



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

# **PRODUCT HIGHLIGHTS SHEET**

## **PMB SUKUK FUND**

Date of Issuance: 3 February 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 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 Securities Commission Malaysia has authorised/recognised the issuance of PMB Sukuk Fund ("the Fund") and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia

The authorisation of the Fund and lodgement of 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 SUKUK FUND

### BRIEF INFORMATION OF THE PRODUCT

#### What is this product about?

<b>Issuer / Manager</b>	PMB Investment Berhad	<b>Shariah-compliant</b>	Yes
<b>Fund Category / Type</b>	Sukuk / Growth & Income	<b>Capital protected or guaranteed</b>	No

### PRODUCT SUITABILITY

#### Who is this product suitable for?

The Fund is suitable for investors who:

- have a low risk tolerance level;
- have a medium to long term investment horizon;
- prefer a fund that conforms to Shariah principles; and
- seek a consistent income and steady capital appreciation in the medium to long term through investments in sukuk.

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?

<b>Relaunch Date</b>	16 <sup>th</sup> January 2017
<b>Financial Year End</b>	30 November
<b>Benchmark</b>	BPAM 3 Year - 7 Year Sukuk Index
<b>Base Currency</b>	RM
<b>Investment Objective</b>	To provide investors with consistent income stream and a steady capital appreciation in the medium to long term through investments in sukuk.
<b>Investment Strategy</b>	<p>The Fund seeks to achieve its objective by investing between 70% and 99.5% of its NAV in RM-denominated sukuk in Malaysia issued by the Government of Malaysia, BNM, quasi-government institutions and Malaysian corporations. The designated fund manager will conduct fundamental and technical analysis when implementing the investment strategy. The analysis will look into credit evaluation and profit rate direction as it is the most critical risk factors to be considered for investment in sukuk.</p> <p>The designated fund manager will set stringent investment criteria in assessing sukuk, covering mainly the nature of business, management, cash flow,</p>

	<p>financing level and collateralisation. Apart from that, the designated fund manager will look into the global and domestic economic outlook, domestic fiscal and monetary policy. As for the interest rate direction, the expected direction of KLIRR will be taken into consideration.</p> <p>For investments in sukuk issued by the Malaysian corporations, the minimum credit ratings of sukuk or the issuer of sukuk at the point of purchase are as follows:</p> <p>(a) Long Term Ratings A2 by RAM or A by MARC or an equivalent rating by any other recognised credit rating agencies; and/or</p> <p>(b) Short Term Ratings P2 by RAM or MARC-2 by MARC or an equivalent rating by any other recognised credit rating agencies.</p> <p><b>Notes:</b> The details of the assigned rating are as below –</p> <table><tr><th>Tenure</th><th>Agency</th><th>Symbol</th><th>Definition</th></tr><tr><td rowspan="2">Long Term</td><td>RAM</td><td>A2</td><td>An issue rated A has adequate safety for payment of financial obligations. The issuer is more susceptible to adverse changes in circumstances, economic conditions and/or operating environments than those in higher-rated categories.</td></tr><tr><td>MARC</td><td>A</td><td>Indicates that the ability to repay principal and pay earning is strong. These issues could be more vulnerable to adverse developments, both internal and external, than obligations with higher ratings.</td></tr><tr><td rowspan="2">Short term</td><td>RAM</td><td>P2</td><td>An issue rated P2 has adequate safety for payment of financial obligations in the short term. The issuer is more susceptible to the effects of deteriorating circumstances than those in the highest-rated category.</td></tr><tr><td>MARC</td><td>MARC-2</td><td>While the degree of safety regarding timely repayment of principal and payment of earning is strong, the relative degree of safety is not as high as issues rated MARC-1.</td></tr></table> <p>MARC-1 refers to the highest category; indicates a very high likelihood that principal and earning will be paid on a timely basis.</p> <p>For sukuk issued by the Government of Malaysia, BNM or Malaysian quasi-government institutions, or guaranteed by the Government of Malaysia, the requirement for the minimum credit rating may not apply.</p> <p>The designated fund manager will actively manage the Fund. However, the trading frequency of sukuk is dependent on market opportunities and the assessment of the designated fund manager.</p> <p>Should the credit rating of the sukuk or the issuer falls below the minimum credit rating, the designated fund manager may dispose of those Shariah-compliant investments in the best interest of Unit Holders. Any balance not invested in sukuk will be invested in Islamic money market instruments, Islamic deposit placements and/or other Shariah-compliant permitted investments.</p>	Tenure	Agency	Symbol	Definition	Long Term	RAM	A2	An issue rated A has adequate safety for payment of financial obligations. The issuer is more susceptible to adverse changes in circumstances, economic conditions and/or operating environments than those in higher-rated categories.	MARC	A	Indicates that the ability to repay principal and pay earning is strong. These issues could be more vulnerable to adverse developments, both internal and external, than obligations with higher ratings.	Short term	RAM	P2	An issue rated P2 has adequate safety for payment of financial obligations in the short term. The issuer is more susceptible to the effects of deteriorating circumstances than those in the highest-rated category.	MARC	MARC-2	While the degree of safety regarding timely repayment of principal and payment of earning is strong, the relative degree of safety is not as high as issues rated MARC-1.
Tenure	Agency	Symbol	Definition																
Long Term	RAM	A2	An issue rated A has adequate safety for payment of financial obligations. The issuer is more susceptible to adverse changes in circumstances, economic conditions and/or operating environments than those in higher-rated categories.																
	MARC	A	Indicates that the ability to repay principal and pay earning is strong. These issues could be more vulnerable to adverse developments, both internal and external, than obligations with higher ratings.																
Short term	RAM	P2	An issue rated P2 has adequate safety for payment of financial obligations in the short term. The issuer is more susceptible to the effects of deteriorating circumstances than those in the highest-rated category.																
	MARC	MARC-2	While the degree of safety regarding timely repayment of principal and payment of earning is strong, the relative degree of safety is not as high as issues rated MARC-1.																
Asset Allocation	<ul style="list-style-type: none"><li>• A minimum of 70% and a maximum of 99.5% of the Fund’s NAV to be invested in RM-denominated sukuk; and</li></ul>																		

