

<b>PRODUCT HIGHLIGHTS SHEET</b>
---------------------------------

**Date of Issuance: 11 November 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 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 SRI Sukuk 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 SRI Sukuk Fund, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the Opus SRI Sukuk 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 SRI Sukuk 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.

### **ADDITIONAL STATEMENT**

Opus SRI Sukuk Fund is a qualified Sustainable and Responsible Investment (SRI) Fund under the Guidelines on Sustainable and Responsible Investment Funds.

Opus SRI Sukuk Fund has been certified as Shariah-compliant by the Shariah adviser appointed for the Fund.

(The remaining of the page is intentionally left blank)

## PRODUCT HIGHLIGHTS SHEET

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

## OPUS SRI SUKUK FUND

### BRIEF INFORMATION OF THE PRODUCT

<b>Launch date</b>	11 November 2021
<b>Name of Issuer</b>	Opus Asset Management Sdn Bhd.
<b>Benchmark</b>	Maybank 12-month Islamic fixed deposit rate. Source: Malayan Banking Berhad
<b>Investment Objective</b>	The Fund aims to achieve higher return than the benchmark over medium to long-term*, while preserving capital and providing an opportunity for income by investing in a portfolio of SRI Sukuk. <i>Notes:</i> <i>* We consider 3 to 5 years as medium-term and more than 5 years as long-term.</i>
<b>Financial Year</b>	30 September.
<b>Capital Guarantee</b>	The Fund is neither a capital guaranteed fund nor a capital protected fund.

### PRODUCT SUITABILITY

<b>Fund Type</b>	Income.
<b>Fund Category</b>	Sukuk.
<b>Investors' Profile</b>	The Fund is suitable for sophisticated investors who: <ul style="list-style-type: none"> <li>▪ have medium to long term investment horizon;</li> <li>▪ have low to medium risk tolerance; and</li> <li>▪ seek regular income that complies with SRI and Shariah principles.</li> </ul>

### KEY PRODUCT FEATURES

<b>Investment Manager (the Manager)</b>	Opus Asset Management Sdn Bhd.
<b>Manager's Delegate (the External Investment Manager)</b>	Abbas Investment Management Sdn Bhd.
<b>Trustee</b>	Deutsche Trustees Malaysia Berhad.
<b>Trustee's Delegate</b>	Deutsche Bank (Malaysia) Berhad.
<b>Shariah Adviser</b>	Tawafuq Consultancy Sdn Bhd.
<b>Tax Adviser</b>	Crowe KL Tax Sdn Bhd.
<b>Principal Investment Strategy</b>	<p>The Fund seeks to achieve its objective by investing a minimum of 60% of its NAV in SRI Sukuk.</p> <p>For rated SRI Sukuk, we will invest in SRI Sukuk which have a minimum credit rating of at least AA3 or P1 by RAM (or equivalent rating by MARC or by any other reputable credit rating agency) at the time of purchase. In the event of a credit downgrade, we reserve the right to deal with the SRI Sukuk in the best interests of Unit Holders.</p> <p>For the purpose of liquidity management, we will allocate up to 40% of the Fund's NAV in cash and liquid assets.</p> <p>The Fund's overall investment maturity profile is subject to active maturity structure management based on the profit rate outlook without any portfolio maturity limitation. The Fund may invest in SRI Sukuk with varying maturities.</p> <p><b><u>Sustainable and Responsible Investment Strategy</u></b></p> <p>We shall employ a negative screening strategy when identifying investment opportunities for the Fund's investments in SRI Sukuk. We will apply the negative-filter screening process to exclude sukuk that are not issued as SRI sukuk under the</p>

