



199301001702(256439-D)
(An Islamic Fund Management Company)

PRODUCT HIGHLIGHTS SHEET

PMB Dana Al-Aiman

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors or authorized committee or persons approved by the Board of Directors of PMB Investment Berhad and they 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, 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 PMB Dana Al-Aiman and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of PMB Dana Al-Aiman and lodgment of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends PMB Dana Al-Aiman 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 PMB Investment Berhad responsible for PMB Dana Al-Aiman 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 document is dated 1 August 2025.

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

PMB DANA AL-AIMAN

Product Type	Unit Trust	Relaunch Date	19 th May 1997
Issuer/Manager	PMB Investment Berhad	Trustee	AmanahRaya Trustees Berhad
Shariah-compliant	Yes	Shariah Adviser	Amanie Advisors Sdn Bhd
Financial Year End	31 st May	Dealing Frequency	Every Business Day
Capital Protected / Guaranteed	No	Distribution Policy	Annually, subject to the availability of income for the financial period.

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

The Fund is suitable for investors who:

- have a moderate risk tolerance level;
- have a medium to long term investment horizon;
- prefer a portfolio that conforms to Shariah principles; and
- seek for steady return and to achieve capital growth in the medium to long term period.

Investors should consult their financial advisers if in doubt whether this product is suitable for them.

Investor is required to undergo a suitability assessment process in order to determine the range of products that suit their risk profile and needs.

KEY PRODUCT FEATURES

WHAT UNIT TRUST FUND ARE YOU INVESTING IN?

- You are investing in a unit trust fund constituted in Malaysia that aims to provide investors with steady return and to achieve capital growth in the medium to long term by investing in equities and fixed income securities that conform to the Shariah principles.
- The distribution (if any) is annual, subject to the availability of income for the financial period. The distribution of income, if any, will be made in the form of cash or additional units.

Please refer to **Section 3** of the Master Prospectus for further information on product features.

Investment Strategy

The Fund shall invest primarily in a diversified portfolio of Shariah-compliant equities and Shariah-compliant equity-related securities listed on any recognised stock exchange in Malaysia.

The portfolio construction process will be research-driven with extensive bottom-up fundamental analysis coupled with top-down economic and sector analysis. In identifying investable Shariah-compliant securities, the designated fund manager will rely on fundamental research, taking into consideration the companies' financial strengths (including track records), prospects, business operations and governance. In addition, prospects for the economies and sectors in which the companies operate will also be assessed.

The focus will be on Shariah-compliant equities of public-listed companies with growth prospects over medium to long term horizon. Other valuation measures may include Price-to-Earnings (PE), PE-to-Growth, Discounted Cash Flow, Price-to Revalued Net Asset Value or Price-to-Book depending on the sector the companies operate and whether the operations are perpetual or for a defined period. Analysis will also consider revenue growth, profit margins, sustainability of earnings, balance sheet and cash flow. In view of its investment objective, the

designated fund manager will adopt an active investment management approach and frequency of trading of securities will very much depend on market conditions.

Please refer to **Section 3** of the First Supplementary Master Prospectus for further information on Fund's investment strategy.

Asset Allocation

Asset class	% of the Fund's NAV
Shariah-compliant equities and Shariah-compliant equity-related securities	Minimum 70% and maximum 99.5%
Islamic money market instruments, Islamic deposit placements, sukuk and/or other Shariah-compliant permitted investments.	The remaining balance of the Fund's NAV not invested in the above.

Please refer to **Section 3** of the Master Prospectus for further information on Fund's asset allocation.

Applicable Shariah Principles

- Investor appoints PMB Investment Berhad to manage and invest the Fund under the Islamic contract of 'Wakalah' or Agency.
- PMB Investment Berhad is appointed to undertake the investment activities on behalf of the investors for 'Ujrah' or fee.

