



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

PRODUCT HIGHLIGHTS SHEET

PMB-AN-NUR WAQF INCOME FUND

Date of Issuance: 1 July 2026

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors and/or authorized committee and/or persons approved by the Board of PMB Investment 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/recognised the issuance of PMB-An-Nur Waqf Income Fund ("the Fund") and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the 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 PMB Investment Berhad responsible for the 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 arising from, or in reliance upon, the whole or any part of its contents.

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-AN-NUR WAQF INCOME FUND

BRIEF INFORMATION OF THE PRODUCT

What is this product about?

Issuer / Manager	PMB Investment Berhad	Shariah-compliant	Yes
Fund Category / Type	Mixed Assets / Income & Growth	Capital protected or guaranteed	No

PRODUCT SUITABILITY

Who is this product suitable for?

The Fund is suitable for investors who:

- have a moderate risk tolerance level;
- prefer a fund that conforms to Shariah principles;
- seek income and capital growth in the medium to long term period; and
- seek a fund that actively contributes for waqf purposes.

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

Investors are 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 am I investing in?

Launch Date	18 March 2021
Financial Year End	30 April
Benchmark	50% FBMSHA and 50% Maybank 12-month Islamic Fixed Deposit
Base Currency	RM
Investment Objective	To primarily provide income as well as to provide capital growth over the medium to long term period by investing in a portfolio of investments that comply with Shariah principles and to enable the Unit Holders to channel all or part of the distribution for waqf purposes.
Investment Strategy	The Fund invests primarily in Shariah-compliant securities which include – (a) Shariah-compliant equities and Shariah-compliant equity-related securities listed on eligible markets, primarily Bursa Malaysia; and (b) Islamic fixed income securities including sukuk, Islamic money market instruments, and Islamic deposit placements. For investments in Shariah-compliant equities and Shariah-compliant equity-related securities, the Fund will focus on companies that are stable with either having growth potential and/or dividend yield of 2.0% per annum or above. For investment in sukuk,

	<p>credit evaluation and profit rate direction are the most critical risk factors to be considered. As for credit evaluation, the fund manager set stringent investment criteria in assessing sukuk, covering mainly the nature of business, management, cash flow, gearing level and collateralization. In case the Fund invests in such instrument, only investment grade sukuk rated by either RAM or MARC will be considered. To be prudent, the Manager adopts a strategy by: -</p> <p>(a) selecting only instruments with a minimum credit rating of AA by RAM or MARC or equivalent rating by other rating agencies for long term instruments and P2 by RAM or MARC-2 by MARC or its equivalent for short-term instruments; and/or</p> <p>(b) having a longer or shorter duration of debt instruments depending on the expected direction of the KLIRR.</p> <p>For Islamic money market instruments and/or Islamic deposit placement, the selection will be based on criteria such as liquidity, prevailing rate and tenure. The short-term nature of the Islamic money market instruments and/or Islamic deposit placements will allow the Manager to easily switch from Islamic money market instruments or Islamic deposits to Shariah-compliant equities when the stock market is favorable.</p> <p>Where the equity market climate is expected or deemed to be unfavorable and weak, the Fund will raise its investments in Islamic fixed income securities. In view of its investment objective, the designated fund manager will adopt an active investment management approach and the frequency of trading of securities will very much depend on market conditions. The Fund shall invest up to 60% of its NAV in Shariah-compliant equities and Shariah-compliant equity-related securities. Notwithstanding the Fund can invest up to 100% for combination of sukuk, Islamic money market instruments, Islamic deposit placements and/or other Shariah-compliant permitted investment.</p>	
Asset Allocation	<ul style="list-style-type: none"> • Up to 60% to be invested in Shariah-compliant equities and Shariah-compliant equity-related securities; and • Up to 100% to be invested in combination of sukuk, Islamic money market instruments, Islamic deposit placements and/or other Shariah-compliant permitted investment. 	
Distribution Policy	<p style="text-align: center;">Class A</p> <p>Annual distribution of income, subject to the availability of income for the financial period. Thirty percent (30%) of the income distribution (if any) will be allocated for waqf contribution in the form of cash and remitted to the Waqf Institution. Seventy percent (70%) of the income distribution (if any) will be in the form of units and reinvested based on the NAV per Unit of the Business Day on which the distribution is declared by the Manager. No sales charge will be imposed on the reinvestment of income distribution.</p>	<p style="text-align: center;">Class B</p> <p>Annual distribution of income, subject to the availability of income for the financial period. The Waqf Institution will receive full distribution of income in the form of cash in proportion to its investment holding in the Fund.</p>

