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| <b>PRODUCT HIGHLIGHTS SHEET</b> |
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**Date of Issuance: 6 January 2021**

### **RESPONSIBILITY STATEMENT**

This Product Highlights Sheet has been reviewed and approved by the directors 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 Opus Shariah Cash Management Plus Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the Opus Shariah Cash Management Plus Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the Opus Shariah Cash Management 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 Shariah Cash Management 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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## PRODUCT HIGHLIGHTS SHEET

This Product Highlights Sheet only highlights the key features and risks of the Opus Shariah Cash Management Plus Fund. Investors are advised to request, read and understand the Prospectus and its supplementary(ies) (if any) before deciding to invest.

## OPUS SHARIAH CASH MANAGEMENT PLUS FUND

### BRIEF INFORMATION OF THE PRODUCT

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| <b>Launch date</b>          | 18 September 2020   |
| <b>Name of Issuer</b>       | Opus Asset Management Sdn Bhd.  |
| <b>Benchmark</b>            | Maybank Islamic Overnight rate.<br>Source: Malayan Banking Berhad<br><i>Note: 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 provide liquidity and regular income stream by investing in Islamic deposits with financial institutions in Malaysia.  |
| <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

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| <b>Fund Type</b>          | Income.  |
| <b>Fund Category</b>      | Money Market (Islamic).  |
| <b>Investors' Profile</b> | The Fund is suitable for investors who: <ul style="list-style-type: none"> <li>▪ want to invest their excess cash for short term in investments that complies with Shariah requirement;</li> <li>▪ have high liquidity requirement; and</li> <li>▪ have low risk tolerance.</li> </ul> |

### KEY PRODUCT FEATURES

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| <b>Investment Manager (the Manager)</b> | Opus Asset Management Sdn Bhd. |
| <b>Manager's Delegate</b>               | Nil.                           |
| <b>Trustee</b>                          | Maybank Trustees Berhad.       |
| <b>Trustee's Delegate</b>               | Malayan Banking Berhad.        |
| <b>Auditor</b>                          | Crowe Malaysia.                |
| <b>Shariah Adviser</b>                  | Tawafuq Consultancy Sdn Bhd.   |
| <b>Tax Adviser</b>                      | Crowe KL Tax Sdn Bhd.          |

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| <b>Principal Investment Strategy</b> | <p>The Fund seeks to achieve its objective by investing in Islamic deposits with an average duration of not more than 1 year to maturity.</p> <p>We will only invest with financial institutions which have a minimum credit rating of at least AA3 by RAM (or equivalent rating by MARC or by any other reputable credit rating agency). In the event of a credit downgrade, we reserve the right to deal with the Islamic deposits placed with such financial institutions in the best interest of the Unit Holders.</p> <p>We will actively manage the portfolio by constructing a portfolio of Islamic deposits with different maturities to meet the liquidity requirements.</p> |
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| <b>Asset Allocation</b> | <b>Asset Class</b>  | <b>% of Fund's NAV</b> |
|                         | Islamic deposits which have a remaining maturity period of not more than 365 days                     | A minimum of 90%       |
|                         | Islamic deposits which have a remaining maturity period of more than 365 days but fewer than 732 days | Up to 10%              |

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| <b>Distribution Policy</b> | The Fund will distribute income, if any, at least once a month. However, we reserve the right not to distribute income at our sole and absolute discretion if it is not in the best |
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|  | interests of the Unit Holders.   |                |                |
|  | Any distribution payable which is less than or equal to the amount of RM100.00 will be automatically reinvested on behalf of the Unit Holders. |                |                |
| <b>Minimum Initial Investment<sup>^</sup></b>              | <b>Class A</b>   | <b>Class B</b> | <b>Class C</b> |
|  | RM5,000  | RM50,000       | RM100,000,000  |
| <b>Minimum Additional Investment<sup>^</sup></b>           | <b>Class A</b>   | <b>Class B</b> | <b>Class C</b> |
|  | RM1,000  | RM10,000       | RM10,000,000   |
| <b>Minimum Holdings to Maintain an Account<sup>^</sup></b> | <b>Class A</b>   | <b>Class B</b> | <b>Class C</b> |
|  | 5,000 Units  | 50,000 Units   | 100,000 Units  |

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

**KEY RISKS**

**Specific Risks**

- Credit and default risk**  
 Credit risk relates to the creditworthiness of the financial institutions and their expected ability to make timely payment of profit and/or principal. Any adverse situations faced by the financial institutions may impact the value as well as liquidity of the Islamic deposits.

