

**INVESTMENT OBJECTIVE**

The objective of the Fund is 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.

**INVESTOR PROFILE**

The Fund is suitable for investors who have a moderate risk tolerance level and seeking steady return and capital growth in the medium to long term by investing in Shariah-compliant equities and Islamic fixed income that conforms to Shariah principles.

**INVESTMENT STRATEGY**

The Fund shall invest primarily in a diversified portfolio of Shariah-compliant equities and Shariah-compliant equity-related securities listed on any recognized stock exchange in Malaysia and the focus is on Shariah-compliant public-listed companies with growth prospects and/or having forecast dividend yield of 3.0% per annum or above.

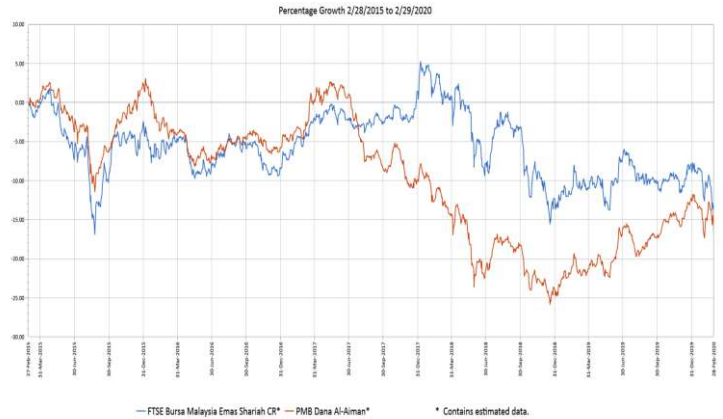
**FUND DETAILS**

Category	Equity (Shariah)
Type	Growth & Income
NAV/unit	RM 0.4095
Fund Size	RM 26.77 million
Fund Currency	Ringgit Malaysia
Fund Inception	9 April 1968
Re-launched Date	19 May 1997
Management Fee	1.5% per annum of the NAV before taking into account the annual management fee and the trustee fee accrued for the valuation day.
Trustee Fee	0.1% per annum of the NAV before taking into account the annual management fee and the trustee fee accrued for the valuation day.
Repurchase Charge Per Unit	Nil
Sales Charge Per Unit	6%
Redemption Payment Period	Up to 10 days
Distribution Frequency	Annual (if any)

**DISTRIBUTIONS AND UNIT SPLIT FOR THE PAST THREE FINANCIAL YEARS**

Years	Net Distribution (sen/unit)	Unit Split (ratio)
2019	-	-
2018	-	-
2017	Unit distribution equivalent to 1.00 (sen) per unit	-

**PMB DANA AL-AIMAN**



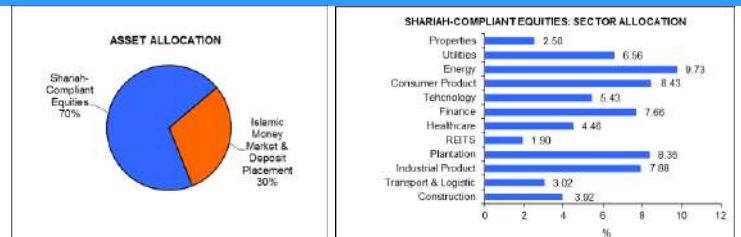
NAV-NAV prices & assuming reinvestment for the Fund, gross investment based in RM. Performance figures are sourced from Lipper.

**PERFORMANCE RECORD**

Total Returns	3-Month (%)	6-Month (%)	1-Year (%)	3-Year (%)	5-Year (%)
Fund	-1.33	1.21	5.70	-12.89	-16.94
FBM Emas Shariah	-4.07	-6.64	-5.21	-10.22	-15.24

Source: Lipper

**ASSET AND SECTOR ALLOCATION AS AT 29 FEBRUARY 2020**



**TOP FIVE SHARIAH-COMPLIANT EQUITY HOLDING COUNTERS**

- Tenaga Nasional Berhad
- Greatech Technology Berhad
- Hartalega Holdings Berhad
- Syarikat Takaful Malaysia Keluarga Berhad
- Uchi Technologies Berhad

**Note to Prospective Investors:**

Before investing you are advised to read and understand the contents of the Master Prospectus dated 1 July 2019 which had been registered with the Securities Commission Malaysia. Any issue of units to which the Prospectus relate to, will only be made on receipt of the application form referred to in and accompanying the Prospectus. The Prospectus is obtainable from PMB Investment Head Office or authorized agents of PMB Investment or the nearest PMB Investment Regional Offices. You should consider the fees and charges involved. The prices of units and distributions payable (if any) may go down as well as up. Past performance of the Fund is not indicative of its future performance. Investments in the Fund are subject to Equity Market Risk, Stock Specific Risk, Shariah Status Reclassification Risk, Dividend Policy Risk and Equity-related Securities Risk. Product Highlight Sheet (PHS) is also available and you have the right to request for it. The PHS and any other product disclosure document should be read and understood before making any investment decision.

Where a unit split / distribution is declared, investors are advised that the following issue of additional units / distribution, the net asset value per unit will be reduced from pre-unit split NAV / cum-distribution NAV to post unit split NAV / ex-distribution NAV. If there is a declaration of unit split the value of their investment in Malaysian Ringgit terms will remain unchanged after the distribution of the additional units.

\*Volatility Disclaimer Statement – Refer to page 16

**INVESTMENT OBJECTIVE**

The objective of the Fund is 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.

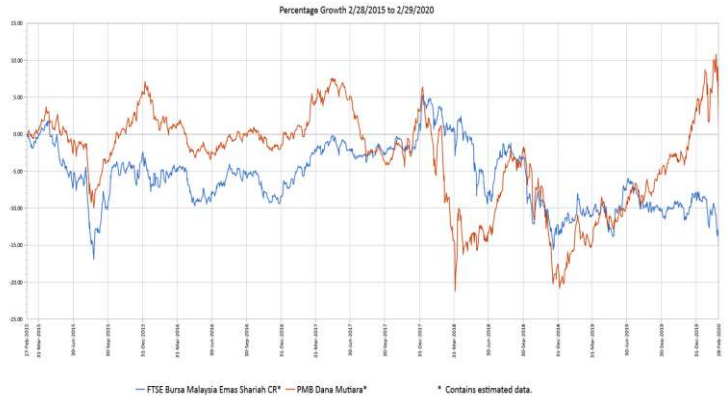
**INVESTOR PROFILE**

The Fund is suitable for investors who have a moderate risk tolerance level and seeking steady return and capital growth in the medium to long term by investing in Shariah-compliant equities and Islamic fixed income that conforms to Shariah principles.

**INVESTMENT STRATEGY**

The Fund shall invest primarily in a diversified portfolio of Shariah-compliant equities and Shariah-compliant equity-related securities listed on any recognized stock exchange in Malaysia and the focus is on Shariah-compliant public-listed companies with growth prospects and/or having forecast dividend yield of 3.0% per annum or above.

**PMB DANA MUTIARA**

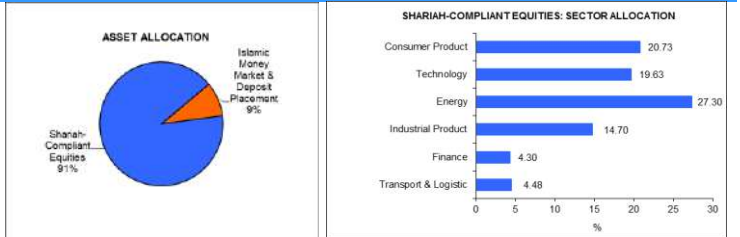


NAV-NAV prices & assuming reinvestment for the Fund, gross investment based in RM. Performance figures are sourced from Lipper.

PERFORMANCE RECORD					
Total Returns	3-Month (%)	6-Month (%)	1-Year (%)	3-Year (%)	5-Year (%)
<b>Fund</b>	<b>4.46</b>	<b>8.63</b>	<b>16.61</b>	<b>0.45</b>	<b>0.08</b>
FBM Emas Shariah	-4.07	-6.64	-5.21	-10.22	-15.24

Source: Lipper

**ASSET AND SECTOR ALLOCATION AS AT 29 FEBRUARY 2020**



**TOP FIVE SHARIAH-COMPLIANT EQUITY HOLDING COUNTERS**

- Frontken Corporation Berhad
- Dayang Enterprise Holdings Berhad
- QL Resources Berhad
- Power Root Berhad
- Serba Dinamik Holdings Berhad

FUND DETAILS	
Category	Equity (Shariah)
Type	Growth & Income
NAV/unit	RM 0.3650
Fund Size	RM 9.02 million
Fund Currency	Ringgit Malaysia
Fund Inception	2 February 1970
Re-launched Date	17 July 2017
Management Fee	1.5% per annum of the NAV before taking into account the annual management fee and the trustee fee accrued for the valuation day.
Trustee Fee	0.1% per annum of the NAV before taking into account the annual management fee and the trustee fee accrued for the valuation day.
Repurchase Charge Per Unit	Nil
Sales Charge Per Unit	6%
Redemption Payment Period	Up to 10 days
Distribution Frequency	Annual (if any)

DISTRIBUTIONS AND UNIT SPLIT FOR THE PAST THREE FINANCIAL YEARS		
Years	Net Distribution (sen/unit)	Unit Split (ratio)
2019	-	-
2018	-	-
2017	Unit distribution equivalent to 1.00 (sen) per unit	-

**Note to Prospective Investors:**

Before investing you are advised to read and understand the contents of the Master Prospectus dated 1 July 2019 which had been registered with the Securities Commission Malaysia. Any issue of units to which the Prospectus relate to, will only be made on receipt of the application form referred to in and accompanying the Prospectus. The Prospectus is obtainable from PMB Investment Head Office or authorized agents of PMB Investment or the nearest PMB Investment Regional Offices. You should consider the fees and charges involved. The prices of units and distributions payable (if any) may go down as well as up. Past performance of the Fund is not indicative of its future performance. Investments in the Fund are subject to Equity Market Risk, Stock Specific Risk, Shariah Status Reclassification Risk, Dividend Policy Risk and Equity-related Securities Risk. Product Highlight Sheet (PHS) is also available and you have the right to request for it. The PHS and any other product disclosure document should be read and understood before making any investment decision.

Where a unit split / distribution is declared, investors are advised that the following issue of additional units / distribution, the net asset value per unit will be reduced from pre-unit split NAV / cum-distribution NAV to post unit split NAV / ex-distribution NAV. If there is a declaration of unit split the value of their investment in Malaysian Ringgit terms will remain unchanged after the distribution of the additional units.

\*Volatility Disclaimer Statement – Refer to page 16

**INVESTMENT OBJECTIVE**

The objective of the Fund is 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.

