

# TA DANA OPTIMIX

Date of Issuance: 25 April 2024

## 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 OptiMix** and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the **TA Dana OptiMix** and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission of Malaysia recommends the **TA Dana OptiMix** 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 TA Investment Management Berhad responsible for the **TA Dana OptiMix** 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.

This Product Highlights Sheet is an important document:

- It is a summary of the **salient information about the Fund**.
- You **MUST NOT invest in the Fund based on this Product Highlights Sheet alone**. Please read the master prospectus dated 22 March 2023 and/or its supplementary(ies) or replacement master prospectus (collectively known as "Master Prospectus") before deciding to make an investment. If you do not have a copy, please contact us to ask for one.
- You should not invest in the Fund if you do not understand it or are not comfortable with the accompanying risks.

## PRODUCT HIGHLIGHTS SHEET

# TA DANA OPTIMIX

### BRIEF INFORMATION OF THE PRODUCT

#### 1. What is this product about?

TA Dana OptiMix (the “Fund”) aims to achieve steady capital gains with consistent income over the medium to long-term by investing in a diversified mix of Shariah-compliant instruments.

Any material changes to the investment objective of the Fund would require Unit Holder’s approval.

### PRODUCT SUITABILITY

#### 2. Who is this product suitable for?

The Fund is suitable for investor who:

- wants to invest in Shariah-compliant securities and other approved instruments that meet requirements of the Shariah; and
- requires liquidity but are willing to invest for the medium to long-term.

### KEY PRODUCT FEATURES

#### 3. What am I investing in?

<b>Fund Category</b>	Mixed Asset (Islamic).
<b>Launch Date</b>	17 January 2005.
<b>Asset Allocation</b>	<ul style="list-style-type: none"> <li>• During a very positive equity market outlook, the typical asset allocation for Shariah-compliant equity to sukuk/Islamic deposits would be up to 95:5;</li> <li>• In a prolong bear equity market, however, the asset allocation for sukuk/Islamic deposits to Shariah-compliant equity would be up to 90:10;</li> <li>• The Fund may invest up to 30% its NAV in foreign Shariah-compliant securities.</li> </ul>
<b>Performance Benchmark</b>	The benchmarks for the Fund are the FTSE Bursa Malaysia EMAS Shariah Index (FBM EMAS Shariah) and Maybank 12-month General Investment Account (GIA) rate. The FBM EMAS Shariah is used when the portfolio of the Fund consists of 90% or more of Shariah-compliant equities while the Maybank 12-month GIA rate is used when the Fund consists of 90% or more of sukuk/Islamic deposits. Both benchmarks will be used (50:50) when the portfolio of the Fund consists of a balanced mixed asset of Shariah-compliant equities and sukuk/Islamic deposits.
<b>Investment Policy &amp; Strategy</b>	<p>Typically, the portfolio has the flexibility of changing its asset allocation strategy depending on investment market condition. During a very positive equity market outlook, the typical asset allocation for Shariah-compliant equity to sukuk/Islamic deposits would be up to 95:5. In a prolong bear equity market, however, the asset allocation for sukuk/Islamic deposits to Shariah-compliant equity would be up to 90:10. The Fund may invest up to 30% of its NAV in foreign Shariah-compliant securities.</p> <p>The Fund will select Shariah-compliant securities with potentially good capital growth and dividend income over the medium to long-term. The selection of such Shariah-compliant securities shall be based on the list of Shariah-compliant securities by the SACSC, the relevant Islamic indices for foreign Shariah-compliant securities and/or as approved by the Shariah Adviser. Investments in unlisted Shariah-compliant securities and Islamic futures contracts (for hedging purposes) are on the condition that the dealings are acceptable under the Shariah requirements. Placements under the Mudharabah mechanism and investments in other Islamic collective investment schemes will always observe Shariah requirements while maintaining a focus on the relevant objectives of the Fund. In the case of sukuk, selection will depend largely on credit quality to assure relative certainty in profit income and principal payment and overall total return stability.</p> <p>The Manager intends to adopt an active and frequent trading strategy depending upon market opportunities in meeting the Fund’s investment objective.</p> <p>Risks associated with such investment instruments that the investment managers propose to invest in are provided in section 3.18 – section 3.21 of the Master Prospectus.</p>
<b>Minimum Initial Investment</b>	RM1,000.
<b>Minimum Additional Investment</b>	RM100.
<b>Minimum Redemption</b>	500 Units.
<b>Minimum Holdings</b>	500 Units.