Minimum Initial Investment	1. RM100.00 – Individual 2. RM10,000.00 – Institutional
Minimum Additional Investment	1. RM50.00 – Individual 2. RM1,000.00 – Institutional

Note: Please refer to the Fund's Master Prospectus and its Supplementaries for further details of the Fund

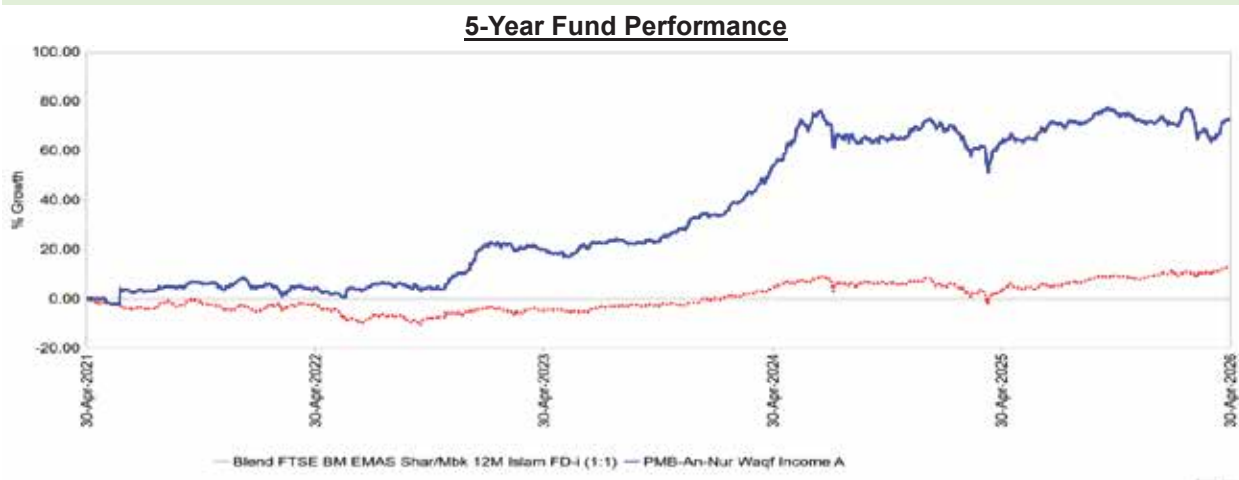
Who am I Investing with?

Manager	PMB Investment Berhad
Trustee	CIMB Islamic Trustee Berhad
Shariah Adviser	Amanie Advisors Sdn Bhd

What are the possible outcomes of my investment?

As the Fund will invest primarily in the Shariah-compliant equities market, its NAV, and consequently your investment capital will be subject to market fluctuations. Assuming all other factors remain unchanged, your investment may experience corresponding changes such that if the Fund's NAV increases by 10%, your investment capital may also increase by 10%, and if the Fund's NAV decreases by 10%, your investment capital may likewise decrease by 10%.

Fund Performance



5-Year Fund Performance Review

For the 5-year period ended 30 April 2026, the Fund outperformed its benchmark, recording a total return of 72.27% compared to 13.20% for the Benchmark.

Annual Total Return

Annual Total Return for the Financial Year End 30 April 3

Year	Fund	Benchmark
2026	5.23%	9.07%
2025	6.42%	(0.50%)
2024	28.03%	9.38%
2023	15.15%	(2.50%)
2022	4.34%	(2.18%)

Source: Lipper IM

Average Total Return

Financial Year End	30 April		
	1 year	3 years	5 years
Fund	5.23%	12.75%	11.48%
Benchmark	9.07%	5.87%	2.51%

Source: Lipper IM

Distribution Highlight

Financial Year End	30 April		
	2026	2025	2024
Gross Distribution Per Unit - (sen)	*4.00	*4.00	*3.50
Net Distribution Per Unit - (sen)	*4.00	*4.00	*3.50

*Distribution is in the form of units

Asset Allocation

Financial Year End	30 April		
	2026	2025	2024
Shariah-compliant Equity	50.65%	56.39%	52.19%
Unquoted Sukuk	34.20%	16.73%	-
Islamic Real Estate Investment Trust (i-REIT)	-	2.47%	3.17%
Islamic Deposits / Cash / Others	15.15%	24.41%	44.64%

Historical Financial Highlight

Extract of Statement of Comprehensive Income

Financial Year End 30 April		2026	2025	2024
Total Investments Income	RM	1,461,826	1,210,192	2,974,402
Total Expenses	RM	(445,699)	(356,251)	(198,467)
Profit before Taxation	RM	1,016,130	853,941	2,775,935
Taxation	RM	-	-	-
Profit after Taxation	RM	1,016,130	853,941	2,775,935

Extract of Statement of Financial Position

Financial Year End 30 April		2026	2025	2024
Total Investments	RM	21,393,215	18,990,559	14,995,085
Other Assets	RM	626,681	695,265	35,284
Total Assets	RM	22,019,896	19,685,824	15,030,369
Total Liabilities	RM	(1,241,823)	(1,120,262)	(476,208)
Net Asset Value	RM	20,778,073	18,565,562	14,554,161

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

Total Annual Expenses

	Management Fee		Trustee Fee		Fund Expenses		TER	
	(RM'000)	(%)	(RM'000)	(%)	(RM'000)	(%)	(RM'000)	(%)
Fund	366	1.75	5	0.02	28	0.13	399	1.90

Total Expense Ratio (TER) and Portfolio Turnover Ratio (PTR)

Financial Year End	30 April		
	2026	2025	2024
TER ¹	1.90%	1.82%	1.87%
PTR ²	0.71 times	0.43 times	0.42 times

¹The TER was higher than the previous year as a result of higher expenses incurred during the financial year.

²The PTR was higher than the previous year as a result of increase in trading activities undertaken by the Fund during the financial year.

KEY RISKS

What are the key risks associated with this product?

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, profit 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	<p>(a) Shariah-compliant equity securities</p> <p>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.</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> <p>(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</p>

	<p>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;</p> <p>(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</p> <p>(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> <p>(b) Islamic fixed income instruments or Islamic money market instruments or Islamic deposits or Islamic collective investment schemes</p> <p>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.</p>
<p>Dividend Policy Risk</p>	<p>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.</p>
<p>Profit/Interest Rate Risk</p>	<p>Movements in interest rate will have an impact on the management of the Fund. This risk refers to the effect of profit/interest rate changes on the market value of Islamic money market instruments, Islamic deposit placements and sukuk. Any downward movement of the profit/interest rate may result in a loss of the expected return from the Fund’s investments in Islamic money market instrument and Islamic deposit placement. The value of the sukuk has a tendency to move inversely with the movement of the profit/interest rate whereby the prices of the sukuk may fall when profit/interest rates rise, and vice versa. The interest rate is a general indicator. Although the Fund does not invest in interest bearing instruments, the movement of the interest rate will have an impact on the profit rate of the Islamic money market instruments and Islamic deposit placement and consequently affect the expected return of the Fund’s investments.</p>
<p>Structured Product Risk</p>	<p>The Manager may invest in Islamic structured products issued by financial institutions. The investment in Islamic structured products may pose certain risks, including but not limited to, as below –</p>

	<ul style="list-style-type: none"> (a) the risk of default by the issuer of the Islamic structured products on the capital repayment and/or coupon payment; (b) the risk of return of the investment which may be lower than expected or none at all if the underlying reference linked to the product does not perform; and/or (c) the risk of liquidity due to 1) highly customized nature of the product, and 2) not being traded in an eligible market. Investors may receive less than an amount they have invested if they exit the investment prior to its maturity. <p>The Manager will mitigate the risks by selecting issuers of the Islamic structured products with a minimum long-term rating provided by any domestic or global rating agency that indicates strong capacity for timely payment of financial obligations, and investing in structured products that have a capital protection feature. Apart from that, the Manager will monitor any changes to rating of the issuers of Islamic structured products.</p>
Derivative Risk	<p>The Manager may use Islamic derivatives for hedging and risk reduction purposes to protect the Fund from anticipated detrimental movements in the underlying markets or investments, depending on the market circumstances. While the use of derivatives may pose certain risks, including but not limited to:</p> <ul style="list-style-type: none"> (a) the risk of derivative transactions having the effect of increasing the volatility of the Fund's respective NAV; (b) the risk of loss from default by the counterparty, typically as a consequence of insolvency or failed settlement; and/or (c) the risk of the supply and demand factors in the derivatives market and in other related markets impacting the liquidity of the derivatives market adversely, which in turn would adversely affect derivatives pricing and the Fund. <p>The Manager will mitigate the risks by monitoring closely all investment in Islamic derivatives or unwinding the position if there is material adverse change to the respective derivative issuer. For the purposes of the Fund's investment in Islamic derivatives, the global exposure will be calculated using commitment approach to ensure it does not exceed the Fund's NAV. The global exposure of the Fund to Islamic derivatives is calculated as the sum of the:</p> <ul style="list-style-type: none"> (a) absolute value of the exposure of each individual Islamic derivative not involved in netting or hedging arrangements; (b) absolute value of the net exposure of each individual Islamic derivative after netting or hedging arrangement; and (c) the values of cash collateral received pursuant to the reduction of exposure to counterparties of OTC Islamic derivatives.
Credit/Default Risk	<p>Credit risk relates to the creditworthiness of the issuers of the sukuk and Islamic money market instruments and their expected ability to make timely payment of profit and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of the sukuk and Islamic money market instruments. In the case of rated sukuk, this may lead to a credit downgrade. Default risk relates to the risk that an issuer of a sukuk either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the sukuk. This could adversely affect the value of the Fund. This risk also refers to the creditworthiness of the financial institutions and their expected ability to make timely payment of profit and/or principal. In the event the financial institutions default in the profit and/or principal payments, the value of the Fund will be adversely affected.</p>

Country Risk	Investments of the Fund in any countries may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of the countries in which the Fund invests in. For example, the deteriorating economic condition of such countries may adversely affect the value of the investments undertaken by the Fund in those affected countries. This in turn may cause the net asset value of the Fund or prices of units to fall.
Currency Risk	As the investments of the Fund may be denominated in currencies other than the base currency, any fluctuation in the exchange rate between the base currency and the currencies in which the investments are denominated may have an impact on the value of these investments. Investors should be aware that if the currencies in which the investments are denominated depreciate against the base currency, this will have an adverse effect on the NAV of the Fund in the base currency and vice versa. Investors should note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment. Please take note that events affecting the investments of the Fund cannot always be forecasted. As such, it is not possible to protect the investments from all risks.
Liquidity Risk	Liquidity risk refers to the ease of liquidating an asset depending on the asset's volume traded in the market. If the Fund holds assets that are illiquid, or are difficult to dispose of, the value of the Fund will be negatively affected when it has to sell such assets at unfavorable prices. The liquidity risk of the Fund also refers to the Manager's ability to honour redemption requests or to pay Unit Holders' redemption proceeds in a timely manner. This is subject to the Fund's holding of adequate liquid assets, its ability to borrow on a temporary basis as permitted by the relevant laws and/or its ability to redeem the Fund's investments at fair value. Should there be inadequate liquid assets held, the Fund may not be able to honour requests for redemption or to pay Unit Holders' redemption proceeds in a timely manner and may be forced to dispose of the Fund's investments at unfavourable prices to meet redemption requirements.

FEES AND CHARGES

What are the fees and charges involved?

- **Payable directly by you**

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

Sales Charge	6.00% of the NAV <i>Note: With effect from 20 June 2024, the sales charge is 6.0% of the NAV per unit. Prior to 20 June 2024, the sales charge is 3.0% of the NAV per Unit.</i>	
Redemption Charge	Nil	
Switching Fee	Nil	
Transfer Fee	Up to RM10.00 per transaction	
Other Charges	<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 	

	<ul style="list-style-type: none"> • Direct Purchase • Auto Debit
<i>Note: In addition, the above fees and charges are subject to the Tax at the prevailing rate.</i>	

- **Payable indirectly by you**

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

Management Fee	1.75% per annum of the NAV of the Fund.
Trustee Fee	Up to 0.025% per annum of the NAV of the Fund.
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

Note: Please refer to the Fund's Prospectus and its Supplementaries for further explanation and illustration of the Fund's fees, charges, and expenses

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 the latest information on the Fund's price from our website at pmbinvestment.com.my.

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

- **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; or
- 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 submitting the completed 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 of 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.
- 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.
- 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.

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 online complaint form : www.fmos.org.my
 - (d) via letter to : Financial Markets Ombudsman Service (FMOS)
Level 14 Main Block 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 the Aduan Hotline at : 03-6204 8999
 - (b) via fax to : 03-6204 8991
 - (c) via email to : aduan@seccom.com.my
 - (d) 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 Complaint Bureau:
 - (a) via phone to : 03-7890 4242
 - (b) via email to : 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

APPENDIX: GLOSSARY

Business day	means a day (excluding Saturdays, Sundays and public holidays in Malaysia) on which banks in Kuala Lumpur are open for business and/or a day on which Bursa Malaysia is open for trading.
Class A	means a Class of units for Unit Holders who are not waqf institutions.
Class B	means a Class of units for the Waqf Institution or any other waqf institution as the case maybe as Unit Holder.
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.
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.
IUTA	means Institutional UTS Adviser, a corporation registered with FIMM and authorised to market and distribute unit trust schemes of another party.
NAV	means the net asset value of the Fund, that is the value of all the Fund's assets less the value of all the Fund's liabilities, at the point of valuation.
SAC	means the Shariah Advisory Council of the SC and/or BNM, where applicable.
SC	means Securities Commission Malaysia, established under the Securities Commission Act, 1993.
Tax	means many 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.