Default risk relates to the risk that a financial institution which the Fund places its Islamic deposits with either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the Islamic deposits. If the financial institution becomes insolvent, the Fund may suffer capital losses with regards to the capital invested and profit foregone. These could adversely affect the value and performance of the Fund.

In mitigating credit and default risk, the Fund will invest only with financial institutions which have a minimum credit rating of at least AA3 by RAM (or equivalent rating by MARC or by any other reputable credit rating agency).
- Interest rate risk**  
 Interest rate risk refers to the impact of interest rate changes on the potential returns from future placements in Islamic deposits of the Fund. In an environment of falling interest rates, the Fund's future placements in Islamic deposits would be reinvested at lower profit rates, which in turn will reduce the potential returns of the Fund.

*Note: Interest rate is a general indicator that will have an impact on the management of the Fund regardless whether it is an Islamic fund or otherwise. It does not in any way suggest that this Fund will invest in conventional financial instruments.*
- Shariah non-compliance risk**  
 There is a risk that the Fund may suffer losses when we have to dispose any investments to rectify any Shariah non-compliance. If this occurs, the value of the Fund may be adversely affected. This risk is, however, mitigated through the appointment of Shariah Adviser, who will be responsible to ensure that the Fund is managed and administered in accordance with the Shariah Investment Guidelines set out in Section 3.9 of the Prospectus.

**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, Shariah advisers, tax advisers or independent investment advisers for a better understanding of the risks.**

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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 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.

### FEES AND CHARGES

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| <b>Sales Charge</b>          | <b>Class A</b>   | <b>Class B</b> | <b>Class C</b>                                 |
|                              | Up to 0.50% of the NAV per Unit.   |                | Nil.   |
| <b>Repurchase Charge</b>     | Nil.   |                |  |
| <b>Annual Management Fee</b> | <b>Class A</b>   | <b>Class B</b> | <b>Class C</b>                                 |
|                              | Up to 0.20% per annum of the NAV of the Class.   |                | Up to 0.06% per annum of the NAV of the Class. |
|                              | The annual management fee is calculated and accrued on a daily basis and payable on a monthly basis.   |                |  |
| <b>Annual Trustee Fee</b>    | Up to 0.02% per annum of the NAV of the Fund, subject to a minimum fee 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. |                |  |
| <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 your behalf shall be borne by you.                |                |  |
| <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.**

### VALUATIONS

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| <b>Valuation of Investment</b> | 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 <a href="http://www.opusasset.com">www.opusasset.com</a> on the next Business Day. |
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### INVESTING AND EXITING FROM THIS INVESTMENT

