

PRODUCT HIGHLIGHTS SHEET

ARECA ISLAMIC equityTRUST FUND (Date of Constitution: 01 March 2022)

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 Areca Capital Sdn Bhd 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 omission 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 Areca Islamic equityTRUST Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the Areca Islamic equityTRUST Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission of Malaysia recommends the Areca Islamic equityTRUST 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 Areca Capital Sdn Bhd responsible for the Areca Islamic equityTRUST 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.

WE DO NOT ACCEPT CASH DEPOSIT, CASH PAYMENT AND PAYMENT THROUGH THE CASH DEPOSIT MACHINE AND PAYMENT MADE BY A THIRD PARTY.

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

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

PRODUCT HIGHLIGHTS SHEET**ARECA ISLAMIC equityTRUST FUND****BRIEF INFORMATION ON THE FUND****1. What is this fund about?**

Fund category / type	Islamic (Equity) / Growth
Manager	Areca Capital Sdn Bhd (200601021087 (740840-D))
Trustee	Maybank Trustees Berhad (196301000109 (5004-P))

PRODUCT SUITABILITY**2. Who is this fund suitable for?**

This Fund is suitable for investors who:

- seek capital growth;
- have a high risk tolerance;
- have a Medium to Long Term investment horizon; and
- seek to invest in a portfolio of investments that comply with Shariah requirements.

KEY FUND FEATURES**3. What am I investing in?**

Initial Offer Price	RM0.5000
Objective of the Fund	To provide investors with Medium to Long Term capital growth by investing primarily in a portfolio of Shariah-compliant equities and Shariah-compliant equity-related securities. <i>Any material changes to the Fund's objective would require Unit Holders' approval.</i>
Base Currency	RM
Investment Strategy	To achieve its investment objective, The Manager will adopt an active trading strategy with frequency that will depend on the market conditions and the market outlook. The Fund will invest a maximum of 98% of its NAV in Shariah-compliant equities and Shariah-compliant equity-related securities and a minimum of 2% of its NAV in Islamic Liquid Assets. Shariah-compliant equity-related securities includes but not limited to different classes of listed and unlisted Shariah-compliant shares, Shariah-compliant warrants, Shariah-compliant options, Islamic preference shares and Shariah-compliant convertible securities. The Fund will normally invest in Shariah-compliant securities issued by companies that exhibit a good management track record, a sound history of Long-Term profitability and earnings resilience, a strong balance sheet, and/or have a good competitive position in their respective industries. The Fund may also invest in units or shares of other Islamic CIS which have similar objective. Nevertheless, the Fund may also invest in Islamic money market or short term Islamic fixed income funds for the purpose of liquidity, diversification of investments and investment risk mitigation. The Fund may take a temporary defensive position, which may be inconsistent with the Fund's investment strategies and asset allocation, to respond to adverse economic, political or other market conditions by holding up to 100% of the Fund's NAV in Islamic Liquid Assets or Islamic money market and short term Islamic fixed income funds. In general, the temporary defensive positions shall be taken for a period of not more than 6 months. However, the position could be held for a longer period with the approval from the investment

	committee of the Fund during prolonged adverse market conditions. We will re-align the Fund to its principal investment strategies when market conditions turn for the better.						
Asset Allocation	<table border="1"> <thead> <tr> <th>Asset Type</th> <th>% of the NAV</th> </tr> </thead> <tbody> <tr> <td>Shariah-compliant equities and Shariah-compliant equity-related securities</td> <td>70%-98% of the NAV of the Fund</td> </tr> <tr> <td>Islamic Liquid Assets</td> <td>Minimum 2% of the NAV of the Fund</td> </tr> </tbody> </table>	Asset Type	% of the NAV	Shariah-compliant equities and Shariah-compliant equity-related securities	70%-98% of the NAV of the Fund	Islamic Liquid Assets	Minimum 2% of the NAV of the Fund
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Shariah-compliant equities and Shariah-compliant equity-related securities	70%-98% of the NAV of the Fund						
Islamic Liquid Assets	Minimum 2% of the NAV of the Fund						
Performance Benchmark	1-year Average Returns of the funds under Lipper's "Equity Malaysia-Islamic" category. The information on the benchmark is available at www.arecacapital.com (the Average Returns can also be obtained from the weekly the Edge / Lipper Fund Table).						
Income Distribution and Reinvestment Policy	<p>Incidental, subject to the availability of distributable income.</p> <p>Unit Holders will have an option to receive income distribution via bank transfer or to reinvest. In the absence of written instructions from a Unit Holder, we are entitled to reinvest the income distributed from the Fund in additional Units of that Fund at the NAV per Unit at the end of the distribution day with no entry fee.</p>						
Financial Year End	31 March						

