail, 50250 Kuala Lumpur.</p> <p>STB’s trustee services are supported by Standard Chartered Bank Malaysia Berhad (“<b>SCBMB</b>”), a subsidiary of Standard Chartered PLC, financially and for other various functions including but not limited to compliance, legal, operational risks and internal audit.</p>
54.	<p><b>“CHAPTER 8 – THE TRUSTEE”, Section 8.2 – Experience in Trustee Business</b></p> <p>STB has been registered and approved by the SC on 18 February 2013 to act as trustee for unit trust schemes approved or authorised under the CMSA. STB has suitably qualified and experienced staff in the administration of unit trust funds who have sound knowledge of all relevant laws. As at 30 June 2019, STB is the appointed trustee for 18 wholesale funds, 14 unit trust funds and appointed custodian for 8 private mandate funds.</p> <p>STB’s trustee services are supported by Standard Chartered Bank Malaysia Berhad (“<b>SCBMB</b>”), a subsidiary of Standard Chartered PLC, financially and for other various functions including but not limited to compliance, legal, operational risks and internal audit.</p>	<p><b>“CHAPTER 8 – THE TRUSTEE”, Section 8.2 – Experience in Trustee Business</b></p> <p>STB has been registered and approved by the SC on 18 February 2013 to act as trustee for unit trust schemes approved or authorised under the CMSA. STB has suitably qualified and experienced staff in the administration of unit trust funds who have sound knowledge of all relevant laws.</p>
55.	<p><b>“CHAPTER 8 – THE TRUSTEE”, Section 8.3 – Trustee’s Roles, Duties and Responsibilities</b></p> <p>The Trustee’s main functions are to act as trustee and custodian of the assets of the Fund and to safeguard the interest of Unit Holders of the Fund. In performing these functions, the Trustee has to exercise due care and vigilance and is required to act in accordance with the provisions of the Deed, the laws and all relevant guidelines.</p>	<p><b>“CHAPTER 8 – THE TRUSTEE”, Section 8.3 – Trustee’s Roles, Duties and Responsibilities</b></p> <p>The Trustee’s main functions are to act as trustee and custodian of the assets of the Fund and to safeguard the interests of Unit Holders. In performing these functions, the Trustee has to exercise due diligence and vigilance and is required to act in accordance with the provisions of the Deed, the laws and all relevant guidelines.</p>

NO.	PRINCIPAL PROSPECTUS	REPLACEMENT PROSPECTUS
	The Trustee also assume an oversight function on the management company by ensuring that the management company performs its duties and obligations in accordance with the provisions of the Deed, the laws and all relevant guidelines.	The Trustee also assume an oversight function on the management company by ensuring that the management company performs its duties and obligations in accordance with the provisions of the Deed, the laws and all relevant guidelines.
56.	Nil.	<p data-bbox="1200 403 2067 464"><b>“CHAPTER 8 – THE TRUSTEE”, Section 8.4 – Trustee’s Responsibility Statement</b></p> <p data-bbox="1200 496 2067 584">The Trustee has given its willingness to assume the position as trustee of the Fund and all the obligations in accordance with the Deed and all relevant laws.</p>
57.	Nil.	<p data-bbox="1200 624 2067 651"><b>“CHAPTER 8 – THE TRUSTEE”, Section 8.5 – Trustee’s Obligation</b></p> <p data-bbox="1200 683 2067 802">The Trustee’s obligation in respect of moneys paid by an investor for the application of Units arises when the moneys are received in the relevant account of the Trustee for the Fund and the Trustee’s obligation is discharged once it has paid the redemption amount to the Manager.</p>
58.	<p data-bbox="309 844 1178 895"><b>“CHAPTER 8 – THE TRUSTEE”, Section 8.4 – Trustee’s Disclosure of Material Litigation and Arbitration</b></p> <p data-bbox="309 927 1178 1046">As at 30 June 2019, the Trustee is not engaged in any material litigation and arbitration, including those pending or threatened, and the Trustee is not aware of any facts likely to give rise to any proceedings which might materially affect the business or financial position of the Trustee.</p>	<p data-bbox="1200 844 2067 895"><b>“CHAPTER 8 – THE TRUSTEE”, Section 8.6 – Trustee’s Disclosure of Material Litigation and Arbitration</b></p> <p data-bbox="1200 927 2067 1078">As at 30 November 2025, the Trustee is not engaged in any material litigation and arbitration, including those pending or threatened, and the Trustee is not aware of any facts likely to give rise to any proceedings which might materially affect the business or financial position of the Trustee.</p>
