

PRODUCT HIGHLIGHTS SHEET

Date of Issuance: 1 December 2016

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors and/or authorised committee and/or persons approved by the Board of Opus Asset Management Sdn Bhd and they have collectively and individually accepted full responsibility for the accuracy of the information. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements, or omission of other facts which would make any statement in the Product Highlights Sheet false or misleading.

STATEMENT OF DISCLAIMER

The relevant information and document in relation to the Opus Global Income Fund, including a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia under the Lodge and Launch Framework.

The lodgement of the relevant information and document in relation to the Opus Global Income Fund, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the Opus Global Income 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 Opus Asset Management Sdn Bhd responsible for the Opus Global Income 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.

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This Product Highlights Sheet only highlights the key features and risks of Opus Global Income Fund. Investors are advised to request, read and understand the Information Memorandum and its supplementary(ies) (if any) before deciding to invest.

**OPUS GLOBAL INCOME FUND
(Opus GIF)**

BRIEF INFORMATION OF THE PRODUCT

Launch date	18 December 2015
Investment Manager (the Manager)	Opus Asset Management Sdn Bhd
Benchmark	Maybank, 12-Month Fixed Deposit Rate
Investment Objective	To achieve higher returns compared to benchmark over a medium to long-term* period from investments in a diversified portfolio of fixed income securities in various currencies. <i>* Note: The Manager regards 3 to 5 years as medium-term and more than 5 years as long-term.</i>
Financial Year	The period of twelve (12) months ending on 31 December of every calendar year.
Capital Guarantee?	This is not a capital guarantee product.

PRODUCT SUITABILITY

Fund Type	Income
Investors' Profile	The Fund is suitable for investors who:- <ul style="list-style-type: none"> • have medium to long term* investment horizon; • are seeking greater diversification in their fixed income investment holdings through exposure in global fixed income securities; and • have medium to high risk tolerance. <i>* Note: The Manager regards 3 to 5 years as medium-term and more than 5 years as long-term.</i> Units of the Fund can only be purchased by sophisticated investors.

KEY PRODUCT FEATURES

Manager's Delegate	Deutsche Bank (Malaysia) Berhad (External Fund Accounting & Valuation Agent)
Trustee	Deutsche Trustees Malaysia Berhad
Trustee's Delegate	Deutsche Bank (Malaysia) Berhad (local custodian)
Auditor	PricewaterhouseCoopers
Tax Adviser	PricewaterhouseCoopers Taxation Services Sdn Bhd
Principal Investment Strategy	The Fund seeks to achieve its objective by investing in a diversified portfolio of bonds and liquid assets. The Fund's investment may vary from sovereign to quasi-sovereign and corporate (listed and unlisted). The Fund's investment maturity profile is subject to active maturity structure management based on the interest rate outlook without any portfolio maturity limitation. This means, the

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	<p>Fund may invest in bonds, money market instruments, placement of deposits and other permitted investments with varying maturities.</p> <p>The Fund may invest in foreign fixed income securities where the regulatory authority is an ordinary or associate member of the International Organisation of Securities Commission (IOSCO).</p> <p>The key foreign markets where the Fund may seek to invest in are as follows but not limited to:-</p> <ul style="list-style-type: none"> • United States of America • United Kingdom • Singapore • Hong Kong • Switzerland • France • Germany • Australia 						
<p>Asset Allocation</p>	<table border="1" data-bbox="467 936 1190 1106"> <thead> <tr> <th data-bbox="467 936 879 965">Asset Class</th> <th data-bbox="879 936 1190 965">% of Fund's NAV</th> </tr> </thead> <tbody> <tr> <td data-bbox="467 965 879 1048">Bonds, money market instruments and placement of deposits</td> <td data-bbox="879 965 1190 1048">Minimum 70%</td> </tr> <tr> <td data-bbox="467 1048 879 1106">Other permitted investments</td> <td data-bbox="879 1048 1190 1106">Maximum 30%</td> </tr> </tbody> </table>	Asset Class	% of Fund's NAV	Bonds, money market instruments and placement of deposits	Minimum 70%	Other permitted investments	Maximum 30%
Asset Class	% of Fund's NAV						
Bonds, money market instruments and placement of deposits	Minimum 70%						
Other permitted investments	Maximum 30%						
<p>Distribution Policy</p>	<p>Subject to the availability of income, the Fund aims to distribute income at least once a year.</p> <p><i>Note:</i> <i>It should be noted that past distributions of the Fund under the Manager are not a guarantee or a reflection of future distributions of the Fund.</i></p>						
<p>Minimum Initial Investment</p>	<p>RM250,000 or such other amount as may be determined by the Manager from time to time.</p>						
<p>Minimum Holding per Unit Holder</p>	<p>10,000 units or such other amount as may be determined by the Manager from time to time.</p>						
<p>KEY RISKS</p>							
<p>Principal Risks</p>	<p>The Fund is susceptible to the following risks:</p> <ul style="list-style-type: none"> • Credit / Default Risk <ul style="list-style-type: none"> (i) Refers to the issuer of the bonds creditworthiness and its expected ability to repay debt. <p style="margin-left: 20px;"><u>Risk management techniques</u></p> <ul style="list-style-type: none"> - To conduct thorough credit analysis before any investment to ascertain the credit worthiness of different issuers. - To diversify the portfolio by investing in different issuers, if possible. (ii) Refers to the financial institutions creditworthiness where the financial institutions is a party to the trade or placement contract of the Fund, may default in its payment. <p style="margin-left: 20px;"><u>Risk management techniques</u></p> <ul style="list-style-type: none"> - To conduct thorough credit analysis on financial institutions credit worthiness. 						