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| <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<br/>         (Registration No. 199601042272 (414625-T))<br/>         Business Address: -<br/>         B-19-2, Northpoint Offices, Mid Valley City,<br/>         No.1, Medan Syed Putra Utara,<br/>         59200 Kuala Lumpur<br/>         Telephone: + 603 2288 8882<br/>         Facsimile: + 603 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> <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> |
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| <b>Conditions for Subscription</b>                            | Application for subscription can be made on any Business Day by sending the application form to us.   |                |                |
| <b>Cut-off Time for Subscription</b>                          | By 11:00 a.m. on a Business Day.  |                |                |
| <b>Conditions for Repurchase</b>                              | Application for repurchase can be made on any Business Day by sending the repurchase form to us.  |                |                |
| <b>Cut-off Time for Repurchase</b>                            | By 11:00 a.m. on a Business Day.  |                |                |
| <b>Repurchase Proceeds</b>                                    | Repurchase proceeds will be paid on the next Business Day from the date the completed repurchase form is received by us. In the event of any technical difficulties beyond our control, or should the repurchase request results in the sale of assets which cannot be liquidated at an appropriate price or on adequate terms and is as such not in the interest of the existing unit holders, the repurchase proceeds will be paid to you within 10 days from the date the completed repurchase form is received by us. |                |                |
| <b>Minimum Units for Repurchase*</b>                          | <b>Class A</b>  | <b>Class B</b> | <b>Class C</b> |
|   | 1,000 Units   | 10,000 Units   | 100,000 Units  |
|   | <i>Note: 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.</i>  |                |                |
|   | <i>*or such other lower number of Units as may be determined by us from time to time.</i>   |                |                |
| <b>Frequency of Repurchase</b>                                | No limit.   |                |                |
| <b>CONTACT INFORMATION – FOR PRODUCT ENQUIRIES</b>            |   |                |                |
| <b>Address</b>  | Opus Asset Management Sdn Bhd<br>B-19-2, Northpoint Offices, Mid Valley City<br>No. 1, Medan Syed Putra Utara<br>59200 Kuala Lumpur, Malaysia   |                |                |
| <b>General Line</b>   | +603 2288 8882  |                |                |
| <b>Fax</b>  | +603 2288 8889  |                |                |
| <b>Website</b>  | <a href="http://www.opusasset.com">www.opusasset.com</a>  |                |                |
| <b>E-mail</b>   | clientservices@opusasset.com  |                |                |
| <b>Contact Person</b>   | Pn. Noorshidah Ismail (03-2288 8882)<br><i>Head, Business and Investment Services</i>   |                |                |
| <b>CONTACT INFORMATION – TO LODGE A COMPLAINT</b>             |   |                |                |
| <b>For Internal Dispute Resolution</b>                        | For internal dispute resolution, you may contact the Compliance Officer:<br><br>via phone : 03-2288 8882<br>via fax : 03-2288 8889<br>via email : clientservices@opusasset.com<br>via letter : Opus Asset Management Sdn Bhd<br>B-19-2, Northpoint Offices, Mid Valley City<br>No. 1, Medan Syed Putra Utara<br>59200 Kuala Lumpur, Malaysia  |                |                |
| <b>Securities Industry Dispute Resolution Center (SIDREC)</b> | 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):<br><br>via phone to : 03-2282 2280<br>via fax to : 03-2282 3855<br>via email to : info@sidrec.com.my<br>via letter to : Securities Industry Dispute Resolution Center (SIDREC)<br>Unit A-9-1, Level 9, Tower A<br>Menara UOA Bangsar<br>No.5, Jalan Bangsar Utama 1<br>59000 Kuala Lumpur   |                |                |

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| <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 SIDREC. To make a complaint, please contact the Securities Commission Malaysia's Consumer &amp; Investor Office:</p> <p>via phone to Aduan : 03-6204 8999</p> <p>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 : www.sc.com.my</p> <p>via letter to : Consumer &amp; Investor Office<br/>Securities Commission Malaysia<br/>3 Persiaran Bukit Kiara<br/>Bukit Kiara<br/>50490 Kuala Lumpur</p> |
| <b>Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau</b> | <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 : www.fimm.com.my</p> <p>via letter to : Legal, Secretarial &amp; Regulatory Affairs<br/>Federation of Investment Managers Malaysia<br/>19-06-1, 6<sup>th</sup> Floor, Wisma Tune<br/>No. 19 Lorong Dungun<br/>Damansara Heights<br/>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 Bursa Malaysia Securities Berhad is open for trading.  |
| "Class"  | means any class of Units in the Fund representing similar interest in the assets of the Fund and a "Class" means any one class of Units.  |
| "Class A"  | represents a Class denominated in RM which is offered to individual investors.  |
| "Class B and Class C"  | represents the Classes denominated in RM with different rate of annual management fee for each Class which is offered to non-individual investors including but not limited to corporations, insurance companies, government linked companies and etc. For avoidance of doubt, any reference to Class B or Class C individually shall be construed accordingly to have the same meaning.  |
| "Fund"   | means the Opus Shariah Cash Management Plus Fund.   |
| "Manager" or "us" or "we" or "our"   | means 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 a 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.   |
| "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.   |