59.	<p data-bbox="309 1118 1178 1145"><b>“CHAPTER 8 – THE TRUSTEE”, Section 8.5 – Trustee’s Delegate</b></p> <p data-bbox="309 1177 1178 1358">The Trustee has appointed SCBMB as custodian of the quoted and unquoted assets of the Fund. The custodian provides custody services to domestic, foreign, retail and institutional investors. The custodian’s comprehensive custody and clearing services cover traditional settlement processing and safekeeping as well as corporate related services including cash and security reporting, income collection and corporate</p>	<p data-bbox="1200 1118 2067 1145"><b>“CHAPTER 8 – THE TRUSTEE”, Section 8.7 – Trustee’s Delegate</b></p> <p data-bbox="1200 1177 2067 1358">The Trustee ultimately appoints SCBMB as the custodian of the local and foreign quoted and unquoted assets of the Fund. SCBMB was incorporated on 29 February 1984 in Malaysia under the Companies Act 1965 (<i>now known as the Companies Act 2016</i>) as a public limited company and is a subsidiary of Standard Chartered PLC (the holding company of a global banking group). SCBMB was granted a license on 1</p>

NO.	PRINCIPAL PROSPECTUS	REPLACEMENT PROSPECTUS																		
	<p>event processing. The assets are registered in the name of the Trustee to the order of the Fund and held through the custodian's wholly owned subsidiary and nominee company Cartaban Nominees (Tempatan) Sdn Bhd.</p> <p>SCBMB was incorporated on 29 February 1984 in Malaysia under the Companies Act 1965 as a public limited company and is a subsidiary of Standard Chartered PLC (the holding company of a global banking group). SCBMB was granted a licence on 1 July 1994 under the Banking and Financial Institutions Act 1989 (now known as the Financial Services Act 2013). SCBMB has been providing custody services for more than 20 years and has been providing sub-custody services to local investors in Malaysia since 1995.</p> <p>The roles and duties of SCBMB as the Trustee's delegate inter alia are as follows:</p> <ol style="list-style-type: none"> <li>1. To act as custodian for the local and selected cross-border investment of the Fund and to hold in safekeeping the assets of the Fund;</li> <li>2. To provide corporate action information or entitlements arising from the underlying assets and to provide regular reporting on the activities of the invested portfolios;</li> <li>3. To maintain proper records on the assets held to reflect the ownership of the assets belonging to the respective client; and</li> <li>4. To collect and receive for the account of the clients all payments and distribution in respect of the assets held.</li> </ol> <p>The custodian acts only in accordance with instructions from the Trustee.</p>	<p>July 1994 under the Banking and Financial Institutions Act 1989 (<i>now known as the Financial Services Act 2013</i>). The custodian provides custody services to domestic, foreign, retail and institutional investors.</p> <p>The assets are registered in the name of the Trustee for the Fund, or where the custodian function is delegated, in the name of the custodian to the order of the Trustee for the Fund.</p> <p>The roles and duties of SCBMB as the Trustee's delegate inter alia are as follows:</p> <ul style="list-style-type: none"> <li>• to act as custodian for the local and selected cross-border investment of the Fund and to hold in safekeeping the assets of the Fund;</li> <li>• to provide corporate action information or entitlements arising from the underlying assets and to provide regular reporting on the activities of the invested portfolios;</li> <li>• to maintain proper records on the assets held to reflect the ownership of the assets belong to the respective client; and</li> <li>• to collect and receive for the account of the clients all payments and distribution in respect of the assets held.</li> </ul> <p>The custodian acts only in accordance with instructions from the Trustee.</p>																		
60.	<p><b>“CHAPTER 10 – SALIENT TERMS OF THE DEED”, Section 10.2 – Maximum Fees and Charges Permitted by the Deed, table</b></p> <table border="1" data-bbox="315 1241 1171 1326"> <thead> <tr> <th data-bbox="315 1241 528 1326">Maximum Sales Charge</th> <th data-bbox="528 1241 741 1326">Maximum Repurchase Charge</th> <th data-bbox="741 1241 954 1326">Maximum Management Fee</th> <th data-bbox="954 1241 1171 1326">Maximum Trustee Fee</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Maximum Sales Charge	Maximum Repurchase Charge	Maximum Management Fee	Maximum Trustee Fee					<p><b>“CHAPTER 10 – SALIENT TERMS OF THE DEED”, Section 10.2 – Maximum Fees and Charges Permitted by the Deed, table</b></p> <table border="1" data-bbox="1207 1241 2058 1326"> <thead> <tr> <th data-bbox="1207 1241 1375 1326">Class</th> <th data-bbox="1375 1241 1543 1326">Maximum Sales Charge</th> <th data-bbox="1543 1241 1711 1326">Maximum Repurchase Charge</th> <th data-bbox="1711 1241 1879 1326">Maximum Management Fee</th> <th data-bbox="1879 1241 2058 1326">Maximum Trustee Fee</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Class	Maximum Sales Charge	Maximum Repurchase Charge	Maximum Management Fee	Maximum Trustee Fee					