4. Who am I investing with?

Manager	Areca Capital Sdn Bhd (200601021087 (740840-D))
Trustee	Maybank Trustees Berhad (196301000109 (5004-P))
Trustee's Delegate	Malayan Banking Berhad (196001000142 (3813-K)) (as Custodian) (Maybank Custody Services)

5. What are the possible outcomes of my investment?

There are many possible outcomes associated with an investment in the Fund and involves some degree of risk. Investors are to take note that the value of an investment in the Fund and its distributions payable (if any) may go down as well as up and are not guaranteed. The value of your investment is at risk depending on the underlying investments of the Fund.

Under normal circumstances, the Manager aims to out-perform the Fund's benchmark, 1-year Average Returns of the funds under Lipper's "Equity Malaysia-Islamic" category. However, on the flip side, the Fund may post a much lower return or even incurring losses if one or more of the key risks occur. **In the worst scenario where all the investments of the Fund are in default or suspended, investors may lose part or even all of your initial investments.**

KEY RISKS

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

PLEASE BE ADVISED THAT IF YOU INVEST IN UNITS THROUGH AN IUTA WHICH ADOPTS THE NOMINEE SYSTEM OF OWNERSHIP, YOU WOULD NOT BE CONSIDERED TO BE A UNIT HOLDER UNDER THE DEED AND YOU 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 YOUR PARTICULARS APPEARING IN THE REGISTER OF UNIT HOLDERS OF THE FUND).

Below are the risks associated with the investments of the Fund which may cause significant losses if they occur.

General risks of investing in a unit trust fund

- Market's Risk**
 Market risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political, social and/or other factors, which will result in a decline in the fund's net asset value. Market risk stems from the fact that there are economy-wide perils which impact all businesses. Investors will be exposed to market uncertainties no matter how a fund's investments are diversified. The fluctuations in the economy, political and social environment will affect the market price of the fund's investments either in a positive or negative way.

- Manager's Risk**
This risk refers to the day-to-day management of a fund by the manager which will impact the performance of the fund. For example, investment decisions undertaken by the manager, as a result of an incorrect view of the market or any non-compliance with internal policies, investment mandate, the deed, relevant law or guidelines due to factors such as human error or weaknesses in operational process and systems, may adversely affect the performance of the fund.
- Liquidity Risk**
Liquidity risks refer to the ease of liquidating an asset at or near its fair value 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. In situation where the fund has insufficient cash and is unable to liquidate its assets due to market condition as aforesaid, redemption requests made by the unit holders are likely to be affected as the Manager may not be able to fulfil its payment obligation on time.
- Financing Risk**
The risk occurs when investors take a financing to finance their investment and thereafter unable to service the financing payments. If units are used as collateral, an investor may be required to top-up the investor's existing instalment if the prices of units fall below a certain level due to market conditions. Failing which, the units may be sold at a lower net asset value per unit as compared to the net asset value per unit at the point of purchase towards settling the financing.
- Performance Risk**
As a result of the risk elements, the returns from a fund are not guaranteed. The value of the fund's investment will vary when disposed and an investment may be worth more or less than when purchased.
- Inflation Risk**
This is the risk that investors' investment in the unit trust fund may not grow or generate income at a rate that keeps pace with inflation. This would reduce investors' purchasing power even though the value of the investment in monetary terms has increased.
- Non-Compliance Risk**
This risk refers to the possibility that the manager may not follow the provisions set out in the prospectus or the deed or the laws, rules, guidelines or internal operating policies which governs the fund. Non-compliance may occur directly due to factors such as human error or system failure and can also occur indirectly due to amendment on the relevant regulatory frameworks, laws, rules, and other legal practices affecting the fund. This risk may result in operational disruptions and potential losses to the fund. The Manager aims to reduce this risk by placing stringent internal policies and procedures and compliance monitoring processes to ensure that the fund is in compliance with the relevant regulations or guidelines.