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	<p>- On the trading of Fund's fixed income securities, the risk is minimized by dealing only with any financial institution via Real Time Electronic Transfer of Funds and Securities (RENTAS+) system.</p> <ul style="list-style-type: none"> • Interest Rate Risk Investment in debt securities are subject to the risk of interest-rate fluctuations. <p><u>Risk management techniques</u></p> <ul style="list-style-type: none"> - To adopt a top-down investment approach to ensure a thorough evaluation of macro-economic factors is undertaken in order to form an interest rate view. The Manager will develop the portfolio maturity structure based on its interest rate view to capitalise on expected movements in interest rate. - In addition, it also intended to have a maturity diversification to ensure a limited impact on the portfolio value in case of adverse changes in interest rate direction. • Liquidity Risk Defined as the ease in with which a security can be sold at or near its fair value depending on the volume traded on the market. • Inflation / Purchasing Power Risk Described as increases of price level of goods and services and is commonly represented using the consumer price index. The Investor's investment in the Fund may not grow proportionately to the inflation rate. This will then decrease the Investor's purchasing power even though the investment in monetary terms may have increased. <p>Other risks of the Fund include market risk, fund management risk, non-compliance risk, operational risk, return are not guaranteed, counterparty risk, concentration risk, currency risk, country risk and hedging risk.</p> <p><i>Note:</i> <i>Investor should consider and understand the risks involved when investing in the Fund including the specific risks associated with the securities / instruments that the Fund will be investing in before applying for units. If in doubt, please consult your professional adviser for a better understanding of the risks.</i></p>
FEES AND CHARGES	
Sales Charge	Up to 2.00% of the NAV per Unit.
Redemption Charge	Nil
Annual Management Fee (Base Fee)	Up to 1.25% per annum of the NAV of the Fund calculated daily and payable on a monthly basis.
Annual Trustee Fee	Up to 0.05% per annum of the NAV of the Fund calculated daily and payable on a monthly basis subject to a minimum of RM12,000 per annum or any other lower amount as may be agreed between the Trustee and the Manager (excluding foreign custodian fees and charges).
Other Charges	<p>Charges, including bank charges, telegraphic charges and courier charges, incurred in order to execute a transaction on behalf of the Investor shall be borne by the Fund.</p> <p>Bank charges for subscription or redemption incurred shall be borne by the Unit Holders.</p> <p><i>Note:</i> <i>There are fees and charges involved and Investors are advised to consider carefully the fees and charges before investing in the Fund. All fees, charges and expenses payable by the Unit Holder are subject to GST at a rate of 6% or such other prescribed rate as may be imposed from time to time.</i></p>

