

TA DANA GLOBAL

Date of Issuance: 23 November 2021

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors of TA Investment Management Berhad and they have collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omissions of other facts which would make any statement in the Product Highlights Sheet false or misleading.

STATEMENT OF DISCLAIMER

The Securities Commission Malaysia has authorised the issuance of **TA Dana Global** and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the **TA Dana Global** and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission of Malaysia recommends the **TA Dana Global** or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

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This Product Highlights Sheet only highlights the key features and risks of this Fund.
Investors are advised to request, read and understand the disclosure documents before deciding to invest.

PRODUCT HIGHLIGHTS SHEET

TA DANA GLOBAL

BRIEF INFORMATION OF THE PRODUCT

1. What is this product about?

TA Dana Global (the "Fund") aims to provide income and capital appreciation.

PRODUCT SUITABILITY

2. Who is this product suitable for?

The Fund is suitable for investors who:-

- seek income stream;
- seek long term capital appreciation; and
- seek diversification in their investment portfolio through exposure to global investments and Underlying Asset.

KEY PRODUCT FEATURES

3. What am I investing in?

Fund Category	Fixed Income (Islamic)* <i>*The Fund will also enter into Islamic Derivative where performance is based on an Underlying Asset.</i>
Launch Date	17 January 2018
Asset Allocation	<ul style="list-style-type: none"> • Minimum of 95% of the Fund's NAV in Islamic fixed income instruments including Islamic money market instruments; and • Maximum of 5% of the Fund's NAV in Islamic liquid assets.
Performance Benchmark	MSCI World Islamic Index.
Investment Policy & Strategy	<p>The Fund seeks to achieve the investment objective by investing primarily in Malaysian Islamic fixed income instruments and Islamic money market instruments. Remainder of the Fund's NAV will be invested in Islamic liquid assets.</p> <p>The Fund will also invest in Islamic Derivative instrument which is issued by the Bank carrying a minimum rating by a domestic or global rating agency that indicates strong capacity for timely payment of financial obligation. The purpose of the Islamic Derivative is to enable the Fund's performance to be exposed to the return of the underlying asset ("Underlying Asset") based on each party's undertaking (Wa'd).</p> <p>The Fund will be managed on a semi-active basis by the Manager. Semi-active management of the portfolio refers to the possibility that the investments may be traded / rebalanced if needed based on default risk and/or from uptrend interest rate concerns. Please refer risk management strategies of the Fund for information on how the risk is mitigated.</p> <p>The base currency of the Fund is in RM but the Fund's exposure to the Islamic Derivative may be denominated in foreign currency.</p> <p><i>Note:</i> If and when required due to market conditions, the Manager has the discretion to unwind its positions in the Islamic Derivative and the Fund will not be exposed to the return of the Underlying Asset. Upon unwinding, the Manager may enter into new Islamic Derivative transaction with other counterparty. The Manager will notify Unit Holders in writing the information relating to the issuer/Underlying Asset of the Islamic Derivative. Please refer to risk</p>

	management strategies of the Fund in Master Prospectus for information on the temporary defensive positions of the Manager. The Fund's exposure into the Islamic Derivative could potentially result in higher volatility for the Fund's NAV.
Minimum Initial Investment	RM1,000.
Minimum Additional Investment	RM100.
Minimum Holdings	500 Units.
Distribution Policy	Annual distribution (if any).

Note:

1. Please refer to Section 3 and Section 5 of the replacement master prospectus dated 23 November 2021 ("Master Prospectus") for further information.

4. Who am I investing with?

Manager	TA Investment Management Berhad (Registration Number: 199501011387 (340588-T))
Trustee	CIMB Islamic Trustee Berhad (Registration Number: 198801000556 (167913-M))
Shariah Adviser	Amanie Advisors Sdn. Bhd. (Registration Number: 200501007003 (684050-H))

5. What are the possible outcomes of my investment?

The investors may gain from the appreciation of Unit price as a result of the increase in value of the underlying and/or accrual of profit earned. However, investment involves risk. The value of the Fund and its distribution (if any) may rise or fall. These risk factors, among others, may cause you to lose part or all of your investment.