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Class	Maximum Sales Charge	Maximum Repurchase Charge	Maximum Management Fee	Maximum Trustee Fee																

NO.	PRINCIPAL PROSPECTUS				REPLACEMENT PROSPECTUS				
	5.00% of the NAV per Unit	5.00% of the NAV per Unit	3.00% per annum of the NAV of the Fund	0.20% per annum of the NAV of the Fund, subject to a minimum fee of RM12,000 per annum (excluding foreign custodian fees and charges).	Class A	5.00% of the NAV per Unit	5.00% of the NAV per Unit	3.00% per annum of the NAV of the Fund	0.20% per annum of the NAV of the Fund, subject to a minimum fee of RM12,000 per annum (excluding foreign custodian fees and charges).
					Class B				
61.	<p><b>“CHAPTER 10 – SALIENT TERMS OF THE DEED”, Section 10.4 – Permitted Expenses Payable Out of the Fund</b></p> <p>Only the expenses (or part thereof) which are directly related and necessary to the operation and administration of the Fund may be charged to the Fund. These would include (but are not limited to) the following:</p> <ul style="list-style-type: none"> <li>(a) commissions or fees paid to brokers or dealers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes;</li> <li>(b) taxes and other duties charged on the Fund by the government and/or other authorities;</li> <li>(c) costs, fees and expenses properly incurred by the auditor;</li> <li>(d) fees for the valuation of any investment of the Fund;</li> <li>(e) costs, fees and expenses incurred for any modification of the Deed save where such modification is for the benefit of the Manager and/or the Trustee;</li> <li>(f) costs, fees and expenses incurred for any meeting of the Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee;</li> </ul>				<p><b>“CHAPTER 10 – SALIENT TERMS OF THE DEED”, Section 10.4 – Permitted Expenses Payable Out of the Fund</b></p> <p>Only the expenses (or part thereof) which are directly related and necessary to the operation and administration of the Fund or each Class may be charged to the Fund or each Class respectively. These would include (but are not limited to) the following:</p> <ul style="list-style-type: none"> <li>(a) commissions or fees paid to brokers or dealers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes;</li> <li>(b) taxes and other duties charged on the Fund by the government and/or other authorities;</li> <li>(c) costs, fees and expenses properly incurred by the auditor;</li> <li>(d) fees for the valuation of any investment of the Fund;</li> <li>(e) costs, fees and expenses incurred for any modification of the Deed save where such modification is for the benefit of the Manager and/or the Trustee;</li> <li>(f) costs, fees and expenses incurred for any meeting of the Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee;</li> </ul>				

NO.	PRINCIPAL PROSPECTUS	REPLACEMENT PROSPECTUS
	<p>(g) costs, commissions, fees and expenses of the sale, purchase, takaful and any other dealing of any asset of the Fund;</p> <p>(h) costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Fund;</p> <p>(i) costs, fees and expenses incurred in engaging any adviser for the benefit of the Fund;</p> <p>(j) costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund;</p> <p>(k) costs, fees and expenses incurred in the termination of the Fund or the removal of the Trustee or the Manager and the appointment of a new trustee or management company;</p> <p>(l) costs, fees and expenses incurred in relation to any arbitration or other proceedings concerning the Fund or any asset of the Fund, including proceedings against the Trustee or the Manager by the other for the benefit of the Fund (save to the extent that legal costs incurred for the defence of either of them are not ordered by the court to be reimbursed by the Fund);</p> <p>(m) remuneration and out of pocket expenses of the person(s) or members of a committee undertaking the oversight function of the Fund, unless the Manager decides otherwise;</p> <p>(n) costs, fees and expenses deemed