Possible Outcomes

As the Fund will invest primarily in the Shariah-compliant equity market, its NAV and hence your investment capital will be subject to the market fluctuation. *Assuming as a result of the market movement, the Fund and your investment may possibly end with the following outcomes:

Movement of the Fund's NAV	Outcome of your investment capital
Increase by 10%	Increase by 10%
Decrease by 10%	Decrease by 10%

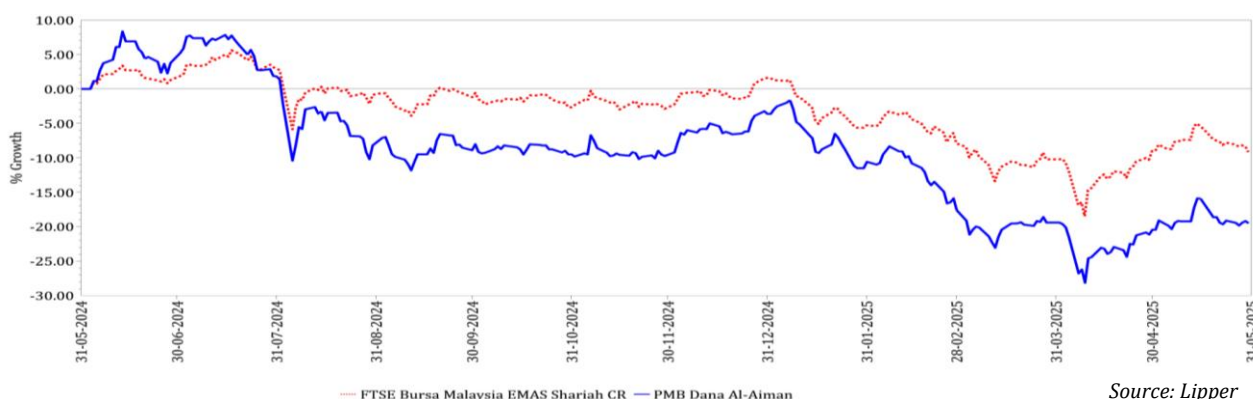
*Other things remain unchanged.

Fund Performance

Basis of Fund Performance Computation

The calculation for Average Total Return and Annual Total Return of the Fund is based on computation methods of Lipper and sourced from Lipper for Investment Management (Lipper IM). The basis of computation is on NAV-to-NAV, income re-invested, over a specified period. Lipper IM is an application that provides comprehensive fund information and performance, fund ratings, analytic tools and charting. Information about Lipper IM can be obtained from www.refinitiv.com

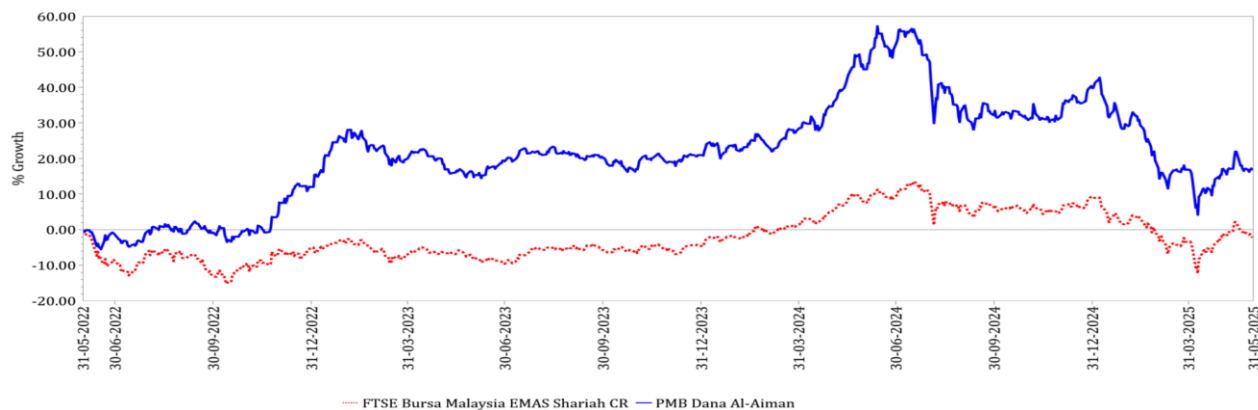
1-Year Fund Performance



1-Year Fund Performance Review

For the 1-year period ended 31 May 2025, the Fund posted a total return of -19.51% against the return of -9.17% on the FTSE Bursa Malaysia EMAS Shariah Index (Benchmark).

