



199301001702(256439-D)
(An Islamic Fund Management Company)

PRODUCT HIGHLIGHTS SHEET

PMB SHARIAH STABLE VALUE INCOME FUND

Date of Issuance: 3 December 2025

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 PMB Investment Berhad and they have collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omissions of other facts which would make any statement in the Product Highlights Sheet false or misleading.

STATEMENT OF DISCLAIMER

The relevant information and document in relation to the PMB Shariah Stable Value Income Fund ("the 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 Fund, including this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the 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 PMB Investment Berhad responsible for the 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.

This Product Highlights Sheet only highlights the key features and risks of this unlisted capital market product. Investors are advised to request, read and understand the disclosure documents before deciding to invest.

PMB SHARIAH STABLE VALUE INCOME FUND

BRIEF INFORMATION OF THE PRODUCT

What is this product about?

Fund Category / Type	Fixed income (Shariah-Compliant) / Income	Shariah-compliant	Yes
Financial Year End	28 th February (29 th February in leap year)	Capital protected or guaranteed	No

PRODUCT SUITABILITY

Who is this product suitable for?

The Fund is suitable for **Sophisticated Investors** who seek:

- to achieve higher returns than the 1-Month Islamic Fixed Deposit Rate;
- a short-term investment horizon;
- liquidity while preserving capital; and
- to generate a regular income stream.

Investors should consult their financial advisers if in doubt whether this product is suitable for them.

Investors are required to undergo a suitability assessment process in order to determine the range of products that suit their risk profile and needs.

KEY PRODUCT FEATURES

What am I investing in?

Launch Date	3 December 2025
Benchmark	Maybank 1-Month Islamic Fixed Deposit Rate.
Base Currency	RM
Investment Objective	The Fund aims to provide investors with consistent stream of income by investing primarily in a portfolio of short term Shariah-compliant fixed income securities.
Investment Strategy	The Fund shall invest a minimum 30% of its NAV in sukuk and Islamic money market instrument and a maximum of 70% of its NAV in Islamic deposits. The portfolio will comprise of a diversified portfolio of MYR-denominated sukuk with a minimum rating of A3 or P2 by RAM Rating Services Berhad (“RAM”) or its equivalent rating by Malaysian Rating Corporation Berhad (“MARC”) and Islamic money market instruments where all the investment instruments must be acceptable and approved instruments under the SAC. The Fund will also invest a maximum of 30% of its NAV in Shariah-compliant CIS in order to optimise returns whenever the Manager deems necessary. The Fund will be actively managed to provide liquidity through Islamic deposits

	<p>or Islamic money market instruments to meet the short-term cash flow requirements. The average duration of the portfolio shall not be more than two (2) years.</p> <p>The Fund may undertake Islamic repurchase agreements and Islamic reverse repurchase agreements using Shariah-compliant contracts, subject to the Shariah Adviser's approval. These transactions will: 1) be secured by high-quality sukuk or Islamic money market instruments, 2) comply with the Guidelines and the Fund's risk management policies and 3) be used to enhance returns from temporary cash or idle liquidity without compromising capital safety.</p> <p>The Fund aims to accrue and allocate distributable income and gains from the investments to Unit Holders on a daily basis in order for the Manager to maintain a stable NAV per Unit of RM1.0000.</p> <p><i>Note: This is neither a capital protected or capital guaranteed fund.</i></p>
Asset Allocation	<ul style="list-style-type: none"> • A minimum of 30% of the Fund's NAV to be invested in Sukuk and Islamic money market instruments; • A maximum of 70% of the Fund's NAV to be invested in Islamic deposits; and • A maximum of 30% of the Fund's NAV to be invested in Shariah-compliant CIS.
Distribution Policy	<p>Income, if any, is calculated daily and paid monthly within fourteen (14) days after the last Business Day of each month or on full redemption. However, the amount of income available for distribution may fluctuate from month to month.</p> <p>The Fund may distribute from realised income, realised gains, unrealised income and/or unrealised gains to enable the Fund to distribute income on a regular basis in accordance with the distribution policy of the Fund and to meet the investment objective of the Fund to provide consistent stream of income to Unit Holders.</p>
Initial Offer Price	RM1.0000
Initial Offer Period	<p>Fourteen (14) days from the date of this Information Memorandum.</p> <p><i>Note: The initial offer period may be shortened at the discretion of the Manager if the Manager determines that it is in your best interest to commence investment for the Fund.</i></p>
Minimum Initial Investment	RM100,000
Minimum Additional Investment	RM10,000
Minimum Unit Holdings	100,000 units

Note: Please refer to the Fund's Information Memorandum for further details of the Fund

Who am I Investing with?

