

**PRODUCT HIGHLIGHTS SHEET****Date of Issuance: 2 April 2026****RESPONSIBILITY STATEMENT**

This Product Highlights Sheet has been reviewed and approved by the directors and/or authorized committee and/or persons approved by the Board of Opus Asset Management Sdn Bhd and they 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 omission 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 the Opus Allocation Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the Opus Allocation Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the Opus Allocation 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 Allocation 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 the Opus Allocation Fund. Investors are advised to request, read and understand the Prospectus and its supplementary(ies) (if any) before deciding to invest.

**OPUS ALLOCATION FUND**

**BRIEF INFORMATION OF THE PRODUCT**

<b>Launch date</b>	2 April 2026
<b>Name of Issuer</b>	Opus Asset Management Sdn Bhd.
<b>Benchmark</b>	Target return of 6% per annum. As the Fund holds a tactical asset allocation strategy which enables us to invest into equities, equity-related securities and/or fixed income securities, there is no direct benchmark to reflect the investment strategy of the Fund. <i>Notes:</i> (1) <i>This is not a guaranteed return and is used as a yardstick to measure the Fund's performance. The Fund may or may not achieve 6% per annum but targets to achieve this growth over the long term.</i> (2) <i>Please note that the risk profile of the Fund may be higher than the risk profile of the benchmark.</i>
<b>Investment Objective</b>	The Fund aims to seek long term capital appreciation. <i>Any material change to the investment objective of the Fund will require Unit Holders' approval.</i>
<b>Financial Year</b>	31 March.
<b>Capital Guarantee</b>	The Fund is neither a capital guaranteed fund nor a capital protected fund.

**PRODUCT SUITABILITY**

<b>Fund Type</b>	Growth.
<b>Fund Category</b>	Mixed Assets.
<b>Investors' Profile</b>	The Fund is suitable for investors who: <ul style="list-style-type: none"> <li>• seeks potential long-term capital appreciation;</li> <li>• have a long-term investment horizon;</li> <li>• have medium to high risk tolerance; and</li> <li>• are comfortable with the greater volatility and risks of investing in one or multiple asset classes at any one point in time.</li> </ul>

**KEY PRODUCT FEATURES**

<b>Initial Offer Price</b>	<b>Classes of Units</b>	<b>Initial Offer Price</b>
	Class A	RM 1.00
	Class B	RM 1.00
<b>Initial Offer Period</b>	Fourteen (14) days from the date of the Prospectus (inclusive). The Initial Offer Period may be shortened if we determine that it is in your best interest.	
<b>Investment Manager (the Manager)</b>	Opus Asset Management Sdn Bhd.	
<b>Trustee</b>	SCBMB Trustee Berhad.	
<b>Trustee's Delegate</b>	Standard Chartered Bank Malaysia Berhad.	
<b>Auditor</b>	PricewaterhouseCoopers PLT.	
<b>Tax Adviser</b>	PricewaterhouseCoopers Taxation Services Sdn Bhd.	

**Investment Policy and Strategy**

The Fund seeks to achieve its investment objective by investing in a balanced mix between equities, equity-related securities and fixed income securities (e.g. sovereign, quasi-sovereign and corporate bonds) each of which either listed or unlisted. Under normal circumstances, the Fund will allocate its assets among various regions and countries in the global markets. The Fund may invest in these asset classes via direct investment and/or CIS. The Fund may also invest in exchange-traded funds (which may include commodity ETF and physically-backed metal ETF) when opportunities arise. We will evaluate the suitability of the CIS by reviewing its track record, investment objective, investment strategy and fund performance when selecting the CIS.

We combine a top-down asset allocation process with a bottom-up security (e.g. equities, equity-related securities and fixed income securities) selection process. The asset allocation will be reviewed periodically depending on factors such as macroeconomic and respective country's economic outlook. We employ an active asset allocation strategy depending upon the equity market expectations. We may tactically shift the Fund's allocation across any country and/or region to take advantage of changing market conditions for potential capital appreciation and in response to changing market conditions such as a change in government policy that may potentially improve a country's or region's economic condition. We may, at our discretion, invest a significant portion of the Fund's NAV (i.e. up to 98% of the Fund's NAV) in a few regions (i.e. in at least two regions). We will also employ an active trading strategy in managing the Fund. However, the frequency of our trading strategy will vary depending on market opportunities.

