

PRODUCT HIGHLIGHTS SHEET

Date of Issuance: 18 November 2020

RESPONSIBILITY STATEMENT

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

STATEMENT OF DISCLAIMER

The Securities Commission Malaysia has authorised the issuance of Opus Money Plus Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the Opus Money Plus Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the Opus Money Plus 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 Opus Asset Management Sdn Bhd who is responsible for the Opus Money Plus 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 Money Plus Fund. Investors are advised to request, read and understand the Prospectus and its supplementary(ies) (if any) before deciding to invest.

OPUS MONEY PLUS FUND

BRIEF INFORMATION OF THE PRODUCT

Launch date	28 September 2018
Name of Issuer	Opus Asset Management Sdn Bhd.
Benchmark	Maybank 1-month fixed deposit rate Source: Malayan Banking Berhad <i>Note: Please note that the risk profile of the Fund may be higher than the risk profile of the benchmark.</i>
Investment Objective	The Fund seeks to achieve higher returns than 1-month fixed deposit rate and to provide liquidity while preserving capital.
Financial Year	30 June.
Capital Guarantee	The Fund is neither a capital guaranteed fund nor a capital protected fund.

PRODUCT SUITABILITY

Fund Type	Income.
Fund Category	Money Market.
Investors' Profile	The Fund is suitable for investors:- <ul style="list-style-type: none"> who want to invest excess cash for short to medium term; with low risk tolerance; and who want to have liquidity. <p><i>Note: Short to medium term means a period of 1 to 3 years.</i></p>

KEY PRODUCT FEATURES

Investment Manager (the Manager)	Opus Asset Management Sdn Bhd.
Manager's Delegate	Nil.
Trustee	SCBMB Trustee Berhad.
Trustee's Delegate	Standard Chartered Bank Malaysia Berhad.
Auditor	Crowe Malaysia.
Tax Adviser	Crowe KL Tax Sdn Bhd.
Principal Investment Strategy	<p>The Fund seeks to achieve its objective by investing in liquid fixed income securities, money market instruments and deposits with an average duration of less than 1 year to maturity.</p> <p>The Fund will invest in Malaysian fixed income securities and money market instruments which are issued by corporations and/or financial institutions, and/or issued or guaranteed by the Malaysian government, Bank Negara Malaysia, government-related entities and/or quasi-government related entities.</p> <p>In selecting the instruments for the portfolio of the Fund, we will actively manage the portfolio to provide liquidity to meet the short to medium term cash flow requirement.</p> <p>Except for instruments issued or guaranteed by the Malaysian government, Bank Negara Malaysia, government-related entities and/or quasi-government related entities, we will only invest in instruments or issuers which have a minimum credit rating of at least A3 or P1 by RAM Rating Services Berhad ("RAM") (or equivalent rating by Malaysian Rating Corporation Berhad ("MARC") or by any other reputable credit rating agency) at the point</p>

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	of purchase. In the event of a credit downgrade, we reserve the right to deal with the instrument in the best interest of Unit Holders. For example, we can continue to hold the downgraded instrument if the immediate disposal of such instrument would not be in the best interest of Unit Holders.	
Asset Allocation	Asset Class	% of Fund's NAV
	Fixed income securities, money market instruments and deposits which have a remaining maturity period of up to 365 days.	A minimum 90%
	Fixed income securities, money market instruments and deposits which have a remaining maturity period of more than 365 days but less than 732 days.	Up to 10%
Distribution Policy	The Fund intends to distribute income, if any, at least once a month.	
Minimum Initial Investment[^]	RM 1,000.	
Minimum Additional Investment[^]	RM 100.	
Minimum Holdings to Maintain an Account[^]	1,000 Units.	

[^]or such other lower amount as may be determined by us from time to time

KEY RISKS

Specific Risks	<ul style="list-style-type: none"> Credit and default risk Credit risk relates to the creditworthiness of the issuers of the fixed income securities and their expected ability to make timely payment of interest and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of the fixed income security. In the case of rated fixed income security, this may lead to a credit downgrade. Default risk relates to the risk that an issuer of a fixed income security either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the fixed income security. This could adversely affect the value of the Fund. Interest rate risk Interest rate risk refers to the impact of interest rate changes on the valuation of fixed income securities. When interest rates rise, fixed income securities prices generally decline and this may lower the market value of the Fund's investment in fixed income securities and affect the NAV of the Fund. The reverse may apply when interest rates fall. Counterparty risk Counterparty risk is the risk to each party of a contract that the counterparty will fail to perform its contractual obligations and/or to respect its commitments under the term of such contract, whether due to insolvency, bankruptcy or other cause. In this regards, the Fund may be exposed to risks arising from the solvency of its counterparties and from its inability to respect the conditions of the contracts. Liquidity risk Liquidity risk refers to the ease of liquidating an asset depending on the asset's volume traded in the market. If the Fund holds assets that are illiquid, or are difficult to dispose of, the value of the Fund will be negatively affected when it has to sell such assets at unfavourable prices.
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It is important to note that an investment in the Fund carries risks and the above list of risks may not be exhaustive. While every care will be taken by us to mitigate the risk, you are advised that it is not always possible to protect investments against all risks.

You are recommended to read the whole Prospectus to assess the risks of the Fund and if necessary, you should consult your advisers, e.g. their bankers, lawyers, tax advisers or independent investment advisers for a better understanding of the risks.

For more details, please refer to section 4.1 and section 4.2 in the Prospectus for the general and specific risks of investing in the Fund.

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Note: If your investments are made through an institutional unit trust adviser (“Distributor”) which adopts the nominee system of ownership, you would not be deemed to be a Unit Holder under the deed and as a result, your rights as an investor may be limited. Accordingly, we will only recognise the Distributor as a Unit Holder of the Fund and the Distributor shall be entitled to all the rights conferred to it under the deed.

FUND PERFORMANCE

(a) Average Total Return

	1 Year (01/07/2019 – 30/06/2020)	Since Inception (18/10/2018 – 30/06/2020)
Fund	3.30%	3.54%
Benchmark	2.63%	2.83%

Source: Bloomberg/Lipper

(b) Annual Total Return

	FYE 2020 (01/07/2019 – 30/06/2020)	FYE 2019 (18/10/2018 – 30/06/2019)
Fund	3.30%	2.70%
Benchmark	2.63%	2.14%

Source: Bloomberg/Lipper

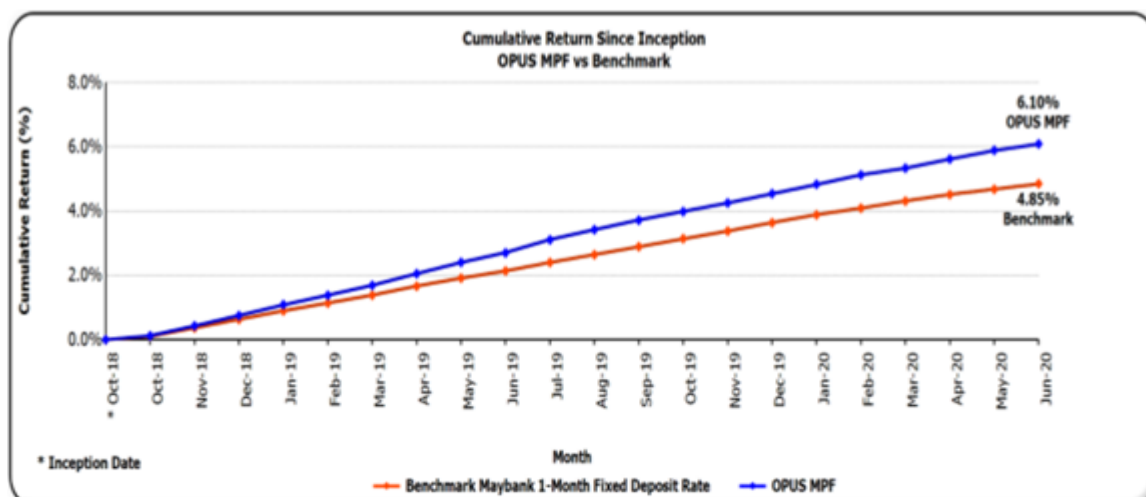
For the period under review i.e. 1st July 2019 to 30th June 2020, the Fund registered a return of 3.30%, which outperformed the benchmark return of 2.63%.

(c) Basis of calculation and assumption made in calculating the returns

Capital return = (End NAV per Unit / Beginning NAV per Unit) – 1
 Income return = Income distribution per Unit / NAV per Unit ex-date
 Total return = (1+Capital return) x (1+Income return) – 1

The performance figures are a comparison of the growth/decline in NAV for the stipulated period taking into account all the distribution payable (if any) during the stipulated period.

(d) Performance Chart



Source: Bloomberg, Opus Asset Management Sdn Bhd

Since inception, the Fund has registered a total return of 6.10%, whereas the benchmark Maybank 1-Month Fixed Deposit Rate has posted a return of 4.85%.

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(e) Income Distribution

	FYE 2020 (01/07/2019 – 30/06/2020)	FYE 2019 (18/10/2018 – 30/06/2019)
Gross distribution per Unit (sen)	3.95	1.65
Net distribution per Unit (sen)	3.95	1.65

Distribution will be made in the form of cash as well as Units in lieu of cash, if any.

(f) Portfolio Turnover Ratio (PTR)

	FYE 2020 (01/07/2019 – 30/06/2020)	FYE 2019 (18/10/2018 – 30/06/2019)
PTR (times)	2.04	1.21

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

FEES AND CHARGES

Sales Charge	Nil.
Repurchase Charge	Nil.
Annual Management Fee	Up to 0.35% per annum of the NAV of the Fund. The annual management fee is calculated and accrued on a daily basis and payable on a monthly basis.
Annual Trustee Fee	0.025% per annum of the NAV of the Fund, subject to a minimum of RM12,000 per annum or any other lower amount as may be agreed between the Trustee and the Manager. The annual trustee fee is calculated and accrued on a daily basis and payable on a monthly basis.
Other Charges	Charges, for instance bank charges (including, but not limited to Financial Process Exchange (“FPX”) and direct debit), telegraphic transfer charges and courier charges in connection with the execution of transactions on your behalf shall be borne by you.
Switching Fee	No charges for the first 4 switches in each calendar year. RM25.00 will be imposed for all subsequent switches after the first 4 switches in each calendar year.
Transfer Fee	RM5.00 for each transfer request.

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

VALUATIONS

Valuation of Investment	The Fund is valued at 6.00 p.m. on every Business Day. The price of the Fund on a Business Day will be available on our website at www.opusasset.com on the next Business Day.
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INVESTING AND EXITING FROM THIS INVESTMENT

How to Begin Investing	<p>You can obtain the Prospectus, product highlights sheet and account opening form from our office as listed below or from any of our authorised distributors.</p> <p>Opus Asset Management Sdn Bhd [199601042272 (414625-T)] Business Address:- B-19-2, Northpoint Offices, Mid Valley City, No.1, Medan Syed Putra Utara, 59200 Kuala Lumpur Telephone: + 60 3 2288 8882 Facsimile: + 60 3 2288 8889</p> <p>The Fund’s application form together with the required supporting documents can be handed directly to our office or submitted to any of our authorised distributors.</p>
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	Payment for subscription of Units may be made by telegraphic transfer or online transfer to our bank account, by cheque or any other mode of payment which we and/or the relevant authorities may approve from time to time. Any charges, fees and expenses incurred in facilitating any of these modes of payments shall be borne by you
Conditions for Subscription	Application for subscription can be made on any Business Day by sending the application form to us.
Cut-off Time	By 4:00 p.m. on a Business Day.
Conditions for Repurchase	Application for repurchase can be made on any Business Day by sending the repurchase form to us.
Cut-off Time	By 4:00 p.m. on a Business Day.
Repurchase Proceeds	Repurchase proceeds will be paid out within 10 days from the date the repurchase form is received by us.
Minimum Units for Repurchase	100 Units or such other lower amount as may be determined by us from time to time. <i>Note: If a repurchase request results in you holding less than the applicable minimum holdings requirement of the Fund, you will be required to redeem all the remaining Units held by you in the Fund.</i>
Frequency of Repurchase	No limit.
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	03-2288 8882
Fax	03-2288 8889
Website	www.opusasset.com
E-mail	clientservices@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	For internal dispute resolution, you may contact the Compliance Officer: via phone : 03-2288 8882 via fax : 03-2288 8889 via email : clientservices@opusasset.com 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
Securities Industry Dispute Resolution Center (SIDREC)	If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Securities Industry Dispute Resolution Center (SIDREC): via phone to : 03-2282 2280 via fax to : 03-2282 3855 via email to : info@sidrec.com.my via letter to : 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

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<p>Securities Commission Malaysia</p>	<p>You can also direct your complaint to the Securities Commission Malaysia even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the Securities Commission Malaysia’s Consumer & Investor Office:</p> <p>via phone to : 03-6204 8999</p> <p>Aduan Hotline at</p> <p>via fax to : 03-6204 8991</p> <p>via email to : aduan@seccom.com.my</p> <p>via online complaint form available at</p> <p>via letter to : Consumer & Investor Office Securities Commission Malaysia 3 Persiaran Bukit Kiara Bukit Kiara 50490 Kuala Lumpur</p>
<p>Federation of Investment Managers Malaysia (FIMM)’s Complaints Bureau</p>	<p>via phone : 03-2092 3800</p> <p>via fax to : 03-2093 2700</p> <p>via email to : complaints@fimm.com.my</p> <p>via online complaint form 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>
<p>APPENDIX: GLOSSARY OF TERMS</p>	
<p>“Business Day”</p>	<p>means a day (excluding Saturdays, Sundays and public holidays in Malaysia) on which banks in Kuala Lumpur are open for business and a day on which Bursa Malaysia Securities Berhad is open for trading.</p>
<p>“Fund”</p>	<p>means the Opus Money Plus Fund.</p>
<p>“Manager” or “us” or “we” or “our”</p>	<p>means Opus Asset Management Sdn Bhd.</p>
<p>“NAV”</p>	<p>means the value of all the assets of the Fund less the value of all the liabilities of that Fund at a valuation point.</p>
<p>“Prospectus”</p>	<p>means the document which is registered with the Securities Commission Malaysia in relation to the Fund.</p>
<p>“Unit(s)”</p>	<p>means a measurement of the right or interest of a Unit Holder in the Fund.</p>
<p>“Unit Holder” or “you”</p>	<p>means a registered holder of a Unit or Units of the Fund including any jointholder whose name appears in our register of Unit Holders.</p>

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