3-Year Fund Performance

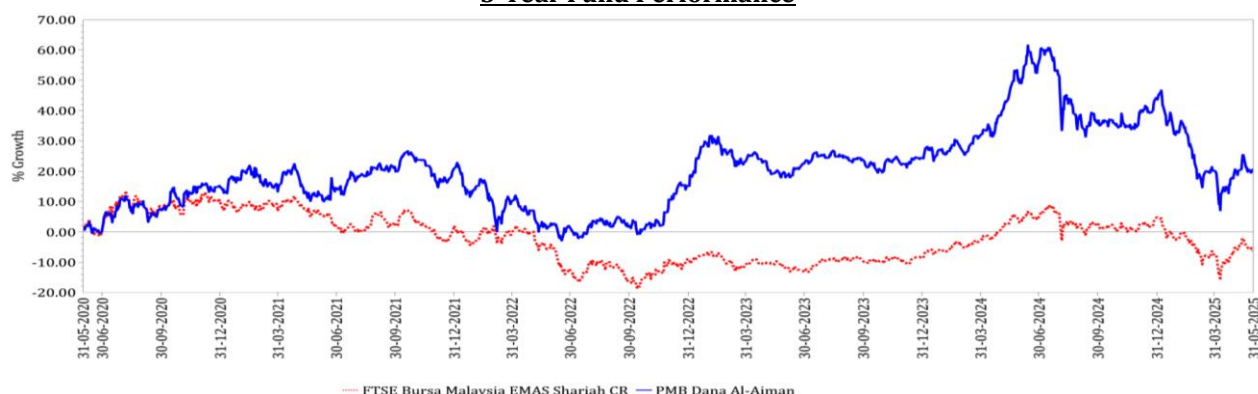


Source: Lipper

3-Year Fund Performance Review

For the 3-year period ended 31 May 2025, the Fund posted a total return of 16.76% outperformed its benchmark return of -2.20%.

5-Year Fund Performance



Source: Lipper

5-Year Fund Performance Review

For the 5-year period ended 31 May 2025, the Fund registered a total return of 19.93% higher than the benchmark of -6.39%.

10-Year Fund Performance



Source: Lipper

10-Year Fund performance Review

For the 10-year period ended 31 May 2025, the Fund registered a total return of 4.14% and outperformed the benchmark of -10.50%.

Average Total Return

Fund/Benchmark	For the Period Ended 31 May			
	1-Year	3-Year	5-Year	10-Year
PMB Dana Al-Aiman	(19.51%)	5.30%	3.70%	0.41%
FBMSHA	(9.17%)	(0.74%)	(1.31%)	(1.10%)

Source: Lipper

Annual Total Return

Annual Total Return for the Past 10 Financial Years Ended 31 May

Year	PMB Dana Al-Aiman	Benchmark
2025	(19.51%)	(9.17%)
2024	25.05%	16.84%
2023	16.01%	(7.85%)
2022	(7.93%)	(9.89%)
2021	11.56%	6.22%
2020	7.70%	1.95%
2019	2.75%	(3.12%)
2018	(23.15%)	(4.91%)
2017	7.72%	7.39%
2016	(5.21%)	(5.20%)
2015	0.09%	(4.26%)

Distribution Highlight

Financial Year End	31 May		
	2025	2024	2023
Gross Distribution Per Unit - Cash (sen)	*2.52	*2.60	*3.00
Net Distribution Per Unit - Cash (sen)	*2.52	*2.60	*3.00

*Distribution is in the form of units.

Portfolio Turnover Ratio (PTR)

2025	2024	2023
0.80 times	1.24 times	1.33 times

The PTR was marginally lower at 0.80 times compared to the previous financial year, due to an decrease in trading activities undertaken by the Fund.

Asset Allocation

Year	2025	2024	2023
Shariah-compliant equities	77.30%	87.46%	78.68%
Islamic deposits & Others	22.70%	12.54%	21.32%

The Fund's exposure in Shariah-compliant equities was marginally decreased to 77.30% in 2025. The balance of 22.70% were held in other Shariah-compliant permitted investments respectively.