**INVESTOR PROFILE**

The Fund is suitable for investors who have a moderate risk tolerance level and seeking steady return and capital growth in the medium to long term by investing in Shariah-compliant equities and Islamic fixed income that conforms to Shariah principles

**INVESTMENT STRATEGY**

The Fund shall invest primarily in a diversified portfolio of Shariah-compliant equities and Shariah-compliant equity-related securities listed on any recognized stock exchange in Malaysia and the focus is on Shariah-compliant public-listed companies with growth prospects and/or having forecast dividend yield of 3.0% per annum or above.

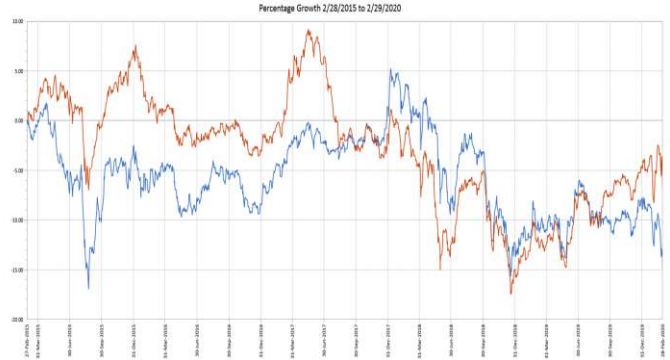
**FUND DETAILS**

Category	Equity (Shariah)
Type	Growth & Income
NAV/unit	RM 0.3331
Fund Size	RM 6.04 million
Fund Currency	Ringgit Malaysia
Fund Inception	17 July 1975
Re-launched Date	3 October 2002
Management Fee	1.5% per annum of the NAV before taking into account the annual management fee and the trustee fee accrued for the valuation day.
Trustee Fee	0.1% per annum of the NAV before taking into account the annual management fee and the trustee fee accrued for the valuation day.
Repurchase Charge Per Unit	Nil
Sales Charge Per Unit	6%
Redemption Payment Period	Up to 10 days
Distribution Frequency	Annual (if any)

**DISTRIBUTIONS AND UNIT SPLIT FOR THE PAST THREE FINANCIAL YEARS**

Years	Net Distribution (sen/unit)	Unit Split (ratio)
2019	-	-
2018	-	-
2017	Unit distribution equivalent to 1.00 (sen) per unit	-

**PMB DANA BESTARI**



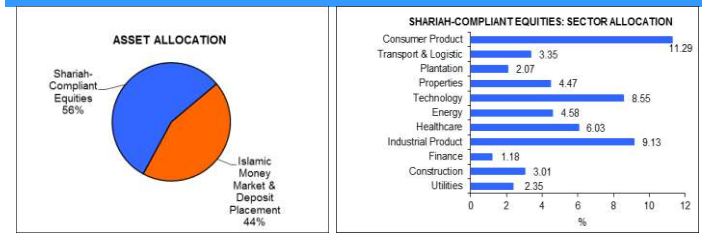
NAV-NAV prices & assuming reinvestment for the Fund, gross investment based in RM. Performance figures are sourced from Lipper.

**PERFORMANCE RECORD**

Total Returns	3-Month (%)	6-Month (%)	1-Year (%)	3-Year (%)	5-Year (%)
<b>Fund</b>	<b>1.18</b>	<b>3.00</b>	<b>5.71</b>	<b>-5.41</b>	<b>-6.93</b>
FBM Emas Shariah	-4.07	-6.64	-5.21	-10.22	-15.24

Source: Lipper

**ASSET AND SECTOR ALLOCATION AS AT 29 FEBRUARY 2020**



**TOP FIVE SHARIAH-COMPLIANT EQUITY HOLDING COUNTERS**

- Greotech Technology Berhad
- Kossan Rubber Industries Berhad
- Sime Darby Property Berhad
- Sime Darby Berhad
- Hibiscus Petroleum Berhad

**Note to Prospective Investors:**

Before investing you are advised to read and understand the contents of the Master Prospectus dated 1 July 2019 which had been registered with the Securities Commission Malaysia. Any issue of units to which the Prospectus relate to, will only be made on receipt of the application form referred to in and accompanying the Prospectus. The Prospectus is obtainable from PMB Investment Head Office or authorized agents of PMB Investment or the nearest PMB Investment Regional Offices. You should consider the fees and charges involved. The prices of units and distributions payable (if any) may go down as well as up. Past performance of the Fund is not indicative of its future performance. Investments in the Fund are subject to Equity Market Risk, Stock Specific Risk, Shariah Status Reclassification Risk, Dividend Policy Risk and Equity-related Securities Risk. Product Highlight Sheet (PHS) is also available and you have the right to request for it. The PHS and any other product disclosure document should be read and understood before making any investment decision.

Where a unit split / distribution is declared, investors are advised that the following issue of additional units / distribution, the net asset value per unit will be reduced from pre-unit split NAV / cum-distribution NAV to post unit split NAV / ex-distribution NAV. If there is a declaration of unit split the value of their investment in Malaysian Ringgit terms will remain unchanged after the distribution of the additional units.

\*Volatility Disclaimer Statement – Refer to page 16

**PMB** SHARIAH  
AGGRESSIVE FUND

**INVESTMENT OBJECTIVE**

The objective of the Fund is to provide investors with opportunity to earn high capital return over the medium to long term through active investments in Shariah-compliant securities listed on the Bursa Malaysia.

**INVESTOR PROFILE**

The Fund is suitable for investors who have a high risk tolerance level, medium to long term investment horizon, seeking for capital appreciation from an aggressive Shariah-compliant fund and preferable in a portfolio that conforms to Shariah Principles.

**INVESTMENT STRATEGY**

The Fund shall invest primarily in a diversified portfolio among any of the top 300 Shariah-compliant companies in terms of market capitalization listed on Bursa Malaysia.

**FUND DETAILS**

Category	Equity (Shariah)
Type	Growth
NAV/unit	RM 0.5054
Fund Size	RM 243.87 million
Fund Currency	Ringgit Malaysia
Fund Inception	5 May 1972
Re-launched Date	21 November 2005
Management Fee	1.5% per annum of the NAV before taking into account the annual management fee and the trustee fee accrued for the valuation day.
Trustee Fee	0.1% per annum of the NAV before taking into account the annual management fee and the trustee fee accrued for the valuation day.
Repurchase Charge Per Unit	Nil
Sales Charge Per Unit	6%
Redemption Payment Period	Up to 10 days
Distribution Frequency	The distribution is incidental.

**DISTRIBUTIONS AND UNIT SPLIT FOR THE PAST THREE FINANCIAL YEARS**

Years	Net Distribution (sen/unit)	Unit Split (ratio)
2019	-	-
2018	-	-
2017	Unit distribution equivalent to 2.00 (sen) per unit	-



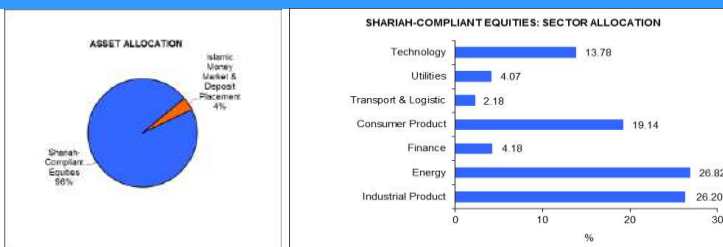
NAV-NAV prices & assuming reinvestment for the Fund, gross investment based in RM. Performance figures are sourced from Lipper.

**PERFORMANCE RECORD**

Total Returns	3-Month (%)	6-Month (%)	1-Year (%)	3-Year (%)	5-Year (%)
<b>Fund</b>	<b>1.85</b>	<b>3.61</b>	<b>10.01</b>	<b>-4.41</b>	<b>3.85</b>
FBM Emas Shariah	-4.07	-6.64	-5.21	-10.22	-15.24

Source: Lipper

**ASSET AND SECTOR ALLOCATION AS AT 29 FEBRUARY 2020**



**TOP FIVE SHARIAH-COMPLIANT EQUITY HOLDING COUNTERS**

- Dayang Enterprise Holdings Berhad
- Dufu Technology Corporation Berhad
- Serba Dinamik Holdings Berhad
- Yinson Holdings Berhad
- Frontken Corporation Berhad

**Note to Prospective Investors:**

Before investing you are advised to read and understand the contents of the Master Prospectus dated 1 July 2019 which had been registered with the Securities Commission Malaysia. Any issue of units to which the Prospectus relate to, will only be made on receipt of the application form referred to in and accompanying the Prospectus. The Prospectus is obtainable from PMB Investment Head Office or authorized agents of PMB Investment or the nearest PMB Investment Regional Offices. You should consider the fees and charges involved. The prices of units and distributions payable (if any) may go down as well as up. Past performance of the Fund is not indicative of its future performance. Investments in the Fund are subject to Equity Market Risk, Stock Specific Risk, Shariah Status Reclassification Risk and Equity-related Securities Risk. Product Highlight Sheet (PHS) is also available and you have the right to request for it. The PHS and any other product disclosure document should be read and understood before making any investment decision.

Where a unit split / distribution is declared, investors are advised that the following issue of additional units / distribution, the net asset value per unit will be reduced from pre-unit split NAV / cum-distribution NAV to post unit split NAV / ex-distribution NAV. If there is a declaration of unit split the value of their investment in Malaysian Ringgit terms will remain unchanged after the distribution of the additional units.

\*Volatility Disclaimer Statement – Refer to page 16

**INVESTMENT OBJECTIVE**

The objective of the Fund is to provide investors with an opportunity to achieve capital growth over the medium to long term period by investing in Shariah-compliant securities.

**INVESTOR PROFILE**

The Fund is suitable for investors who have a high risk tolerance level, medium to long term investment horizon, seeking capital appreciation from a Shariah-compliant fund that invests in growth stocks, preferable in a portfolio that conforms to Shariah Principles.

**INVESTMENT STRATEGY**

The Fund shall invest primarily in a diversified portfolio among any of the top 300 Shariah-compliant companies in terms of market capitalization listed on Bursa Malaysia that have potential for earnings per share growth of at least 10% per annum.

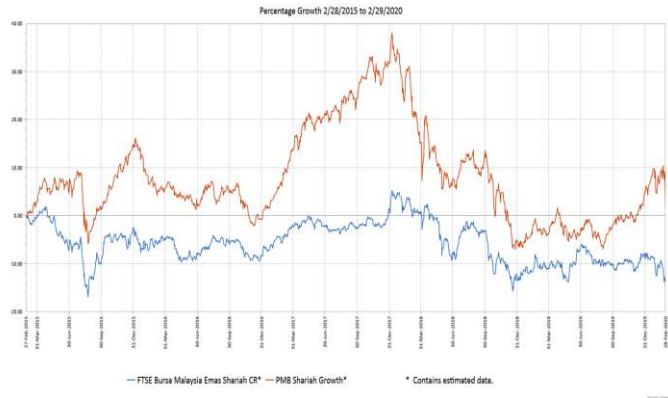
**FUND DETAILS**

Category	Equity (Shariah)
Type	Growth
NAV/unit	RM 1.1267
Fund Size	RM 113.00 million
Fund Currency	Ringgit Malaysia
Fund Inception	28 December 1972
Re-launched Date	15 January 2013
Management Fee	1.5% per annum of the NAV before taking into account the annual management fee and the trustee fee accrued for the valuation day.
Trustee Fee	0.1% per annum of the NAV before taking into account the annual management fee and the trustee fee accrued for the valuation day.
Repurchase Charge Per Unit	Nil
Sales Charge Per Unit	6%
Redemption Payment Period	Up to 10 days
Distribution Frequency	The distribution is incidental.