by the Manager to have been incurred in connection with any change or the need to comply with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority;</p> <p>(o) costs and expenses incurred in relation to the distribution of income and/or capital (if any);</p> <p>(p) where the custodial function is delegated by the Trustee) charges and fees paid to sub-custodians taking into custody any foreign assets of the Fund;</p> <p>(q) fees, charges, costs and expenses relating to the preparation, printing, posting, registration and lodgment of documents and reports which the Manager and/or the Trustee may be obliged to prepare, print, post, register and/or lodge in relation to the Fund by virtue of any relevant law; and</p>	<p>(g) costs, commissions, fees and expenses of the sale, purchase, takaful and any other dealing of any asset of the Fund;</p> <p>(h) costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Fund;</p> <p>(i) costs, fees and expenses incurred in engaging any adviser for the benefit of the Fund;</p> <p>(j) costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund;</p> <p>(k) costs, fees and expenses incurred in the termination of the Fund or a Class or the removal or retirement of the Trustee or the Manager and the appointment of a new trustee or management company;</p> <p>(l) costs, fees and expenses incurred in relation to any arbitration or other proceedings concerning the Fund, Class or any asset of the Fund, including proceedings against the Trustee or the Manager by the other for the benefit of the Fund or the Class (save to the extent that legal costs incurred for the defence of either of them are ordered by the court not to be reimbursed by the Fund);</p> <p>(m) remuneration and out of pocket expenses of the person(s) or members of a committee undertaking the oversight function of the Fund, unless the Manager decides otherwise;</p> <p>(n) costs, fees and expenses deemed by the Manager to have been incurred in connection with any change or the need to comply with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority;</p> <p>(o) costs and expenses incurred in relation to the distribution of income and/or capital (if any);</p> <p>(p) (where the custodial function is delegated by the Trustee) charges and fees paid to sub-custodians taking into its custody any foreign assets of the Fund;</p> <p>(q) fees, charges, costs and expenses relating to the preparation, printing, posting, registration and lodgment of documents and reports which the Manager and/or the Trustee may be obliged to prepare, print, post, register and/or lodge in relation to the Fund by virtue of any relevant law;</p> <p>(r) fees in relation to fund valuation and accounting services;</p>

NO.	PRINCIPAL PROSPECTUS	REPLACEMENT PROSPECTUS
	(r) fees in relation to fund valuation and accounting services; and (s) any tax now or hereafter imposed by law or required to be paid in connection with any costs, fees and expenses incurred under subparagraphs (a) to (r) above.	(s) any fees as may be imposed by the SC in relation to the Fund; and (t) any tax now or hereafter imposed by law or required to be paid in connection with any costs, fees and expenses incurred under subparagraphs (a) to (s) above.
62.	<p><b>“CHAPTER 10 – SALIENT TERMS OF THE DEED”, Section 10.7 – Termination of the Fund</b>, third paragraph</p> <p>Notwithstanding the aforesaid, if the Fund is left with no Unit Holders, the Manager shall be entitled to terminate the Fund.</p>	<p><b>“CHAPTER 10 – SALIENT TERMS OF THE DEED”, Section 10.7 – Termination of the Fund</b>, third paragraph</p> <p>Notwithstanding the aforesaid, if the Fund is left with no Unit Holder, the Manager shall be entitled to terminate the Fund.</p>
63.	Nil.	<p><b>“CHAPTER 10 – SALIENT TERMS OF THE DEED”, Section 10.8 – Termination of the Class</b></p> <p>A Class may be terminated if a Special Resolution is passed at a meeting of Unit Holders of that Class to terminate the Class provided always that such termination does not prejudice the interests of Unit Holders of any other Class.</p> <p>Notwithstanding the above, the Manager may, without having to obtain the prior approval of the Unit Holders, terminate a Class if such termination:</p> <ul style="list-style-type: none"> <li>(a) is required by the relevant authorities; or</li> <li>(b) is in the best interests of Unit Holders and the Manager, in consultation with the Trustee, deems it to be uneconomical for the Manager to continue managing the Class.</li> </ul> <p>If a Class is left with no Unit Holders, the Manager shall be entitled to terminate the Class.</p>
