

TA DANA OPTIMIX

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 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.

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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 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.

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?

Fund Category	Mixed Asset (Islamic)
Launch Date	17 January 2005
Asset Allocation	<ul style="list-style-type: none"> • 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% its NAV in foreign Shariah-compliant securities.
Performance Benchmark	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. 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.
Investment Policy & Strategy	<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>

	Risks associated with such investment instruments that the investment managers propose to invest in are provided in section 3.19 – section 3.22 of this Master Prospectus.
Minimum Initial Investment	RM1,000.
Minimum Additional Investment	RM100.
Minimum Holdings	500 Units.
Distribution Policy	Annual/ interim distribution (if any).

Note:

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 Commerce Trustee Berhad (Registration Number: 199401027349 (313031-A))
Shariah Adviser	BIMB Securities Sdn Bhd (Registration Number: 199401004484 (290163-X))

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:

Specific Stock / Issuer Risk	<p>Any large fluctuations in the prices of Shariah-compliant shares or sukuk of any of the companies that the Fund own 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.</p> <p>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.</p> <p>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.</p>
Credit / Default Risk	<p>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.</p>

<p>Interest Rate Risk</p>	<p>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.</p> <p>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.</p>
<p>Shariah Status Reclassification Risk</p>	<p>(a) Shariah-compliant equity securities</p> <p>The risk refers to the risk that the currently held Shariah-compliant equity securities in the portfolio of Islamic funds 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.</p> <p>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:</p> <ul style="list-style-type: none"> (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 last trading day before 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 last trading day before the effective date of Reclassification or Review. However, any dividends received and excess capital gains from the disposal of the Shariah non-compliant securities on and after the effective date of Reclassification or Review should be channelled to <i>baitulmal</i> and/or charitable bodies approved by the Shariah Adviser; (ii) to hold such securities if the value of the said securities is below the investment cost on the last trading day before 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 <i>baitulmal</i> and/or charitable bodies approved 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. <p>(b) Islamic fixed income instruments or Islamic money market instruments or Islamic deposits</p> <p>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 invested by Islamic funds 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.</p> <p>Note: Please refer to cleansing process for the Fund for details.</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 Holders' 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 7.00% 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.
Transfer Fee	An administrative charge of RM5.00 or any other amount as the Manager may deem appropriate.
Annual Management Fee	Up to 1.50% per annum of the NAV of the Fund.
Annual Trustee Fee²	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 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:

$\text{Percentage Growth} = \frac{N^1 - N^2}{N^2} \times 100$ <p>N¹ = NAV on the end of the period N² = NAV on the beginning of the period</p> <p>* <i>Average Total Return</i> = $\frac{\text{Total Sub Period Returns}}{\text{Number of Sub Periods}}$</p> <p>** <i>Annual Total Return</i> = $(1 + \text{Cumulative Return})^{N^3/N^4} - 1$</p> <p>N³ = Number of periods per year N⁴ = Total number of periods</p> <p>Factor in for unit splits and distributions paid out (if any during the period)</p>

Average Total Return as at 31 January 2021

	1 Year	3 Years	5 Years	10 Years
Fund (%)	33.41	10.11	9.16	4.22
Benchmark – FBM EMAS Shariah (%)	11.38	-1.96	0.71	2.34
Benchmark – Maybank 12-month GIA (%)	2.38	3.12	3.30	3.27

Source: Lipper for Investment Management

Annual Total Return for the Financial Year Ended 31 January

	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
Fund (%)	33.51	13.83	-12.13	13.86	1.96	-1.21	3.35	-1.23	3.45	-6.46
Benchmark – FBM EMAS Shariah (%)	11.41	0.00	-15.42	11.70	-1.56	-3.35	1.97	13.42	5.85	2.84
Benchmark – Maybank 12-month GIA (%)	2.38	3.43	3.57	3.34	3.82	3.65	3.25	3.19	3.19	3.09

Source: Lipper for Investment Management

Distribution of Income for the Financial Year Ended 31 January

	2021	2020	2019
Gross distribution per Unit (sen) - Final	2.00	2.00	1.50
Net distribution per Unit (sen) – Final	2.00	2.00	1.50

(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 and met its objective of providing capital returns. The Fund posted a positive return of 33.51% and outperformed its benchmark FTSE Bursa Malaysia EMAS Shariah Index's return of 11.41%.

Portfolio Turnover Ratio (“PTR”) for the Financial Year Ended 31 January

	2021	2020	2019
PTR (times)	1.29	0.93	0.93

The PTR for current financial year has registered an increase compared to previous financial year due to increase 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. (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

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.
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.
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)).