**DISTRIBUTIONS AND UNIT SPLIT FOR THE PAST THREE FINANCIAL YEARS**

Years	Net Distribution (sen/unit)	Unit Split (ratio)
2020	Unit distribution equivalent to 6.00 (sen) per unit	-
2019	-	-
2018	Unit distribution equivalent to 12.00 (sen) per unit	-

**PMB SHARIAH GROWTH FUND**



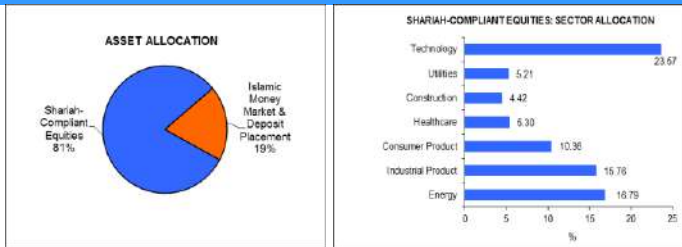
NAV-NAV prices & assuming reinvestment for the Fund, gross investment based in RM. Performance figures are sourced from Lipper.

**PERFORMANCE RECORD**

Total Returns	3-Month (%)	6-Month (%)	1-Year (%)	3-Year (%)	5-Year (%)
<b>Fund</b>	<b>2.69</b>	<b>8.06</b>	<b>4.70</b>	<b>-5.55</b>	<b>1.24</b>
FBM Emas Shariah	-4.07	-6.64	-5.21	-10.22	-15.24

Source: Lipper

**ASSET AND SECTOR ALLOCATION AS AT 29 FEBRUARY 2020**



**TOP FIVE SHARIAH-COMPLIANT EQUITY HOLDING COUNTERS**

- QL Resources Berhad
- Kossan Rubber Industries Berhad
- Mega First Corporation Berhad
- Kejuruteraan Asastera Berhad
- GDB Holdings Berhad

**Note to Prospective Investors:**

Before investing you are advised to read and understand the contents of the Master Prospectus dated 1 July 2019 which had been registered with the Securities Commission Malaysia. Any issue of units to which the Prospectus relate to, will only be made on receipt of the application form referred to in and accompanying the Prospectus. The Prospectus is obtainable from PMB Investment Head Office or authorized agents of PMB Investment or the nearest PMB Investment Regional Offices. You should consider the fees and charges involved. The prices of units and distributions payable (if any) may go down as well as up. Past performance of the Fund is not indicative of its future performance. Investments in the Fund are subject to Equity Market Risk, Stock Specific Risk, Shariah Status Reclassification Risk and Equity-related Securities Risk. Product Highlight Sheet (PHS) is also available and you have the right to request for it. The PHS and any other product disclosure document should be read and understood before making any investment decision.

Where a unit split / distribution is declared, investors are advised that the following issue of additional units / distribution, the net asset value per unit will be reduced from pre-unit split NAV / cum-distribution NAV to post unit split NAV / ex-distribution NAV. If there is a declaration of unit split the value of their investment in Malaysian Ringgit terms will remain unchanged after the distribution of the additional units.

\*Volatility Disclaimer Statement – Refer to page 16

# PMB SHARIAH MID-CAP FUND

### INVESTMENT OBJECTIVE

The objective of the Fund is to achieve capital growth over the medium to long-term period by investing primarily in medium sized Shariah compliant companies in terms of market capitalization.

### INVESTOR PROFILE

The Fund is suitable for investors who have a high risk tolerance level, medium to long term investment horizon and seeking capital growth from Shariah-compliant fund that invests primarily in mid-cap stocks that conforms to Shariah principles.

### INVESTMENT STRATEGY

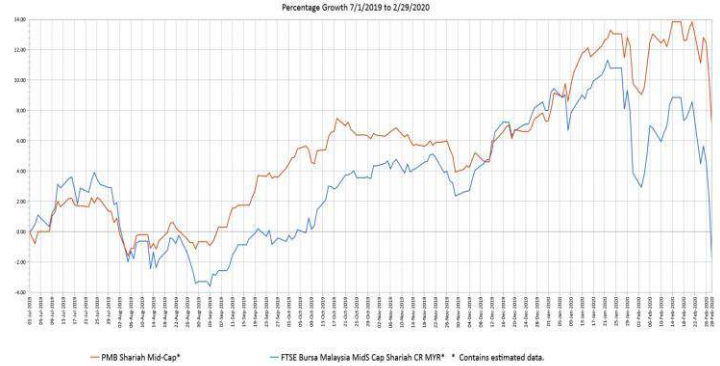
The Fund shall invest primarily in a diversified portfolio of Shariah-compliant equities and Shariah-compliant equity-related securities listed on any recognized stock exchange in Malaysia. It shall invest primarily in a diversified portfolio of Shariah-compliant equities and Shariah-compliant equity-related securities of medium sized companies with market capitalization of between RM1 billion and RM7 billion at the point of purchase. However, the Fund may invest up to 20% of its NAV in securities of Shariah-compliant companies with market capitalization below RM1 billion and/or in excess of RM7 billion.

### FUND DETAILS

Category	Equity (Shariah)
Type	Growth
NAV/unit	RM 0.1762
Fund Size	RM 51.07 million
Fund Currency	Ringgit Malaysia
Fund Inception	20 April 1992
Re-launched Date	7 March 2014
Management Fee	1.5% per annum of the NAV before taking into account the annual management fee and the trustee fee accrued for the valuation day.
Trustee Fee	0.1% per annum of the NAV before taking into account the annual management fee and the trustee fee accrued for the valuation day.
Repurchase Charge Per Unit	Nil
Sales Charge Per Unit	6%
Redemption Payment Period	Up to 10 days
Distribution Frequency	The distribution is incidental.

### DISTRIBUTION AND UNIT SPLIT FOR THE PAST THREE FINANCIAL YEARS

Years	Net Distribution (sen/unit)	Unit Split (ratio)
2019	-	-
2018	Unit distribution equivalent to 0.75 (sen) per unit	-
2017	-	-



\*\*The performance benchmark has been changed from FBMSHA to FBM MidS Cap Shariah effective 1 July 2019 to reflect the Fund's investments in the medium size Shariah-compliant companies in term of market capitalization listed on Bursa Malaysia NAV-NAV prices & assuming reinvestment for the Fund, gross investment based in RM. Performance figures are sourced from Lipper.

### PERFORMANCE RECORD

Total Returns	3-Month (%)	6-Month (%)	1-Year (%)	3-Year (%)	5-Year (%)
Fund	2.92	7.70	15.39	-2.50	-4.43
FBM MidS Cap Shariah	-4.13	1.48	5.37	-16.30	-17.96

Source: Lipper

### ASSET AND SECTOR ALLOCATION AS AT 29 FEBRUARY 2020



### TOP FIVE SHARIAH-COMPLIANT EQUITY HOLDING COUNTERS

- Dufu Technology Corporation Berhad
- Frontken Corporation Berhad
- Mega First Corporation Berhad
- Sunway Berhad
- MBM Resources Berhad

### Note to Prospective Investors:

Before investing you are advised to read and understand the contents of the Master Prospectus dated 1 July 2019 which had been registered with the Securities Commission Malaysia. Any issue of units to which the Prospectus relate to, will only be made on receipt of the application form referred to in and accompanying the Prospectus. The Prospectus is obtainable from PMB Investment Head Office or authorized agents of PMB Investment or the nearest PMB Investment Regional Offices. You should consider the fees and charges involved. The prices of units and distributions payable (if any) may go down as well as up. Past performance of the Fund is not indicative of its future performance. Investments in the Fund are subject to Equity Market Risk, Stock Specific Risk, Shariah Status Reclassification Risk and Equity-related Securities Risk. Product Highlight Sheet (PHS) is also available and you have the right to request for it. The PHS and any other product disclosure document should be read and understood before making any investment decision.

Where a unit split / distribution is declared, investors are advised that the following issue of additional units / distribution, the net asset value per unit will be reduced from pre-unit split NAV / cum-distribution NAV to post unit split NAV / ex-distribution NAV. If there is a declaration of unit split the value of their investment in Malaysian Ringgit terms will remain unchanged after the distribution of the additional units.

\*Volatility Disclaimer Statement – Refer to page 16

**PMB SHARIAH SMALL-CAP FUND**

**INVESTMENT OBJECTIVE**

The objective of the Fund is to achieve capital growth over the medium to long term period by investing primarily in small-sized Shariah compliant companies listed on Bursa Malaysia, in term of market capitalization.

**INVESTOR PROFILE**

The Fund is suitable for investors who have a high risk tolerance level, medium to long term investment horizon while seeking for capital appreciation from an aggressive Shariah-compliant fund, preferably in a portfolio that conforms to Shariah principles.

**INVESTMENT STRATEGY**

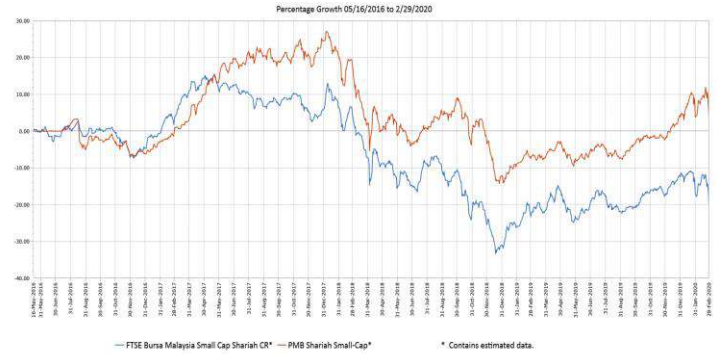
The Fund shall invest between 50% and 99.5% in a diversified portfolio of Shariah-compliant equity securities of small-sized listed companies on Bursa Malaysia with market capitalization of at least RM250 million but not more than RM1 billion (at the point of acquisition). However the Fund may invest up to 20% of its NAV in securities of companies with market capitalization in excess of RM1 billion but not more than RM7 billion (at the point of acquisition). The Fund will focus its investments on companies with growth prospects in medium to long term horizon, reasonably good earnings, quality management and good corporate governance, as analysed by the Manager. In view of the Fund's objective, the designated fund manager will trade the securities depending on the securities market conditions.

