

<b>PRODUCT HIGHLIGHTS SHEET</b>
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**Date of Issuance: 20 February 2024**

### **RESPONSIBILITY STATEMENT**

This Product Highlights Sheet has been reviewed and approved by the directors and/or authorised committee and/or persons approved by the Board of Opus Asset Management Sdn Bhd and they have collectively and individually accepted full responsibility for the accuracy of the information. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements, or omission of other facts which would make any statement in the Product Highlights Sheet false or misleading.

### **STATEMENT OF DISCLAIMER**

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

The lodgement of the relevant information and document in relation to the Opus Shariah Income Fund, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the Opus Shariah Income Fund or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of the Opus Asset Management Sdn Bhd responsible for the Opus Shariah Income Fund and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

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## PRODUCT HIGHLIGHTS SHEET

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

## OPUS SHARIAH INCOME FUND (Opus SIF)

### BRIEF INFORMATION OF THE PRODUCT

<b>Launch date</b>	18 September 2013
<b>Investment Manager (the Manager)</b>	Opus Asset Management Sdn Bhd
<b>Benchmark</b>	Maybank, 12-month Islamic fixed deposit rate.
<b>Investment Objective</b>	To achieve higher returns than the benchmark over the medium to long-term*, while preserving capital** and providing an opportunity for income.  <i>Note:</i> * The Manager regards 3-5 years as medium-term and more than 5 years as long-term. ** Opus SIF is neither a capital guaranteed fund nor a capital protected fund.
<b>Financial Year</b>	The period of twelve (12) months ending on 30 June of every calendar year.
<b>Capital Guarantee?</b>	This is not a capital guarantee product.

### PRODUCT SUITABILITY

<b>Investors' Profile</b>	Investors who seek to achieve higher returns than the benchmark over the medium to long-term*, while preserving capital** and providing an opportunity for income.  <i>Note:</i> * The Manager regards 3-5 years as medium-term and more than 5 years as long-term. ** Opus SIF is neither a capital guaranteed fund nor a capital protected fund.  Units of the Fund can only be purchased by sophisticated investors.
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### KEY PRODUCT FEATURES

<b>Investment Manager (the Manager)</b>	Opus Asset Management Sdn Bhd
<b>External Investment Manager</b>	Opus Islamic Asset Management Sdn Bhd (formerly known as Abbas Investment Management Sdn Bhd)
<b>Trustee</b>	CIMB Commerce Trustee Berhad
<b>Trustee's Delegate</b>	CIMB Group Nominees (Tempatan) Sdn Bhd (local custodian)
<b>Auditor</b>	Crowe Malaysia PLT
<b>Tax Adviser</b>	Crowe KL Tax Sdn Bhd
<b>Shariah Adviser</b>	Mohd Fadhly Md. Yusoff
<b>Principal Investment Strategy</b>	The Fund's investment maturity profile is subject to active maturity structure management based on the interest rate outlook without any portfolio maturity limitation.  This means, the Fund may invest in Sukuk, islamic money market instruments, islamic placement of deposits and other permitted investments with varying maturities such as 3