Historical Financial Highlights

Extract of Statement of Comprehensive Income for the Financial Year Ending 31 May

Financial Year Ended 31 May		2025	2024	2023
Total Investments Income	(RM)	(12,205,961)	9,589,944	4,584,589
Total Expenses	(RM)	(1,206,055)	(841,409)	(692,796)
(Loss)/Profit before taxation	(RM)	(13,412,016)	8,748,535	3,891,793
Taxation	(RM)	-	-	-
(Loss)/Profit after taxation	(RM)	(13,412,016)	8,748,535	3,891,793

Extract of Statement of Financial Position as at 31 May

Financial Year Ended 31 May		2025	2024	2023
Total Investments	(RM)	71,478,120	41,147,376	31,018,685
Other Assets	(RM)	2,523,098	4,187,110	667,357
Total Assets	(RM)	74,001,218	45,334,486	31,686,042
Total Liabilities	(RM)	(6,780,545)	(2,637,523)	(2,255,167)
Net Asset Value	(RM)	67,220,673	42,696,963	29,430,875

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

Total Annual Expenses

The table below shows the total annual expenses incurred by the Fund in its respective preceding financial year-end. The percentage was calculated based on the Average NAV.

Fund	Management Fee		Trustee Fee		Fund Expenses		Total Expenses	
	(RM'000)	(%)	(RM'000)	(%)	(RM'000)	(%)	(RM'000)	(%)
PMB Dana Al-Aiman	894	1.50	29	0.05	17	0.03	940	1.58

Total Expenses Ratio (TER)

Fund/Financial Year End	2025	2024	2023
PMB Dana Al-Aiman	1.58%	1.59%	1.61%

KEY RISKS

You should be aware that –

- The value of your investment, and the distribution payable, may go down as well as up.
- The return of the Fund is not guaranteed.

Equity Market Risk

The performance of the Fund is subject to the volatility of the stock market which is influenced by the changes in the economic and political climate, interest rate, international stock market performance and regulatory policies. The movement of the value in the underlying investment portfolio will affect the NAV of the Fund. Any downward movement of the value will negatively impact the NAV of the Fund.

Stock Specific Risk

Prices of a particular 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 stock will adversely affect the Fund's NAV.

Equity-related Securities Risk

The value of the Shariah-compliant equity-related securities depends on the value of the underlying equities that the Shariah-compliant securities are related to. Any upward movement in the value of the underlying Shariah-compliant equities may result an upward movement of the value of the respective Shariah-compliant equity-related securities, and vice versa. Hence, the movement of the value of the Shariah-compliant equity-related securities will affect the value of the Fund.

The fund may also invest in Shariah-compliant equity-related securities such as Shariah-compliant warrants, that have an expiry date and may experience time decay, and the erosion of value accelerates as the instrument advances to its expiry date. If the Shariah-compliant warrant is not exercised on or before the expiry date, the Shariah-compliant warrant will have no value and negatively impact the NAV of the Fund.

Shariah Status Reclassification Risk

(a) Shariah-compliant equity securities

This 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 SAC of the SC, 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:

- 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 SAC of the SC 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;
- 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
- 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 instrument 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 instrument or money market instruments or deposits or collective investment schemes.

Dividend Policy Risk

This is a risk particular to the Fund which has heavy emphasis on high yield dividend stocks. Such a risk may occur when fundamentals of the company's business deteriorate or if there is a change in the dividend payout policy resulting in a reduction of the dividend to be paid by the company. This risk may be mitigated by investing mainly in companies with a consistent historical record of paying dividends, strong cash flow, or operating in fairly stable industries.

Please refer to [Section 3.5](#) of the Master Prospectus and its Second Supplementary for further information on product specific risks.

FEES, CHARGES AND EXPENSES

WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?

- Payable directly by you

You will need to pay the following fees and charges as a percentage of your gross investment sum:

Sales Charge (imposed for every transaction performed)	IUTA, CUTA, UTC and direct purchase	6.0%
	EPF-MIS	3.0%
Repurchase Charge	Nil	
Switching Fee	Nil	
Transfer Fee	Up to RM10.00 per transaction	
Other Charges (imposed for every transaction performed)	<ul style="list-style-type: none"> Bank charges Telegraphic Transfer charges 	Rate is determined by the appointed bankers
Distribution Channel(s)	<ul style="list-style-type: none"> IUTA CUTA UTC Direct Purchase Auto Debit 	

Note: In addition, the above fees and charges are subject to the Tax at the prevailing rate.

- Payable indirectly by you

Management Fee	1.5% per annum of the Fund's NAV
Trustee Fee	0.05% per annum of the Fund's NAV
Other fees charged by the Fund	<ul style="list-style-type: none"> Commissions/fees paid to brokers/dealers; Auditor's fee; Tax adviser's fee; Valuation fee; Taxes; Custodial charges; Tax voucher/distribution warrants; and

- Any other fees/expenses permitted by the Deed

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

Please refer to [Section 4](#) of the Master Prospectus and its Third Supplementary for further information on product fees and charges.

VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

- It is our policy that the Fund is valued on a daily basis at the end of a Business day.
- You may obtain our latest information on the Fund's price at our website, pmbinvestment.com.my.

HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?

- **Cooling-off Period**

If you are a first time individual investor with the Manager shall have the right, within 6 Business Days, commencing from the day the completed application is received and accepted by the Manager to withdraw his/her investment in the Fund. However, this cooling-off period does not apply to a staff of the Manager and a person registered with a body approved by the SC to deal in unit trusts.

The refund pursuant to an exercise of a cooling-off right must be as follows:-

- a) If the original price of a unit 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;
- b) If the market price is higher than the original price, the original price at the point of cooling-off.

The Manager will refund the charges imposed on the day the units were purchased. The money payable out of this transaction will be refunded to the investor within seven (7) Business Days of the Manager's receipt of the repurchase request.

- **Redemption**

You may redeem all or some of the units held on any Business Day by completing the Transaction Form together with a photocopy of your NRIC.

- For a request to redeem units received or deemed to have been received by us on or before the cut-off time at 3.30 p.m. on any Business Day, units will be redeemed at the NAV per unit calculated at the end of Business Day on which the request is received ("forward pricing").
- Where the repurchase request is received after the cut-off time, the request will be deemed to have been received on the next Business Day.
- Payment will be made within seven (7) Business Days of the receipt of redemption request, except for PMB SCMF, where the redemption proceeds will be paid within four (4) Business Days, provided that all required documents are completed and verified.
- The proceeds of payment will be directly credited to your bank account via online banking services or telegraphic transfer.
- We reserve the right to vary the terms and conditions of repurchase/redemption mode from time to time, which shall be communicated to you in writing.
- In the event of any technical difficulties beyond the Manager's control or should the redemption request in the sale of units cannot be liquidated at an appropriate price or on adequate terms and is as such not in the interest of the existing Unit Holders, redemption monies may be paid at such other period or as may be permitted by the relevant authorities from time to time.
- You may redeem your investment wholly or partially. There is no minimum number of units for redemption but you must meet the minimum holding of units after a repurchase transaction. If you

insist on making a repurchase request knowing that after the transaction you will hold less than minimum holdings of units, we may withdraw all your units and we will pay the proceeds to you. We may, with the consent of the Trustee, reserve the right to defer your purchase request if such transaction would adversely affect the Fund or the interest of the Unit Holders.

- The value of the repurchase/ redemption price will be the NAV per unit at the end of the Business Day on which the request for repurchase/ redemption of units is received by us.
- No restriction is set on the frequency of redemption. For certificate holders, you can only redeem your units upon surrendering the unit certificate(s).
- No redemption fee is charged. However, bank charges and other bank fees, if any, will be borne by the Unit Holder.
- If the units are held in the names of more than one Unit Holder, where the mode of holding is specified as "Joint Application", redemption request will have to be signed by all the joint holders unless the joint applicant is a minor.
- Redemption proceeds will be paid to the EPF and to be credited into your EPF account.

Please refer to **Section 5** of the Master Prospectus and its Fourth Supplementary for further information on determination of prices and redemption details.

CONTACT INFORMATION

WHO SHOULD I CONTACT FOR FURTHER INFORMATION OR TO LODGE A COMPLAINT?

- You may contact PMB Investment Berhad or visit any of our appointed distributors listed on pmbinvestment.com.my for further assistance.
- For any complaint or internal dispute resolution, please contact:

- (a) via phone to : (03) 4145 3900
- (b) via email to : clients@pelaburanmara.com.my
- (c) via letter to : **Customer Services Unit**
PMB Investment Berhad
2nd Floor, Wisma PMB
No. 1A, Jalan Lumut
50400 Kuala Lumpur

Please state the date, time, place of occurrence, person involved and nature of your complaint or dispute. You may also lodge your complaint through telephone calls.

- If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Financial Markets Ombudsman Service (FMOS):

- (a) via phone to : (03) 2272 2811
- (b) via email to : www.fmos.org.my
- (c) via letter to : **Financial Markets Ombudsman Service (FMOS)**
Level 14 Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur

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

- (a) via phone to : (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

No 3 Persiaran Bukit Kiara
Bukit Kiara
50490 Kuala Lumpur

• **Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:**

- (a) via phone to : (03) 7890 4242
- (b) via e-mail : complaints@fimm.com.my
- (c) via online complaint form available at: www.fimm.com.my
- (d) via letter to : **Complaints Bureau**
Legal & Regulatory Affairs
Federation of Investment Managers Malaysia
19-06-1, 6th Floor, Wisma Capital A
No. 19, Lorong Dungun
Damansara Heights
50490 Kuala Lumpur

Please refer to **Section 12** of the Master Prospectus and its Fourth Supplementary for further information.

APPENDIX: GLOSSARY OF TERMS

- **Bursa Malaysia:** means Malaysia's stock exchange managed by Bursa Malaysia Securities Berhad;
- **Business day:** means a day on which the Bursa Malaysia is open for dealings;
- **CUTA:** means 'Corporate UTS Adviser', a licensed financial planner registered with FIMM and authorised to market and distribute unit trust schemes of another party;
- **Cut-off time:** means the time by which requests for unit purchases or redemptions by investors are accepted each day up to the Fund's dealing cut-off time and are processed using the same day-end's NAV per unit prices;
- **Deed:** means the principal and the supplemental deeds of the Fund made between the Manager and the Trustee;
- **EPF-MIS:** means EPF Members' Investment Scheme;
- **FIMM:** means Federation of Investment Managers Malaysia;
- **Forward pricing:** means the purchase or redemption of units is determined based on the NAV per unit calculated at the next valuation point after an application to purchase or repurchase units is received by the Manager;
- **Fund:** means PMB Al-Aiman;
- **IUTA:** means Institutional UTS Adviser, a corporation registered with FIMM and authorised to market and distribute unit trust schemes of another party;
- **Long term:** means a period of more than 5 years;
- **Medium term:** means a period of between 3 and 5 years;
- **Manager or us:** means PMB Investment Berhad;
- **NAV:** means 'Net Asset Value', refers to the value of a unit trust fund which is determined by deducting the value of all the fund's liabilities from the value of all the fund's assets, at the valuation point;
- **SAC:** means the Shariah Advisory Council;
- **SC:** means Securities Commission Malaysia, established under the Securities Commission Act, 1993;
- **Securities:** means debt securities, stocks or bonds issued or proposed to be issued by any government; shares in or debt securities of, a body corporate or an unincorporated body; or units in a unit trust scheme or prescribed investments, and includes any right, option or interest in respect thereof;
- **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-compliant securities:** means the investment portfolio of the Fund comprises securities that have been classified as Shariah-compliant by the SAC of the SC or the SAC of BNM. For securities that have yet to be classified as Shariah-compliant by the SAC of the SC or the SAC of BNM, the Shariah Adviser of the Fund will determine whether or not the securities are Shariah-compliant for investment by the Fund;
- **Tax:** means any applicable tax and/or duties which may be imposed by the government or other authorities from time to time;
- **Unit Trust Consultant or UTC:** means UTS Consultant, an individual who is duly registered with the FIMM to market and distribute unit trust schemes.
- **UTS:** means Unit Trust Schemes.

Please refer to **Section 1** of the Master Prospectus for further information on Glossary of Terms.