**FUND DETAILS**

Category	Equity (Shariah)
Type	Growth
NAV/unit	RM 0.5170
Fund Size	RM 24.72 million
Fund Currency	Ringgit Malaysia
Fund Inception	16 May 2016
Management Fee	1.5% per annum of the NAV before taking into account the annual management fee and the trustee fee accrued for the valuation day.
Trustee Fee	0.05% per annum of the NAV before taking into account the annual management fee and the trustee fee accrued for the valuation day.
Repurchase Charge Per Unit	Nil
Sales Charge Per Unit	6%
Redemption Payment Period	Up to 10 days
Distribution Frequency	The distribution is incidental.

**DISTRIBUTION AND UNIT SPLIT FOR THE PAST THREE FINANCIAL YEARS**

Years	Net Distribution (sen/unit)	Unit Split (ratio)
2019	-	-
2018	-	-
2017	-	-



NAV-NAV prices & assuming reinvestment for the Fund, gross investment based in RM. Performance figures are sourced from Lipper.

**PERFORMANCE RECORD**

Total Returns	3-Month (%)	6-Month (%)	1-Year (%)	3-Year (%)	5-Year (%)
<b>Fund</b>	<b>5.90</b>	<b>11.57</b>	<b>11.81</b>	<b>4.59</b>	<b>-</b>
FBM Small Cap Shariah	-3.20	2.02	3.84	-21.70	-25.90

Source: Lipper

**ASSET AND SECTOR ALLOCATION AS AT 29 FEBRUARY 2020**



**TOP FIVE SHARIAH-COMPLIANT EQUITY HOLDING COUNTERS**

- Mega First Corporation Berhad
- Frontken Corporation Berhad
- Vitrox Corporation Berhad
- Dayang Enterprise Holdings Berhad
- TIME dotCom Berhad

**Note to Prospective Investors:**

Before investing you are advised to read and understand the contents of the Master Prospectus dated 1 July 2019 which had been registered with the Securities Commission Malaysia. Any issue of units to which the Prospectus relate to, will only be made on receipt of the application form referred to in and accompanying the Prospectus. The Prospectus is obtainable from PMB Investment Head Office or authorized agents of PMB Investment or the nearest PMB Investment Regional Offices. You should consider the fees and charges involved. The prices of units and distributions payable (if any) may go down as well as up. Past performance of the Fund is not indicative of its future performance. Investments in the Fund are subject to Equity Market Risk, Stock Specific Risk, Liquidity Risk, Shariah Status Reclassification Risk and Equity-related Securities Risk. Product Highlight Sheet (PHS) is also available and you have the right to request for it. The PHS and any other product disclosure document should be read and understood before making any investment decision.

Where a unit split / distribution is declared, investors are advised that the following issue of additional units / distribution, the net asset value per unit will be reduced from pre-unit split NAV / cum-distribution NAV to post unit split NAV / ex-distribution NAV. If there is a declaration of unit split the value of their investment in Malaysian Ringgit terms will remain unchanged after the distribution of the additional units.

\*Volatility Disclaimer Statement – Refer to page 17

# PMB SHARIAH INDEX FUND

## INVESTMENT OBJECTIVE

The objective of the Fund is to provide investors with the opportunity to gain reasonable return and capital growth in the medium to long term period by investing in Shariah-compliant securities whilst at the same time the Manager will attempt to match closely its performance with the performance of the FTSE Bursa Malaysia EMAS Shariah Index (FBMSHA).

## INVESTOR PROFILE

The Fund is suitable for investors who have a moderate risk tolerance level, medium to long term investment horizon and seeking a return close to the market performance by investing in a fund that conforms to Shariah principles.

## INVESTMENT STRATEGY

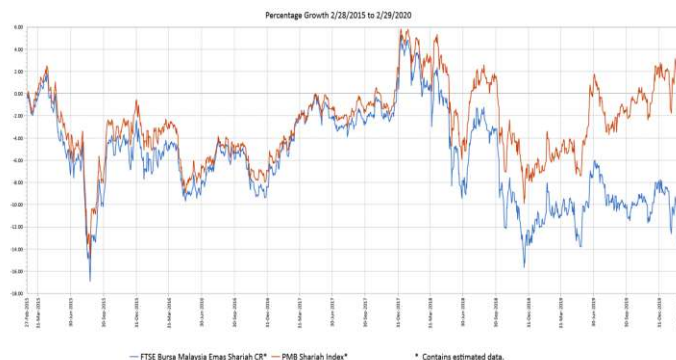
The Fund shall invest in a diversified portfolio of Shariah-compliant securities listed on Bursa Malaysia, primarily in stocks constituent of the FBMSHA. It is a passively managed index fund whereby the designated fund manager constructs the Fund's investment portfolio based on an index sampling approach by investing not less than 60% of the Fund's NAV in the top 15 constituent Shariah-compliant stocks of the FBMSHA that represent approximately 61% of the market capitalization of the index (as at LPD). The balance will be invested in the next remaining constituent Shariah-compliant stocks of FBMSHA and any other Shariah-compliant securities listed on Bursa Malaysia

## FUND DETAILS

Category	Equity (Shariah)
Type	Index
NAV/unit	RM 0.4605
Fund Size	RM 13.26 million
Fund Currency	Ringgit Malaysia
Fund Inception	19 February 1969
Re-launched Date	15 January 2013
Management Fee	0.6% per annum of the NAV before taking into account the annual management fee and the trustee fee accrued for the valuation day.
Trustee Fee	0.1% per annum of the NAV before taking into account the annual management fee and the trustee fee accrued for the valuation day.
Repurchase Charge Per Unit	Nil
Sales Charge Per Unit	6%
Redemption Payment Period	Up to 10 days
Distribution Frequency	Annual (if any)

## DISTRIBUTIONS AND UNIT SPLIT FOR THE PAST THREE FINANCIAL YEARS

Years	Net Distribution (sen/unit)	Unit Split (ratio)
2019	1.55	-
2018	1.25	-
2017	1.20	-



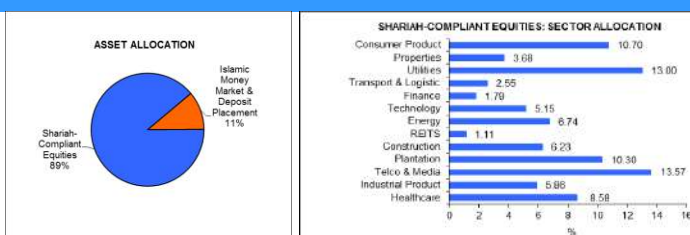
NAV-NAV prices & assuming reinvestment for the Fund, gross investment based in RM. Performance figures are sourced from Lipper

## PERFORMANCE RECORD

Total Returns	3-Month (%)	6-Month (%)	1-Year (%)	3-Year (%)	5-Year (%)
Fund	-0.20	-0.41	3.39	2.42	-2.54
FBM Emas Shariah	-4.07	-6.64	-5.21	-10.22	-15.24

Source: Lipper

## ASSET AND SECTOR ALLOCATION AS AT 29 FEBRUARY 2020



## TOP TEN SHARIAH-COMPLIANT EQUITY HOLDING COUNTERS

FBMSHA		PMB SHARIAH INDEX	
COUNTERS		COUNTERS	
Tenaga Nasional Berhad	11.68	Tenaga Nasional Berhad	8.28
Axiata Group Berhad	4.74	Greattech Technology Berhad	5.14
Sime Darby Plantation Berhad	4.38	Axiata Group Berhad	4.58
IHH Healthcare Berhad	4.19	Sime Darby Plantation Berhad	4.13
Dialog Group	3.78	IHH Healthcare Berhad	4.01
Petronas Chemicals Group Berhad	3.78	Digi.Com Berhad	3.76
Digi.Com Berhad	3.77	Dialog Group Berhad	3.61
Maxis Berhad	3.68	IOI Corporation Berhad	3.50
IOI Corporation Berhad	3.27	Maxis Berhad	3.47
Petronas Gas Berhad	3.19	Petronas Gas Berhad	3.07

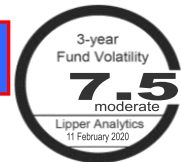
### Note to Prospective Investors:

Before investing you are advised to read and understand the contents of the Master Prospectus dated 1 July 2019 which had been registered with the Securities Commission Malaysia. Any issue of units to which the Prospectus relate to, will only be made on receipt of the application form referred to in and accompanying the Prospectus. The Prospectus is obtainable from PMB Investment Head Office or authorized agents of PMB Investment or the nearest PMB Investment Regional Offices. You should consider the fees and charges involved. The prices of units and distributions payable (if any) may go down as well as up. Past performance of the Fund is not indicative of its future performance. Investments in the Fund are subject to Equity Market Risk, Stock Specific Risk, Shariah Status Reclassification Risk, Risk of Tracking Error and Equity-related Securities Risk. Product Highlight Sheet (PHS) is also available and you have the right to request for it. The PHS and any other product disclosure document should be read and understood before making any investment decision.

Where a unit split / distribution is declared, investors are advised that the following issue of additional units / distribution, the net asset value per unit will be reduced from pre-unit split NAV / cum-distribution NAV to post unit split NAV / ex-distribution NAV. If there is a declaration of unit split the value of their investment in Malaysian Ringgit terms will remain unchanged after the distribution of the additional units.

\*Volatility Disclaimer Statement – Refer to page 17





**INVESTMENT OBJECTIVE**

The objective of the Fund is to provide opportunities for investors to achieve capital growth over the medium to long term period through investment in any of the 50 largest Shariah-compliant stocks by market capitalization (at the time of purchase) listed on the Bursa Malaysia.

**INVESTOR PROFILE**

The Fund is suitable for investors who have a moderate risk tolerance level, medium to long term investment horizon and seeking capital growth from Shariah-compliant fund that invests in large capitalized stocks that conforms to Shariah principles.

**INVESTMENT STRATEGY**

The Fund shall invest in a diversified portfolio of Shariah-compliant equities and Shariah-compliant equity-related securities listed on any recognized stock exchange in Malaysia, primarily among any of the 50 largest Shariah-compliant stocks in terms of market capitalization (at the point of purchase) listed on Bursa Malaysia. It may invest not more than 30% of its NAV in any of the next top 25 largest Shariah-compliant listed companies based on market capitalization listed on Bursa Malaysia.