64.	<b>“CHAPTER 10 – SALIENT TERMS OF THE DEED”, Section 10.8 – Provisions Relating to Meetings of Unit Holders</b>	<b>“CHAPTER 10 – SALIENT TERMS OF THE DEED”, Section 10.9 – Provisions Relating to Meetings of Unit Holders</b>

NO.	PRINCIPAL PROSPECTUS	REPLACEMENT PROSPECTUS
	<p>A Unit Holders' meeting may be called by the Manager, Trustee and/or Unit Holders. Any such meeting must be convened in accordance with the Deed and/or the Guidelines.</p> <p>Every question arising at any Unit Holders' meeting shall be decided in the first instance by a show of hands unless a poll be demanded or, if it be a question which under the Deed requires a Special Resolution a poll shall be taken. On a voting by show of hands every Unit Holder who is present in person or by proxy shall have one vote.</p> <p><b>Quorum</b></p> <p>(a) The quorum required for a meeting of the Unit Holders shall be 5 Unit Holders, whether present in person or by proxy; however, if the Fund has 5 or less Unit Holders, the quorum required for a meeting of the Unit Holders of the Fund shall be 2 Unit Holders, whether present in person or by proxy.</p> <p>(b) If the meeting has been convened for the purpose of voting on a Special Resolution, the Unit Holders present in person or by proxy must hold in aggregate at least 25% of the Units in circulation at the time of the meeting.</p> <p>(c) If the Fund has only 1 remaining Unit Holder, such Unit Holder, whether present in person or by proxy, shall constitute the quorum required for the meeting of the Unit Holders.</p>	<p>A Unit Holders' meeting may be called by the Manager, Trustee and/or Unit Holders. Any such meeting must be convened in accordance with the Deed and/or the Guidelines.</p> <p>Every question arising at any Unit Holders' meeting shall be decided in the first instance by a show of hands unless a poll be demanded or, if it be a question which under the Deed requires a Special Resolution a poll shall be taken. On a voting by show of hands every Unit Holder who is present in person or by proxy shall have one vote notwithstanding that a Unit Holder may hold Units in different classes of Units in the Fund.</p> <p><b>Quorum</b></p> <p>(a) The quorum required for a meeting of the Unit Holders of the Fund or a Class, as the case may be, shall be 5 Unit Holders, whether present in person or by proxy; however, if the Fund or a Class, as the case may be, has 5 or less Unit Holders, the quorum required for a meeting of the Unit Holders of the Fund or a Class, as the case may be, shall be 2 Unit Holders, whether present in person or by proxy.</p> <p>(b) If the meeting has been convened for the purpose of voting on a Special Resolution, the Unit Holders present in person or by proxy must hold in aggregate at least 25% of the Units in circulation of the Fund or a Class, as the case may be, at the time of the meeting.</p> <p>(c) If the Fund or a Class, as the case may be, has only 1 remaining Unit Holder, such Unit Holder, whether present in person or by proxy, shall constitute the quorum required for the meeting of the Unit Holders of the Fund or a Class, as the case may be.</p>
65.	<p><b>“CHAPTER 11 – RELATED PARTY TRANSACTIONS AND CONFLICT OF INTERESTS”, Related Party Transaction, The Manager</b></p> <p>As at 30 June 2019, we are not aware of any existing related party transactions or conflict of interest situations involving the Fund.</p>	<p><b>“CHAPTER 11 – RELATED PARTY TRANSACTIONS AND CONFLICT OF INTERESTS”, Related Party Transaction, The Manager</b></p> <p>As at 30 November 2025, we are not aware of any existing related party transactions or conflict of interest situations involving the Fund, save for the transaction as disclosed below:</p>

NO.	PRINCIPAL PROSPECTUS	REPLACEMENT PROSPECTUS
		<ul style="list-style-type: none"> <li>• Opus Services Sdn Bhd provides fund accounting and fund valuation services for the Fund. Both Opus Services Sdn Bhd and the Manager are within the same group of companies.</li> </ul> <p>We have in place policies and procedures to deal with any conflict of interest and/or related party transactions situations. All transactions with related parties are to be executed on terms which (i) are best available to the Fund and (ii) no less favourable to the Fund than an arm's length transaction between independent parties.</p>