<b>Distribution Policy</b>	Annual/interim distribution (if any).
	The distribution may be made from (1) realised income, (2) realised gains, (3) unrealised income, (4) unrealised gains, (5) capital or (6) a combination of any of the above to provide a consistent level of distribution to Unit Holders.
	In order for the Manager to generate the distributable income, all or parts of the fees and expenses incurred by the Fund may be charged to the capital of the Fund.
	The effects of distributing income out of capital would include but are not limited to the following:
	<ul style="list-style-type: none"> <li>• the value of the investments in the Fund may be reduced; and</li> <li>• the capital of the Fund may be eroded.</li> </ul>
	The distribution is achieved by forgoing the potential for future capital growth. As a result, the value of future returns would be diminished and there would be an impact on the future growth potential of the Fund as the available assets to grow in the future is the net of the expenses charged to the Fund.
	Please note that if distribution is made, such distribution is not a forecast, indication or projection of the future performance of the Fund. The Manager has the right to make provisions for reserves in respect of distribution of the Fund. If the distribution available is too small or insignificant, any distribution may not be of benefit to the Unit Holders as the total cost to be incurred in any such distribution may be higher than the amount for distribution. The Manager has the discretion to decide on the amount to be distributed to the Unit Holders. The Manager also has the discretion to make distribution on an ad-hoc basis, taking into consideration the performance of the Fund.

Note:

Please refer to sections "Detailed Information on the Funds" and "Transaction Information" of the Master Prospectus for further information.

#### 4. Who am I investing with?

<b>Manager</b>	TA Investment Management Berhad (Registration Number: 199501011387 (340588-T))
<b>Trustee</b>	CIMB Commerce Trustee Berhad (Registration Number: 199401027349 (313031-A))
<b>Shariah Adviser</b>	BIMB Securities Sdn Bhd (Registration Number: 199401004484 (290163-X))

#### 5. What are the possible outcomes of my investment?

The Fund has the flexibility of investing in various classes of asset such as Shariah-compliant equities, sukuk and/or Islamic deposits depending on investment market condition.

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 may rise or fall. Distribution (if any), is on an annual/interim basis. 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:

General risks:
<p><b>Market Risk</b></p> <p>This is the risk when the value/demand of a Shariah-compliant stock, Shariah-compliant share, sukuk or any other security may be reduced due to market activity. The volatility of the market activity can be caused by factors such as inflation, changes in government policies, interest rates and exchange rates, therefore, as market conditions change, the performance of units may fall as well as rise, and income produced by a fund may also fluctuate. Accordingly, the Manager cannot guarantee any distribution or investment returns to the Unit Holders. However, by investing in a wide range of Shariah-compliant securities, the Manager attempts to balance this risk with the investment rewards that can be made.</p> <p>In assessing market risk, the Manager will keep a close watch on the financial markets to pick up potential adverse movements in these markets.</p>
<p><b>Particular Stock Risk</b></p> <p>Any irregular fluctuation of a particular Shariah-compliant stock may affect the unit price as the price of units may also fluctuate. This impact is reduced if a fund invests in a wide portfolio of investments.</p>
<p><b>Country Risk</b></p> <p>The prices of Shariah-compliant securities may also be affected by the political and economic conditions of the country in which the Shariah-compliant securities are issued. However, investment can diversified across markets/countries which will assist in mitigating the risk that may arise.</p>
<p><b>Currency Risk</b></p> <p>This risk is associated with investments denominated in foreign currencies. The net asset value of a unit trust fund will be lower if the foreign currency in which the Shariah-compliant securities are denominated moves unfavourably against RM. The management company can hedge the currency in mitigation adverse currency movements.</p>
<p><b>Loan/Financing Risk</b></p> <p>If you obtain a loan/financing to finance your purchase of units, you need to understand that:</p>