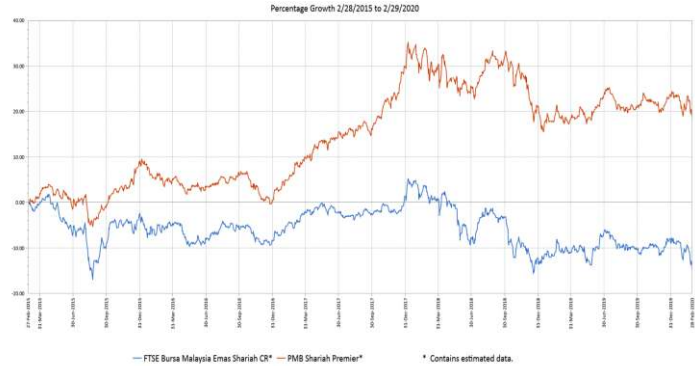
**FUND DETAILS**

Category	Equity (Shariah)
Type	Growth
NAV/unit	RM 0.3214
Fund Size	RM 100.51 million
Fund Currency	Ringgit Malaysia
Fund Inception	14 August 1972
Re-launched Date	15 January 2013
Management Fee	1.5% per annum of the NAV before taking into account the annual management fee and the trustee fee accrued for the valuation day.
Trustee Fee	0.1% per annum of the NAV before taking into account the annual management fee and the trustee fee accrued for the valuation day.
Repurchase Charge Per Unit	Nil
Sales Charge Per Unit	6%
Redemption Payment Period	Up to 10 days
Distribution Frequency	The distribution is incidental.

**DISTRIBUTIONS AND UNIT SPLIT FOR THE PAST THREE FINANCIAL YEARS**

Years	Net Distribution (sen/unit)	Unit Split (ratio)
2019	-	-
2018	-	-
2017	Unit distribution equivalent to 1.50 (sen) per unit	-

**PMB SHARIAH PREMIER FUND**



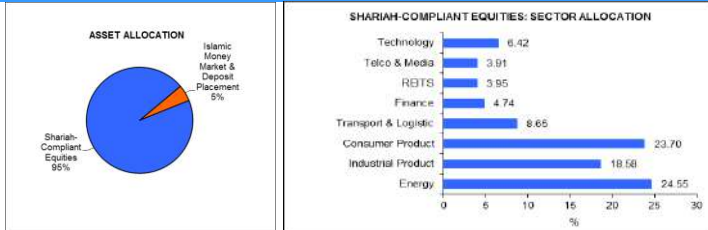
NAV-NAV prices & assuming reinvestment for the Fund, gross investment based in RM. Performance figures are sourced from Lipper.

**PERFORMANCE RECORD**

Total Returns	3-Month (%)	6-Month (%)	1-Year (%)	3-Year (%)	5-Year (%)
Fund	-1.50	-2.37	-0.43	10.49	18.04
FBM Emas Shariah	-4.07	-6.64	-5.21	-10.22	-15.24

Source: Lipper

**ASSET AND SECTOR ALLOCATION AS AT 29 FEBRUARY 2020**



**TOP FIVE SHARIAH-COMPLIANT EQUITY HOLDING COUNTERS**

- Yinson Holdings Berhad
- Dialog Group Berhad
- QL Resources Berhad
- Vitrox Corporation Berhad
- Nestle (Malaysia) Berhad

**Note to Prospective Investors:**

Before investing you are advised to read and understand the contents of the Master Prospectus dated 1 July 2019 which had been registered with the Securities Commission Malaysia. Any issue of units to which the Prospectus relate to, will only be made on receipt of the application form referred to in and accompanying the Prospectus. The Prospectus is obtainable from PMB Investment Head Office or authorized agents of PMB Investment or the nearest PMB Investment Regional Offices. You should consider the fees and charges involved. The prices of units and distributions payable (if any) may go down as well as up. Past performance of the Fund is not indicative of its future performance. Investments in the Fund are subject to Equity Market Risk, Stock Specific Risk, Shariah Status Reclassification Risk and Equity-related Securities Risk. Product Highlight Sheet (PHS) is also available and you have the right to request for it. The PHS and any other product disclosure document should be read and understood before making any investment decision.

Where a unit split / distribution is declared, investors are advised that the following issue of additional units / distribution, the net asset value per unit will be reduced from pre-unit split NAV / cum-distribution NAV to post unit split NAV / ex-distribution NAV. If there is a declaration of unit split the value of their investment in Malaysian Ringgit terms will remain unchanged after the distribution of the additional units.

\*Volatility Disclaimer Statement – Refer to page 17

**PMB** | SHARIAH  
DIVIDEND FUND

**INVESTMENT OBJECTIVE**

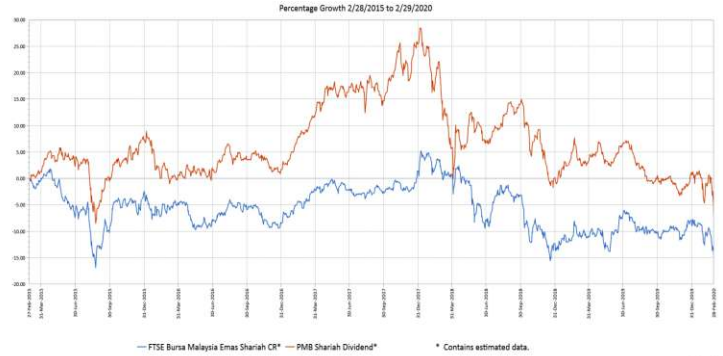
The objective of the Fund is to provide investors with an opportunity to gain consistent and stable income stream that is potentially higher than the average fixed deposit rates.

**INVESTOR PROFILE**

The Fund is suitable for investors who have a moderate risk tolerance level, medium to long term investment horizon and seeking a consistent and stable income stream that is potentially higher than the average fixed deposit rates.

**INVESTMENT STRATEGY**

The Fund shall invest primarily in a diversified portfolio of Shariah-compliant securities listed on Bursa Malaysia that offer or have the potential to declare dividend yields of at least 3% per annum.



NAV-NAV prices & assuming reinvestment for the Fund, gross investment based in RM. Performance figures are sourced from Lipper.

**FUND DETAILS**

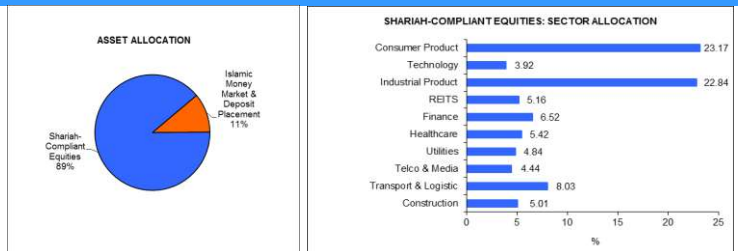
Category	Equity (Shariah)
Type	Income
NAV/unit	RM 0.2235
Fund Size	RM 29.45 million
Fund Currency	Ringgit Malaysia
Fund Inception	21 July 2008
Management Fee	1.5% per annum of the NAV of the Fund
Trustee Fee	0.1% of the NAV of the Fund, subject to a minimum of RM18,000 per annum.
Repurchase Charge Per Unit	Nil
Sales Charge Per Unit	6%
Redemption Payment Period	Up to 10 days
Distribution Frequency	Annual (if any)

**PERFORMANCE RECORD**

Total Returns	3-Month (%)	6-Month (%)	1-Year (%)	3-Year (%)	5-Year (%)
<b>Fund</b>	<b>-4.36</b>	<b>-7.91</b>	<b>-10.97</b>	<b>-14.56</b>	<b>-7.46</b>
FBM Emas Shariah	-4.07	-6.64	-5.21	-10.22	-15.24

Source: Lipper

**ASSET AND SECTOR ALLOCATION AS AT 29 FEBRUARY 2020**



**TOP FIVE SHARIAH-COMPLIANT EQUITY HOLDING COUNTERS**

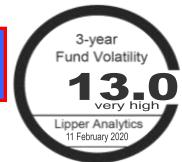
- Syarikat Takaful Malaysia Keluarga Berhad
- Johore Tin Berhad
- Uchi Technologies Berhad
- Duopharma Biotech Berhad
- GDB Holdings Berhad

**Note to Prospective Investors:**

Before investing you are advised to read and understand the contents of the Master Prospectus dated 1 July 2019 which had been registered with the Securities Commission Malaysia. Any issue of units to which the Prospectus relate to, will only be made on receipt of the application form referred to in and accompanying the Prospectus. The Prospectus is obtainable from PMB Investment Head Office or authorized agents of PMB Investment or the nearest PMB Investment Regional Offices. You should consider the fees and charges involved. The prices of units and distributions payable (if any) may go down as well as up. Past performance of the Fund is not indicative of its future performance. Investments in the Fund are subject to Equity Market Risk, Stock Specific Risk, Shariah Status Reclassification Risk, Dividend Policy Risk and Equity-related Securities Risk. Product Highlight Sheet (PHS) is also available and you have the right to request for it. The PHS and any other product disclosure document should be read and understood before making any investment decision.

Where a unit split / distribution is declared, investors are advised that the following issue of additional units / distribution, the net asset value per unit will be reduced from pre-unit split NAV / cum-distribution NAV to post unit split NAV / ex-distribution NAV. If there is a declaration of unit split the value of their investment in Malaysian Ringgit terms will remain unchanged after the distribution of the additional units.

\*Volatility Disclaimer Statement – Refer to page 17



**INVESTMENT OBJECTIVE**

The objective of the Fund is to provide investors with an opportunity to gain steady income and to achieve capital growth over the medium to long term period by investing in a portfolio of investments that comply with Shariah principles.

**INVESTOR PROFILE**

For the employees and pensioners of Tenaga Nasional Berhad (TNB), members of Board of Directors of TNB, the clubs and associations related to TNB and subsidiaries of TNB. The Fund is suitable for investors who have a moderate to high risk tolerance level, medium to long term investment horizon and seeking income and capital growth from a Shariah-compliant fund, preferably that conforms to Shariah principles.

**INVESTMENT STRATEGY**

The Fund shall invest primarily in a diversified portfolio of Shariah-compliant equities and Shariah-compliant equity-related securities listed on any recognized stock exchange in Malaysia and the focus is on Shariah-compliant public-listed companies with growth prospects and/or having forecast dividend yield of 3.0% per annum or above.

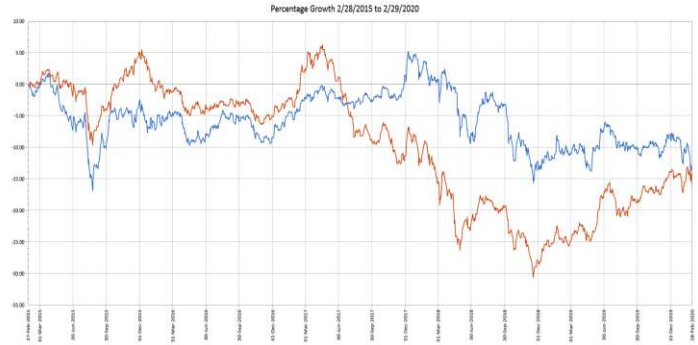
**FUND DETAILS**

Category	Equity (Shariah)
Type	Growth & Income
NAV/unit	RM 0.2906
Fund Size	RM 14.66 million
Fund Currency	Ringgit Malaysia
Fund Inception	28 August 1995
Management Fee	1.5% per annum of the NAV before taking into account the annual management fee and the trustee fee accrued for the valuation day.
Trustee Fee	0.1% per annum of the NAV before taking into account the annual management fee and the trustee fee accrued for the valuation day.
Repurchase Charge Per Unit	Nil
Sales Charge Per Unit	6%
Redemption Payment Period	Up to 10 days
Distribution Frequency	Annual (if any)

**DISTRIBUTIONS AND UNIT SPLIT FOR THE PAST THREE FINANCIAL YEARS**

Years	Net Distribution (sen/unit)	Unit Split (ratio)
2019	-	-
2018	-	-
2017	Unit distribution equivalent to 1.00 (sen) per unit	-

**PMB SHARIAH TNB EMPLOYEES FUND**



NAV-NAV prices & assuming reinvestment for the Fund, gross investment based in RM. Performance figures are sourced from Lipper.