KEY RISKS

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

Specific risks related to the Fund:

Credit / Default Risk	Credit risk relates to the creditworthiness of the issuers of the Islamic fixed income instruments / Islamic money market instruments and their expected ability to make timely payment of potential profit and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of the Islamic fixed income instruments / Islamic money market instruments. In the case of rated sukuk, this may lead to a credit downgrade. Default risk relates to the risk that an issuer of the Islamic fixed income instruments / Islamic money market instruments either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the Islamic fixed income instruments / Islamic money market instruments. This could adversely affect the value of the Fund.
Currency Risk	As the investments of the Fund in the Islamic Derivative may be denominated in currencies other than the base currency of the Fund, any fluctuation in the exchange rate between the base currency of the Fund and the currencies in which the investments are denominated may have an impact on the value of these investments. Investors should be aware that if the currencies in which the investments are denominated depreciate against the base currency of the Fund, this will have an adverse effect on the NAV of the Fund in the base currency of the Fund and vice versa. Investors should note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment.
Interest Rate Risk	This risk refers to the effect of interest rate changes on the valuation for a sukuk portfolio. In the event of rising interest rates, valuation for sukuk will decrease and vice versa. Meanwhile, sukuk with longer maturity and lower profit rate are more sensitive to interest rate changes. This will be mitigated via the management of the duration structure of the fixed income/ sukuk portfolio.

Liquidity Risk	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. The Fund is also subject to liquidity risk for Islamic Derivative which traded in a secondary market where there is no assurance that the secondary market prices will reflect fair market value or what unit holders deem to be fair value. Dealing in OTC instruments may involve greater risks than dealing in exchange-traded instruments. The price at which the Islamic Derivative will trade will be dependent on market conditions, which are beyond the Manager's control.
Country Risk	Investments of the Fund in any countries may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of the countries in which the Fund invests in. For example, the deteriorating economic condition of such countries may adversely affect the value of the investments undertaken by the Fund in those affected countries. This in turn may cause the NAV of the Fund or prices of Units to fall.
Counterparty Risk	Any default by the Counterparty of the Islamic Derivative would affect the Net Asset Value of the Fund. In mitigating this risk, the Islamic Derivative will be obtained from the Bank with a minimum long-term rating provided by any domestic or global rating agency that indicates strong capacity for timely payment of financial obligations.
Islamic Derivative Risk	<p>The performance of the Underlying Asset will be reflected in the NAV of the Fund as any marked-to-market fluctuations may result in a loss that amounts to a significant percentage of the NAV of the Fund which would impact on the Fund if the market moves against the investment positions. In such circumstances, the Fund may be liquidated at a loss for the Islamic fixed income instruments including Islamic money market instruments and amount of capital invested may be affected. Therefore, it is essential that the Fund's investment in the Islamic Derivative is monitored closely. The Manager will actively monitor the investment portfolio and take temporary defensive position should the need arises. Please refer to Section 3.22, Risk Management Strategies section of the Master Prospectus for information on how the risk is mitigated.</p> <p>The risk of loss to the Fund for the Islamic Derivative will depend on the performance of the Underlying Asset. If the Counterparty is obliged to pay the net differences of the profit amount based on the performance of the Underlying Asset to the Fund, the risk of loss to the Fund is the loss of the entire amount that the Fund is entitled to receive. If the Fund is obliged to pay the net differences of the loss amount based on the performance of the Underlying Asset, the Fund's risk of loss is limited to the net amount due.</p> <p>The Fund's exposure into the Islamic Derivative could also potentially result in higher volatility for the Fund's NAV.</p>

Note:

Please refer to Section 3.20 of the Master Prospectus for further information.

Please be advised that if an investor invests in Units through an IUTA which adopts the nominee system of ownership, the investor would not be considered to be a Unit Holder under the Deed and the investor may consequently not have all the rights ordinarily exercisable by a Unit Holder (for example, the right to call for a Unit Holder's meeting and to vote thereat and the right to have the Unit Holder's particulars appearing in the register of Unit Holders of the Fund).

FEE & CHARGES

7. What are the fees and charges involved?

Fees and charges¹ related to the Fund:

Sales Charge	A maximum of 5.00% of the NAV per Unit of / amount invested in the Fund (rounded to the nearest RM0.01) is imposed either by IUTAs, unit trust consultants or by the Manager.
Repurchase Charge	The Manager has no intention to impose any repurchase charge.