- (a) Borrowing/financing increases the possibility for gains as well as losses; and  
 (b) If the value of your investment falls below a certain level, you may be asked by the financial institution to top up the collateral or reduce the outstanding loan/financing amount to the required level. Investors are encouraged to invest money from their savings rather than borrowing money/seek financing from the financial institutions. Islamic unit trust funds' investors are encouraged to seek Islamic financing to purchase the units.

**Interest Rate Risk**

This risk refers to the effect of interest rate changes on the market value of a bond portfolio and the valuation for a sukuk portfolio. In the event of rising interest rates, valuation for sukuk will decrease and vice versa, which will then have an impact on the net asset value or unit prices of the fund. 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 sukuk portfolio.

As for Islamic unit trust fund, the interest rate is a general economic indicator that will have an impact on the management of fund regardless of whether it is an Islamic unit trust fund or otherwise. It does not in any way suggest that the fund will invest in conventional financial instruments. All the investments carried out for Islamic unit trust fund are in accordance with Shariah requirements.

**Credit/Default Risk**

This risk refers to the possibility that the issuer or financial institution of a Shariah-compliant securities, Shariah-compliant instruments or Islamic deposits placements will not be able to make timely payments of profit or principal repayment/payment on the maturity date. This may lead to a default in the payment of principal and profit and ultimately a reduction in the value of unit trust funds. This risk is managed by the internal policy of setting a ceiling or limit to the exposure and also the constant process of credit evaluation to mitigate such risk to an acceptable level.

**Non-Compliance Risk**

There is a risk that the management company may not adhere to the investment mandate of the fund, the deed and prospectus of the fund, the guidelines, the internal policies and the relevant laws. As a result, the fund may not be able to achieve its investment objectives. The aforesaid may result in the management company being penalised by the relevant authority, for example, a suspension of the management company's license. In order to mitigate this risk, the management company must have stringent internal controls and ensures that compliance monitoring processes are undertaken.

**Management Company Risk**

There is a risk that the management company may not adhere to the investment mandate of the fund. With close monitoring by the investment committee, back office system being incorporated with limits and controls, and regular reporting to the senior management team, the management company is able to mitigate such risk. The trustee will also have an oversight on the management company pursuant to the guidelines. Poor management of the fund may also jeopardise the investment of unit holders through the loss of their capital invested in the fund.

**Inflation Risk**

Purchasing power is reduced by inflation and if the rate of inflation is constantly higher than the rate of returns on investments, the real rate of your investment return (i.e. the returns after adjusting for inflation) could be negative despite the fund showing a positive return. Hence, investors should consider the potential real rate of returns prior to investing.

**Liquidity Risk**

Liquidity refers to the ease of liquidating an investment of a Shariah-compliant security at or near its fair value depending on the investment's volume traded in the market. A unit trust fund holding many Shariah-compliant securities that are illiquid, or difficult to dispose of, will have its value depressed when it has to sell these Shariah-compliant securities at a discount to their fair value. Hence, this will negatively impact the NAV of the Funds and the investments of the Unit Holders. This risk is mitigated through a systematic security selection process and portfolio diversification.

**Operational Risk**

The performance of a unit trust fund's investment depends upon the proper functioning of both internal and external systems and processes. A market disruption event or system interruption can also impact processes when there is an interruption in the flow of information needed for making qualified decisions in managing the unit trust fund. These disruptions may impact the performance of the unit trust fund, the settlement of trades in the unit trust fund and may also affect the investor's transactions with the unit trust fund. The Manager has to put in place internal controls to manage some of these disruptions such as business continuity plans. However, investors should note that not all circumstances can be prepared for nor anticipated. In such circumstances, the Manager will take appropriate measures to safeguard the Unit Holders' interests.