Manager	PMB Investment Berhad
Trustee	AmanahRaya Trustees Berhad
Shariah Adviser	Amanie Advisors Sdn Bhd

What are the possible outcomes of my investment?

The Fund aims to maintain a stable NAV per unit of RM1.00. Income generated from the investments will be declared and accrued to Unit Holder daily and distributed on a monthly basis. However, the amount of income available for distribution may fluctuate from month to month.

KEY RISKS

What are the key risks associated with this product?

- **General Risks**

Market Risk	The value of an investment will decrease or increase due to changes in market factors i.e., economic, political or other events that impact large portions of the market. Market risk cannot be eliminated; hence, the Fund's investment portfolio may be affected by changes in market conditions that may result in uncertainties and fluctuations in the value of the underlying investment portfolio of the Fund, causing the NAV or prices of Units to fluctuate.
Inflation Risk	Inflation risk is the risk of loss in the purchasing power of your investment due to a general increase in consumer prices. Inflation erodes the nominal rate of your return, giving you a lower real rate of return. Inflation is thus one of the major risks to you and results in uncertainty over the future value of investments. Generally, any investment is subject to the risk that it may not grow in tandem with the inflation rate. Should the return on investment be lower than the inflation rate, your purchasing power may diminish.
Liquidity Risk	The risk refers to the ease of liquidating an asset depending on the asset's trading volume 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. Liquidity risk of the Fund is also our ability as the manager to honour redemption requests or to pay Unit Holders' redemption proceeds in a timely manner. We will actively manage the liquidity of the Fund and/or where available, take cash financing on a temporary basis as permitted by the relevant laws to manage the Unit Holders' redemption request.
Non-Compliance Risk	The establishment of the Fund follows the rules set out in the Deed and the Guidelines. There is a risk that the Manager may not comply with the rules, either intentionally or inadvertently. Whilst not every non-compliance with the rules governing the Fund will necessarily result in losses to the Fund, you cannot discount the risk that losses may be suffered by the Fund if the non-compliance with the rules is serious. This may occur, for instance, if the Manager decides to buy an instrument that is not permitted, and thereafter having to sell that instrument which may be at a loss to the Fund.

Financing Risk	The risk occurs when investors take a financing to finance their investment and thereafter unable to service the financing payments. If units are used as collateral, an investor may be required to top-up the investor's existing instalment if the prices of units fall below a certain level due to market conditions. Failing which, the units may be sold at a lower net asset value per unit as compared to the net asset value per unit at the point of purchase towards settling the financing.
Fund Management Risk	The performance of a wholesale fund depends on the experience, knowledge and expertise of the fund manager and the investment strategies adopted. Poor management and/or strategies of the wholesale fund, such as delays in responding appropriately to economic or market changes, or inadequate portfolio diversification, will jeopardise the investments of Unit Holders through the loss of their capital invested in the Fund. Therefore, it is important for the fund manager to set the investment policies and appropriate strategies in line with the investment objective before any investment activities can be considered. However, there can be no guarantee that these measures will produce the desired results.
Performance Risk	Unit Holders should take note that by investing in the Fund, there is no guarantee of any returns, i.e., income distribution or capital appreciation. Unlike fixed deposits placed directly by investors into any financial institution which carry a specific rate of return, the Fund does not provide a fixed rate of return.