	<ul style="list-style-type: none"> <li>The remaining balance of the Fund's NAV to be invested in Islamic money market instruments, Islamic deposit placements and/or other Shariah-compliant permitted investments.</li> </ul>
<b>Distribution Policy</b>	<p>The distribution (if any) is annual, subject to the availability of income for the financial year.</p> <p>The distribution of income distribution, if any, will be made in the form of cash or additional units reinvested into the Fund.</p>
<b>Minimum Initial Investment</b>	RM100
<b>Minimum Additional Investment</b>	RM50

*Note: Please refer to the Fund's Master Prospectus and its Supplementaries for further details of the Fund*

### Who am I Investing with?

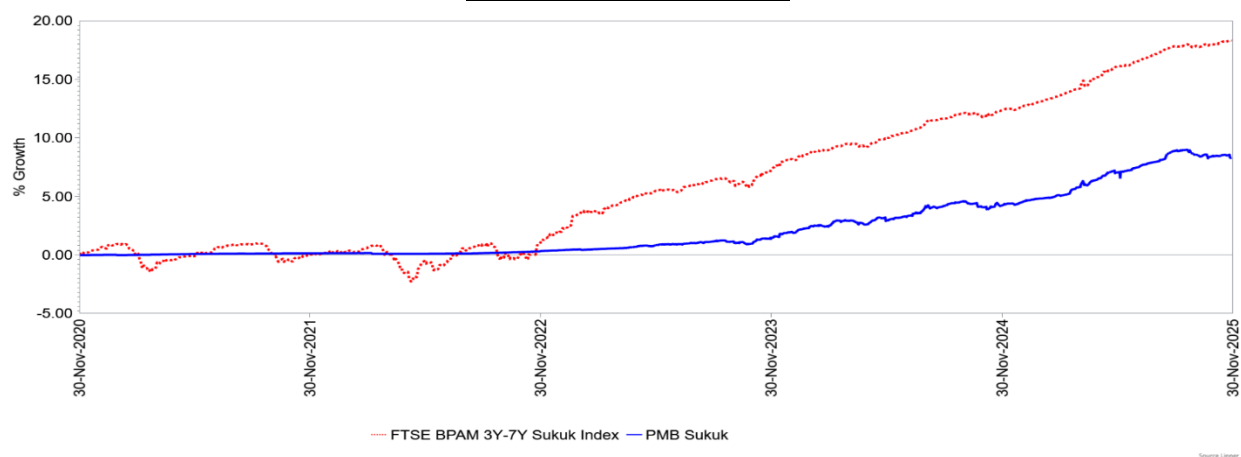
<b>Manager</b>	PMB Investment Berhad
<b>Trustee</b>	AmanahRaya Trustees Berhad
<b>Shariah Adviser</b>	Amanie Advisors Sdn Bhd

### What are the possible outcomes of my investment?

As the Fund invests between 70% and 99.5% in the sukuk market, its NAV and therefore your investment capital will be subject to moderate fluctuations in line with sukuk market movements. Assuming all other factors remain unchanged, a 10% increase in the Fund's NAV would result in a corresponding 10% increase in your investment value, while a 10% decrease in the Fund's NAV would similarly lead to a 10% decline in your investment capital.