**Possibility of Loss**

The prices of units in a unit trust fund and the income from the fund may go down as well as up due to price fluctuations of the Shariah-compliant securities that the fund invests in. A possible loss of all or part of the principal invested cannot be ruled out. No guarantee is given, express or implied, that investors will receive any distribution or returns on their investments, or that investors will get back their initial amount invested in full. The Manager endeavours to mitigate this risk by employing a systemic investment process that is incorporated with a risk management process.

**Investment Manager Risk**

The performance of any unit trust fund depends on the experience, knowledge and expertise of the investment manager. The risk of the fund underperforming the benchmark may be a result of wrong forecasts or human negligence. Any error in the investment techniques and processes adopted by the manager may have an adverse impact on the fund's performance. The investment manager seeks to mitigate this risk by implementing a structured investment process based on the investment policy and strategy of the unit trust fund and systematic operational procedures along with stringent internal controls.

**Specific risks of the Fund:**

**Credit/Default Risk**

This risk is a concern for investments in sukuk and refers to the ability of the issuer or counterpart to honour its obligations to make timely payments of principal and profit. In the event that the issuer is faced with financial difficulties, its credit worthiness may also decrease. This in turn may lead to default in the payments thus would affect the value of the Fund's investment. This risk is managed by the internal policy of setting a ceiling or limit to the exposure and also the constant process of credit evaluation to mitigate such risk to an acceptable level.

**Specific Stock/Issuer Risk**

Any large fluctuations in the prices of Shariah-compliant shares or sukuk of any of the companies that the Fund owns may cause the NAV or prices of Units to change too. Such fluctuations can be caused by changes in government laws in the industry in which the company belongs, entry of new competitors or changes in business directions / strategies / operations. It must be noted that it is not possible to anticipate such risk all the time.

Nevertheless, the investment managers will endeavour to detect any negative price movements by the constant and detailed research that they will conduct on each company concerned. Upon detection, they will make the necessary decisions to alter the mix of Shariah-compliant securities accordingly.

Furthermore, the individual price change will usually have little impact because the Fund will have either a diversified portfolio of investments which spread the overall risk and thus, reduce overall volatility; or an asset allocation which includes cash & Islamic liquid assets, which returns are less volatile in nature.

**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 sukuk portfolio.

The interest rate is a general economic indicator that will have an impact on the management of Fund. It does not in any way suggest that this Fund will invest in conventional financial instruments. All the investments carried out for this Fund is in accordance with Shariah requirements.

**Shariah Status Reclassification Risk****(a) Shariah-compliant equity securities**

The risk refers to the risk that the currently held Shariah-compliant equity securities in the portfolio of the Fund may be reclassified as Shariah non-compliant in the periodic review of the securities by the SACSC, the Shariah Adviser or the Shariah Supervisory Boards of relevant Islamic indices. If this occurs, the Manager will take the necessary steps to dispose of such securities.

Opportunity loss could occur due to the restriction on the Fund to retain the excess capital gains derived from the disposal of the reclassified Shariah non-compliant securities. In such an event, the Fund is required:

- (i) to dispose of such securities with immediate effect or within one (1) calendar month if the value of the securities exceeds or is equal to the investment cost on the effective date of reclassification of the list of Shariah-compliant securities ("Reclassification") by the SACSC or date of review ("Review") by the Shariah Adviser or the Shariah Supervisory Boards of relevant Islamic indices. The Fund is allowed to keep dividends received and capital gains from the disposal of the securities up to the effective date of Reclassification or Review. However, any dividends received and excess capital gains from the disposal of the Shariah non-compliant securities after the effective date of Reclassification or Review should be channelled to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser;
- (ii) to hold such securities if the value of the said securities is below the investment cost on the effective date of Reclassification or Review until the total subsequent dividends received (if any) and the market price of the securities is equal to the cost of investment at which time disposal has to take place within one (1) calendar month, excess capital gains (if any) from the disposal of the securities should be channelled to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser; or
- (iii) to dispose of such securities at a price lower than the investment cost which will result in a decrease in the Fund's value.

**(b) Islamic fixed income instruments or Islamic money market instruments or Islamic deposits or Islamic collective investment schemes**

This risk refers to the risk of a possibility that the currently held Islamic fixed income instruments or Islamic money market instruments or Islamic deposits or Islamic collective investment schemes invested by the Fund may be declared as Shariah non-compliant by the relevant authority or the Shariah Adviser. If this occurs, the Manager will take the necessary steps to dispose of or withdraw such fixed income instruments or money market instruments or deposits or collective investment schemes.

*Note: Please refer to cleansing process for the Fund for details.*

**Distribution Out of Capital Risk**

Distribution may be paid out of capital when the realised gains or realised income of the Fund is insufficient to pay a distribution. Unit Holders should note that the payment of distribution out of capital represents a return or withdrawal of part of the amount from any capital gains attributable to the original investment. Such distribution may result in an immediate decrease in the NAV per Unit of the Fund and the capital of the Fund which is available for investment in the future. As a result, capital growth may be reduced and a high distribution yield from distribution out of capital does not imply a positive or high return on Unit Holders' total investments.

*Note:*

*Please refer to sections related to "risk factors" in 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 Holders' meeting and to vote thereat and the right to have the investor's particulars appearing in the register of Unit Holders of the Fund).**

**FEE & CHARGES<sup>1</sup>****7. What are the fees and charges involved?**

## Fees and charges related to the Fund:

<b>Sales Charge<sup>2</sup></b>	Up to 5.50% 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 the Manager.
<b>Repurchase Charge</b>	The Manager has no intention to impose any repurchase charge.
<b>Switching Fee</b>	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.
<b>Transfer Fee</b>	An administrative charge of RM5.00 or any other amount as the Manager may deem appropriate.
<b>Annual Management Fee<sup>3</sup></b>	Up to 1.50% per annum of the NAV of the Fund.
<b>Annual Trustee Fee<sup>4</sup></b>	0.055% per annum of the NAV of the Fund calculated on a daily basis (subject to a minimum of RM15,000 per annum).

### Notes:

1. We may for any reason and at any time, waive or reduce: (a) any fees (except the Trustee's 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. All sales charge is to be rounded to two (2) decimal points. The Manager reserves the right to waive and/or reduce the sales charge from time to time at its absolute discretion. Investors may negotiate with their preferred distribution channel for a lower sales charge. Investment through the distribution channel shall be subjected to their respective terms and conditions.
3. We may, at our own discretion, from time to time, charge an annual management fee that is lower than that stated above.
4. Actual rate excluding foreign custodian fee and charges.

Please refer to section "Fees, Charges & Expenses" 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?

The Fund will be valued on a daily basis and the daily prices of the Fund will be published on the next Business Day. The Fund's Unit prices are available on our website at [www.tainvest.com.my](http://www.tainvest.com.my), Federation of Investment Managers Malaysia (FIMM)'s website, our head office or any of our business centres.

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

<b>Cooling-off Policy</b>	<ul style="list-style-type: none"> <li>• 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"> <li>➢ a staff of TAIM; and</li> <li>➢ a person registered with a body approved by the SC to deal in unit trust funds.</li> </ul> </li> <li>• 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. Within these six (6) Business Days, you have a right to request for withdrawal of the investment. The refund for every Unit held by you pursuant to the exercise of your cooling-off right would be the sum of: <ol style="list-style-type: none"> <li>(a) if the NAV per Unit on the day the Units were first purchased ("original price") is higher than the price of a Unit at the point of exercise of the cooling-off right ("market price"), the market price at the point of cooling-off; or</li> <li>(b) if the market price is higher than the original price, the original price at the point of cooling-off; and</li> <li>(c) the sales charge per Unit originally imposed on the day the Units were purchased.</li> </ol> </li> <li>• All such requests must be received or be deemed to have been received by the Manager before 4.00 p.m. on a Business Day. Requests received or deemed to have been received after 4.00 p.m. will be treated as having been received on the following Business Day. If you submit your payment by cheque, the cooling-off period will accrue from the date on which the Manager receives the cheque and payment for the cooling-off will be made after the cheque has been cleared. The proceeds would generally be refunded to Unit Holder within seven (7) Business Days of receiving the request for withdrawal.</li> </ul>
<b>Redemption of Units</b>	<ul style="list-style-type: none"> <li>• Redemption of Units can be made by completing the transaction form available from any of our offices or by sending written instructions to any of our offices on any Business Day. Any valid redemption request received by our head office or any of our business centres on or before 4.00 p.m. on a Business Day will be processed based on the NAV per Unit calculated at the end of the Business Day. Any redemption request received by us after 4.00 p.m. will be deemed to have been received on the next Business Day. If the redemption request is received by us on non-Business Day, such redemption request will be processed based on the NAV per Unit calculated at the close of the next Business Day.</li> <li>• Redemption proceeds will be paid to you within seven (7) Business Days from the date the transaction form is received.</li> <li>• Payment of redemption proceeds shall be based on the selected payment method stated in the transaction form received by our head office.</li> <li>• In case of joint holders, we will process the redemption request based on the operating instruction stated in the account opening form when you first invested in the Fund. For avoidance of doubt, all redemption proceeds will be made payable to the principal applicant</li> </ul>

by default, unless there is a request by the principal applicant that the redemption proceeds be made payable to the joint applicant.

**Note:**

Please refer to section "Transaction Information" of the Master Prospectus for further information.

## FUND PERFORMANCE

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

$\text{Percentage Growth} = \frac{N^1 - N^2}{N^2} \times 100$ <p>N<sup>1</sup> = NAV on the end of the period N<sup>2</sup> = NAV on the beginning of the period</p> <p>* <math>\text{Average Total Return} = \frac{\text{Total Sub Period Returns}}{\text{Number of Sub Periods}}</math></p> <p>** <math>\text{Annual Total Return} = (1 + \text{Cumulative Return})^{N^3/N^4} - 1</math></p> <p>N<sup>3</sup> = Number of periods per year N<sup>4</sup> = Total number of periods</p> <p>Factor in for unit split and distribution paid out (if any during the period)</p>
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### Average Total Return as at 31 January 2024

	1 Year	3 Years	5 Years	10 Years
<b>Fund (%)</b>	-2.68	-4.87	5.52	3.14
<b>Benchmark – FBM EMAS Shariah (%)</b>	1.82	-4.31	-0.48	-1.10
<b>Benchmark – Maybank 12-month GIA (%)</b>	2.45	2.22	2.49	2.99

Source: Lipper for Investment Management

### Annual Total Return for the Financial Year Ended 31 January

	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
<b>Fund (%)</b>	-2.68	-9.69	-2.06	33.51	13.83	-12.13	13.86	1.96	-1.21	3.35
<b>Benchmark – FBM EMAS Shariah (%)</b>	1.82	-4.26	-10.11	11.41	0.00	-15.42	11.70	-1.56	-3.35	1.97
<b>Benchmark – Maybank 12-month GIA (%)</b>	2.45	2.27	1.95	2.38	3.43	3.57	3.34	3.82	3.65	3.25

Source: Lipper for Investment Management

### Distribution of Income/Unit Split for the Financial Year Ended 31 January

	2024	2023	2022
<b>Unit Split</b>	Nil	Nil	Nil
<b>Gross distribution per Unit (sen) – Final</b>	Nil	1.50	2.00
<b>Net distribution per Unit (sen) – Final</b>	Nil	1.50	2.00

(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. For the financial year up to 31 January 2024, the Fund had a total return of -2.68%, underperforming the benchmark FBM EMAS Shariah which had a return of 1.82% over the same period.

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

	2024	2023	2022
<b>PTR (times)</b>	0.77	0.84	0.49

The PTR for the current financial year has registered a decreased as compared to the previous financial year due to decrease in total 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.	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):
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(Malaysia time), from Monday to Friday (except public holidays), or you can email us at <a href="mailto:investor.taim@ta.com.my">investor.taim@ta.com.my</a> .	<p>(a) via phone to : 03-2282 2280</p> <p>(b) via fax to : 03-2282 3855</p> <p>(c) via e-mail to : <a href="mailto:info@sidrec.com.my">info@sidrec.com.my</a></p> <p>(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</p>
<p>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 &amp; Investor Office:</p> <p>(a) via phone to the : 03-6204 8999 Aduan Hotline at</p> <p>(b) via fax to : 03-6204 8991</p> <p>(c) via e-mail to : <a href="mailto:aduan@seccom.com.my">aduan@seccom.com.my</a></p> <p>(d) via online : <a href="http://www.sc.com.my">www.sc.com.my</a> complaint form available at</p> <p>(e) via letter to : Consumer &amp; Investor Office Securities Commission Malaysia 3 Persiaran Bukit Kiara Bukit Kiara 50490 Kuala Lumpur</p>	<p>4. Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:</p> <p>(a) via phone to : 03-2092 3800</p> <p>(b) via fax to : 03-2093 2700</p> <p>(c) via e-mail to : <a href="mailto:complaints@fimm.com.my">complaints@fimm.com.my</a></p> <p>(d) via online : <a href="http://www.fimm.com.my">www.fimm.com.my</a> complaint form available at</p> <p>(e) via letter to : Legal, Secretarial &amp; Regulatory Affairs Federation of Investment Managers Malaysia 19-06-1, 6<sup>th</sup> Floor Wisma Tune No. 19 Lorong Dungun Damansara Heights 50490 Kuala Lumpur</p>

#### APPENDIX: GLOSSARY

<i>Baitulmal</i>	Refers to the treasury of a State Islamic Religious Council.
Business Day	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 deed 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 deed.
IUTA	A corporation registered with the Federation of Investment Managers Malaysia and authorised to market and distribute unit trust schemes of another party.
medium to long-term	Investment horizon of minimum three (3) years.
NAV	Net Asset Value.
NAV of the Fund	The value of all the Fund's assets less the value of all the Fund's liabilities at a valuation point.
NAV per Unit	The NAV of the Fund divided by the number of Units in circulation of the Fund at the same valuation point.
SACSC	Shariah Advisory Council of the Securities Commission Malaysia.
SC or Securities Commission Malaysia	The Securities Commission Malaysia established under the Securities Commission Malaysia Act 1993.
Shariah	Means Islamic law comprising the whole body of rulings pertaining to human conducts derived from sources of the Shariah namely the Qur'an (the holy book of Islam) and Sunnah (practices and explanations rendered by the Prophet Muhammad (pbuh)) and other sources of Shariah such as Ijtihad (exertion of individual efforts to determine the true ruling of the divine law on matters whose revelations are not explicit) of Shariah scholars.
Shariah Supervisory Boards	Refers to independent supervisory or advisory bodies of specialised jurists in Fiqh al-mua'malat (Islamic commercial jurisprudence).
Shariah requirements	Means the rulings, guidelines and resolutions made by the SACSC or the advice given by the Shariah Advisers.
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.
Unit Holder(s) / investor(s) / you	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.
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.
We / our / us / the Manager / TAIM	TA Investment Management Berhad (Registration Number: 199501011387(340588-T)).