- Specific Risks**

Interest Rate Risk	Interest rate risk refers to the impact of interest rate changes on the valuation of sukuk and Islamic money market instruments. When interest rates rise, the prices of sukuk and Islamic money market instruments prices may decline and lower the market value of the Fund's investment in them. The reverse may apply when interest rates fall. In order to mitigate interest rate risk, we will manage the sukuk and Islamic money market instruments by taking into account the profit rate and time to maturity of the sukuk and Islamic money market instruments. <i>Note: Interest rate is a general indicator that will have an impact on the management of the Fund regardless of whether it is an Islamic fund or otherwise. It does not in any way suggest that the Fund will invest in conventional financial instruments.</i>
Credit and Default Risk	Investments in sukuk are subject to the risk of non-payment and/or untimely payment of the principal amount as well as the profits when they fall due. Credit/default risk is assessed based on the issuer's overall ability to meet its obligations when they fall due. For example, an issuer suffering an adverse change in its financial condition could have the credit rating of the sukuk lowered, leading to greater price volatility of the sukuk, and thus unable to service any profit payments or pay the principal upon maturity. In such cases, the Unit Holders may suffer significant capital losses with respect to their capital invested and profit purpose. A downgrade of the credit rating of a sukuk may also impact the sukuk's liquidity, making it more difficult to sell and causing greater volatility in the Fund's valuation.

	However, such risk can be mitigated through vigorous credit analysis and regular updates on the business profile and the financial position of the sukuk issuer.
Shariah Non-Compliance Risk	<p>This refers to the risk of the Fund failing to comply with its Shariah Investment Guidelines as a result of investing in Shariah non-compliant instruments. Should the Manager be required to rectify such non-compliance by disposing of the affected instrument, any loss arising from the disposal will be borne by the Manager. Conversely, any gain derived from the disposal shall be channelled to baitulmal and/or charitable organizations as advised by the Shariah Adviser.</p> <p>This risk is mitigated through the appointment of a Shariah Adviser, who is responsible for ensuring that the Fund is managed and administered in accordance with Shariah principles.</p>
Distribution Out of Capital Risk	The Fund may distribute out of its capital. The declaration and payment of distribution may have the effect of lowering the NAV of the Fund. In addition, distribution out of the Fund's capital may reduce part of the Unit Holders' original investment and may also result in reduced future returns to Unit Holders.
Cancellation of Units Risk	This is the risk that occurs when the Fund suffers losses and the value of a Unit falls below RM1.00, and a consolidation exercise is carried out. A suspense account is created during the consolidation exercise where the investment loss is apportioned to each Unit Holder in accordance with their Unit holdings. Such Units will be cancelled once the consolidation exercise is completed and this will result in a reduction in the Unit Holder's Unit holdings.
Suspension of Redemption Risk	The Fund may, in consultation with the Trustee and having considered the interests of the Unit Holders, suspend the redemption under exceptional circumstances, where there is good and sufficient reason to do so or when the NAV of the Fund falls below RM1.0000. Upon suspension, the Fund will not be able to pay Unit Holders' redemption proceeds in a timely manner and Unit Holders will be compelled to remain invested in the Fund for a longer period of time than the stipulated redemption timeline. Hence, Unit Holders' investments will continue to be subjected to the risk factors inherent to the Fund.

FEES AND CHARGES

What are the fees and charges involved?

- **Payable directly by you**

You will need to pay the following fees and charges as a percentage of your gross investment sum:

Sales Charge	Nil
Redemption Charge	Nil
Transfer Fee	Nil

Switching Fee	The Manager does not impose any switching fee. However, if the amount of sales charge of the fund (or class) that the Unit Holder intends to switch into is higher than the sales charge imposed by the fund (or class) being switched from, then the difference in the sales charge between the two (2) funds (or classes) shall be borne by the Unit Holder.
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Note: In addition, the above fees and charges are subject to the Tax at the prevailing rate.

- **Payable indirectly by you**

You will need to pay the following fees and charges as a percentage of your gross investment sum:

Management Fee	0.50% per annum of the NAV of the Fund. The annual management fee is calculated and accrued daily and is charged to the Fund; this fee is collected by the Manager on a monthly basis.
Trustee Fee	0.02% per annum of the NAV of the Fund subject to a minimum fee of RM12,000 per annum, calculated and accrued daily and payable monthly to the Trustee. <i>Note: In the event of a leap year, the computation will be based on 366 days.</i>

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

Note: Please refer to the Fund's Information Memorandum for further explanation and illustration of the Fund's fees, charges, and expenses

How often are valuations available?

- It is our policy that the Fund is valued on a daily basis at the end of a Business day.
- You may obtain the latest information on the Fund's price from our website at pmbinvestment.com.my.

How can I exit from this investment and what are the risks and costs involved?

- **Cooling-off right**

Cooling-off right is not applicable for the Fund.