**PERFORMANCE RECORD**

Total Returns	3-Month (%)	6-Month (%)	1-Year (%)	3-Year (%)	5-Year (%)
<b>Fund</b>	0.62	4.01	10.16	-13.76	-16.94
FBM Emas Shariah	-4.07	-6.64	-5.21	-10.22	-15.24

Source: Lipper

**ASSET AND SECTOR ALLOCATION AS AT 29 FEBRUARY 2020**



**TOP FIVE SHARIAH-COMPLIANT EQUITY HOLDING COUNTERS**

- Greotech Technology Berhad
- Nestle (Malaysia) Berhad
- AME Elite Consortium Berhad
- Aeon Co. (M) Berhad
- Power Root Berhad

**Note to Prospective Investors:**

Before investing you are advised to read and understand the contents of the Master Prospectus dated 1 July 2019 which had been registered with the Securities Commission Malaysia. Any issue of units to which the Prospectus relate to, will only be made on receipt of the application form referred to in and accompanying the Prospectus. The Prospectus is obtainable from PMB Investment Head Office or authorized agents of PMB Investment or the nearest PMB Investment Regional Offices. You should consider the fees and charges involved. The prices of units and distributions payable (if any) may go down as well as up. Past performance of the Fund is not indicative of its future performance. Investments in the Fund are subject to Equity Market Risk, Stock Specific Risk, Shariah Status Reclassification Risk, Dividend Policy Risk and Equity-related Securities Risk. Product Highlight Sheet (PHS) is also available and you have the right to request for it. The PHS and any other product disclosure document should be read and understood before making any investment decision.

Where a unit split / distribution is declared, investors are advised that the following issue of additional units / distribution, the net asset value per unit will be reduced from pre-unit split NAV / cum-distribution NAV to post unit split NAV / ex-distribution NAV. If there is a declaration of unit split the value of their investment in Malaysian Ringgit terms will remain unchanged after the distribution of the additional units.

\*Volatility Disclaimer Statement – Refer to page 17

# PMB SHARIAH TACTICAL FUND

## INVESTMENT OBJECTIVE

The objective of the Fund is to achieve capital growth over the medium to long term period by investing in a portfolio of investments that comply with Shariah principles.

## INVESTOR PROFILE

The Fund is suitable for investors who have a moderate risk tolerance level, medium to long term investment horizon, seeking income and capital growth from a tactical Shariah-compliant fund, preferable in a fund that conforms to Shariah Principles

## INVESTMENT STRATEGY

The Fund adopts a tactical asset allocation strategy and has the flexibility to rebalance its allocation between the different asset classes of Shariah-compliant equities and Shariah-compliant equity-related securities, and non-equity investments including sukuk, Islamic money markets instruments, Islamic deposit placements and/or other Shariah-compliant permitted investments, depending on market conditions. Its equity allocation or non-equity allocation may range between 0% and 100% of the NAV of the Fund.

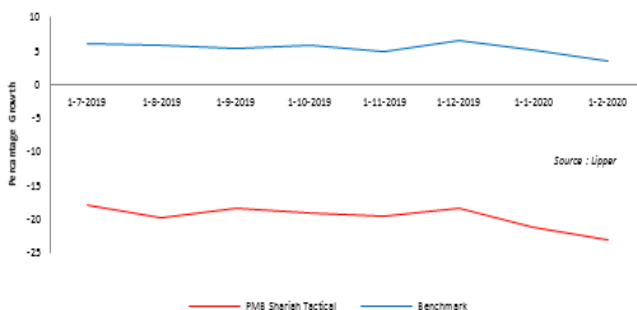
## FUND DETAILS

Category	Mixed Asset (Shariah)
Type	Growth & Income
NAV/unit	RM 0.3536
Fund Size	RM 10.50 million
Fund Currency	Ringgit Malaysia
Fund Inception	29 October 1979
Re-launched Date	25 October 2013
Management Fee	1.5% per annum of the NAV before taking into account the annual management fee and the trustee fee accrued for the valuation day.
Trustee Fee	0.1% per annum of the NAV before taking into account the annual management fee and the trustee fee accrued for the valuation day.
Repurchase Charge Per Unit	Nil
Sales Charge Per Unit	6%
Redemption Payment Period	Up to 10 days
Distribution Frequency	Annual (if any)

## DISTRIBUTIONS AND UNIT SPLIT FOR THE PAST THREE FINANCIAL YEARS

Years	Net Distribution (sen/unit)	Unit Split (ratio)
2019	Unit distribution equivalent to 1.00 (sen) per unit	-
2018	-	-
2017	-	-

Percentage Growth 7/1/2019 to 02/29/2020



\*\*The performance benchmark has been changed from 2x 1-Year KLIRR to 50% FBMSHA+50% Maybank 12M Islamic FD Rate effective 1 July 2019 to better reflect the fund management style and represent the combination of equity index and money market rate and the Fund's investment strategy and the expected portfolio exposure. NAV-NAV prices & assuming reinvestment for the Fund, gross investment based in RM. Performance figures are sourced from Lipper.

## PERFORMANCE RECORD

Total Returns	3-Month (%)	6-Month (%)	1-Year (%)	3-Year (%)	5-Year (%)
Fund	-4.47	-4.14	-2.75	-23.51	-26.17
*Benchmark	-1.66	-2.56	-1.04	-0.15	1.08

Source: Lipper

\*50% FBMSHA+50% Maybank 12M Islamic FD Rate

## ASSET AND SECTOR ALLOCATION AS AT 29 FEBRUARY 2020



## TOP FIVE SHARIAH-COMPLIANT EQUITY HOLDING COUNTERS

- Tenaga Nasional Berhad
- Kossan Rubber Industries Berhad
- Serba Dinamik Holdings Berhad
- My E.G. Services Berhad
- Tadmax Resources Berhad

### Note to Prospective Investors:

Before investing you are advised to read and understand the contents of the Master Prospectus dated 1 July 2019 which had been registered with the Securities Commission Malaysia. Any issue of units to which the Prospectus relate to, will only be made on receipt of the application form referred to in and accompanying the Prospectus. The Prospectus is obtainable from PMB Investment Head Office or authorized agents of PMB Investment or the nearest PMB Investment Regional Offices. You should consider the fees and charges involved. The prices of units and distributions payable (if any) may go down as well as up. Past performance of the Fund is not indicative of its future performance. Investments in the Fund are subject to Equity Market Risk, Stock Specific Risk, Profit/Interest Rate Risk, Credit/Default Risk, Shariah Status Reclassification Risk and Equity-related Securities Risk. Product Highlight Sheet (PHS) is also available and you have the right to request for it. The PHS and any other product disclosure document should be read and understood before making any investment decision.

Where a unit split / distribution is declared, investors are advised that the following issue of additional units / distribution, the net asset value per unit will be reduced from pre-unit split NAV / cum-distribution NAV to post unit split NAV / ex-distribution NAV. If there is a declaration of unit split the value of their investment in Malaysian Ringgit terms will remain unchanged after the distribution of the additional units.

\*Volatility Disclaimer Statement – Refer to page 17

**INVESTMENT OBJECTIVE**

The objective of the Fund is to provide investors with consistent income stream and a steady capital appreciation in the medium to long term through investments in sukuk.

**INVESTOR PROFILE**

The Fund is suitable for investors who have a low tolerance level, medium to long term investment horizon and seeking a consistent income stream and a steady capital appreciation in the medium to long term through investments in sukuk.

**INVESTMENT STRATEGY**

The Fund shall invest between 70% and 99.5% of its NAV in RM-denominated sukuk in Malaysia issued by the Government of Malaysia, BNM, quasi-government institutions and Malaysian corporations. For investments in sukuk issued by the Malaysia corporations, the minimum credit ratings of sukuk or the issuer of sukuk at the point of purchase are as follows: (a) Long Term Ratings – AA by RAM or A by MARC or an equivalent rating by any other recognized credit rating agencies; and/or (b) Short Term Ratings – P2 by RAM or MARC-2 by MARC or any equivalent rating by any other recognized credit rating agencies.

**FUND DETAILS**

Category	Sukuk
Type	Growth & Income
NAV/unit	RM 0.7337
Fund Size	RM 1.67 million
Fund Currency	Ringgit Malaysia
Fund Inception	22 October 1977
Re-launched Date	16 January 2017
Management Fee	0.75% per annum of the NAV before taking into account the annual management fee and the trustee fee accrued for the valuation day.
Trustee Fee	0.04% per annum of the NAV before taking into account the annual management fee and the trustee fee accrued for the valuation day.
Repurchase Charge Per Unit	Nil
Sales Charge Per Unit	2%
Redemption Payment Period	Up to 10 days
Distribution Frequency	Annual (if any)

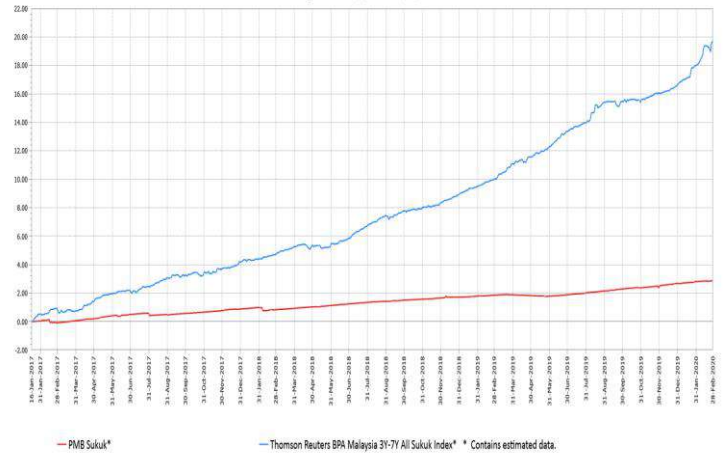
**DISTRIBUTIONS AND UNIT SPLIT FOR THE PAST THREE FINANCIAL YEARS**

Years	Net Distribution (sen/unit)	Unit Split (ratio)
2019	-	-
2018	-	-
2017	Unit distribution equivalent to 2.00 (sen) per unit	-

**PMB SUKUK FUND**

(formerly known as PMB Shariah Balanced Fund)

Percentage Growth 01/16/2017 to 2/29/2020



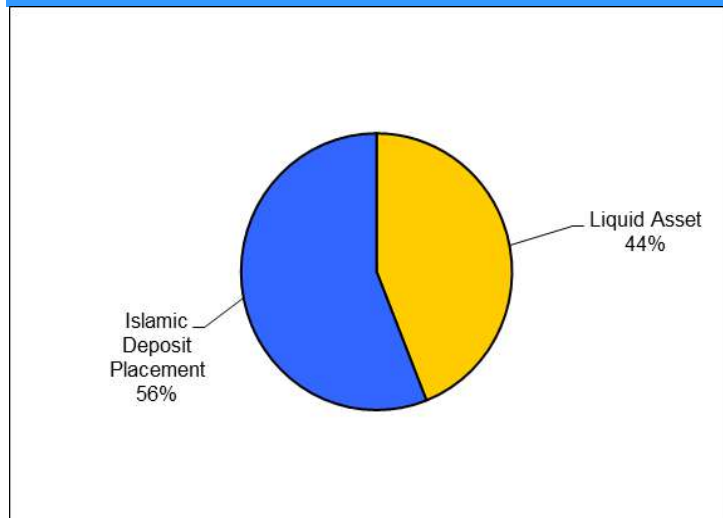
\*\*The performance benchmark has been changed from FBMSHA to BPAM 3Y-7Y All Sukuk Index due to the changes of fund category from Equity fund to Sukuk fund, effective 16 January 2017. NAV-NAV prices & assuming reinvestment for the Fund, gross investment based in RM. Performance figures are sourced from Lipper.