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VALUATIONS	
Valuations	<p>The NAV and the NAV per Unit shall be determined as at the Valuation Point.</p> <p>You may obtain the Fund's NAV per Unit via our customer service at 03-22888882 or email to enquiry@opusasset.com.</p>
INVESTING AND EXITING FROM THIS INVESTMENT	
How to Begin Investing	<p>Applications for units can be made by submitting a completed application form to the Manager. The completed application form must be submitted together either with a cheque made payable to Opus Asset Management Sdn Bhd - Trust Acc Client Opus GIF+ or with receipt from your telegraphic transfer transaction.</p> <p>The Manager must receive the application form, completed supporting documents and with the remittance cleared before 4pm on every Business Day.</p> <p>No certificates will be issued for Units. A confirmation statement detailing your investment amount and the number of Units allocated to you in the Fund will be sent to you within ten (10) Business Days from the date of issue of such Units.</p> <p><i>Note:</i> <i>Details of account for telegraphic transfer are stated in the application form.</i></p>
Conditions for Subscription	Application for subscription can be made on any Business Day by sending the Application Form to the Manager.
Cut-off Time	By 4:00 p.m. on every Business Day
Conditions for Redemption	Application for redemption can be made on any Business Day by sending the Redemption Form to the Manager.
Cut-off Time	By 4:00 p.m. on every Business Day
Redemption Proceed	The payment for redemption will be made within six (6) Business Day from the date where the NAV per Unit of the Fund is effected (inclusive).
Minimum Redemption	A minimum of 10,000 units or such other amount as may be determined by the Manager from time to time.
Redemption Frequency	Daily (subject to "Conditions for Redemption" outlined above).
CONTACT INFORMATION – FOR PRODUCT ENQUIRIES	
Address	Opus Asset Management Sdn Bhd B-19-2, Northpoint Offices Mid Valley City No. 1, Medan Syed Putra Utara 59200 Kuala Lumpur, Malaysia
General Line	603 2288 8882
Fax	603 2288 8889
Website	www.opusasset.com
E-mail	enquiry@opusasset.com
Contact Person	Pn. Noorshidah Ismail (03-2288 8882) <i>Head, Business and Investment Services</i>
CONTACT INFORMATION – TO LODGE A COMPLAINT	
For Internal Dispute Resolution	<p>For internal dispute resolution, you may contact the Compliance Officer:</p> <p>via phone : 03-2288 8882</p>

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	<p>via fax : 03-2288 8889</p> <p>via email : enquiry@opusasset.com</p> <p>via letter : Opus Asset Management Sdn Bhd B-19-2, Northpoint Offices Mid Valley City No. 1, Medan Syed Putra Utara 59200 Kuala Lumpur, Malaysia</p>
Securities Industries Dispute Resolution Corporation (SIDREC)	<p>If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Securities Industries Dispute Resolution Corporation (SIDREC):</p> <p>via phone : 03-2282 2280</p> <p>via fax : 03-2282 3855</p> <p>via email : info@sidrec.com.my</p> <p>via letter : Securities Industry Dispute Resolution Center (SIDREC) Unit A-9-1, Level 9, Tower A Menara UOA Bangsar No.5, Jalan Bangsar Utama 1 59000 Kuala Lumpur</p>
Securities Commission Malaysia	<p>You can also direct your complaint to Securities Commission Malaysia even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the Securities Commission's Investor Affairs & Complaints Department:</p> <p>via phone to Aduan Hotline : 03-62048999</p> <p>via fax : 03-62048991</p> <p>via email : aduan@seccom.com.my</p> <p>via online complaint form : www.sc.com.my available at</p> <p>via letter : Investor Affairs & Complaints Department Securities Commission Malaysia No 3 Persiaran Bukit Kiara Bukit Kiara 50490 Kuala Lumpur</p>
Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau	<p>via phone to : 03-20923800</p> <p>via fax to : 03-20932700</p> <p>via e-mail to : complaints@fimm.com.my</p> <p>via online complaint form : www.fimm.com.my available at</p> <p>via letter to : Legal, Secretarial & Regulatory Affairs Federation of Investment Managers Malaysia 19-06-1, 6th Floor Wisma Tune No. 19 Lorong Dungun Damansara Heights 50490 Kuala Lumpur</p>

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APPENDIX: GLOSSARY OF TERMS

Business Day	means a day on which either Bursa Malaysia is open for trading or a day on which the banks in Kuala Lumpur are open for business and/ or such other day or days as the Manager may from time to time determine
Fund	means %Opus Global Income Fund+or %Opus GIF+
GST	refers to the tax levied on goods and services pursuant to the Goods and Services Tax Act 2014
Information Memorandum	in respect of the Fund which has been lodged with the Securities Commission Malaysia
NAV	means Net Asset Value
the Manager	means Opus Asset Management Sdn Bhd
Unit	means units of the Fund
Unit Holder	means the person for the time being who is registered as a holder of Units
Valuation Point	means the end of every Business Day or such other time as determined by the Manager from time to time

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