Specific risks associated with the investment portfolio of Areca Islamic equityTRUST Fund

- Stock Specific Risk**
Prices of a particular Shariah-compliant stock may fluctuate in response to the circumstances affecting individual companies such as adverse financial performance, news of a possible merger or loss of key personnel of a company. Any adverse price movements of such Shariah-compliant stock will adversely affect the Fund's NAV.
- Equity-related Securities Risk**
The Fund invests in Shariah-compliant equity-related securities such as Shariah-compliant rights and Shariah-compliant warrants, where price movement is dependent on the price movement of the underlying equities. The risk of these Shariah-compliant equity-related securities generally higher than their underlying equities as they may be leveraged form of investment. The price of Shariah-compliant equity-related securities generally fluctuates more than the underlying equities and consequently may affect the volatility of the Fund's NAV. For example, Shariah-compliant warrants have a limited life and will depreciate in value as they approach their maturity date. If a Shariah-compliant warrant's exercise price is above the underlying share price at any time during its remaining subscription period, the Shariah-compliant warrant will theoretically carry little value and Shariah-compliant warrants that are not exercised at or before the maturity date will become worthless.
- Islamic CIS Risk**
The Fund may invest into Islamic CIS which the Islamic CIS's management company has absolute discretion over the management and operations control as well as investment strategy of such Islamic CIS. In the event of mis-management of the Islamic CIS due to factors such as incorrect market view adopted by the Islamic CIS's management company or non-compliance with the Shariah investment requirements by the Islamic CIS, the performance of the Islamic CIS will be adversely affected. This will further impact the performance of the Fund.
- Profit Rate Risk**
Profit rate risk refers to the impact of profit rate changes on the Islamic Deposits. Profit rate fluctuations affect the Islamic Deposits' returns of the Fund. Profit rates offered by the Financial Institutions will fluctuate according to the overnight rate policy determined by BNM and this has direct correlation with the Fund's investment in Islamic Deposits. The Fund's future reinvestment in Islamic Deposits will benefit from the higher profit rate and in the event of falling profit rates, the Fund's future investment in Islamic deposits will be reinvested at lower profit rates which in turn will reduce the Fund's potential returns.
- Reclassification of Shariah Status Risk**
This refers to the situation where the Shariah-compliant investments currently held by the Fund may be reclassified as Shariah non-compliant in the periodic review by the SAC of the SC or the Shariah Adviser of the Fund. In such circumstance, we are required to dispose of such investments immediately if the market value is above the investment cost. In the event the market value is below the investment cost, we may choose to hold these investments until the market value meets the investment cost. However, in the event we decide to dispose of these investments below the investment cost, the Fund will realise its losses and thus impact the NAV of the Fund.

For further information of the risk, you may refer to "Shariah Investment Guidelines" issued by the Shariah Adviser on page 16 of the Prospectus on how the Shariah methodologies treat the investment gains and losses as a result of reclassification of Shariah status of a particular investment.

The abovementioned risks which you should consider before investing into a unit trust fund should not be considered to be an exhaustive list.

You should be aware that investments in the Fund may be exposed to other risks of an exceptional nature from time to time.

FEES & CHARGES

7. What are the fees and charges involved?

Entry Fee (Sales Charge)	Unit trust consultants, third-party distributors: Up to 3% of the net investment amount of the Fund
Exit Fee	NIL
Switching Fee	NIL
Transfer Fee	NIL
Annual Management Fee	Up to 2.00% p.a. of NAV of the Fund.
Annual Trustee Fee	Up to 0.06% per annum of the NAV of the Fund, subject to a minimum fee of RM6,000 per annum.

