PMBINVESTMENT

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

PRODUCT HIGHLIGHTS SHEET

PMB SHARIAH STABLE DISTRIBUTION INCOME FUND

Date of Issuance: 17 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 Shariah Stable Distribution 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 SHARIAH STABLE DISTRIBUTION INCOME FUND

BRIEF INFORMATION OF THE PRODUCT

What is this product about?

Issuer / Manager	PMB Investment Berhad	**Shariah-compliant**	Yes
Fund Category / Type	Fixed income / Income	**Capital protected or guaranteed**	No

PRODUCT SUITABILITY

Who is this product suitable for?

The Fund is suitable for sophisticated investors who:

- short-term to medium-term investment horizon; and
- low risk tolerance.

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	17 July 2026
Financial Year End	30 September
Benchmark	Absolute return of 4.25% per annum. *This is not a guaranteed return and is used to measure the Fund's performance only.*
Base Currency	RM
Investment Objective	To provide investors with a stable distribution of income by investing in Islamic fixed income instruments and/or Islamic deposits.
Investment Strategy	The Fund shall invest a minimum of 30% of its NAV in Islamic fixed income instruments and a maximum of 70% of its NAV in Islamic deposits. The portfolio will comprise of a diversified portfolio of MYR-denominated Islamic fixed income instruments including corporate sukuk, government sukuk, Islamic commercial papers, Islamic medium-term notes, Islamic money market instruments, Islamic investment notes and asset-backed Islamic securities, as well as other equivalent Shariah-compliant instruments recognised under the relevant regulatory framework. Investments in sukuk shall generally have a minimum rating of "A3" by RAM Rating Services Berhad ("RAM") or its equivalent rating by Malaysian Rating Corporation Berhad ("MARC") or its equivalent rating by other international rating agencies, where applicable. The Fund may also

	invest in unrated Islamic fixed income instruments where such investments are supported by strong fundamentals and the Manager's internal credit evaluation process. The aggregate exposure to unrated Islamic fixed income instruments shall not exceed 30% of the Fund's NAV. The Fund may also invest up to 50% of its NAV in Shariah-compliant CIS in order to optimise returns and enhance portfolio diversification whenever the Manager deems appropriate. The Fund will invest in Islamic fixed income instruments with remaining time to maturity which will result in a maximum average portfolio duration of seven (7) years at the time of investment. The Fund may undertake Islamic repurchase agreements and Islamic reverse repurchase agreements using Shariah-compliant contracts, subject to the approval of the Shariah Adviser. These transactions will: 1. be secured by high-quality Islamic fixed income instruments and Islamic money market instruments; 2. comply with the relevant guidelines and the Fund's risk management policies; and 3. be used to enhance returns from temporary cash or idle liquidity without compromising capital safety. The Fund is actively managed to provide investors with a stable distribution of income while maintaining adequate liquidity to meet redemption and operational cash flow requirements. The frequency of trading activities will depend on prevailing market opportunities, interest/profit rate outlook and the Manager's assessment of market conditions.
Asset Allocation	• The Fund shall invest a minimum of 30% of its NAV in Islamic fixed income instruments*. • The Fund may invest up to a maximum of 70% of its NAV in Islamic deposits. • The Fund may invest up to a maximum of 50% of its NAV in Shariah-compliant CIS. *Note:* ** The Fund's investment in unrated sukuk and Islamic investment notes shall not exceed 30% of the Fund's NAV.*
Distribution Policy	Six (6) months after a Unit Holder's subscription application is accepted by the Manager, the Fund will distribute income to such Unit Holder on a monthly basis. For the avoidance of doubt, the six (6)-months period will be imposed on each additional subscription of a Unit Holder. Income, if any, is calculated daily and paid monthly within fourteen (14) days after the last Business Day of each month or on full redemption. However, the amount of income available for distribution may fluctuate from month to month. The Fund may distribute from realised income, realised gains, unrealised income and/or unrealised gains to enable the Fund to distribute income on a regular basis in accordance with the distribution policy of the Fund and to meet the investment objective of the Fund to provide a stable distribution of income to Unit Holders.
Minimum Initial Investment	RM100,000