**PRODUCT HIGHLIGHTS SHEET**

	<p>Guidelines in the selection, retention and realisation of the Fund's investments. In respect of the SRI sukuk issued or guaranteed by the Malaysian government, BNM, government-related entities and/or quasi-government related entities, we will adopt the screening and methodology adopted by the Government of Malaysia in the issuance of such SRI sukuk.</p> <p>We will evaluate the Fund's investments on a quarterly basis to ensure that the investments of the Fund comply with the Guidelines and the overall impact of the investments of the Fund is not inconsistent with any other sustainability considerations. If the Fund's investment no longer complies with the Guidelines and/or become inconsistent with the investment policy and strategy of the Fund, we shall dispose of the investment if the value of the investment exceeds or is equal to the investment cost. The Fund is allowed to hold the investment if the value of the investment is below the investment cost. The Fund is also permitted to retain the profit received during the holding period until such time when the market value of the investment held is equal to the investment cost.</p> <p>However, the negative screening strategy will not apply to the remaining portion of the Fund's NAV (i.e., up to 40% of the Fund's NAV) which are held for the purpose of liquidity management.</p> <p><b>Temporary Defensive Position</b></p> <p>We may take temporary defensive positions that may be inconsistent with the Fund's investment strategy in attempting to respond to certain adverse conditions which include 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 order to preserve the NAV of the Fund. By taking a temporary defensive position, we will reduce the Fund's investment exposure in RM-denominated SRI Sukuk and hold more cash. The cash will be placed in Islamic deposits with financial institutions to reduce the exposure during market downturn and to help preserve the Fund's capital and mitigate losses.</p> <p>We are allowed to implement temporary defensive positions up to a maximum of 3 months from the date the temporary defensive positions is implemented.</p>						
<p><b>Asset Allocation</b></p>	<table border="1"> <thead> <tr> <th>Asset Class</th> <th>% of Fund's NAV</th> </tr> </thead> <tbody> <tr> <td>SRI Sukuk</td> <td>Minimum 60%</td> </tr> <tr> <td>Cash and liquid assets*</td> <td>Up to 40%</td> </tr> </tbody> </table> <p>* Liquid assets comprise of Islamic money market instruments and Islamic deposits.</p>	Asset Class	% of Fund's NAV	SRI Sukuk	Minimum 60%	Cash and liquid assets*	Up to 40%
Asset Class	% of Fund's NAV						
SRI Sukuk	Minimum 60%						
Cash and liquid assets*	Up to 40%						
<p><b>Distribution Policy</b></p>	<p>The Fund intends to distribute income, if any, at least once a year on best effort basis. However, we reserve the right not to distribute income at our sole and absolute discretion.</p>						
<p><b>Minimum Initial Investment<sup>^</sup></b></p>	<table border="1"> <thead> <tr> <th>Class A</th> <th>Class B</th> </tr> </thead> <tbody> <tr> <td>RM50,000</td> <td>RM500,000</td> </tr> </tbody> </table>	Class A	Class B	RM50,000	RM500,000		
Class A	Class B						
RM50,000	RM500,000						
<p><b>Minimum Additional Investment<sup>^</sup></b></p>	<table border="1"> <thead> <tr> <th>Class A</th> <th>Class B</th> </tr> </thead> <tbody> <tr> <td>RM10,000</td> <td>RM10,000</td> </tr> </tbody> </table>	Class A	Class B	RM10,000	RM10,000		
Class A	Class B						
RM10,000	RM10,000						
<p><b>Minimum Holdings to Maintain an Account<sup>^</sup></b></p>	<table border="1"> <thead> <tr> <th>Class A</th> <th>Class B</th> </tr> </thead> <tbody> <tr> <td>50,000 Units</td> <td>500,000 Units</td> </tr> </tbody> </table>	Class A	Class B	50,000 Units	500,000 Units		
Class A	Class B						
50,000 Units	500,000 Units						
<p><sup>^</sup>or such other lower amount or number of Units, as the case may be, as may be determined by us from time to time</p>							
<p><b>KEY RISKS</b></p>							
<p><b>Specific Risks</b></p>	<ul style="list-style-type: none"> <li>• <b>Credit and default risk</b> Credit risk relates to the creditworthiness of the issuers of the SRI Sukuk and their expected ability to make timely payment of profit and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of the SRI</li> </ul>						

**PRODUCT HIGHLIGHTS SHEET**

	<p>Sukuk. In the case of rated SRI Sukuk, this may lead to a credit downgrade. Default risk relates to the risk that an issuer of a SRI Sukuk either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the SRI Sukuk. This could adversely affect the value of the Fund.</p> <ul style="list-style-type: none"> <li>• <b>Interest rate risk</b> Interest rate risk refers to the impact of interest rate changes on the valuation of the SRI Sukuk and Islamic money market instruments. When interest rate rise, the pricing of SRI Sukuk and Islamic money market instruments prices may decline and lower the market value of the Fund's investment in SRI Sukuk and Islamic money market instruments. The reverse may apply when interest rates fall. In order to mitigate interest rate risk, we will manage the SRI Sukuk and Islamic money market instruments taking into account the profit rate and time to maturity of the SRI Sukuk and Islamic money market instruments.</li> </ul> <p><i>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.</i></p> <ul style="list-style-type: none"> <li>• <b>Liquidity risk</b> 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.</li> <li>• <b>Counterparty risk</b> 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.</li> <li>• <b>Concentration risk</b> The Fund is susceptible to concentration risk. As the Fund is not subject to any limit or restriction for its placement in Islamic deposits with any single financial institution, there is a possibility that the Fund may be exposed to a single financial institution. The concentration risk is managed through the monitoring of credit analysis conducted on the financial institutions.</li> <li>• <b>SRI non-compliance risk</b> There is a risk that the Fund may suffer losses when we have to dispose of any investments of the Fund to rectify any SRI non-compliance. If this occurs, the value of the Fund may be adversely affected. This risk is, however, mitigated as the Fund is allowed to continue holding on to such SRI non-compliant investment if the value of the SRI non-compliant investment is below the investment cost and to retain the profit received during the holding period until such time when the market value of the SRI non-compliant investment held is equal to the investment cost.</li> <li>• <b>Shariah non-compliance risk</b> There is a risk that the Fund may suffer losses when we have to dispose of 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 3.1 of the Information Memorandum.</li> </ul>
<p><b>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.</b></p>	

## PRODUCT HIGHLIGHTS SHEET

You are recommended to read the whole Information Memorandum 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.