The above fees and charges are exclusive of any taxes and/or duties as may be imposed by the government and/or the relevant authorities from time to time.

How will I be notified of any increase in fees and charges?

- A written communication will be sent to unit holders to notify of the higher rate and its effective date;
- A supplementary or replacement Prospectus will be lodged and issued.

VALUATION AND EXITING FROM INVESTMENT

8. How often are valuations available?

The valuation of the assets of the Fund is carried out on each Business Day.

The NAV per unit of the Fund will generally be found on the Manager's website at www.arecacapital.com.

9. How can I invest in this investment?

Minimum Initial Investment	RM10,000 or such other limit at the Manager's discretion.
Minimum Additional Investment	RM1,000 or such other limit at the Manager's discretion.

Note: All completed transaction forms must be submitted to the Manager before the cut-off time on a Business Day as determined by the Manager. We will process your transaction on the next Business day if we receive your application after the cut-off time. Distributors may impose an earlier cut-off time if you purchase the Units through our distributors.

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

Minimum Redemption	10,000 Units or such other lower limit at the Manager's discretion.
Minimum Balance	You are required to redeem all your investment if you have less than 1,000 Units or such other lower amount as decided by the Manager.
Redemption Notice / Frequency	Any Business Day. However, you must submit the redemption notice to us before 2.00pm on transaction day (T day) for processing.

Redemption Payment	<p>We will pay you within seven (7) Business Days upon receipt of the duly completed original Redemption form. However, for this Fund, it is our general Redemption policy to make payment within three (3) Business Days (T+3 day). Please note that for third party distributors such as IUTA, the Redemption payment could be longer, however it is still within seven (7) Business Days as aforementioned.</p> <p>Redemption proceeds will be only paid to the principal holder, unless requested by the principal holder to pay to the Jointholder. We do not pay to any third-party.</p>
Transfer of Units	<p>Unit Holders are permitted to transfer part or all of their Units in the Fund to their immediate family members by completing a Transfer form. However, for the transfer of Units to other investors, it is subject to the discretion of the Manager and the Manager reserve the rights to reject the transfer without assigning any reason. Transfers from corporate accounts to individual accounts are not permitted.</p> <p>You must submit the completed Transfer form before the cut-off time on any Business Day. We will process your transaction on the next Business Day if we receive your application after the cut-off time. A transfer will be effected subject to the terms and conditions applicable for the Fund</p>
Cooling-off Right	<p>A cooling-off right will be given to you if you are investing in any unit trust funds managed by us for the first time. The cooling-off period given to you is six (6) Business Days commencing from the date of receipt of the investment application by us. The refund for every Unit held following a request by you pursuant to the exercise of a cooling-off right should be the sum of: -</p> <ul style="list-style-type: none"> • the NAV per Unit at the point of exercise of the cooling-off right (“market price”), if the NAV per Unit on the day the Units were purchased (“original price”) is higher than the market price; or • the original price, if the market price is higher than the original price; together with the charges imposed on the day the units were purchased. <p>Where the market price is higher than the original price paid by an investor, we may agree to pay the investor the excess amount, provided that such amount is not paid out of the Fund or the assets of the Fund.</p> <p>A cooling-off right is given to an individual investor except for where such investor is an existing Unit Holder, a staff of the Manager or persons registered with a body approved by the SC to deal in unit trusts.</p> <p>The moneys to be refunded to you pursuant to the exercise of a cooling-off right will only be paid after we have received cleared funds for the original investment. You must submit the completed Cooling-off form before the cut-off time on any Business Day. We will process your transaction on the next Business Day if we receive your application after the cut-off time.</p>

FUND PERFORMANCE (for the financial year ended 31 May)

Source of fund performance and Benchmark Performance: Lipper for Investment Management

11. Portfolio Structure

	2026	2025	2024
Quoted Shariah-compliant securities	70.39%	79.94%	98.45%
Liquid assets and other net current assets	29.61%	20.06%	1.55%
TOTAL	100.00%	100.00%	100.00%