Minimum Additional Investment	RM10,000
Dealing Cut-Off Time for Subscription and Redemption of Units	The dealing cut-off time for: (i) subscription shall be at **3.30 p.m.** on a Business Day within the Subscription Window (as defined below); (ii) redemption shall be **3.30 p.m.** on a Business Day.
Subscription of Units	Subscription request/application can only be made during the Subscription Window. There is no restriction on the frequency of subscription. The price of Units for applications received and accepted by us on or before the cut-off time of **3.30 p.m.** on any Business Day during the Subscription Window (as defined below) will be calculated based on the valuation point on the last Business Day of the Subscription Window. Where an application is received by us after the cut-off time, the request will be processed based on the NAV per Unit on the last Business Day of the next Subscription Window. Sale of Units will be honoured upon receipt of a complete set of documents together with the proof of payments.
Subscription Window	First five (5) Business Days of each month.

Note: Please refer to the Fund's Information Memorandum for further details of the Fund

Who am I Investing with?

Manager	PMB Investment Berhad
Trustee	AmanahRaya Trustees Berhad
Shariah Adviser	Amanie Advisors Sdn Bhd

KEY RISKS

What are the key risks associated with this product?

Market Risk	The value of an investment will decrease or increase due to changes in market factors i.e., economic, political or other events that impact large portions of the market. Market risk cannot be eliminated; hence, the Fund's investment portfolio may be affected by changes in market conditions that may result in uncertainties and fluctuations in the value of the underlying investment portfolio of the Fund, causing the NAV or prices of Units to fluctuate.
Financing Risk	This risk occurs when investors take a financing to finance their investment and subsequently unable to service the financing payments. If the Units are used as collateral, an investor may be required to top-up the existing instalment if the price of Units fall below a certain level due to market conditions. Failing which, the Units may be sold at a lower NAV per Unit compared to the NAV per Unit at the point of purchase to settle the financing.
Inflation Risk	Inflation risk is the risk of loss in the purchasing power of your investment due to a general increase in consumer prices. Inflation erodes the nominal rate of your return,

	giving you a lower real rate of return. Inflation is thus one of the major risks to you and results in uncertainty over the future value of investments. Generally, any investment is subject to the risk that it may not grow in tandem with the inflation rate. Should the return on investment be lower than the inflation rate, your purchasing power may diminish.
Liquidity Risk	Liquidity risk refers to the ease of liquidating an asset depending on the asset's trading volume 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. Liquidity risk of the Fund is also our ability as the manager to honour redemption requests or to pay Unit Holders' redemption proceeds in a timely manner. We will actively manage the liquidity of the Fund and/or where available, take cash financing on a temporary basis as permitted by the relevant laws to manage the Unit Holders' redemption request.
Non-Compliance Risk	The establishment of the Fund follows the rules set out in the Deed and the Guidelines. There is a risk that the Manager may not comply with the rules, either intentionally or inadvertently. Whilst not every non-compliance with the rules governing the Fund will necessarily result in losses to the Fund, you cannot discount the risk that losses may be suffered by the Fund if the non-compliance with the rules is serious. This may occur, for instance, if the Manager decides to buy an instrument that is not permitted, and thereafter having to sell that instrument which may be at a loss to the Fund.
Fund Management Risk	The performance of a wholesale fund depends on the experience, knowledge and expertise of the fund manager and the investment strategies adopted. Poor management and/or strategies of the wholesale fund, such as delays in responding appropriately to economic or market changes, or inadequate portfolio diversification, will jeopardise the investments of Unit Holders through the loss of their capital invested in the Fund. Therefore, it is important for the fund manager to set the investment policies and appropriate strategies in line with the investment objective before any investment activities can be considered. However, there can be no guarantee that these measures will produce the desired results.
Performance Risk	Unit Holders should take note that by investing in the Fund, there is no guarantee of any returns, i.e., income distribution or capital appreciation. Unlike fixed deposits placed directly by investors into any financial institution which carry a specific rate of return, the Fund does not provide a fixed rate of return.
Islamic Fixed Income Instruments Investment Risk	Investments in Islamic fixed income instruments are exposed to market volatility and credit risk. Price fluctuations are influenced by macroeconomic conditions and profit rate movements, particularly affecting longer term sukuk. The Manager will actively monitor market developments and adjust the portfolio to manage this risk.
Unrated Islamic Fixed Income Instruments Investment Risk	The Fund may invest in unrated Islamic fixed income instruments and/or Islamic investment notes which are not assigned a credit rating by any recognised rating agency. In the absence of an external credit rating, the assessment of the creditworthiness of the issuer will rely on the Manager's internal credit evaluation. This may expose the Fund to a higher degree of credit and default risk compared to rated instruments.