Switching Fee	The Manager does not impose any switching fee, however, if the amount of sales charge of the fund that the Unit Holder intends to switch into is more than the sales charge imposed by the fund being switched from, then the difference in the sales charge between the two (2) funds shall be borne by the Unit Holder. Switching out of the Fund is not allowed within 30 days of the date of investments.
Transfer Fee	An administrative charge of RM5.00 or any other amount as the Manager may deem appropriate.
Annual Management Fee	Up to 1.20% per annum of the NAV of the Fund.
Annual Trustee Fee²	0.05% per annum of the NAV of the Fund calculated on a daily basis subject to a minimum of RM12,000 per annum.

Notes:

1. We may for any reason and at any time, waive or reduce: (A) any fees (except the trustee fee); (B) other charges payable by you in respect of the Fund; and/or (C) transactional values including but not limited to the Units or amounts, for any Unit Holder and/or investments made via any distribution channels or platform.
2. Actual rate excluding foreign custodian fee and charges.

Please refer to Section 4 of the Master Prospectus for further information.

YOU SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST CONSULTANT.

8. How often are valuations available?

Valuations are valued daily at the end of each Business Day and you may refer to the Manager's website at www.tainvest.com.my for the Unit price.

9. How can I exit from this investment and what are the risks and costs involved?

Cooling-off period	<ul style="list-style-type: none"> • A cooling off right is only given to an individual investor who is investing in any of the unit trust funds managed by TAIM for the first time but shall not include the following person: <ul style="list-style-type: none"> ➢ a staff of TAIM; and ➢ a person registered with a body approved by the SC to deal in unit trusts. • There is a cooling-off period of six (6) Business Days from the day your application is accepted or deemed to be accepted by the Manager.
Redemption	<ul style="list-style-type: none"> • Redemption requests must be submitted by completing the transaction form. • Redemption proceed will be paid within ten (10) days (or it may subject to the change/revised policy by regulator), from the day the redemption request is received by us based on the selected payment method stated in the transaction form received by our head office or business centres.

Note:

Please refer to Section 5 of the Master Prospectus for detailed information.

FUND PERFORMANCE

The basis of calculating and assumption made in calculating the returns:

$$\text{Percentage Growth} = \frac{N^1 - N^2}{N^2} \times 100$$

N¹ = NAV on the end of the period

N² = NAV on the beginning of the period

$$* \text{Average Total Return} = \frac{\text{Total Sub Period Returns}}{\text{Number of Sub Periods}}$$

$$** \text{Annual Total Return} = (1 + \text{Cumulative Return})^{N^3/N^4} - 1$$

N³ = Number of periods per year
 N⁴ = Total number of periods

Factor in for unit splits and distributions paid out (if any during the period)

Average Total Return as at 31 October 2020

	1 Year	Since Inception (17/01/2018-31/10/2020)
Fund (%)	-3.95	-3.22
Benchmark* in MYR (%)	20.65	14.19
Benchmark* in USD (%)	21.33	12.18

Source: Lipper for Investment Management

Annual Total Return for the Financial Year Ended 31 October

	2020	2019	Since Inception (17/01/2018-31/10/2018)
Fund (%)	-3.97	14.61	-0.76
Benchmark* in MYR (%)	20.71	17.38	2.18
Benchmark* in USD (%)	21.39	17.55	-3.45

Source: Lipper for Investment Management

Distribution of Income for the Financial Year Ended 31 October

	2020	2019	2018
Unit Split	Nil	1:10	Nil
Gross distribution per Unit (sen) - Final	Nil	Nil	Nil
Net distribution per Unit (sen) – Final	Nil	Nil	Nil

(Distribution of income was made in the form of cash and reinvestment of units)

Performance and Investment Strategies Employed

The Fund was managed within its investment objective for the financial year under review but did not meet its objective of providing capital appreciation. The Fund posted a negative return of -3.97% for the financial year ended 31 October 2020, underperforming the benchmark's* 21.39% returns in USD terms.

Note:

*The benchmark of the Fund has changed to Dow Jones Islamic Market Developed Markets Top Cap Net Total Return USD Index effective 5 January 2021. The benchmark of the Fund was Dow Jones Islamic Market Titans 100 Index (TRN) since inception until 4 January 2021.

Portfolio Turnover Ratio ("PTR") for the Financial Year Ended 31 October

	2020	2019	2018
PTR (times)	1.08	1.33	2.19

The PTR for the current financial year has decreased as compared to the previous financial year's result due to increase in average transaction value of the Fund.

PAST PERFORMANCE OF THE FUND IS NOT AN INDICATION OF ITS FUTURE PERFORMANCE.

CONTACT INFORMATION

10. Who should I contact for further information or to lodge a complaint?

1. For internal dispute resolution, you may contact:

Our authorised distributors or our customer service officers on toll free 1-800-38-7147 between 9.00 a.m. and 6.00 p.m. (Malaysia time), from Monday to Friday (except public holidays), or you can email us at investor.taim@ta.com.my

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

- (a) via phone to : 03-2282 2280
- (b) via fax to : 03-2282 3855
- (c) via e-mail to : info@sidrec.com.my

(d) via letter to : 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

3. You can also direct your complaint to the SC even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Consumer & Investor Office:

(a) via phone to the Aduan Hotline at : 03-6204 8999
(b) via fax to : 03-6204 8991
(c) via e-mail to : aduan@seccom.com.my
(d) via online complaint form available at : www.sc.com.my
(e) via letter to : Consumer & Investor Office
Securities Commission Malaysia
3 Persiaran Bukit Kiara
Bukit Kiara
50490 Kuala Lumpur

4. Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:

(a) via phone to : 03-2092 3800
(b) via fax to : 03-2093 2700
(c) via e-mail to : complaints@fimm.com.my
(d) via online complaint form available at : www.fimm.com.my
(e) via letter to : Legal, Secretarial & Regulatory Affairs
Federation of Investment Managers Malaysia
19-06-1, 6th Floor Wisma Tune
No. 19 Lorong Dungun
Damansara Heights
50490 Kuala Lumpur

APPENDIX: GLOSSARY

Bank Counterparty /	A financial institution that will enter into the Islamic Derivative transaction with TADG.
Business Day	In respect of a Fund means a day on which Bursa Malaysia is open for trading or banks in Kuala Lumpur are open for business. The Manager may declare certain Business Days to be a non-Business Day although Bursa Malaysia or the banks are open for business.
Deed	The deeds including any supplemental deeds made between TAIM, the Trustee and the Unit Holders of the Fund, agreeing to be bound by the provisions of the respective deeds.
IUTA	A corporation registered with the Federation of Investment Managers Malaysia and authorised to market and distribute unit trust schemes of another party.
Net Asset Value or NAV	NAV of the Fund is the total value of all the Fund's assets less the total value of all its liabilities at a valuation point.
NAV per Unit	NAV of the Fund divided by the number of Units in circulation, at the same valuation point.
OTC	OTC trades refer to the trading of financial instruments directly between two parties without going through the securities exchange. OTC trades are negotiable and both parties agree upon the particular of the trade prior to settlement in the future.
SACSC	Shariah Advisory Council of the Securities Commission.
SC	Securities Commission Malaysia established under the Securities Commission Malaysia Act, 1993.
Shariah	Means Islamic law and specifically in the context of this Master Prospectus and its associated Fund, it is pertaining to guidelines, rulings and decisions issued by the SACSC and the advice of the Shariah Adviser.
Shariah Supervisory Board	Refers to independent supervisory or advisory body of specialised jurists in <i>Fiqh al-mua'malat</i> (Islamic commercial jurisprudence).
sukuk	Refers to certificates of equal value which evidence undivided ownership or investment in the assets using Shariah principles and concepts endorsed by the SACSC or any relevant Shariah Supervisory Boards and/or the Shariah advisers.
TADG	TA Dana Global (previously known as TA Dana Global 50).

Underlying Asset	Means an equity related asset which may comprise of collective investment scheme, index or any types of assets determined by us when we deem appropriate.
Unit or Units	An undivided share in the beneficial interest and/or right in the Fund and a measurement of the interest and/or right of a Unit Holder in the Fund and means a Unit of the Fund.
Unit Holder	A person for the time being who is registered pursuant to the Deed as a holder of Units of the Fund, including persons jointly so registered.
We / us / the Manager / TAIM	TA Investment Management Berhad (Registration Number: 199501011387(340588-T)).