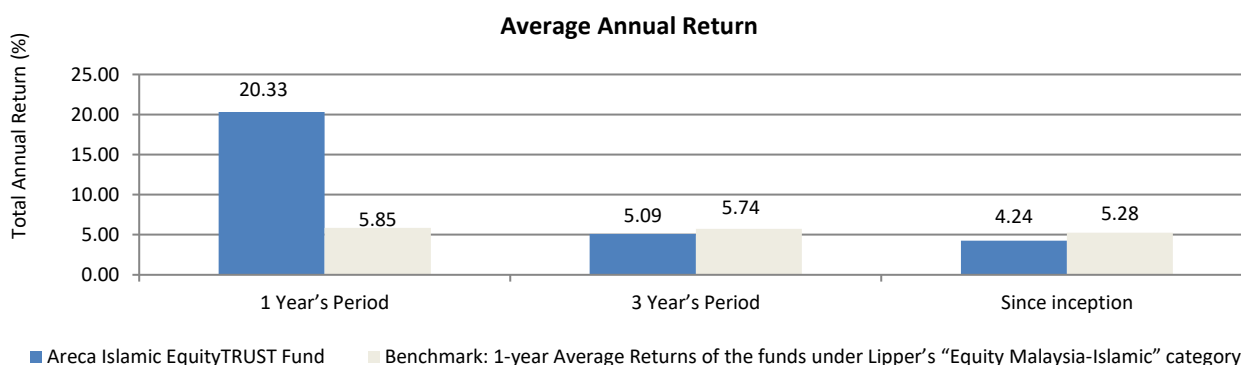
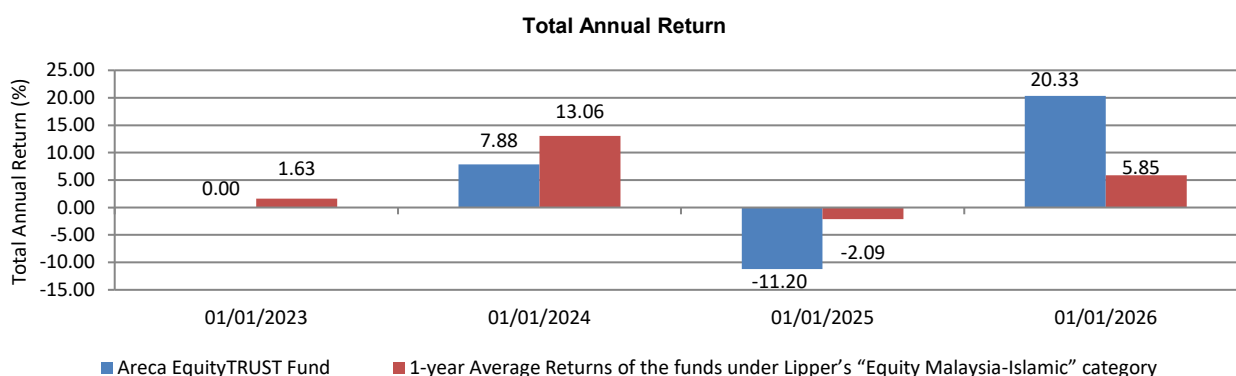
Remarks		
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12. Performance Data

Annual Total Return	2026	2025	2024
Areca Islamic EquityTRUST Fund	20.33	-11.20	7.88
1-year Average Returns of the funds under Lipper’s “Equity Malaysia-Islamic” category	5.85	-2.09	13.06

Average Total return per annum (%)	1 Year’s Period	3 Year’s Period	Since inception
Areca Islamic EquityTRUST Fund Fund	20.33	5.09	4.24
1-year Average Returns of the funds under Lipper’s “Equity Malaysia-Islamic” category	5.85	5.74	5.28

13. Performance Chart



Basis of calculation and assumptions made in calculating the returns:

* Percentage growth = $\frac{NAV_t - NAV_{t-1}}{NAV_{t-1}}$

where t = current year
t-1 = previous year

14. Distribution

	2026	2025	2024
Gross Distribution Per Unit (sen)	-	-	-
Net Distribution Per Unit (sen)	-	-	-

There was no unit distribution for the financial period under review.