## PRODUCT HIGHLIGHTS SHEET

	months, 6 months, 1 year, 3 years, 5 years, 10 years or more. The Fund will only invest in instruments denominated only in Ringgit Malaysia Sukuk.						
<b>Asset Allocation</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;">Asset Class</th> <th style="width: 40%;">% of Fund's NAV</th> </tr> </thead> <tbody> <tr> <td>Sukuk, islamic money market instruments and islamic placement of deposits</td> <td style="text-align: center;">Minimum 70%</td> </tr> <tr> <td>Other permitted investments</td> <td style="text-align: center;">Maximum 30%</td> </tr> </tbody> </table>	Asset Class	% of Fund's NAV	Sukuk, islamic money market instruments and islamic placement of deposits	Minimum 70%	Other permitted investments	Maximum 30%
	Asset Class	% of Fund's NAV					
	Sukuk, islamic money market instruments and islamic placement of deposits	Minimum 70%					
Other permitted investments	Maximum 30%						
<b>Distribution Policy</b>	<p>Subject to the availability of income, the Fund will distribute income at least once a year. The Fund may distribute from realised income, realised gains and/or capital. However, the Manager reserves the right not to distribute at its absolute discretion. For avoidance of doubt, the Fund will not distribute out of unrealised income and/or unrealised gains.</p> <p><i>Note:</i> It should be noted that past distributions of the Fund under the Manager are not a guarantee or a reflection of future distributions of the Fund.</p>						
<b>Minimum Initial Investment</b>	RM250,000 or such other amount as may be determined by the Manager from time to time.						
<b>Minimum Holding per Unit Holder</b>	250,000 units or such other amount as may be determined by the Manager from time to time.						
<b>KEY RISKS</b>							
<b>Principal Risks</b>	<p>The Fund is susceptible to the following risks:</p> <p><b>1) Credit / Default Risk</b></p> <p>(i) Refers to the issuer of the Sukuk creditworthiness and its expected ability to repay debt.</p> <p style="padding-left: 20px;"><u>Risk management techniques</u></p> <ul style="list-style-type: none"> <li>• Conduct thorough credit analysis before any investment to ascertain the credit worthiness of different issuers.</li> <li>• Diversify the portfolio by investing in different issuers, if possible.</li> </ul> <p>(ii) Refers to the financial institutions creditworthiness where the financial institutions is a party to the trade or placement contract of the Fund.</p> <p style="padding-left: 20px;"><u>Risk management techniques</u></p> <ul style="list-style-type: none"> <li>• To conduct thorough credit analysis on financial institutions credit worthiness.</li> <li>• On the trading of Fund's Sukuk, the risk is minimized by dealing only with any financial institution via Real Time Electronic Transfer of Funds and Securities ("RENTAS") system.</li> </ul> <p><b>2) Interest Rate Risk</b></p> <p>Investment in debt securities are subject to the risk of interest-rate fluctuations.</p> <p style="padding-left: 20px;"><u>Risk management techniques</u></p> <ul style="list-style-type: none"> <li>• To adopt a "top-down" investment approach to ensure a thorough evaluation of macro-economic factors is undertaken in order to form an interest rate view. OpusAM will develop the portfolio maturity structure based on its interest rate view to capitalize on expected movements in interest rates.</li> <li>• In addition, it also intended to have a maturity diversification to ensure a limited impact on the portfolio value in case of adverse changes in interest rate direction.</li> </ul>						

## PRODUCT HIGHLIGHTS SHEET

	<p><b>3) Liquidity Risk</b>          Defined as the ease in with which a security can be sold at or near its fair value depending on the volume traded on the market. This is a risk more pertinent to a bond fund as bonds are generally not as easily liquidated in comparison to equities, fixed deposits or cash. In the event some of the underlying investments of the Fund are not actively traded, there is a risk the Manager may not be able to easily liquidate such investments and as a result, investors may face difficulties in redeeming their Units.</p> <p><u>Risk management techniques</u>          The Manager shall endeavor to minimize inherent liquidity risk.</p> <p><b>4) Inflation / Purchasing Power Risk</b>          Described as increases of price level of goods and services and is commonly represented using the consumer price index. The Investor investment in the Fund may not grow proportionately to the inflation rate. This will then decrease the Investor's purchasing power even though the investment in monetary terms may have increased.</p> <p>Other risks to the Fund include market risk, fund management risk, non-compliance risk, concentration risk and equity risk.</p> <p><i>Note:</i>  <i>Investor should consider and understand the risks involved when investing in the Fund including the specific risks associated with the securities / instruments that the Fund will be investing in before applying for units. If in doubt, please consult your professional adviser for a better understanding of the risks.</i></p>
<b>FEES AND CHARGES</b>	
<b>Sales Charge</b>	Nil
<b>Redemption Charge</b>	Nil
<b>Annual Management Fee (Base Fee)</b>	Up to 1.00% per annum of the NAV of the Fund calculated daily and payable on a monthly basis.
<b>Annual Trustee fee (inclusive Custodian fee)</b>	Up to 0.05% per annum of the NAV of the Fund calculated daily and payable on a monthly basis subject to a minimum of RM12,000 per annum or any other lower amount as may be agreed between the Trustee and the Manager.
<b>Other Charges</b>	<p>Charges, including bank charges, telegraphic charges and courier charges, incurred in order to execute a transaction on behalf of the Investor, shall be borne by the Fund.</p> <p><b>Bank charges for subscription or redemption incurred shall be borne by the Unit Holders.</b></p>
<b>VALUATIONS</b>	
<b>Publication of daily NAV per Unit</b>	<p>The NAV and the NAV per Unit shall be determined as at the Valuation Point.</p> <p>You may keep track of the Fund's NAV per Unit via the Manager's website at <a href="http://www.opusasset.com">www.opusasset.com</a></p>
<b>INVESTING AND EXITING FROM THIS INVESTMENT</b>	
<b>How to Begin Investing</b>	<ul style="list-style-type: none"> <li>Applications for units can be made by submitting a completed application form to the Manager.</li> <li>The completed application form must be submitted together either with a cheque made payable to "Opus Asset Management Sdn Bhd - Trust Acc Client Opus SIF" or with receipt from your telegraphic transfer transaction.</li> <li>The Manager must receive the application form, completed supporting documents and with the remittance cleared before 4.00 p.m. on every Business Day.</li> </ul>

