

PRODUCT HIGHLIGHTS SHEET

Date of Issuance: 20 February 2024

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 collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable enquiries, 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 USD Fixed 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 USD Fixed Income Fund, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the Opus USD Fixed 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, who is responsible for the Opus USD Fixed 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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PRODUCT HIGHLIGHTS SHEET

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

OPUS USD FIXED INCOME FUND (Opus USD FIF)

BRIEF INFORMATION OF THE PRODUCT

Launch date	10 October 2016
Name of Issuer	Opus Asset Management Sdn Bhd
Benchmark	Secured Overnight Financing Rate (SOFR)
Investment Objective	The Fund aims to achieve higher returns compared to the benchmark over a medium to long-term* period from investments in a diversified portfolio of USD-denominated fixed income securities. <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 30 September of every calendar year.
Capital Guarantee?	This is not a capital guarantee product.

PRODUCT SUITABILITY

Fund Type	Income
Fund Category	Fixed Income
Investors' Profile	The Fund is suitable for investors who:- <ul style="list-style-type: none"> ▪ have medium to long term* investment horizon. ▪ want exposure primarily to USD-denominated fixed income securities only. ▪ seek to receive steady income distribution in USD. ▪ have a moderate risk appetite. <i>* Note: The Manager regards 3 to 5 years as medium-term and more than 5 years as long-term.</i>

KEY PRODUCT FEATURES

Investment Manager (the Manager)	Opus Asset Management Sdn Bhd
Trustee	Maybank Trustees Berhad
Trustee's Delegate	Malayan Banking Berhad (local custodian)
Auditor	PricewaterhouseCoopers
Tax Adviser	PricewaterhouseCoopers Taxation Services Sdn Bhd
Principal Investment Strategy	<p>The Fund seeks to achieve its objective by investing in a diversified portfolio of USD-denominated bonds and liquid assets. Its bond investments may vary from sovereign to quasi-sovereign and corporate (listed and unlisted).</p> <p>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 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 USD-denominated fixed income securities where the regulatory authority is an ordinary or associate member of the International Organization of Securities Commission (IOSCO).</p> <p>The key markets where the Fund may seek to invest in are as follows but not limited to:</p>

PRODUCT HIGHLIGHTS SHEET

	<ul style="list-style-type: none"> ▪ United States of America ▪ United Kingdom ▪ Singapore ▪ Hong Kong ▪ Switzerland 	<ul style="list-style-type: none"> ▪ France ▪ Germany ▪ Australia ▪ Malaysia 	
Asset Allocation	Asset Class	% of Fund's NAV	
	USD-denominated bonds, money market instruments and placement of deposits	Minimum 70%	
	Other permitted investments	Maximum 30%	
Distribution Policy	<p>Subject to the availability of income, the Fund aims to distribute income at least once a year. The Fund may distribute from realised income, realised gains and/or capital. However, the Manager reserves the right not to distribute at its absolute discretion. For avoidance of doubt, the Fund will not distribute out of the unrealised income and/or unrealised gains.</p>		
Minimum Initial Investment	USD Class	MYR Class	
	USD20,000 or such other amount as may be determined by the Manager from time to time.	RM50,000 or such other amount as may be determined by the Manager from time to time.	
Minimum Additional Investment	USD Class	MYR Class	
	USD5,000 or such other amount as may be determined by the Manager from time to time.	RM10,000 or such other amount as may be determined by the Manager from time to time.	
Minimum Holding per Unit Holder	USD Class	MYR Class	
	5,000 units or such other amount as may be determined by the Manager from time to time.	10,000 units or such other amount as may be determined by the Manager from time to time.	
Initial Offer Price	USD Class	MYR Class	
	Not Applicable <i>(Note: The initial offer price is no longer applicable as the price of Units for this Class will be based on the NAV per Unit)</i>	RM1.0000 unit	
KEY RISKS			
Principal Risks	<ul style="list-style-type: none"> • Interest Rate Risk Investments in debt securities are subject to the risk of interest-rate fluctuations. Prices of debt securities will normally move in the opposite direction of interest rates. A rise or fall in interest rates will cause a fall or rise respectively in prices of debt securities. The Fund may experience a capital loss or gain respectively should the debt securities be sold before maturity. • Credit and Default Risk <ul style="list-style-type: none"> (i) <u>Issuer creditworthiness</u> This risk is intrinsic with the Fund's investments in bonds and refers to the issuer of the bonds creditworthiness and its expected ability to repay debt. Default 		

PRODUCT HIGHLIGHTS SHEET

	<p>happens when the issuer is not able to make timely payments of interest on the coupon payment date or principal repayment on the maturity date. If default happens, this will cause a decline in the value of the defaulted bond and subsequently affect the Fund's NAV per Unit.</p> <p>(ii) <u>Financial institutions creditworthiness</u> This risk refers to a financial institution that is a party to the trade or placement contract of the Fund, may default in its payment.</p> <ul style="list-style-type: none"> • Liquidity Risk Liquidity risk is defined as the ease with which a security can be sold at or near its fair value depending on the volume traded on the market. This risk is more pertinent to a bond Fund in view that such investments are generally not as easily liquidated as compared to equities. In the event some of the bonds of the Fund are not actively traded, there is a risk the Manager may not be able to easily liquidate such investments and as a result, Investors may face difficulties in redeeming their Units. • Currency Risk The Fund investment may be denominated in currencies other than the Base Currency. Hence, any fluctuation in the exchange rate between the Base Currency and the currencies in which the investments are denominated may have an impact on the value of these investments. Investors should note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment. <ul style="list-style-type: none"> (i) <u>Currency Risk at the Class Level</u> The impact of the exchange rate movement between the Base Currency and the currency of the respective Class (other than USD Class) may result in appreciation or depreciation of your holdings as expressed in the Base Currency. 				
FEES AND CHARGES					
Sales Charge	<table border="1" style="width: 100%; text-align: center;"> <tr> <th style="width: 50%;">USD Class</th> <th style="width: 50%;">MYR Class</th> </tr> <tr> <td colspan="2">Up to 2.00% of the NAV per unit.</td> </tr> </table>	USD Class	MYR Class	Up to 2.00% of the NAV per unit.	
USD Class	MYR Class				
Up to 2.00% of the NAV per unit.					
Redemption Charge	Nil				
Annual Management Fee (Base Fee)	<table border="1" style="width: 100%; text-align: center;"> <tr> <th style="width: 50%;">USD Class</th> <th style="width: 50%;">MYR Class</th> </tr> <tr> <td colspan="2">Up to 0.80% per annum of the NAV of the Fund calculated and accrued daily in the Base Currency and payable on a monthly basis.</td> </tr> </table>	USD Class	MYR Class	Up to 0.80% per annum of the NAV of the Fund calculated and accrued daily in the Base Currency and payable on a monthly basis.	
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Up to 0.80% per annum of the NAV of the Fund calculated and accrued daily in the Base Currency and payable on a monthly basis.					
Annual Trustee Fee	Up to 0.045% 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).				
Switching Fee	Nil				
Other Charges	<p>All charges including for instance bank charges, telegraphic charges and any other charges and expenses incurred for subscription and redemption by Unit Holders shall be borne by the Unit Holders.</p> <p>For the avoidance of doubt, the Fund will bear any cost and expenses incurred for distribution re-invested.</p> <p>The Manager, with the consent of the Trustee, reserves the right to impose other charges.</p>				
VALUATIONS					
Publication of daily NAV per Unit	<p>The NAV and the NAV per Unit shall be determined as at the Valuation Point.</p> <p>You may keep track of the Fund's NAV per Unit via the Manager's website at www.opusasset.com</p>				

PRODUCT HIGHLIGHTS SHEET

INVESTING AND EXITING FROM THIS INVESTMENT					
How to Begin Investing	<p>Investor can obtain Information Memorandum, product highlight 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) 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 supporting documents can be handed directly to our office or submitted to any of our authorised distributors.</p> <p>Please note that other than telegraphic transfer, no other form of payment is allowed. All telegraphic transfers MUST BE MADE PAYABLE TO "OPUS AM TRUST AC CLIENT OPUS USD FIF". A bank validated fund transfer form must be presented as evidence as good for payment.</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 only in USD will be made within six (6) Business Day from the date where the NAV per Unit of the Fund is effected (inclusive).				
Minimum Redemption	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; text-align: center; padding: 2px;">USD Class</th> <th style="width: 50%; text-align: center; padding: 2px;">MYR Class</th> </tr> </thead> <tbody> <tr> <td style="padding: 2px;">5,000 units or such other amount as may be determined by the Manager from time to time.</td> <td style="padding: 2px;">10,000 units or such other amount as may be determined by the Manager from time to time.</td> </tr> </tbody> </table>	USD Class	MYR Class	5,000 units or such other amount as may be determined by the Manager from time to time.	10,000 units or such other amount as may be determined by the Manager from time to time.
USD Class	MYR Class				
5,000 units or such other amount as may be determined by the Manager from time to time.	10,000 units or such other amount as may be determined by the Manager from time to time.				
Redemption Frequency	Every Business Day before 4.00 p.m. (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				
Customer Service	603 2288 8833				
E-mail	clientservices@opusasset.com				
Website	www.opusasset.com				

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PRODUCT HIGHLIGHTS SHEET

CONTACT INFORMATION – TO LODGE A COMPLAINT

<p>For Internal Dispute Resolution</p>	<p>For internal dispute resolution, you may contact the Compliance Officer:</p> <p>via phone : 03-2288 8882</p> <p>via fax : 03-2288 8889</p> <p>via email : clientservices@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>
<p>Securities Industry Dispute Resolution Center (SIDREC)</p>	<p>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):</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>
<p>Securities Commission Malaysia</p>	<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 following:</p> <p>via phone to Aduan Hotline : 03-6204 8999</p> <p>via fax : 03-6204 8991</p> <p>via email : aduan@seccom.com.my</p> <p>via online complaint form : www.sc.com.my available at</p> <p>via letter : Consumer & Investor Office Securities Commission Malaysia No 3 Persiaran Bukit Kiara Bukit Kiara 50490 Kuala Lumpur</p>
<p>Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau</p>	<p>via phone to : 03-7890 4242</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 & Regulatory Affairs Federation of Investment Managers Malaysia 19-06-1, 6th Floor Wisma Tune No. 19 Lorong Dungun Damansara Heights 50490 Kuala Lumpur</p>

PRODUCT HIGHLIGHTS SHEET

APPENDIX: GLOSSARY OF TERMS	
Base Currency	means the currency in which the Fund is denominated, i.e. USD
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
Class	any class of units representing similar interest in the assets of the Fund.
Fund	means “Opus USD Fixed Income Fund” or “Opus USD FIF”
Information Memorandum	in respect of the Fund which has been lodged with the Securities Commission Malaysia
MYR	means Ringgit Malaysia, the official currency of Malaysia
MYR Class	the Class issued by the Fund denominated in MYR
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
USD	means United States Dollar, the official currency of United States of America
USD Class	the Class issued by the Fund denominated in USD
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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