### Fund Performance

#### 5-Year Fund Performance



#### 5-Year Fund Performance Review

For the 5-year period ended 30 November 2025, the Fund underperformed its benchmark, recording a total return of 8.36% compared to 18.29% for the Benchmark.

## Annual Total Return

Annual Total Return for the Past 10 Years (Financial Year End: 30 November)

Year	Fund	Benchmark
2025	3.96%	5.28%
2024	2.81%	4.71%
2023	1.04%	6.20%
2022	0.19%	0.99%
2021	0.15%	0.04%
2020	0.89%	7.22%
2019	0.73%	7.17%
2018	0.85%	4.41%
2017	0.79%	3.74%
2016	(0.45%)	(1.12%)

Source: Lipper

## Average Total Return

Financial Year End	30 November		
	1 year	3 years	5 years
Fund	3.96%	2.59%	1.62%
Benchmark	5.28%	5.39%	3.41%

Source: Lipper

## Distribution Highlight

Financial Year End	30 November		
	2025	2024	2023
Gross Distribution Per Unit - (sen)	*2.38	-	-
Net Distribution Per Unit - (sen)	*2.38	-	-

\*Distribution is in the form of units

## Asset Allocation

Year	2025	2024	2023
Unquoted Sukuk	78.07%	78.71%	80.06%
Islamic Deposits / Cash / Others	21.93%	21.29%	19.94%

## Historical Financial Highlight

Extract of Statement of Comprehensive Income

Financial Year End 30 November		2025	2024	2023
Total Investments Income	RM	71,779	54,775	33,527
Total Expenses	RM	(19,277)	(18,386)	(19,306)
Profit before Taxation	RM	52,502	36,389	14,221
Taxation	RM	-	-	-
Profit after Taxation	RM	52,502	36,389	14,221

**Extract of Statement of Financial Position**

Financial Year End 30 November		2025	2024	2023
Total Investments	RM	1,463,418	1,304,847	1,702,000
Other Assets	RM	17,308	16,624	8,563
Total Assets	RM	1,480,726	1,321,471	1,710,563
Total Liabilities	RM	(51,431)	(8,370)	(423,115)
Net Asset Value	RM	1,429,295	1,313,101	1,287,448

**PAST PERFORMANCE OF THE FUND IS NOT AN INDICATION OF ITS FUTURE PERFORMANCE**

**Total Annual Expenses**

	Management Fee		Trustee Fee		Fund Expenses		TER	
	(RM'000)	(%)	(RM'000)	(%)	(RM'000)	(%)	(RM'000)	(%)
<b>Fund</b>	10	0.75	1	0.04	8	0.58	19	1.37

**Total Expense Ratio (TER) and Portfolio Turnover Ratio (PTR)**

Financial Year End	30 November		
	2025	2024	2023
TER	1.37%	1.39%	1.41%
PTR	4.66 times	1.75 times	3.94 times

The TER was slightly lower than the previous year as a result of lower expenses incurred during the financial year.

The PTR was higher than the previous year as a result of increase in trading activities undertaken by the Fund during the financial year.