	In the event of any adverse changes in the financial condition of the issuer, the value of such investments may be adversely affected. In addition, unrated instruments may be subject to lower liquidity, which may impact the Fund’s ability to dispose of such investments in a timely manner.
Credit and Default Risk	Investments in sukuk are subject to the risk of non-payment and/or untimely payment of the principal amount as well as the profits when they fall due. Credit/default risk is assessed based on the issuer’s overall ability to meet its obligations when they fall due. For example, an issuer suffering an adverse change in its financial condition could have the credit rating of the sukuk lowered, leading to greater price volatility of the sukuk, and thus unable to service any profit payments or pay the principal upon maturity. In such cases, the Unit Holders may suffer significant capital losses with respect to their capital invested and profit purpose. A downgrade of the credit rating of a sukuk may also impact the sukuk’s liquidity, making it more difficult to sell and causing greater volatility in the Fund’s valuation. However, such risk can be mitigated through vigorous credit analysis and regular updates on the business profile and the financial position of the sukuk issuer.
Interest Rate Risk	Interest rate risk refers to the impact of interest rate changes on the valuation of sukuk and Islamic money market instruments. When interest rates rise, the prices of sukuk and Islamic money market instruments prices may decline and lower the market value of the Fund’s investment in them. The reverse may apply when interest rates fall. In order to mitigate interest rate risk, we will manage the sukuk and Islamic money market instruments by taking into account the profit rate and time to maturity of the sukuk and Islamic money market instruments. *Note: Interest rate is a general indicator that will have an impact on the management of the Fund regardless whether it is an Islamic fund or otherwise. It does not in any way suggest that this Fund will invest in conventional financial instruments.*
Shariah Non-Compliance Risk	This refers to the risk of the Fund failing to comply with its Shariah Investment Guidelines as a result of investing in Shariah non-compliant instruments. Should the Manager be required to rectify such non-compliance by disposing of the affected instrument, any loss arising from the disposal will be borne by the Manager. Conversely, any gain derived from the disposal shall be channelled to baitulmal and/or any other charitable bodies as advised by the Shariah Adviser. This risk is mitigated through the appointment of a Shariah Adviser, who is responsible for ensuring that the Fund is managed and administered in accordance with Shariah principles.
Distribution Out of Capital Risk	The Fund may distribute out of its capital. The declaration and payment of distribution may have the effect of lowering the NAV of the Fund. In addition, distribution out of the Fund’s capital may reduce part of the Unit Holders’ original investment and may also result in reduced future returns to Unit Holders.
Suspension of Redemption Risk	The Fund may, in consultation with the Trustee and having considered the interests of the Unit Holders, suspend the redemption under exceptional circumstances, where there is good and sufficient reason to do so. Upon suspension, the Fund will not be able to pay Unit Holders’ redemption proceeds in a timely manner and Unit Holders will be compelled to remain invested in the Fund for a longer period of time than the stipulated redemption timeline. Hence, Unit Holders’ investments will continue to be subjected to the risk factors inherent to the Fund.

	Please refer to Section 5 of this Information Memorandum for more information on suspension of dealing in Units.
Performance Fee Risk	There is no adjustment of equalisation credit or equalisation losses on an individual Unit Holder basis. A Unit Holder redeeming Units may still incur performance fee in respect of the Units, even though a loss in investment capital has been suffered by the redeeming Unit Holder.

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:

<table>
<tr><td>Sales Charge</td><td colspan="2">Nil</td></tr>
<tr><td>Redemption Charge</td><td colspan="2"><table><tr><th>Redemption Period</th><th>Redemption Charge</th></tr><tr><td>Within six (6) months from each purchase application.</td><td>2.50% of NAV per Unit</td></tr><tr><td>After six (6) months from each purchase application.</td><td>Nil</td></tr></table>Unit Holders will be subject to a redemption charge of 2.50% of the NAV per Unit if redemption is made within six (6) months from each purchase application.
However, no redemption charge will be imposed for any redemption made after six (6) months from each purchase application.</td></tr>
<tr><td>Switching Fee</td><td colspan="2">Nil</td></tr>
<tr><td>Transfer Fee</td><td colspan="2">Nil</td></tr>
<tr><td>Other Charges</td><td>• Bank charges
• Telegraphic Transfer charges</td><td>Rate is determined by the appointed bankers</td></tr>
<tr><td colspan="3">Note: In addition, the above fees and charges are subject to the Tax at the prevailing rate.</td></tr>
</table>