<b>PRODUCT HIGHLIGHTS SHEET</b>
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	<ul style="list-style-type: none"> <li>No certificates will be issued for Units. A confirmation note 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 issue of such Units.</li> </ul> <p><i>Note: Details of account for telegraphic transfer are stated in the application form.</i></p>
<b>Conditions for Subscription</b>	Application for subscription can be made on any Business Day by sending the Application Form to the Manager.
<b>Cut-off Time</b>	By 4:00 p.m. on every Business Day
<b>Conditions for Redemption</b>	Application for redemption can be made on any Business Day by sending the Redemption Form to the Manager.
<b>Cut-off Time</b>	By 4:00 p.m. on every Business Day
<b>Redemption Proceed</b>	By sixth (6 <sup>th</sup> ) Business Day from the date the redemption request is received.
<b>Minimum Redemption</b>	10,000 units or such other amount as may be determined by the Manager from time to time.
<b>Redemption Frequency</b>	Daily (subject to "Conditions for Redemption" outlined above).
<b>CONTACT INFORMATION – FOR PRODUCT ENQUIRIES</b>	
<b>Address</b>	Opus Asset Management Sdn Bhd B-19-2, Northpoint Offices Mid Valley City No. 1, Medan Syed Putra Utara 59200 Kuala Lumpur, Malaysia
<b>General Line</b>	603 2288 8882
<b>Customer Service</b>	603 2288 8833
<b>E-mail</b>	clientservices@opusasset.com
<b>Website</b>	www.opusasset.com
<b>CONTACT INFORMATION – TO LODGE A COMPLAINT</b>	
<b>For Internal Dispute Resolution</b>	<p>For internal dispute resolution, you may contact the compliance officer:</p> <p>via phone : 03-2288 8882</p> <p>via fax : 03-2288 8889</p> <p>via email : clientservices@opusasset.com</p> <p>via letter : Opus Asset Management Sdn Bhd B-19-2, Northpoint Offices Mid Valley City No. 1, Medan Syed Putra Utara 59200 Kuala Lumpur, Malaysia</p>
<b>Securities Industries Dispute Resolution Center (SIDREC)</b>	<p>If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Securities Industry Dispute Resolution Corporation (SIDREC):</p> <p>via phone : 03-2282 2280</p> <p>via fax : 03-2282 3855</p> <p>via email : info@sidrec.com.my</p> <p>via letter : Securities Industry Dispute Resolution Center (SIDREC) Unit A-9-1, Level 9, Tower A Menara UOA Bangsar No.5, Jalan Bangsar Utama 1 59000 Kuala Lumpur</p>

<b>PRODUCT HIGHLIGHTS SHEET</b>
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<b>Securities Commission Malaysia</b>	<p>You can also direct your complaint to Securities Commission Malaysia even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the Securities Commission Malaysia's Consumer &amp; Investor Office:</p> <p style="margin-left: 40px;">via phone to Aduan Hotline : 03-6204 8999</p> <p style="margin-left: 40px;">via fax : 03-6204 8991</p> <p style="margin-left: 40px;">via email : <a href="mailto:aduan@seccom.com.my">aduan@seccom.com.my</a></p> <p style="margin-left: 40px;">via online complaint form available at : <a href="http://www.sc.com.my">www.sc.com.my</a></p> <p style="margin-left: 40px;">via letter : Consumer &amp; Investor Office Securities Commission Malaysia No 3 Persiaran Bukit Kiara Bukit Kiara 50490 Kuala Lumpur</p>
<b>Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau</b>	<p>via phone to : 03-7890 4242</p> <p>via e-mail to : <a href="mailto:complaints@fimm.com.my">complaints@fimm.com.my</a></p> <p>via online complaint form available at : <a href="http://www.fimm.com.my">www.fimm.com.my</a></p> <p>via letter to : Legal I &amp; Regulatory Affairs Federation of Investment Managers Malaysia 19-06-1, 6th Floor Wisma Tune No. 19 Lorong Dungun Damansara Heights 50490 Kuala Lumpur</p>

<b>APPENDIX: GLOSSARY OF TERMS</b>	
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Business Day	means a day on which either Bursa Malaysia is open for trading or a day on which the banks in Kuala Lumpur are open for business and/ or such other day or days as the Manager may from time to time determine
Fund	means "Opus Shariah Income Fund" or "Opus SIF"
Information Memorandum	in respect of the Fund which has been lodged with the Securities Commission Malaysia
NAV	means Net Asset Value
the Manager	means Opus Asset Management Sdn Bhd
Unit	means units of the Fund
Unit Holder	means the person for the time being who is registered as a holder of Units
Valuation Point	means the end of every Business Day or such other time as determined by the Manager from time to time

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