**KEY RISKS****What are the key risks associated with this product?**

<b>Interest Rate Risk</b>	<p>Movements in interest rate will have an impact on a management of a fund. This risk refers to the effect of interest rate changes on the market value of Islamic money market instruments, Islamic deposit placements and sukuk. Any downward movement of the interest rate may result in a loss of the expected return from the Fund's investments in Islamic money market instrument and Islamic deposit placement. The value of the sukuk has a tendency to move inversely with the movement of the interest rate whereby the prices of the sukuk may fall when interest rates rise, and vice versa.</p> <p>The interest rate is a general indicator. Although the Fund does not invest in interest bearing instruments, the movement of the interest rate will have an impact on the profit rate of the Islamic money market instruments and Islamic deposit placement, and consequently affect the expected return of the Fund's investments. The Fund's future reinvestment in Islamic deposit placement will benefit from higher profit rate and in the event of a falling profit rates, the Fund's future investment in Islamic deposit placement will be reinvested at a lower profit rate which in turn will reduce the Fund's potential return.</p>
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<b>Credit/Default Risk</b>	<p>Credit risk relates to the creditworthiness of the issuers of the 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 sukuk. In the case of rated sukuk, this may lead to a credit downgrade. Default risk relates to the risk that an issuer of a sukuk either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the sukuk. This could adversely affect the value of the fund.</p>
<b>Shariah Status Reclassification Risk</b>	<p>(a) Shariah-compliant equity securities</p> <p>This risk refers to the risk that the currently held Shariah-compliant equity securities in the portfolio of the Fund may be reclassified as Shariah non-compliant in the periodic review of the securities by the SAC of the SC, the Shariah Adviser or the Shariah Supervisory Boards of relevant Islamic indices. If this occurs, the Manager will take the necessary steps to dispose of such securities.</p> <p>Opportunity loss could occur due to the restriction on the Fund to retain the excess capital gains derived from the disposal of the reclassified Shariah non-compliant securities. In such an event, the Fund is required:</p> <ul style="list-style-type: none"> <li>(i) to dispose of such securities with immediate effect or within one (1) calendar month if the value of the securities exceeds or is equal to the investment cost on the effective date of reclassification of the list of Shariah-compliant securities ("Reclassification") by the SAC of the SC or date of review ("Review") by the Shariah Adviser or the Shariah Supervisory Boards of relevant Islamic indices. The Fund is allowed to keep dividends received and capital gains from the disposal of the securities up to the effective date of Reclassification or Review. However, any dividends received and excess capital gains from the disposal of the Shariah non-compliant securities after the effective date of Reclassification or Review should be channelled to baitulmal and/or charitable bodies as advised by the Shariah Adviser;</li> <li>(ii) to hold such securities if the value of the said securities is below the investment cost on the effective date of Reclassification or Review until the total subsequent dividends received (if any) and the market price of the securities is equal to the cost of investment at which time disposal has to take place within one (1) calendar month, excess capital gains (if any) from the disposal of the securities should be channelled to baitulmal and/or charitable bodies as advised by the Shariah Adviser; or</li> <li>(iii) to dispose of such securities at a price lower than the investment cost which will result in a decrease in the Fund's value.</li> </ul> <p>(b) Islamic fixed income instruments or Islamic money market instruments or Islamic deposits or Islamic collective investment schemes</p> <p>This risk refers to the risk of a possibility that the currently held Islamic fixed income instrument or Islamic money market instruments or Islamic deposits or Islamic collective investment schemes invested by the Fund may be declared as Shariah non-compliant by the relevant authority or the Shariah Adviser. If this occurs, the Manager will take the necessary steps to dispose of or withdraw such fixed income instrument or money market instruments or deposits or collective investment schemes.</p>

<b>Liquidity Risk</b>	<p>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 unfavorable prices.</p> <p>The liquidity risk of the Fund also refers to the Manager's ability to honour redemption requests or to pay Unit Holders' redemption proceeds in a timely manner. This is subject to the Fund's holding of adequate liquid assets, its ability to seek financing on a temporary basis as permitted by the relevant laws and/or its ability to redeem the Fund's investments at fair value. Should there be inadequate liquid assets held, the Fund may not be able to honour requests for redemption or to pay Unit Holders' redemption proceeds in a timely manner and may be forced to dispose the Fund's investments at unfavourable prices to meet redemption requirements.</p>
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## 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:

<b>Sales Charge</b>	IUTA, CUTA, UTC and direct purchase	2.0%
<b>Redemption Charge</b>	Nil	
<b>Switching Fee</b>	Nil	
<b>Transfer Fee</b>	Up to RM10.00 per transaction	
<b>Other Charges</b>	<ul style="list-style-type: none"><li>• Bank charges</li><li>• Telegraphic Transfer charges</li></ul>	Rate is determined by the appointed bankers
<b>Distribution Channel(s)</b>	<ul style="list-style-type: none"><li>• IUTA</li><li>• CUTA</li><li>• UTC</li><li>• Direct Purchase</li><li>• Auto Debit</li></ul>	
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:

<b>Management Fee</b>	0.75% per annum of the NAV of the Fund.
<b>Trustee Fee</b>	0.04% per annum of the NAV of the Fund.
<b>Other fees charged by the Fund</b>	<ul style="list-style-type: none"> <li>• Commissions/fees paid to brokers/dealers;</li> <li>• Auditor's fee;</li> <li>• Tax adviser's fee;</li> <li>• Valuation fee;</li> <li>• Taxes;</li> <li>• Custodial Charges;</li> <li>• Tax voucher/distribution warrants; and</li> <li>• Any other fees/expenses permitted by the Deed</li> </ul>



**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 Master Prospectus and its Supplementaries 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](http://pmbinvestment.com.my).