**PERFORMANCE RECORD**

Total Returns	3-Month (%)	6-Month (%)	1-Year (%)	3-Year (%)	5-Year (%)
<b>Fund</b>	<b>0.45</b>	<b>0.69</b>	<b>0.96</b>	<b>2.96</b>	<b>3.40</b>
*Benchmark	3.21	3.84	8.91	18.74	29.37

Source: Lipper  
\*Benchmark: BPAM 3Y-7Y All Sukuk Index

**ASSET ALLOCATION AS AT 29 FEBRUARY 2020**

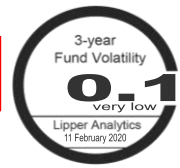


**Note to Prospective Investors:**

Before investing you are advised to read and understand the contents of the Master Prospectus dated 1 July 2019 which had been registered with the Securities Commission Malaysia. Any issue of units to which the Prospectus relate to, will only be made on receipt of the application form referred to in and accompanying the Prospectus. The Prospectus is obtainable from PMB Investment Head Office or authorized agents of PMB Investment or the nearest PMB Investment Regional Offices. You should consider the fees and charges involved. The prices of units and distributions payable (if any) may go down as well as up. Past performance of the Fund is not indicative of its future performance. Investments in the Fund are subject to Profit/Interest Rate Risk, Credit/Default Risk and Liquidity Risk. Product Highlight Sheet (PHS) is also available and you have the right to request for it. The PHS and any other product disclosure document should be read and understood before making any investment decision.

Where a unit split / distribution is declared, investors are advised that the following issue of additional units / distribution, the net asset value per unit will be reduced from pre-unit split NAV / cum-distribution NAV to post unit split NAV / ex-distribution NAV. If there is a declaration of unit split the value of their investment in Malaysian Ringgit terms will remain unchanged after the distribution of the additional units.

\*Volatility Disclaimer Statement – Refer to page 18



# PMB SHARIAH CASH MANAGEMENT FUND

### INVESTMENT OBJECTIVE

The objective of the Fund is to provide investors with high degree of liquidity while maintaining capital stability through investments primarily in Islamic money market instruments and sukuk.

### INVESTOR PROFILE

The Fund is suitable for investors who have a very low risk tolerance level, short, medium or long term investment horizon and seeking regular and stable income through low level of return from an alternative to Islamic deposit placements with tax incentives and Islamic deposit placement that does not require determination of tenure on placements.

### INVESTMENT STRATEGY

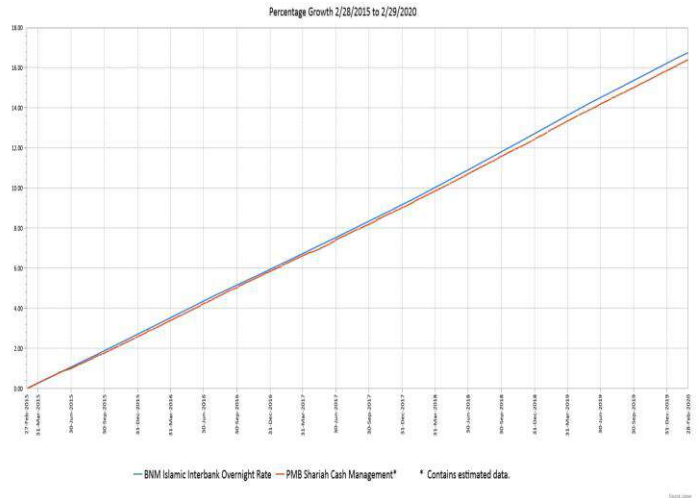
The Fund is essentially managed to provide liquidity to meet the near and short term cash flow requirements of its Unit Holders while providing returns. Its Shariah-compliant investments are largely confined to Islamic money market instruments, Islamic deposit placements and sukuk issued in Malaysia that mature within 365 days. Nevertheless the Fund can invest up to 10% of its NAV in Islamic money market instruments, Islamic deposit placements or sukuk with maturity period exceeding 365 days but not longer than 732 days.

### FUND DETAILS

Category	Money Market (Shariah)
Type	Income
NAV/unit	RM 0.5061
Fund Size	RM 92.10 million
Fund Currency	Ringgit Malaysia
Fund Inception	1 November 1969
Re-launched Date	5 April 2012
Management Fee	0.25% per annum of the NAV before taking into account the annual management fee and the trustee fee accrued for the valuation day.
Trustee Fee	0.05% per annum of the NAV before taking into account the annual management fee and the trustee fee accrued for the valuation day.
Repurchase Charge Per Unit	Nil
Sales Charge Per Unit	0%
Redemption Payment Period	T+1
Distribution Frequency	Monthly (if any)

### DISTRIBUTIONS AND UNIT SPLIT FOR THE PAST THREE MONTHS

Month/Years	Net Distribution (sen/unit)	Unit Split (ratio)
February '20	Unit distribution equivalent to 0.10 (sen) per unit	-
January '20	Unit distribution equivalent to 0.10 (sen) per unit	-
December '19	Unit distribution equivalent to 0.10 (sen) per unit	-



NAV-NAV prices & assuming reinvestment for the Fund, gross investment based in RM. Performance figures are sourced from Lipper.

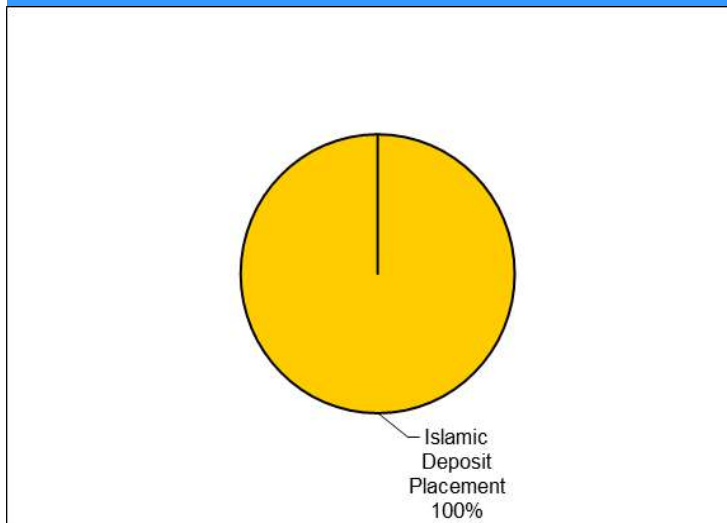
### PERFORMANCE RECORD

Total Returns	3-Month (%)	6-Month (%)	1-Year (%)	3-Year (%)	5-Year (%)
Fund	0.73	1.45	3.01	9.46	16.42
Benchmark*	0.72	1.47	3.05	9.67	16.76

Source: Lipper

\*Benchmark: BNM Islamic Interbank Overnight Rate

### ASSET ALLOCATION AS AT 29 FEBRUARY 2020



#### Note to Prospective Investors:

Before investing you are advised to read and understand the contents of the Master Prospectus dated 1 July 2019 which had been registered with the Securities Commission Malaysia. Any issue of units to which the Prospectus relate to, will only be made on receipt of the application form referred to in and accompanying the Prospectus. The Prospectus is obtainable from PMB Investment Head Office or authorized agents of PMB Investment or the nearest PMB Investment Regional Offices. You should consider the fees and charges involved. The prices of units and distributions payable (if any) may go down as well as up. Past performance of the Fund is not indicative of its future performance. Investments in the Fund are subject to Credit/Default Risk and Profit/Interest Rate Risk. Product Highlight Sheet (PHS) is also available and you have the right to request for it. The PHS and any other product disclosure document should be read and understood before making any investment decision.

Where a unit split / distribution is declared, investors are advised that the following issue of additional units / distribution, the net asset value per unit will be reduced from pre-unit split NAV / cum-distribution NAV to post unit split NAV / ex-distribution NAV. If there is a declaration of unit split the value of their investment in Malaysian Ringgit terms will remain unchanged after the distribution of the additional units.

\*Volatility Disclaimer Statement – Refer to page 18



**INVESTMENT OBJECTIVE**

The objective of the Fund is to achieve capital growth over the medium term to long term period by investing in a diversified portfolio of Shariah-compliant securities.

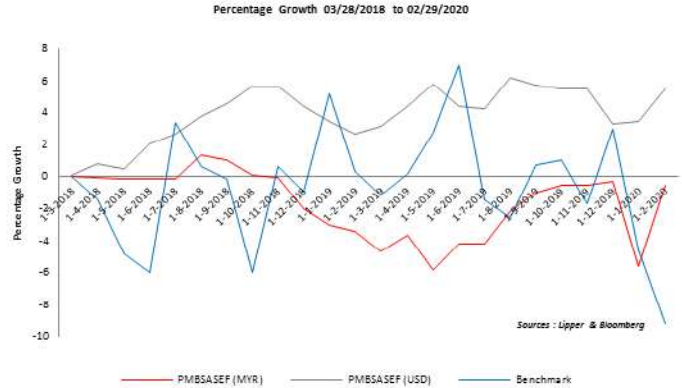
**INVESTOR PROFILE**

The Fund is suitable for investors who have a moderate to high risk tolerance level and seeking Shariah-compliant investments with growth potential in the medium to long term investment horizon.