15. Unit Split

	2026	2025	2024
Split ratio	-	-	-

There was no unit split exercise for the financial period under review.

16. Portfolio Turnover Ratio (PTR)

	2026	2025	2024
PTR (times)	1.92	1.39	1.23
Remarks			

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

For more information, please refer to the Prospectus dated 9 September 2022.

CONTACT INFORMATION**11. Who should I contact for further information or to lodge a complaint?**

For enquiries/further information, please contact:

Head Office	Areca Capital Sdn Bhd (200601021087 (740840-D)) 107, Blok B, Pusat Dagangan Phileo Damansara 1, No 9, Jalan 16/11, Off Jalan Damansara, 46350 Petaling Jaya, Selangor. Tel: 603-7956 3111 Fax: 603-7955 4111 Website: www.arecacapital.com E-mail: invest@arecacapital.com	
Branches	Pulau Pinang Tel: 604-210 2011 Fax: 604-210 2013	Malacca Tel: 606-282 9111 Fax: 606-283 9112
	Ipoh Tel: 605-249 6697 Fax: 605-249 6696	Kuching Tel: 082-572 472
	Johor Bharu Tel: 07-336 3689	Kota Kinabalu Tel: 088 - 276 757

- For internal dispute resolution, you may contact:
Areca Capital Sdn Bhd – Investor Care: 03-7956 3111
- If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Financial Ombudsman Service (FMOS):
 - By fax / email / post to: Chief Executive Officer
Financial Ombudsman Service (FMOS):
14th Floor, Main Block, Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur
Tel: 03-2272 2811 Fax: 03-22721577
Website: www.fmos.org.my
 - Walk in: Financial Ombudsman Service (FMOS):
14th Floor, Main Block, Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.
- You can also direct your complaint to the Securities Commission Malaysia even if you have initiated a dispute resolution process with (FMOS). To make a complaint, please contact the Securities Commission Malaysia's Investor Affairs & Complaints Department:
 - via phone to the Aduan Hotline at : 03-6204 8999
 - via fax to : 03-6204 8991
 - via e-mail to : aduan@seccom.com.my
 - via online complaint form available at www.sc.com.my
 - via letter to : Investor Affairs & Complaints Department
Securities Commission Malaysia
No. 3 Persiaran Bukit Kiara, Bukit Kiara
50490 Kuala Lumpur
- Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:
 - via phone to : 03-2092 3800
 - via fax to : 03-2093 2700
 - via e-mail to : complaints@fimm.com.my

- (d) via online complaint form available at www.fimm.com.my
 (e) via letter to : Legal, Secretariat & Regulatory Affairs
 Federation of Investment Managers Malaysia
 19-06-01, 6th Floor Wisma Tune
 No. 19 Lorong Dungun, Damansara Heights
 50490 Kuala Lumpur