For more details, please refer to section 4.1 and section 4.2 in the Information Memorandum 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 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

<b>Sales Charge</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 50%;">Class A</th> <th style="width: 50%;">Class B</th> </tr> <tr> <td colspan="2" style="text-align: center;">Up to 2.00% of the NAV per Unit.</td> </tr> </table>	Class A	Class B	Up to 2.00% of the NAV per Unit.	
Class A	Class B				
Up to 2.00% of the NAV per Unit.					
<b>Repurchase Charge</b>	Nil.				
<b>Annual Management Fee</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 50%;">Class A</th> <th style="width: 50%;">Class B</th> </tr> <tr> <td style="text-align: center;">Up to 0.80% per annum of the NAV of the Class</td> <td style="text-align: center;">Up to 0.60% per annum of the NAV of the Class</td> </tr> </table> <p>The annual management fee is calculated and accrued on a daily basis and payable to us on a monthly basis.</p>	Class A	Class B	Up to 0.80% per annum of the NAV of the Class	Up to 0.60% per annum of the NAV of the Class
Class A	Class B				
Up to 0.80% per annum of the NAV of the Class	Up to 0.60% per annum of the NAV of the Class				
<b>Annual Trustee Fee</b>	Up to 0.03% 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 to the Trustee on a monthly basis.				
<b>Other Charges</b>	All 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>	Nil.				
<b>Transfer Fee</b>	Nil.				

**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

<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.
--------------------------------	---

### INVESTING AND EXITING FROM THIS INVESTMENT

<b>How to Begin Investing</b>	<p>You can obtain the Information Memorandum, 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>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</p>
-------------------------------	--

## PRODUCT HIGHLIGHTS SHEET

	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.	
<b>Conditions for Subscription</b>	Application for subscription can be made on any Business Day by sending the application for subscription to us.	
<b>Cut-off Time for Subscription</b>	By 4.00 p.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. Any completed repurchase form received by us on or before 4.00 p.m. on a Business Day will be processed on the same Business Day ("Repurchase Processing Date") and Units will be repurchased based on the NAV per Unit of the Fund calculated on the 5 <sup>th</sup> Business Day from the Repurchase Processing Date ("Date of Repurchase").	
<b>Cut-off Time for Repurchase</b>	By 4.00 p.m. on a Business Day.	
<b>Repurchase Proceeds</b>	The repurchase proceeds shall be paid within 10 Business Days from the Date of Repurchase.	
<b>Minimum Units for Repurchase*</b>	<b>Class A</b>	<b>Class B</b>
	10,000 Units	10,000 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>	
*or such other lower number of Units as may be determined by us from time to time.		
<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 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>	Ms. Kee Vern Nee (03-2288 8882) <i>Senior Sales Manager, Business Development</i> Mr. Heng Jeng Chyan (03-2288 8882) <i>Senior Client Services Manager, Business Development</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:	
	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
<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):	
	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)

<b>PRODUCT HIGHLIGHTS SHEET</b>
---------------------------------

	Unit A-9-1, Level 9, Tower A Menara UOA Bangsar No.5, Jalan Bangsar Utama 1 59000 Kuala Lumpur
<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 Hotline at via fax to : 03-6204 8991 via email to : aduan@seccom.com.my via online complaint form available at : www.sc.com.my 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 : 03-2092 3800 via fax to : 03-2093 2700 via email to : complaints@fimm.com.my via online complaint form available at : www.fimm.com.my via letter to : Legal, Secretarial &amp; Regulatory Affairs Federation of Investment Managers Malaysia 19-06-1, 6<sup>th</sup> Floor, Wisma Tune 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.
"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 and Class B"	represents the Classes denominated in RM with different rate of annual management fee and minimum transaction amount for each Class. For the avoidance of doubt, any reference to Class A or Class B individually shall be construed accordingly to have the same meaning.
"Fund"	means the Opus SRI Sukuk Fund.
"Guidelines"	means the Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework issued by the SC as may be revised, updated or amended from time to time.
"Information Memorandum"	means the document in relation to the Fund which is lodged with the Securities Commission Malaysia.
"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.
"RAM"	means RAM Rating Services Berhad.
"Shariah"	means Islamic law comprising the whole body of rulings pertaining to human conducts derived from sources of Shariah.

<b>PRODUCT HIGHLIGHTS SHEET</b>
---------------------------------

“SRI”	means Sustainable and Responsible Investment.
“SRI Sukuk”	means RM-denominated SRI sukuk issued by corporate entities or financial institutions under the Guidelines and/or issued or guaranteed by the Malaysian government, Bank Negara Malaysia, government-related entities and/or quasi-government related entities. The SRI Sukuk may be listed, unlisted, rated, unrated, convertible, perpetual or callable sukuk.
“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.

(The remaining of the page is intentionally left blank)