66.	<p><b>“CHAPTER 11 – RELATED PARTY TRANSACTIONS AND CONFLICT OF INTERESTS”, Related Party Transaction, SCBMB Trustee Berhad</b></p> <p>The Trustee may have related party transactions involving or in connection with the Fund in the following events:</p> <ul style="list-style-type: none"> <li>• where the Fund invests in the products offered by Standard Chartered Bank Malaysia Berhad and any of its group companies (e.g. money market placement, etc.);</li> <li>• where the Manager utilised the services offered by Standard Chartered Bank Malaysia Berhad (e.g. fixed income brokerage services, etc.); and</li> <li>• where the Trustee has delegated its custodian functions for the Fund to Standard Chartered Bank Malaysia Berhad.</li> </ul> <p>The Trustee will rely on the Manager to ensure that any related party transactions, dealings, investments and appointments are on terms which are the best that are reasonably available for or to the Fund and are on an arm's length basis as if between independent parties. While the Trustee has internal policies intended to prevent or manage conflicts of interests, no assurance is given that their application will necessarily prevent or mitigate conflicts of interests. The Trustee's commitment to act in the best interests of the Unit Holders of the Fund does not preclude the possibility of related party transactions or conflicts.</p>	<p><b>“CHAPTER 11 – RELATED PARTY TRANSACTIONS AND CONFLICT OF INTERESTS”, Related Party Transaction, SCBMB Trustee Berhad</b></p> <p>The Trustee may have related party transactions involving or in connection with the Fund in the following events:</p> <ul style="list-style-type: none"> <li>• where the Fund invests in the products offered by SCBMB and any of its group of companies (e.g. money market placement, etc.);</li> <li>• where the Manager appoints SCBMB to perform its back-office functions (e.g. fund accounting and valuation);</li> <li>• where the Manager utilised the services offered by SCBMB (e.g., brokerage services, cash financing facility, etc.); and</li> <li>• where the Trustee has delegated its custodian functions for the Fund to SCBMB.</li> </ul> <p>The Trustee will rely on the Manager to ensure that any related party transactions, dealings, investments and appointments are on terms which are reasonably available for or to the Fund and are on an arm's length basis as if between independent parties. The Trustee has in place policies and procedures to prevent and manage any conflict of interest situations that may arise. While the Trustee has internal policies intended to prevent or manage conflicts of interests, no assurance is given that their application will necessarily prevent or mitigate conflicts of interests. The</p>

NO.	PRINCIPAL PROSPECTUS	REPLACEMENT PROSPECTUS
		Trustee's commitment to act in the best interests of the Unit Holders does not preclude the possibility of related party transactions or conflicts.
67.	<p><b>“CHAPTER 11 – RELATED PARTY TRANSACTIONS AND CONFLICT OF INTERESTS”, Other declaration</b></p> <p>As at 30 June 2019, none of the advisers (i.e., the tax advisers, Shariah Adviser and solicitors) have any existing or potential conflicts of interest in an advisory capacity with the Fund and/or us.</p>	<p><b>“CHAPTER 11 – RELATED PARTY TRANSACTIONS AND CONFLICT OF INTERESTS”, Other declaration</b></p> <p>As at 30 November 2025, none of the advisers (i.e., the tax advisers, Shariah Adviser and solicitors) have any existing or potential conflicts of interest in an advisory capacity with the Fund and/or us.</p>
68.	<p><b>“CHAPTER 12 – ADDITIONAL INFORMATION”, Section 12.3 – Consent</b></p> <p>The Trustee, the Trustee's delegate (custodian function) and the Shariah Adviser have given their consent for the inclusion of their names and statements in the form and context in which they appear in this Prospectus and have not withdrawn such consent.</p> <p>The tax adviser has given its consent for the inclusion of its name and tax adviser's letter in the form and context in which they appear in this Prospectus and have not withdrawn such consent.</p>	<p><b>“CHAPTER 12 – ADDITIONAL INFORMATION”, Section 12.3 – Consent</b></p> <p>The external investment manager, the Trustee and the Shariah Adviser have given their consent for the inclusion of their names and statements in the form and context in which they appear in this Prospectus and have not withdrawn such consent.</p> <p>The tax adviser has given its consent for the inclusion of its name and tax adviser's letter in the form and context in which they appear in this Prospectus and has not withdrawn such consent.</p>
69.	<p><b>CHAPTER 14 – TAX ADVISERS' LETTER</b></p> <p>-Tax adviser's letter-</p>	<p><b>CHAPTER 14 – TAX ADVISERS' LETTER</b></p> <p>-Tax adviser's letter has been updated-</p>