- **Redemption**

Redemption request/application can be made on any Business Day. There is no restriction on the frequency of redemption.

The price of Units for applications received and accepted by us on or before the cut-off time of 3.30 p.m. on a Business Day, will be calculated based on the next valuation point. Where an application is received by us after the cut-off time, the request will be processed based on the NAV per Unit on the following Business Day.

If a Unit holding, after a redemption request, are below the minimum Unit holdings for the Fund, full redemption will be initiated.

Unit Holders shall be paid on the next Business Day (T+1) from the date the redemption request is received by the Manager and provided that all documentations are complete and verifiable.

Bank charges or other bank fees, if any, will be borne by Unit Holder. We shall remit the redemption proceeds to the bank account held in the name of the Unit Holder(s).

Note: We reserve the right to vary the terms and conditions of redemption mode from time to time, which shall be communicated to you in writing.

CONTACT INFORMATION

Who should I contact for further information or to lodge a complaint?

- You may contact PMB Investment Berhad or visit any of our appointed distributors listed on pmbinvestment.com.my for further assistance.
- For any complaint or internal dispute resolution, please contact:
 - (a) via phone to : 03-4145 3900
 - (b) via email to : clients@pelaburanmara.com.my
 - (c) via letter to : Customer Services Unit
PMB Investment Berhad
2nd Floor, Wisma PMB
No. 1A, Jalan Lumut
50400 Kuala Lumpur

Please state the date, time, place of occurrence, person involved and nature of your complaint or dispute. You may also lodge your complaint through telephone calls.

- If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Financial Markets Ombudsman Service (FMOS):
 - (a) via phone to : 03-2272 2811
 - (b) via email to : www.fmos.org.my
 - (d) via letter to : Financial Markets Ombudsman Service (FMOS)
Level 14 Main Block Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
- You can also direct your complaint to the SC even if you have initiated a dispute resolution process with FMOS. To make a complaint, please contact the SC's Consumer & Investor Office:
 - (a) via phone to the Aduan Hotline at : 03-6204 8999
 - (b) via fax to : 03-6204 8991
 - (c) via email to : aduan@seccom.com.my
 - (d) via letter to : Consumer & Investor Office
Securities Commission Malaysia
No 3 Persiaran Bukit Kiara, Bukit Kiara
50490 Kuala Lumpur

- Federation of Investment Managers Malaysia (FIMM)'s Complaint Bureau:

(a) via phone to : 03-7890 4242
 (b) via email to : complaints@fimm.com.my
 (c) via online complaint form available at : www.fimm.com.my
 (d) via letter to : Complaints Bureau
 Legal & Regulatory Affairs
 Federation of Investment Managers Malaysia
 19-06-1, 6th Floor, Wisma Capital A
 No. 19, Lorong Dungun
 Damansara Heights
 50490 Kuala Lumpur

APPENDIX: GLOSSARY

BNM	means Bank Negara Malaysia.
Bursa Malaysia	means the stock exchange managed and operated by Bursa Malaysia Securities Berhad including such other name as it may be amended from time to time.
Business day	means a day (excluding Saturdays, Sundays and public holidays in Malaysia) on which banks in Kuala Lumpur are open for business and/or a day on which Bursa Malaysia is open for trading.
Cut-off time	means the time by which requests for unit purchases or redemptions by investors are accepted each day up to the Fund's dealing cut-off time and are processed using the same day-end's NAV per unit prices.
Deed	means the deed entered into between the Manager and the Trustee for the Unit Holders of the Fund, including any supplemental deeds thereto.
Manager or us	means PMB Investment Berhad.
NAV	means the net asset value of the Fund, that is the value of all the Fund's assets less the value of all the Fund's liabilities, at the point of valuation.
SAC	means the Shariah Advisory Council of the SC and/or BNM, where applicable.
SC	means the Securities Commission Malaysia.
Shariah	means Islamic law comprising the whole body of rulings pertaining to human conducts derived from sources of the Shariah namely the Qur'an (the holy book of Islam) and Sunnah (practices and explanations rendered by the Prophet Muhammad (pbuh)) and other sources of Shariah such as Ijtihad (intellectual reasoning) of Shariah scholars.
Tax	means many applicable tax and/or duties which may be imposed by the government or other authorities from time to time.