GLOSSARY

Areca/ Manager/ Management Company/ We/ Us/ Our	Refers to Areca Capital Sdn Bhd;
Base Currency	Means the base currency of the Fund, i.e. RM;
BNM	Refers to Bank Negara Malaysia;
Bursa Malaysia	Means the stock exchange managed and operated by Bursa Malaysia Securities Berhad;
Business Day	A day on which Bursa Malaysia is open for trading;
CMSA	The Capital Markets and Services Act, 2007 including all amendments thereto;
Deed(s)	The Deed in relation to the Fund and any other supplemental deeds that may be entered into between the Manager and the Trustee;
FIMM	Refers to the Federation of Investment Managers Malaysia;
Financial Institution	Means, (a) if the institution is in Malaysia: i. licensed bank; ii. licensed investment bank; and iii. licensed Islamic bank; (b) if the institution is outside Malaysia, any institution that is licensed, registered, approved or authorised to provide financial services by the relevant banking regulator; "licensed bank" has the same meaning as given under the Financial Services Act 2013; "licensed investment bank" has the same meaning as given under the Financial Services Act 2013; "licensed Islamic bank" has the same meaning assigned to it under the Islamic Financial Services Act 2013";
Fund	Refers to Areca Islamic equityTRUST Fund;
Fund Manager	A person who undertakes the fund management function, or part thereof, for the Fund and who is a holder of a capital markets services licence for the regulated activity of fund management;
Guidelines	Guidelines on Unit Trust Funds issued by the SC as may be amended from time to time;
Islamic CIS	Islamic collective investment schemes which include Islamic exchange traded funds;
Islamic Deposits	Means a sum of money accepted or paid in accordance with Shariah - (a) on terms under which it will be repaid in full, with or without any gains, return or any other consideration in money or money's worth, either on demand or at a time or in circumstances agreed by or on behalf of the person making the payment and person accepting it; or (b) under an agreement, on terms whereby the proceeds under the arrangement to be paid to the person paying the sum of money shall not be less than such sum of money; but excludes money paid bona fide – (i) by way of an advance or a part payment under a contract for the sale, hire or other provision of property or services, and is repayable only in the event that the property or services are not in fact sold, hired or otherwise provided; (ii) by way of security for the performance of a contract or by way of security in respect of any loss which may result from the non-performance of a contract; (iii) without limiting paragraph (ii), by way of security for the delivery up or return of any property, whether in a particular state of repair or otherwise; and (iv) in such other circumstances, or to or by such other person, as set out in schedule 2 of the Islamic Financial Services Act 2013;
Islamic Liquid Assets	Means any Shariah-compliant permitted investment capable of being converted into cash within seven (7) days;

IUTA	Institutional unit trust scheme adviser, which is a corporation registered with the FIMM and authorised to market and distribute unit trust schemes of another party;
Jointholder	A person who holds Units together with another person or persons and "Jointholders" means the persons who are holding the same Units;
Long-Term	Means a period of at least five (5) years;
Medium to Long Term	Means a period of three (3) years or more;
Net Asset Value or NAV	The value of all assets of the Fund less the value of all liabilities of the Fund at a valuation point;
NAV per Unit	The net asset value of the Fund at a particular valuation point divided by the total number of Units in circulation at the same valuation point;
Redemption	The repurchase by the Manager of the Units owned by the Unit Holders upon a proper redemption request;
RM	Ringgit Malaysia;
SAC of SC	Refers to Shariah Advisory Council of the Securities Commission Malaysia;
SC	Refers to the Securities Commission Malaysia which was established under the Securities Commission Malaysia Act 1993;
Shariah	Means Islamic law comprising the whole body of rulings pertaining to human conducts derived from the sources of the Shariah namely the Qur'an (the holy book of Islam), and its practices and explanations rendered by the Prophet Muhammad (pbuh) and Ijtihad of ulamak (personal efforts by qualified Shariah scholars to determine the true ruling of the divine law on matters whose revelations are not explicit);
Shariah Adviser	Refers to Amanie Advisors Sdn Bhd;
Shariah Requirements	The requirements which make sure that any human conduct must not involve any elements which are prohibited by the Shariah and that in performing that conduct all the essential elements that make up the conduct must be present and each essential element must meet all the necessary conditions as required by the Shariah for that element;
Special Resolution	Means a resolution passed at a meeting of Unit Holders duly convened in accordance with the Deed by a majority of not less than three-fourths (3/4) of the Unit Holders present and voting at the meeting in person or by proxy; for the avoidance of doubt, "three-fourths (3/4) of the Unit Holders present and voting at the meeting in person or by proxy" means three-fourths (3/4) of the votes cast by the Unit Holders present and voting; for the purposes of terminating the Fund, "Special Resolution" means a resolution passed at a meeting of Unit Holders duly convened in accordance with the Deed by a majority in number representing at least three-fourths (3/4) of the value of the Units held by Unit Holders present and voting at the meeting in person or by proxy;
Trustee	Refers to Maybank Trustees Berhad, includes its permitted assigns and successors in title;
Units	Means units of the Fund, it is a measurement of the right and/or interest of a Unit Holder in the Fund;
Unit Holder/You	A person for the time being who is registered pursuant to the Deed as a holder of Units, including a Jointholder.