The Fund may invest in local fixed income securities with a minimum credit rating of at least A3 or P2 by RAM (or equivalent rating by MARC or by any other reputable credit rating agency), at the time of purchase. The Fund may also invest in unrated fixed income securities if we believe that these unrated fixed income securities are comparable in investment quality to fixed income securities that are rated. In the event of a credit downgrade, we reserve the right to deal with the fixed income securities in the best interest of Unit

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Holder. For example, we may continue to hold the downgraded fixed income securities if the immediate disposal of such fixed income securities would not be in the best interest of the Unit Holders. If the fixed income securities which the Fund intends to invest in or its issuers are unrated, we may only invest in those fixed income securities or issuers which have been approved by our internal credit committee. There will be no minimum credit rating for foreign fixed income securities.

Derivative trades may be carried out for currency hedging purposes only through financial derivative instruments including, but not limited to, cross currency interest rate swaps, foreign exchange forward contracts, currency options and futures.

**Temporary Defensive Position**

We may take temporary defensive positions that may be inconsistent with the Fund's investment strategy in attempting to respond to certain circumstances including but not limited to adverse market, economic and political conditions, insufficient funds to form an efficient portfolio, periods of high repurchases or any other adverse conditions. In such circumstances, the Fund may temporarily hold up to 100% of the Fund's assets in money market instrument and/or deposits as a defensive strategy to preserve the NAV of the Fund.

<b>Asset Allocation</b>	<ul style="list-style-type: none"> <li>• 10% to 70% of its NAV in equities or equity-related securities (including units/shares of CIS investing in equities and units/shares of exchange-traded funds); and</li> <li>• 10% to 90% of its NAV in fixed income securities (including units/shares of CIS investing in fixed income securities, money market instruments and/or deposits).</li> </ul>
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<b>Distribution Policy</b>	<b>Class of Units</b>	<b>Distribution Policy</b>
	Class A	This Class intends to distribute income, if any, at least once a year.
	Class B	This Class is not expected to make any distribution.

**Applicable to Class A only**  
 However, we reserve the right not to distribute at our absolute discretion if it is not in the best interests of the Unit Holders.

The Fund may distribute from realised income, realised gains and/or capital. The rationale for distributing out of the Fund's capital is to allow the Fund the flexibility to (i) declare distribution in unforeseen circumstances where the Fund has insufficient realised gains and/or realised income to do so, or (ii) increase the amount of distributable income to the Unit Holders, after taking into consideration the risk of distributing out of capital.

**Distribution out of the Fund's capital has the effect of lowering the NAV of the Fund, may reduce part of the Unit Holders' original investment and may also result in reduced future returns to the Unit Holders. When a substantial amount of the original investment is being returned to the Unit Holders, it has a risk of eroding the capital of the Fund and may, over time, cause the NAV of the Fund to fall. The greater the risk of capital erosion that exists, the greater the likelihood that, due to capital erosion, the value of future returns would also be diminished.**

<b>Minimum Investment<sup>^</sup></b>	<b>Initial</b>	<b>Class A</b>	<b>Class B</b>
		RM1,000	RM10

<b>Minimum Investment<sup>^</sup></b>	<b>Additional</b>	<b>Class A</b>	<b>Class B</b>
		RM100	RM10

<b>Minimum Holdings to Maintain an Account<sup>^</sup></b>	<b>Class A</b>	<b>Class B</b>
	1,000 Units	1 Unit

<sup>^</sup> or such other lower amount as may be determined by us from time to time

**KEY RISKS**

**Specific Risks**

- **Stock specific risk**  
 Prices of a particular stock may fluctuate in response to the circumstances affecting individual companies such as adverse financial performance, news of a possible merger or loss of key personnel of a company. Any adverse price movements of such stock will adversely affect the Fund's NAV.
  