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

• **Cooling-off Period**

If you are a first time individual investor with the Manager shall have the right, within 6 Business Days, commencing from the day the completed application is received and accepted by the Manager to withdraw his/her investment in the Fund. However, this cooling-off period does not apply to a staff of the Manager and a person registered with a body approved by the SC to deal in unit trusts. The refund pursuant to an exercise of a cooling-off right must be as follows:-

- a) If the original price of a unit is higher than the price of a unit at the point of exercise of the cooling-off right ("market price"), the market price at the point of cooling-off; or
- b) If the market price is higher than the original price, the original price at the point of cooling-off.

The Manager will refund the charges imposed on the day the units were purchased. The money payable out of this transaction will be refunded to the investor within seven (7) Business Days of the Manager's receipt of the repurchase request.

• **Redemption**

You may exit from this investment on any business day by completing a Transaction Form together with a photocopy of your NRIC.

- For a request to redeem units received or deemed to have been received by us on or before the cut-off time at 3.30 p.m. on any Business Day, units will be redeemed at the NAV per unit calculated at the end of Business Day on which the request is received ("forward pricing").
- Where the repurchase request is received after the cut-off time, the request will be deemed to have been received on the next Business Day.
- Payment will be made within seven (7) Business Days of the receipt of redemption request, except for PMB SCMF, where the redemption proceeds will be paid within four (4) Business Days, provided that all required documents are completed and verified.
- The proceeds of payment will be directly credited to your bank account via online banking services or telegraphic transfer.
- We reserve the right to vary the terms and conditions of repurchase/redemption mode from time to time, which shall be communicated to you in writing.
- In the event of any technical difficulties beyond the Manager's control or should the redemption request in the sale of units cannot be liquidated at an appropriate price or on adequate terms and is as such not in the interest of the existing Unit Holders, redemption monies may be paid at such other period or as may be permitted by the relevant authorities from time to time.
- You may redeem your investment wholly or partially. There is no minimum number of units for redemption but you must meet the minimum holding of units after a repurchase transaction. If you insist on making a repurchase request knowing that after the transaction you will hold less than minimum holdings of units, we may withdraw all your units and we will pay the proceeds to you. We may, with the consent of the Trustee, reserve the right to defer your repurchase request if such transaction would adversely affect the Fund or the interest of the Unit Holders.

- The value of the repurchase/ redemption price will be the NAV per unit at the end of the Business Day on which the request for repurchase/ redemption of units is received by us.
- No restriction is set on the frequency of redemption. For certificate holders, you can only redeem your units upon surrendering the unit certificate(s).
- No redemption fee is charged. However, bank charges and other bank fees, if any, will be borne by the Unit Holder.
- If the units are held in the names of more than one Unit Holder, where the mode of holding is specified as "Joint Application", redemption request will have to be signed by all the joint holders unless the joint applicant is a minor.

## 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](http://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](mailto: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](http://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](mailto: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](mailto:complaints@fimm.com.my)
- (c) via online complaint form available at : [www.fimm.com.my](http://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.
CUTA	means 'Corporate UTS Adviser', a licensed financial planner registered with FIMM and authorised to market and distribute unit trust schemes of another party.
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 principal and the supplemental deeds of the Fund made between the Manager and the Trustee.
Forward pricing	means the purchase or redemption of units is determined based on the NAV per unit calculated at the next valuation point after an application to purchase or repurchase units is received by the Manager.
IUTA	means Institutional UTS Adviser, a corporation registered with FIMM and authorised to market and distribute unit trust schemes of another party.
KLIRR	means Kuala Lumpur Islamic Reference Rates.
Long term	means a period of more than 5 years.
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 Securities Commission Malaysia, established under the Securities Commission Act, 1993.
Securities	means debt securities, stocks or bonds issued or proposed to be issued by any government; shares in or debt securities of, a body corporate or an unincorporated

	body; or units in a unit trust scheme or prescribed investments, and includes any right, option or interest in respect thereof.
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.
Shariah-compliant securities	means the investment portfolio of the Fund comprises securities that have been classified as Shariah-compliant by the SAC of the SC or the SAC of BNM. For securities that have yet to be classified as Shariah-compliant by the SAC of the SC or the SAC of BNM, the Shariah Adviser of the Fund will determine whether or not the securities are Shariah-compliant for investment by the Fund
Tax	means many applicable tax and/or duties which may be imposed by the government or other authorities from time to time.
Unit Trust Consultant or UTC:	means UTS Consultant, an individual who is duly registered with the FIMM to market and distribute unit trust schemes.
UTS	means Unit Trust Schemes.