- **Payable indirectly by you**

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

<table>
<tr><td>Management Fee</td><td>0.50% per annum of the NAV of the Fund.</td></tr>
<tr><td>Trustee Fee</td><td>0.02% per annum of the NAV of the Fund, subject to a minimum fee of RM12,000 per annum, calculated and accrued daily and payable monthly to the Trustee.</td></tr>
<tr><td>Performance Fee</td><td>A performance fee is charged when the Fund's performance exceeds the Hurdle Value.
Where applicable, 30% on the appreciation in the NAV per unit will be payable to the Manager.</td></tr>
<tr><td>Other fees charged by the Fund</td><td>• Commissions/fees paid to brokers/dealers;
• Auditor's fee;
• Tax adviser's fee;</td></tr>
</table>

	• 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 Information Memorandum 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 right**

  Cooling-off right is not applicable for the Fund.

- **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.

  Unit Holders shall be paid within seven (7) Business Days from the date the redemption request is received by the Manager and provided that all documentations are complete and verifiable.

  The price of Units for applications received and accepted by us on or before the cut-off time of 3.30 p.m. on a Business Day, will be calculated based on the next valuation point. Where an application is received by us after the cut-off time, the request will be processed based on the NAV per Unit on the following Business Day.

  If a Unit holding, after a redemption request, is below the minimum Unit holding for the Fund, full redemption will be initiated.

  Bank charges or other bank fees, if any, will be borne by Unit Holder. We shall remit the redemption proceeds to the bank account held in the name of the Unit Holder(s).

  Note: We reserve the right to vary the terms and conditions of redemption mode from time to time, which shall be communicated to you in writing.

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

  (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

BNM	means Bank Negara Malaysia
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.
collective investment scheme (CIS)	means any arrangement where– a) it is made for the purpose, or having the effect of providing facilities for persons to participate in or receive profits or income arising from the acquisition, holding, management or disposal of securities, derivatives or any other property (hereinafter referred to as scheme's assets) or sums paid out of such profits or income; b) the persons who participate in the arrangements do not have day-to-day control over the management of the scheme's assets; and c) the scheme's assets are managed by an entity who is responsible for the management of the scheme's assets and is approved, authorised or licensed by a securities regulator to conduct fund management activities.
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.
Islamic fixed income instruments	refer to Shariah-compliant securities or financing instruments that provide periodic profit income and principal repayment at maturity. These include sukuk (government and corporate), Islamic money market instruments, Islamic investment notes, asset-backed Islamic securities and other Shariah-compliant financing instruments structured based on recognised Shariah contracts such as Murabahah, Wakalah, Ijarah or Musharakah, including hybrid structures which combine two (2) or more of these Shariah contracts; • *Murabahah* *A Shariah contract for the sale of an asset where the seller discloses the cost and sells the asset to the buyer at a marked-up price, with payment made either immediately or on a deferred basis.* • *Wakalah* *A Shariah contract where a party (the principal) appoints another party (the agent) to act on its behalf to perform specific tasks or investment activities, usually for a fee.* • *Ijarah* *A Shariah contract for leasing where the owner of an asset leases the asset to another party for an agreed rental payment and period while ownership of the asset remains with the lessor.* • *Musharakah* *A Shariah partnership contract where two (2) or more parties contribute capital to a venture or investment, sharing profits based on a pre-agreed ratio while losses are shared in proportion to the capital contributed.*

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.
SC	means Securities Commission Malaysia, established under the Securities Commission Act, 1993.
Sophisticated Investor(s)	means: (a) any person who is determined to be a sophisticated investor under the Guidelines on Categories of Sophisticated Investors issued by the SC, as amended from time to time; or (b) any person who acquires any capital market product specified under the Guidelines where the consideration is not less than RM250,000 or its equivalent in foreign currencies for each transaction whether such amount is paid for in cash or otherwise; and/or (c) any other person categorised by the SC from time to time to be a sophisticated investor; *Note: For more information, please refer to our website https://www.pmbinvestment.com.my for the definition of Sophisticated Investor.*
Tax	means many applicable tax and/or duties which may be imposed by the government or other authorities from time to time.