- **Risk associated with investments in equity-related securities**  
 The Fund may also invest in equity-related securities such as warrants that are capable of being converted into shares. As warrants are linked to the particular equity securities from which they are derived, the warrants inherit the risks linked to that underlying equity security such as market risk, currency risk, industry risk and liquidity risk. For investments in warrants, a movement in the prices of the underlying securities of the warrants will generally result in a larger movement in the prices of the warrants, that is, higher volatility. In the event of a decline in the market, warrants can lose a substantial amount of their values, far more than the underlying securities and vice versa. Warrants also have a limited life and if they are not exercised at the maturity, they will expire and become worthless causing the value of the Fund's investments to fall. Like any other investments, the fall in the value of the Fund's investments will ultimately lower the NAV.

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- **Capital Distribution Risk**  
The Fund may distribute income out of its capital for Class A. The declaration and payment of distribution may have the effect of lowering the NAV of the Class. In addition, distribution out of the Fund's capital may reduce part of the Unit Holders' original investment and/or capital gains attributable to the original investments and may also result in reduced future returns to Unit Holders.
- **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 securities. 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 the fixed income securities and money market instruments. When interest rate rise, the pricing of the fixed income securities and money market instruments prices may decline and lower the market value of the Fund's investment in fixed income securities and money market instruments. The reverse may apply when interest rates fall. In order to mitigate interest rate risk, we will manage the fixed income securities and money market instruments taking into account the interest rate and time to maturity of the fixed income securities and money market instruments.
- **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.  
This risk may also arise during periods of unexpected high repurchase requests by Unit Holders. We may be forced to withdraw the Fund's assets prior to their maturity. Such premature withdrawal will have an impact on the Fund's NAV per Unit and in turn, your investments through the risk of reduced returns and in some cases loss of capital invested in the Fund.
- **Currency risk**  
As the investments of the Fund may be denominated in currencies other than the base currency of the Fund, any fluctuation in the exchange rate between the base currency of the Fund and the currencies in which the investments are denominated may have an impact on the value of these investments. You should be aware that if the currencies in which the investments are denominated in depreciate against the base currency of the Fund, this will have an adverse effect on the NAV of the Fund and vice versa. You 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.
- **Concentration risk**  
There is a risk that the Fund's investments may be overly concentrated in a few regions. As such, developments affecting any of these few regions may have a more adverse impact on the NAV of the Fund as compared to the scenario where the Fund is more diversified across many regions.
- **Regulatory and legal risk**  
The investments of the Fund would be exposed to changes in the laws and regulations in the countries the Fund is invested in. These regulatory changes pose a risk to the Fund as it may materially impact the investments of the Fund. In an effort to manage and mitigate such risk, we seek to continuously keep abreast of regulatory developments (for example, by closely monitoring announcements on regulators' website and mainstream media) in that country. We may dispose the Fund's investments in that particular country should the regulatory changes adversely impact the Unit Holders' interest or diminish returns to the Fund.
- **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 regard, 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.
- **Derivative risk**  
We may use derivatives for hedging purposes only. Valuation of derivatives takes into account a multitude of factors such as movement of the underlying assets, the correlation of the underlying assets with the Fund, the implied future direction of the underlying assets and other factors. Any diverse changes of the factors mentioned above, may result in a lower NAV price and higher volatility for the Fund's NAV. When participating in derivatives, we will monitor the valuation of the derivatives and credit ratings of the financial institutions as counterparty to the instruments, where applicable, and take appropriate actions to mitigate any risk associated with such instruments. This may extend to unwinding of the derivatives in the event where there is a need to terminate current position due to reversal in market movement, repurchases in Units or upon downgrade of the credit ratings of the financial institutions.
- **Country risk**  
Investments of the Fund in any country may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of the countries in which the Fund invests in. For example, the deteriorating economic condition of such countries may adversely affect the value of the investments undertaken by the Fund in those affected countries. This in turn may cause the NAV of the Fund to fall.

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- **Suspension of repurchase risk**  
 The Manager may, in consultation with the Trustee and having considered the interests of Unit Holders, suspend the dealings in Units of the Fund due to exceptional circumstances, for example, when the market value or fair value of a material portion of the Fund's assets cannot be determined. In such event, Unit Holders will not be able to repurchase their Units and will be compelled to remain invested in the Fund for a longer period of time. Hence, their investments will continue to be subject to the risks inherent to the Fund.
- **Risk associated with investing in CIS**  
 Since the Fund may invest into CIS, there is a risk of concentration into CIS, in which the CIS's management company has absolute discretion over the CIS's investment technique and knowledge, operational controls and management. In the event of mismanagement of the CIS and/or the management company, the NAV of the Fund, which invests into those CIS would be affected negatively.
- **Cyber security risk (for Class B only)**  
 This is the risk arising from cyber-attack on e-service provider's mobile application or e-platform. Should the e-service provider's mobile application or e-platform be compromised, it may result in unauthorised transactions pertaining to the Fund. Further to that, your investment-related information and personal data may be leaked. All transactions through the e-service provider's mobile application or e-platform and/or the Fund may be temporarily suspended, in which you may not be able to transact through the e-service provider's mobile application or e-platform or in the Fund due to the cyber-attack.
- **Functionality risk (for Class B only)**  
 This is the risk that the e-service provider's mobile application or e-platform does not operate as intended due to factors including but not limited to connectivity and interface issues. If the e-service provider's mobile application or e-platform does not function as expected, your transaction through the e-service provider's mobile application or e-platform may not be correctly processed and/or completed.
- **Risk associated with discontinuation risk on the e-service provider's mobile application or e-platform (for Class B only)**  
 As all the transactions are done through the mobile application or e-platform developed by the e-service provider, the continuous operation of the e-service provider is crucial. The discontinuation of services provided by the e-service provider may be due to but not limited to revocation of its license. Should such event happen, repurchase from the Fund may be delayed.

**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. 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.**

***Note: If your investments are made through an institutional unit trust scheme adviser ("Distributor") which adopts the nominee system of ownership, you would not be deemed to be a Unit Holder under the deed for the Fund 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 for the Fund.***

<b>FEES AND CHARGES</b>	
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<b>Sales Charge</b>	Up to 3.00% of NAV per Unit.	
<b>Repurchase Charge</b>	Nil.	
<b>Annual Management Fee</b>	<b>Class of Units</b>	<b>Management Fee</b>
	Class A	Up to 1.50% per annum of the NAV of the Class
	Class B	
The annual management fee is calculated and accrued on a daily basis and payable on a monthly basis. Please refer to <a href="https://www.opusasset.com/products/unit-trust-funds/opus-allocation-fund/">https://www.opusasset.com/products/unit-trust-funds/opus-allocation-fund/</a> , for information on the prevailing annual management fee charged to the Fund and its Classes.		
<b>Annual Trustee Fee</b>	0.03% per annum of the NAV of the Fund (excluding foreign custodian fees and charges) with a minimum fee of RM12,000 per annum. The annual trustee fee is calculated and accrued on a daily basis and payable on a monthly basis.	
<b>Other Charges</b>	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 behalf of the investor shall be borne by the investor.	
<b>Switching Fee</b>	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.	
<b>Transfer Fee</b>	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.**

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<b>VALUATIONS</b>					
<b>Valuation of Investment</b>	We will value the Fund once every Business Day after the close of the market in which the portfolio of the Fund is invested for the relevant day but not later than 6.00 p.m. on the next Business Day.				
<b>INVESTING AND EXITING FROM THIS INVESTMENT</b>					
<b>How to Begin Investing</b>	<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 [Registration No.: 199601042272 (414625-T)]            Business Address: -            B-19-2, Northpoint Offices, Mid Valley City,            No. 1, Medan Syed Putra Utara,            59200 Kuala Lumpur            Telephone: + 603 2288 8882      Facsimile: + 603 2288 8889</p> <p>For new investors who would like to invest in Class A, 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. You can obtain the Fund's application form and access the electronic application form at <a href="http://www.opusasset.com">www.opusasset.com</a>.</p> <p>For new investors who would like to invest in Class B, the account opening application and application requests for subscription and repurchase must be performed through the e-service provider's mobile application or e-platform. Please note that the service is subject to the availability/functionality of the e-service provider's mobile application or e-platform and its connectivity with our infrastructure for the Fund.</p> <p>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.</p>				
<b>Conditions for Subscription</b>	<p>Class A: Application for subscription can be made on any Business Day by submitting the application form or the electronic application form to us.</p> <p>Class B: The processing of your application request is subject to you providing all required information to us through the e-service provider's mobile application or e-platform and the transfer of moneys into the Fund's account. Failure to complete the application process in the e-service provider's mobile application or e-platform by you or non-receipt of the application request by us will cause the application request to be cancelled automatically; if moneys has been transferred into our bank account, we will pay back your moneys on the next Business Day on a best effort basis, subject to system availability. If you wish to re-apply, you will have to re-initiate the application process through the e-service provider's mobile application or e-platform.</p>				
<b>Cut-off Time for Subscription</b>	By 4.00 p.m. on a Business Day.				
<b>Conditions for Repurchase</b>	<p>Class A: Application for repurchase can be made on any Business Day by sending the repurchase form to us.</p> <p>Class B: The processing of your repurchase request is subject to you providing all required information to us through the e-service provider's mobile application or e-platform. Failure to complete the repurchase request by you, non-receipt of the repurchase request by us or receipt of inaccurate information by us will cause the repurchase request to be cancelled automatically. If you wish to re-apply, you will have to re-initiate the repurchase process through the e-service provider's mobile application or e-platform.</p>				
<b>Cut-off Time for Repurchase</b>	By 4.00 p.m. on a Business Day.				
<b>Repurchase Proceeds</b>	The repurchase proceeds will be paid to you within 7 Business Days from the date the repurchase form is received by us.				
<b>Minimum Units for Repurchase<sup>^</sup></b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; text-align: left;">Class A</th> <th style="width: 50%; text-align: left;">Class B</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">100 Units*</td> <td style="text-align: center;">10 Units*</td> </tr> </tbody> </table> <p><i>Notes:</i>            *If a repurchase request results in you holding less than the applicable minimum holdings requirements of the Fund, we have the discretion to repurchase all the remaining Units held by you in the Fund and pay the repurchase proceeds to you.  <sup>^</sup> or such other lower amount as may be determined by us from time to time.</p>	Class A	Class B	100 Units*	10 Units*
Class A	Class B				
100 Units*	10 Units*				
<b>Frequency of Repurchase</b>	No limit.				
<b>CONTACT INFORMATION – FOR PRODUCT ENQUIRIES</b>					
<b>Address</b>	Opus Asset Management Sdn Bhd B-19-2, Northpoint Offices Mid Valley City No. 1, Medan Syed Putra Utara				

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	59200 Kuala Lumpur, Malaysia
<b>General Line</b>	+603 2288 8882
<b>Customer Service</b>	+603 2288 8833
<b>E-mail</b>	<a href="mailto:clientservices@opusasset.com">clientservices@opusasset.com</a>
<b>Website</b>	<a href="http://www.opusasset.com">www.opusasset.com</a>
<b>CONTACT INFORMATION – TO LODGE A COMPLAINT</b>	
<b>For Internal Dispute Resolution</b>	<p>For internal dispute resolution, you may contact our compliance officer:</p> <p>via phone : 03-2288 8882</p> <p>via fax : 03-2288 8889</p> <p>via email : <a href="mailto:clientservices@opusasset.com">clientservices@opusasset.com</a></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>
<b>Financial Markets Ombudsman Service (FMOS)</b>	<p>If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Financial Markets Ombudsman Service (FMOS):</p> <p>via phone : 03-2272 2811</p> <p>via the FMOS Dispute Form available at : <a href="http://www.fmos.org.my/en/">www.fmos.org.my/en/</a></p> <p>via letter : Financial Markets Ombudsman Service Level 14, Main Block Menara Takaful Malaysia No. 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur</p>
<b>Securities Commission Malaysia</b>	<p>You can also direct your complaint to the Securities Commission Malaysia even if you have initiated a dispute resolution process with FMOS. To make a complaint, please contact the Securities Commission Malaysia's Consumer &amp; Investor Office:</p> <p>via phone to Aduan Hotline at : 03-6204 8999</p> <p>via fax to : 03-6204 8991</p> <p>via email to : <a href="mailto:aduan@seccom.com.my">aduan@seccom.com.my</a></p> <p>via online complaint form available at : <a href="http://www.sc.com.my">www.sc.com.my</a></p> <p>via letter to : Consumer &amp; Investor Office Securities Commission Malaysia 3 Persiaran Bukit Kiara Bukit Kiara 50490 Kuala Lumpur</p>
<b>Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau</b>	<p>via phone : 03-7890 4242</p> <p>via email to : <a href="mailto:complaints@fimm.com.my">complaints@fimm.com.my</a></p> <p>via online complaint form available at : <a href="http://www.fimm.com.my">www.fimm.com.my</a></p> <p>via letter to : Legal &amp; Regulatory Affairs Federation of Investment Managers Malaysia 19-06-1, 6<sup>th</sup> Floor, Wisma Capital A No. 19, Lorong Dungun Damansara Heights 50490 Kuala Lumpur</p>
<b>APPENDIX: GLOSSARY OF TERMS</b>	
"Business Day"	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 the stock exchange managed and operated by Bursa Malaysia Securities Berhad is open for trading.
"CIS"	means collective investment scheme(s).
"Class(es)"	means any class of Units in the Fund representing similar interest in the assets of the Fund although a class of Units of the Fund may have different features from another class of Units of the Fund.
"Class A"	means a Class which is offered to investors who do not fall under Class B.

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"Class B"	means a Class which is offered to investors who invests through the mobile application or e-platform of e-service providers.
"e-service provider"	means: (a) a registered person under the Capital Markets and Services Act 2007 who operates an e-services platform for buying and selling of unit trust scheme; and (b) an e-services platform operator under the Guidelines on Recognised Markets who operates an e-platform which arranges or facilitate the sale, purchase or subscription of a capital market product offered by a Capital Markets Services License holder, to investors.
"ETF"	means exchange-traded fund(s).
"Fund"	means the Opus Allocation Fund.
"Launch Date"	means the date of the first prospectus of the Fund and is the date on which sale of Units of the Fund may first be made; the Launch Date is also the date of constitution of the Fund.
"long term"	means a period of more than 5 years.
"Manager" or "us" or "we" or "our"	refers to Opus Asset Management Sdn Bhd.
"MARC"	means Malaysian Rating Corporation Berhad.
"NAV"	means the value of all the assets of the Fund less the value of all the liabilities of that Fund at a valuation point; where the Fund has more than one (1) Class, there shall be a NAV of the Fund attributable to each Class.
"NAV per Unit"	means the NAV of the Class at a particular valuation point divided by the number of Units in circulation of that Class at the same valuation point.
"Prospectus"	means the document which is registered with the Securities Commission Malaysia in relation to the Fund.
"RAM"	means RAM Rating Services Berhad.
"RM"	means Ringgit Malaysia, the official currency of Malaysia.
"Unit(s)"	means a measurement of the right or interest of a Unit Holder in the Fund and means a unit of the Fund or a Class, as the case may be.
"Unit Holder" or "you"	means a registered holder of a Unit or Units of a Class including any jointholder whose name appears in our register of Unit Holders; in relation to the Fund means all the Unit Holders of every Class in the Fund.