**INVESTMENT STRATEGY**

The Fund will invest in a diversified portfolio of Shariah-compliant equities listed on any recognized stock exchanges in ASEAN member countries where the respective regulatory authority is an ordinary or associate member of the International Organization of Securities Commissions (IOSCO). It will invest between 70% to 99.5% of the Fund's NAV in equities of any of the 300 largest Shariah-compliant companies in terms of market capitalization (at the point of purchase) listed on recognized stock exchange in any of the ASEAN member countries.

**PMB SHARIAH ASEAN STARS EQUITY FUND**

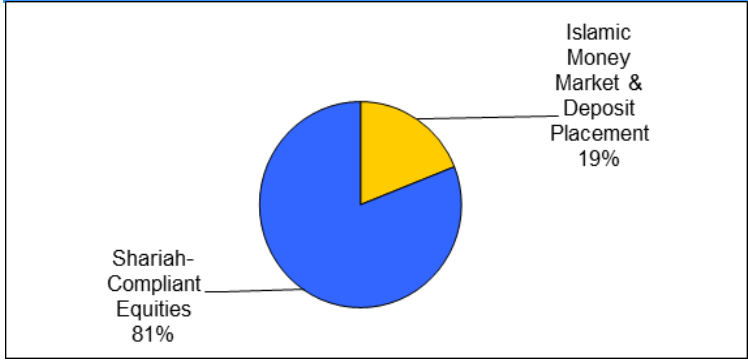


NAV-NAV prices & assuming reinvestment for the Fund, gross investment based in RM & USD. Performance figures are sourced from Bloomberg & Lipper.

PERFORMANCE RECORD					
Total Returns	3-Month (%)	6-Month (%)	1-Year (%)	3-Year (%)	5-Year (%)
Fund (MYR)	-5.13	-6.17	-4.95	-	-
Fund (USD)	0.00	0.00	0.00	-	-
DJIM ASEAN Index	-13.34	-11.37	-13.01	-	-

Source: Bloomberg & Lipper

**ASSET ALLOCATION AS AT 29 FEBRUARY 2020**



TOP FIVE SHARIAH-COMPLIANT EQUITY HOLDING COUNTERS (FOREIGN)	TOP FIVE SHARIAH-COMPLIANT EQUITY HOLDING COUNTERS (LOCAL)
Samitivej Public Co Ltd	Frontken Corporation Berhad
Pollux Properti Indonesia Tbk	QL Resources Berhad
PT Merdeka Copper Gold Tbk	Taliworks Corporation Berhad
PT Bank Tabungan Pensiunan Nas	Vitrox Corporation Berhad
Wilcon Depot Inc	Dayang Enterprise Holding Berhad

FUND DETAILS	
Category	Equity (Shariah)
Type	Growth
NAV/unit	RM 0.4586 & USD 0.4879
Fund Size	RM 1.32 million
Fund Currency	Ringgit Malaysia / US Dollar
Fund Inception	28 March 2018
Management Fee	1.8% per annum of the NAV before taking into account the annual management fee and the trustee fee accrued for the valuation day.
Trustee Fee	0.04% per annum of the NAV before taking into account the annual management fee and the trustee fee accrued for the valuation day.
Repurchase Charge Per Unit	Nil
Sales Charge Per Unit	5%
Redemption Payment Period	Up to 10 days
Distribution Frequency	The distribution is incidental.

DISTRIBUTION AND UNIT SPLIT FOR THE PAST THREE FINANCIAL YEARS		
Years	Net Distribution (sen/unit)	Unit Split (ratio)
2019	-	-

**Note to Prospective Investors:**

Before investing you are advised to read and understand the contents of the Prospectus of PMB Shariah ASEAN Stars Equity Fund dated 28 March 2018 and First Supplementary Prospectus of PMB Shariah ASEAN Stars Equity Fund dated 14 September 2018 which had been registered with the Securities Commission Malaysia. Any issue of units to which the Prospectuses relate to, will only be made on receipt of the application form referred to in and accompanying the Prospectuses. The Prospectuses are obtainable from PMB Investment Head Office or authorized agents of PMB Investment or the nearest PMB Investment Regional Offices. You should consider the fees and charges involved. The prices of units and distributions payable (if any) may go down as well as up. Past performance of the Fund is not indicative of its future performance. Investments in the Fund are subject to Equity Market Risk, Stock Specific Risk, Shariah Status Reclassification Risk, Warrant Risk, Liquidity Risk, Country Risk and Currency Risk. Product Highlight Sheet (PHS) is also available and you have the right to request for it. The PHS and any other product disclosure document should be read and understood before making any investment decision.

Where a unit split / distribution is declared, investors are advised that the following issue of additional units / distribution, the net asset value per unit will be reduced from pre-unit split NAV / cum-distribution NAV to post unit split NAV / ex-distribution NAV. If there is a declaration of unit split the value of their investment in Malaysian Ringgit/US Dollar terms will remain unchanged after the distribution of the additional units.

\*Volatility Disclaimer Statement – Refer to page 18

## VOLATILITY DISCLAIMER STATEMENT

### **PMB DANA AL-AIMAN**

Based on the fund's portfolio returns as at 31 January 2020, the Volatility Factor (VF) for this fund is **10.93** and is classified as "**High**". (source: Lipper – Malaysian Fund Volatility Report 11 February 2020). The VF means there is a possibility for the fund generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be revised every six months. The fund's portfolio may have changed since this date and there is no guarantee that the fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC.

### **PMB DANA MUTIARA**

Based on the fund's portfolio returns as at 31 January 2020, the Volatility Factor (VF) for this fund is **14.17** and is classified as "**Very High**". (source: Lipper - Malaysian Fund Volatility Report 11 February 2020). The VF means there is a possibility for the fund generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be revised every six months. The fund's portfolio may have changed since this date and there is no guarantee that the fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC.

### **PMB DANA BESTARI**

Based on the fund's portfolio returns as at 31 January 2020, the Volatility Factor (VF) for this fund is **11.42** and is classified as "**Very High**". (source: Lipper - Malaysian Fund Volatility Report 11 February 2020). The VF means there is a possibility for the fund generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be revised every six months. The fund's portfolio may have changed since this date and there is no guarantee that the fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC.

### **PMB SHARIAH AGGRESSIVE FUND**

Based on the fund's portfolio returns as at 31 January 2020, the Volatility Factor (VF) for this fund is **13.71** and is classified as "**Very High**". (source: Lipper - Malaysian Fund Volatility Report 11 February 2020). The VF means there is a possibility for the fund generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be revised every six months. The fund's portfolio may have changed since this date and there is no guarantee that the fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC.

### **PMB SHARIAH GROWTH FUND**

Based on the fund's portfolio returns as at 31 January 2020, the Volatility Factor (VF) for this fund is **13.41** and is classified as "**Very High**". (source: Lipper - Malaysian Fund Volatility Report 11 February 2020). The VF means there is a possibility for the fund generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be revised every six months. The fund's portfolio may have changed since this date and there is no guarantee that the fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC.

### **PMB SHARIAH MID-CAP FUND**

Based on the fund's portfolio returns as at 31 January 2020, the Volatility Factor (VF) for this fund is **11.31** and is classified as "**Very High**". (source: Lipper - Malaysian Fund Volatility Report 11 February 2020). The VF means there is a possibility for the fund generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be revised every six months. The fund's portfolio may have changed since this date and there is no guarantee that the fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC.



## VOLATILITY DISCLAIMER STATEMENT

### PMB SHARIAH SMALL-CAP FUND

Based on the fund's portfolio returns as at 31 January 2020, the Volatility Factor (VF) for this fund is **14.99** and is classified as "**Very High**". (source: Lipper - Malaysian Fund Volatility Report 11 February 2020). The VF means there is a possibility for the fund generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be revised every six months. The fund's portfolio may have changed since this date and there is no guarantee that the fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC.

### PMB SHARIAH INDEX FUND

Based on the fund's portfolio returns as at 31 January 2020, the Volatility Factor (VF) for this fund is **8.51** and is classified as "**Moderate**". (source: Lipper - Malaysian Fund Volatility Report 11 February 2020). The VF means there is a possibility for the fund generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be revised every six months. The fund's portfolio may have changed since this date and there is no guarantee that the fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC.

### PMB SHARIAH PREMIER FUND

Based on the fund's portfolio returns as at 31 January 2020, the Volatility Factor (VF) for this fund is **7.52** and is classified as "**Moderate**". (source: Lipper - Malaysian Fund Volatility Report 11 February 2020). The VF means there is a possibility for the fund generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be revised every six months. The fund's portfolio may have changed since this date and there is no guarantee that the fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC.

### PMB SHARIAH DIVIDEND FUND

Based on the fund's portfolio returns as at 31 January 2020, the Volatility Factor (VF) for this fund is **12.20** and is classified as "**Very High**". (source: Lipper - Malaysian Fund Volatility Report 11 February 2020). The VF means there is a possibility for the fund generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be revised every six months. The fund's portfolio may have changed since this date and there is no guarantee that the fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC.

### PMB SHARIAH TNB EMPLOYEES FUND

Based on the fund's portfolio returns as at 31 January 2020, the Volatility Factor (VF) for this fund is **13.10** and is classified as "**Very High**". (source: Lipper - Malaysian Fund Volatility Report 11 February 2020). The VF means there is a possibility for the fund generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be revised every six months. The fund's portfolio may have changed since this date and there is no guarantee that the fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC.

### PMB SHARIAH TACTICAL FUND

Based on the fund's portfolio returns as at 31 January 2020, the Volatility Factor (VF) for this fund is **11.02** and is classified as "**High**". (source: Lipper - Malaysian Fund Volatility Report 11 February 2020). The VF means there is a possibility for the fund generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be revised every six months. The fund's portfolio may have changed since this date and there is no guarantee that the fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC.

## VOLATILITY DISCLAIMER STATEMENT

### **PMB SUKUK FUND**

Based on the fund's portfolio returns as at 31 January 2020, the Volatility Factor (VF) for this fund is **0.30** and is classified as "**Very Low**". (source: Lipper - Malaysian Fund Volatility Report 11 February 2020). The VF means there is a possibility for the fund generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be revised every six months. The fund's portfolio may have changed since this date and there is no guarantee that the fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC.

### **PMB SHARIAH CASH MANAGEMENT FUND**

Based on the fund's portfolio returns as at 31 January 2020, the Volatility Factor (VF) for this fund is **0.05** and is classified as "**Very Low**". (source: Lipper - Malaysian Fund Volatility Report 11 February 2020). The VF means there is a possibility for the fund generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be revised every six months. The fund's portfolio may have changed since this date and there is no guarantee that the fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC.

### **PMB SHARIAH ASEAN STARS EQUITY FUND**

Based on the fund's portfolio returns as at 31 January 2020, the Volatility Factor (VF) for this fund is **N/A** and is classified as "**N/A**". (source: Lipper - Malaysian Fund Volatility Report 11 February 2020). The VF means there is a possibility for the fund generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be revised every six months. The fund's portfolio may have changed since this date and there is no guarantee that the fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC.