

AFFIN HWANG PRIVATE RETIREMENT SCHEME

Affin Hwang Aiiman PRS Shariah Growth Fund Affin Hwang Aiiman PRS Shariah Moderate Fund

The Provider : Affin Hwang Asset Management Berhad (429786-T)
Date of Issuance : 2 July 2018

RESPONSIBILITY STATEMENTS

This Product Highlights Sheet has been reviewed and approved by the directors or authorised committee and/or persons approved by the Board of Affin Hwang Asset Management 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 omission of other facts which would make any statement in the Product Highlights Sheet false or misleading.

STATEMENTS OF DISCLAIMER

The Securities Commission has approved the Affin Hwang Private Retirement Scheme and authorised the Affin Hwang Aiiman PRS Shariah Growth Fund and Affin Hwang Aiiman PRS Shariah Moderate Fund, and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia. The approval and authorisation, as well as the lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the Affin Hwang Private Retirement Scheme, Affin Hwang Aiiman PRS Shariah Growth Fund or Affin Hwang Aiiman PRS Shariah Moderate 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 Affin Hwang Asset Management Berhad, responsible for the Affin Hwang Private Retirement Scheme, Affin Hwang Aiiman PRS Shariah Growth Fund and Affin Hwang Aiiman PRS Shariah Moderate 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.

Asset Management

This Product Highlights Sheet only highlights the key features and risks of this Affin Hwang Private Retirement Scheme, the Affin Hwang Aiiman PRS Shariah Growth Fund and Affin Hwang Aiiman PRS Shariah Moderate Fund. Investors are advised to request, read and understand the Scheme's disclosure document before deciding to invest.

You should not contribute to the Scheme if you do not understand it or are not comfortable with the accompanying risks.

What is the Affin Hwang Private Retirement Scheme?

The Scheme has been set up with the purpose of providing you with an avenue to facilitate an accumulation of wealth for your retirement needs. We have within our Scheme, a number of fund choices that can cater for your retirement needs and various risk tolerance levels. The funds under the Scheme have been carefully crafted out with the purpose of achieving long term optimum returns, through our stringent investment process with the emphasis of meeting the individual fund's investment objective.

This Product Highlights Sheet ("PHS") only provides information on the Non-core Funds within this Scheme, namely Affin Hwang Aiiman PRS Shariah Growth Fund and Affin Hwang PRS Shariah Moderate Fund.

Should you wish for more details of the Core Funds, please request for the relevant PHS.

What are the benefits of contributing to the Scheme?

- An additional avenue to cater for your retirement needs.
- Empower you with the ability to decide on how your money is to be invested.
- Fees and charges have been kept to a minimum to optimize your retirement savings.
- Ability to invest and switch between Funds within this Scheme at no extra cost.
- Contributions will be allocated into the relevant Core Funds that corresponds to your age group, should you waive your right to select a fund.

How does the Scheme work?

We provide an array of funds under the Scheme to meet your retirement needs and varying risk tolerance levels. Our funds are divided into Core Funds and Non-core Funds. Please seek financial and/or professional advice when choosing Fund(s) which is most suitable for you.

Cooling-off Right

You are also given the option to exercise your cooling-off right (of no more than six (6) business days from the date of receipt of the application by us) whereby you will be able to obtain a refund of your contribution in any of the funds under the Scheme. However, such right is only applicable to you if you are contributing in a private retirement scheme for the first time. Once you become a member of a private retirement scheme and have exercised your cooling-off right, the cooling-off right is not available for contributions in other private retirement schemes.

Note: This right is not applicable to a staff of that private retirement scheme provider, or to a person registered with a body approved by the Securities Commission to deal in private retirement schemes.

Type of Accounts

In line with the Scheme's objective of promoting savings for your retirement needs, all contributions made into the Scheme will be segregated into 2 separate accounts –

- (a) 70% of the Units of each Fund in Sub-account A; and
- (b) 30% of the Units of each Fund in Sub-account B.

Sub-account A - Please note that withdrawal from this account is not permitted unless you meet any of the circumstances of withdrawal as mentioned below.

Asset Management

Sub-account B - Withdrawals at all times are only allowed to be made out of this account in respect of vested Units in any fund within a private retirement scheme after one (1) year from the first contribution (whether by Member or employer on behalf of its employee) with that private retirement scheme provider. Subsequent withdrawal is only permitted once every calendar year from the Provider or other private retirement scheme provider (from one or multiple funds under this Scheme or other private retirement schemes). However, please note that any withdrawal made prior to the retirement age will be subject to a **tax penalty of 8%** by the Inland Revenue Board of Malaysia on the withdrawal amount

Circumstances of Withdrawal

You may request for withdrawal of your vested units under the following circumstances:

- After the day the Member reaches the Retirement Age, withdrawals may be made in part or in full;
- Prior to the Member reaching the Retirement Age, withdrawals from Sub-account B may be made in part or in full;
- Following the death of a Member, withdrawals may be made in part or in full and is subject to the authorisation of the PPA;
- In the case of permanent departure of a Member from Malaysia, only full withdrawals may be made; or
- Due to permanent total disablement, serious disease or mental disability of a Member, only full withdrawals may be made.

Note: If you hold conditionally vested Units, you are not permitted to withdraw your Units. In this case, it would apply to contribution made by employer on behalf of the employee which may be subject to a Vesting Schedule.

Switching

You are permitted to switch from and to other funds within our Scheme at no cost and there will not be any limitation imposed on the frequency of switching or a minimum amount per switch.

Transfer

Subject to transfer fee, you will have the option to transfer your contributions in the Funds under our Scheme to another private retirement scheme of another private retirement scheme provider once every calendar year provided you have been a member of our Scheme for at least one (1) year and the transfer of your contribution must be made to one (1) fund under another private retirement scheme of another private retirement scheme provider.

Note: If you hold conditionally vested Units, you are not permitted to transfer your Units. In this case, it would apply to contribution made by employer on behalf of the employee which may be subject to a Vesting Schedule.

Nomination

You may nominate any individual to receive the proceeds payable to you upon your death. You will be eligible to carry out the nomination if you are a Malaysian citizen or a foreigner with a permanent residence status in Malaysia.

A nomination may be made in favour of up to six (6) individuals with specification on the percentage (%) of the proceeds payable to each nominee. The nomination shall be deemed to apply to your account with us and any other private retirement scheme accounts you may have with other private retirement scheme providers.

What am I investing in?

	Affin Hwang Aiiman PRS Shariah Growth Fund	Affin Hwang Aiiman PRS Shariah Moderate Fund
Investment Objective	To facilitate the accumulation of Shariah-compliant retirement savings [#] by Members for their retirement needs, the Fund aims to generate capital growth through a portfolio of Shariah-compliant investments.	To facilitate the accumulation of Shariah-compliant retirement savings [#] by Members for their retirement needs by generating income and capital growth through Shariah-compliant investments.
	# The Fund is not a capital guaranteed nor a capital protected fund.	
Fund Category	Equity (Growth)	Mixed Asset (Income & Growth)

Asset Management

	Affin Hwang Aiman PRS Shariah Growth Fund	Affin Hwang Aiman PRS Shariah Moderate Fund								
Financial Year End	31 July									
Investment Strategy	<p>The Fund will invest into a portfolio of Shariah-compliant equities and Shariah-compliant fixed income instruments to achieve capital growth.</p> <p>The Fund's exposure into Shariah-compliant equities will be at a minimum of 70% of the Fund's NAV.</p> <p>The Fund will also have a maximum of 30% of its NAV investing in Shariah-compliant fixed income instruments such as Sukuk, Islamic money market instruments, Shariah-compliant fixed deposits with Financial Institutions and other permitted investments as listed in Section 5.10 of the Disclosure Document.</p> <p>The Fund may also invest into a basket of Shariah-compliant collective investment schemes (CIS). As permitted by SC, the Fund can invest up to 95% of its NAV in a single Shariah-compliant CIS for a period of five years from the date the Fund is launched or until the Fund reaches a size of RM 200 million (whichever comes first). The Provider will ensure that the investments will be in a Shariah-compliant CIS that has similar investment objective to the Fund's investment objective, and it will be confined to only those managed by the Provider.</p>	<p>The Fund will invest into a portfolio of Shariah-compliant equities and Shariah-compliant fixed income instruments to achieve income and capital growth.</p> <p>The Fund's exposure into Shariah-compliant equities will be capped at a maximum of 60% of the Fund's NAV.</p> <p>The Fund will also have a minimum of 40% of its NAV investing in Shariah-compliant fixed income instruments such as Sukuk, Islamic money market instruments, Shariah-compliant fixed deposits with Financial Institutions and other permitted investments as listed in Section 5.10 of the Disclosure Document.</p> <p>The Fund may also invest into a basket of Shariah-compliant collective investment schemes (CIS). As permitted by SC, the Fund can invest up to 95% of its NAV in a single Shariah-compliant CIS for a period of five years from the date the Fund is launched or until the Fund reaches a size of RM 200 million (whichever comes first). The Provider will ensure that the investments will be in a Shariah-compliant CIS that has similar investment objective to the Fund's investment objective, and it will be confined to only those managed by the Provider.</p>								
Asset Allocation	<table border="1"> <tr> <td>Shariah-compliant equities</td> <td>70% to 100%</td> </tr> <tr> <td>Shariah-compliant fixed income instruments</td> <td>0% to 30%</td> </tr> </table>	Shariah-compliant equities	70% to 100%	Shariah-compliant fixed income instruments	0% to 30%	<table border="1"> <tr> <td>Shariah compliant equities</td> <td>0% to 60%</td> </tr> <tr> <td>Shariah-compliant fixed income instruments</td> <td>40% to 100%</td> </tr> </table>	Shariah compliant equities	0% to 60%	Shariah-compliant fixed income instruments	40% to 100%
Shariah-compliant equities	70% to 100%									
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Shariah compliant equities	0% to 60%									
Shariah-compliant fixed income instruments	40% to 100%									
Benchmark	FTSE Bursa Malaysia EMAS Shariah Index	60% FTSE Bursa Malaysia EMAS Shariah Index 40% Maybank 12-Month General Investment Account (GIA) Rate								
Member Profile	Suitable for Members who: <ul style="list-style-type: none"> • seek Shariah-compliant investments; • seek potential capital growth; • are risk tolerant. 	Suitable for Members who: <ul style="list-style-type: none"> • seek Shariah-compliant investments; • seek potential income and capital growth; • have moderate risk tolerance. 								
Minimum Initial Contribution	RM 100									
Minimum Subsequent Contribution	RM 50									
Distribution Policy	The Fund will endeavour to declare distribution* on an annual basis after the end of its first financial year, subject to the availability of income.	The Fund will endeavour to declare distribution* on a semi-annual basis after the end of its first financial year, subject to the availability of income.								
	*All distributions will be automatically reinvested on behalf of the Members based on the NAV per Unit of the Fund(s), computed at the close of the second (2 nd) Business Day after the distribution declaration date.									

Note: Please refer to Sections 5.4 and 5.5 of the Disclosure Document for further details of the Funds.

Who am I investing with?

The Scheme Trustee & The Provider's Delegate <i>(fund valuation & accounting function)</i>	CIMB Commerce Trustee Berhad
External Fund Manager	AiIMAN Asset Management Sdn. Bhd. <i>(formerly known as Asian Islamic Investment Management Sdn. Bhd.)</i>
The Shariah Adviser	Amanie Advisors Sdn. Bhd.
Auditor	PricewaterhouseCoopers
Tax Adviser	Deloitte Tax Services Sdn. Bhd.

What are the risks?

General Risks

- **Capital and returns not guaranteed risk** – Unlike fixed deposits which generally provide a guarantee on capital invested and carry a specific rate of return, the Funds do not provide a guarantee on capital contributed nor does it guarantee a fixed rate of return.
- **Fund manager risk** – The performance of a Fund depends on the experience, expertise and ability of the Provider to generate returns. Lack of any of the above mentioned may adversely affect the performance of the Funds.
- **Market risk** – Market risk arises because of factors that affect the entire market place. Factors such as economic growth, political stability and social environment are some examples of conditions that have an impact on businesses, whether positive or negative.
- **Inflation risk** – The risk of loss in the purchasing power of your contribution due to the general increase of consumer prices.
- **Liquidity risk** – Liquidity risk refers to two scenarios. The first is where an investment cannot be sold due to the unavailability of a buyer for that investment. The second scenario exists where the investment, by its nature, is thinly traded. Liquidity risk will have the effect of causing the investment to be sold below its fair value.
- **Risk of non-compliance** – The establishment of this Scheme follows rules set out in the Deed and the Guidelines. There is a risk that the Provider may not observe the rules whether intentionally or through inadvertence. Whilst not every non-observance to the rules governing the Funds will necessarily result in some losses to the Funds, you cannot discount the risk that losses may be suffered by the Funds if the non-observance of the rules is serious.
- **Operational risk** – This risk refers to the possibility of a breakdown in the Provider's internal controls and policies. Whilst this risk may not necessarily cause monetary loss to the Funds, it will most certainly cause inconvenience to Members.
- **Legal and regulatory risk** - The investments of the Fund would be exposed to changes in the laws and regulations in the countries in which the Fund is invested. The Scheme is also exposed to changes in law and guidelines relating to private retirement schemes, which may amongst others, affect the Member's PRS account and/or his/her ability to access his/her balance in the account.

Please refer to section 4.1 of the Disclosure Document on further detail of each risk.

Specific Risks

Affin Hwang Aiiman PRS Shariah Growth Fund	Affin Hwang Aiiman PRS Shariah Moderate Fund
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Asset Management

	Affin Hwang Aiiman PRS Shariah Growth Fund	Affin Hwang Aiiman PRS Shariah Moderate Fund
Shariah-compliant equity investment risk - The buying and selling of Shariah-compliant equities carry a number of risks, the most important being the volatility of the capital markets on which those securities are traded and the general insolvency risk associated with the issuers of the Shariah-compliant equities. The value of an equity investment depends on its earnings potential, sound management, treatment of minority shareholders, as well as a myriad of other factors.	X	X
Credit or default risk - The risk arises when the issuers or Financial Institution of the permitted investments do not make timely payment of profit and/or principal amount. This may lead to default in the payment of profit and/or principal amount and ultimately the value of the Fund may be adversely affected.	X	X
Interest rate risk - Shariah-compliant fixed income instruments (“investments”) are subject to interest rate fluctuations. Generally, movement in interest rates affects the prices of the investments inversely, for example, when interest rates rise, prices of the investments will fall. The fluctuations of the prices of the investments will also have an impact on the NAV of the Fund.	X	X
Shariah-compliant collective investment scheme risk - As the Funds are allowed to invest in Shariah-compliant collective investment schemes, any adverse effect on the Shariah-compliant collective investment schemes managed by the Provider will impact the NAV of the Fund.	X	X
Currency risk – Currency risk is also known as foreign exchange risk. It is a risk associated with investments denominated in foreign currencies. When the foreign currencies fluctuate unfavourably against Ringgit Malaysia, this will result in the value of the Funds’ investment to depreciate which will in turn affect the Members’ investments in the Fund.	X	X
Country risk - The foreign investments of the Fund may be affected by risks specific to the country in which it invests in. Such risks, which include changes in a country’s economic fundamentals, social and political stability, currency movements and foreign investment policies, may have an impact on the prices of the Funds’ investments in such countries. Consequently, it may also affect the Fund’s NAV.	X	X
Reclassification of Shariah status risk - This risk refers to the risk that the currently held Shariah-compliant securities by the Fund may be reclassified to be Shariah non-compliant in the periodic review of the securities by the Shariah Advisory Council of Securities Commission Malaysia or the Shariah Adviser for the Fund.	X	X
Shariah-compliant derivatives risk – The Provider may use Shariah-compliant derivatives for investment purposes. Valuation of Shariah-compliant derivatives takes into account a multitude of factors such as price of the underlying assets, volatility of underlying assets, interest rate levels, the correlation between the underlying assets and the Shariah-compliant derivatives, the implied future direction of the underlying assets and other factors.	X	X

Please refer to section 4.3 of the Disclosure Document on further detail of each risk.

It is important to note that events affecting the investments cannot always be foreseen. Therefore, it is not possible to protect investments against all risks. You are recommended to read the Disclosure Document to assess risks associated to the Funds. If necessary, you should consult your professional adviser(s) for a better understanding of the risks.

Fund Performances

Affin Hwang Aiiman PRS Shariah Growth Fund

Average Total Return

	1 Year (1/8/16 - 31/7/17)	3 Years (1/8/14 - 31/7/17)	Since Commencement (23/11/12 - 31/7/17)
Fund	12.80%	1.47%	7.52%
Benchmark	4.25%	(1.69%)	3.04%

Asset Management

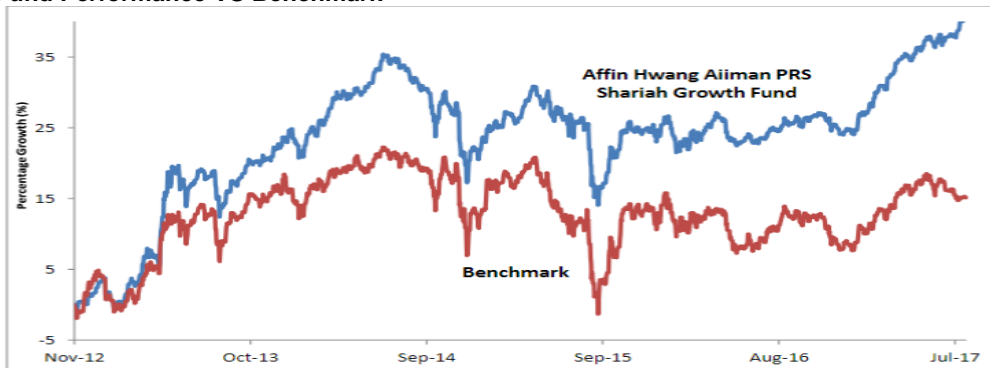
Outperformance	8.55%	3.16%	4.48%
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Source of Benchmark: Bloomberg

Annual Total Return

	FYE 2017 (1/8/16 - 31/7/17)	FYE 2016 (1/8/15 - 31/7/16)	FYE 2015 (1/8/14 - 31/7/15)	FYE 2014 (1/8/13 - 31/7/14)	FYE 2013 (23/11/12 - 31/7/13)
Fund	12.80%	(0.62%)	(6.81%)	14.34%	17.63%
Benchmark	4.25%	(1.41%)	(7.55%)	8.16%	11.97%
Outperformance	8.55%	0.79%	0.74%	6.18%	5.66%

Source of Benchmark: Bloomberg

Fund Performance VS Benchmark


Benchmark refers to FTSE Bursa Malaysia Emas Shariah Index. Commencement Date of the Fund is 23 November 2012.

Source: Bloomberg

For the period 1 August 2016 to 31 July 2017, the Fund registered a return of 12.80%. The benchmark for the period registered a return of 4.25%. The Fund thus outperformed the benchmark by 8.55 percentage points. We believe that the Fund's objective of achieving consistent capital appreciation over the long term has been met.

Income Distribution

	FYE 2017	FYE 2016	FYE 2015
Gross distribution per Unit (sen)	1.00	1.50	1.50
Net distribution per Unit (sen)	1.00	1.50	1.50

Distribution will be made in form of Units in lieu of cash, if any.

Portfolio Turnover Ratio (PTR)

	FYE 2017	FYE 2016	FYE 2015
PTR (times)	0.78	0.14	0.26

PTR ratio is higher due to the higher transaction volume during the period under review.

Affin Hwang Aiiiman PRS Shariah Moderate Fund
Average Total Return

	1 Year (1/8/16 - 31/7/17)	Since Commencement (22/7/15 - 31/7/17)
Fund	6.70%	1.57%
Benchmark	4.00%	2.34%
Outperformance	2.70%	(0.77%)

Source of Benchmark: Bloomberg & Maybank

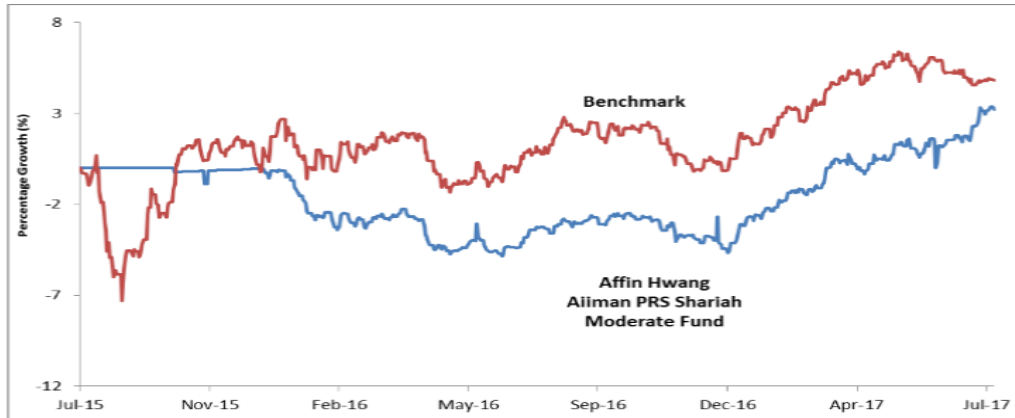
Annual Total Return

	FYE 2017 (1/8/16 - 31/7/17)	FYE 2016 (22/7/15 - 31/7/16)
Fund	6.70%	(3.26%)
Benchmark	4.00%	0.78%

Asset Management

Outperformance	2.70%	(4.04%)
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Source of Benchmark: Bloomberg & Maybank

Fund Performance VS Benchmark


Benchmark refers to 40% Maybank 12-month Fixed General Investment Account (GIA) Rate and 60% FTSE Bursa Malaysia Emas Shariah Index. Commencement Date of the Fund is 22 July 2015.

Source: Bloomberg & Maybank

For the period 1 August 2016 to 31 July 2017, the Fund registered a return of 6.70%. The benchmark for the period registered a return of 4.00%. The Fund thus outperformed the benchmark by 2.70 percentage points. Over the period under review, the Fund did not meet its objective of generating income and providing capital growth. However, we believe that the Fund will meet its objective over the long-term investment horizon.

Income Distribution

	FYE 2017	FYE 2016
Gross distribution per Unit (sen)	Nil	Nil
Net distribution per Unit (sen)	Nil	Nil

Distribution will be made in form of Units in lieu of cash, if any.

Portfolio Turnover Ratio (PTR)

	FYE 2017	FYE 2016
PTR (times)	0.62	2.07

PTR ratio was lower than the previous year as the average NAV of the Fund increases.

Basic of calculation and assumption made in calculating the returns

The performance figures are a comparison of the growth/decline in NAV for the stipulated period taking into account all the distribution payable (if any) during the stipulated period.

Capital Return	=	NAV per Unit end / NAV per Unit begin – 1
Income Return	=	Income distribution per Unit / NAV per Unit ex-date
Total Return	=	Capital return * income return - 1

Source: CIMB Commerce Trustee Berhad

PAST PERFORMANCE OF THE FUND IS NOT AN INDICATION OF ITS FUTURE PERFORMANCE
What are the fees and charges?

There are fees and charges involved and you are advised to consider them before contributing to the Scheme.

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

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What will I be charged by the Provider?

	Affin Hwang Aiiman PRS Shariah Growth Fund	Affin Hwang Aiiman PRS Shariah Moderate Fund
Sales Charge	Nil	
Redemption Charge	Nil	
Switching Fee (between funds in the Scheme)	Nil	
Switching Fee (between funds in the Scheme and a fund in another PRS managed by the Provider)	Not Applicable	
Transfer Fee (to another private retirement scheme provider)	RM 25.00 for each transaction request to another private retirement scheme provider	

What will I be charged by the PPA?

	Affin Hwang Aiiman PRS Shariah Growth Fund	Affin Hwang Aiiman PRS Shariah Moderate Fund
PPA Account Opening Fee	RM10 (one-off)	
PPA Annual Fee #	RM8.00 per annum	

Please note that this fee is not payable by the Member for the year the Member's account is first opened or the year where no contribution is being made to the Member's account.

What are the key ongoing fees charged to the Fund?

	Affin Hwang Aiiman PRS Shariah Growth Fund	Affin Hwang Aiiman PRS Shariah Moderate Fund
Annual Management Fee	Up to 1.8% per annum of the NAV of the Fund	Up to 1.5% per annum of the NAV of the Fund
Annual Trustee Fee	0.04% per annum of the NAV of the Fund (excluding foreign custodian fees and charges, if any)	
PPA Administration Fee	0.04% per annum of the NAV of the Fund	

You can also compare the fees and charges of other private retirement schemes by visiting the PPA's website at www.ppa.my.

How will I be notified of any increase in fees and charges?

- In respect of any increase in fees and charges from the current level as stated in the Disclosure Document, at least one (1) month of prior notice will be given to you.
- In respect of any increase in the maximum fees and charges from the current level as stated in the Deed, approval from the Members holding Units of the fund is to be obtained by way of passing a resolution during a meeting convened in accordance to the Deed.

What taxes apply?

Pursuant to Paragraph 20, Schedule 6 of the Malaysian Income Tax Act 1967 ("MITA"), the income of any approved scheme is exempted from tax. The Scheme is defined as an approved scheme in the MITA. The following taxation will apply:-

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- Tax exempt distribution made out of gains from realization of investments and other exempt income earned by the Funds will not be subjected to Malaysian tax in your hands, whether individuals or corporate.
- You are not to pay tax on the portion of income distribution from the Funds distribution equalization account.
- You, as an individual will be entitled to a deduction for the contribution to the Scheme up to a maximum amount permitted in a year, currently is RM 3,000. However, you will not be eligible for the deduction on the contributions made by your employer for your behalf.
- If you are an employer who contributes to the Scheme on behalf of your employees, you are eligible for a deduction up to maximum of 19% of employees' remuneration.
- There is a tax penalty of 8% on the pre-retirement withdrawals from Sub-account B before the withdrawal proceed is payable to you. The tax penalty will be waived if your withdrawal is resulting from:-
 - (i) following your death;
 - (ii) on your permanent departure from Malaysia; or
 - (iii) your permanent total disablement, serous disease or mental disability.

We recommend that you seek professional advice regarding your own particular tax circumstances.

How can I keep track of my contribution?

The Fund will be valued on every business day and you may obtain the daily Fund price from our website at www.affinhwangam.com.

The daily prices are based on information available one (1) business day prior to publication. If the Fund has exposure to investments in foreign jurisdiction, these daily prices are based on information available two (2) business days prior to publication.

You will be able to access to your personal details and information of your account's transaction from the PPA's website at www.ppa.my.

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

You can seek assistance from our customer service personnel at our toll free number 1-800-88-7080 between 8.45a.m. to 5.30p.m. on a Business Day. Alternatively, you can email us at customercare@affinhwangam.com.

For internal dispute resolution, you may contact our customer service personnel:

- (a) via phone to : 03 – 2116 6000
- (b) via fax to : 03 – 2116 6100
- (c) via toll free no. : 1-800-88-7080
- (d) via email to : customercare@affinhwangam.com
- (e) via letter : Affin Hwang Asset Management Berhad
Ground Floor, Menara Boustead, 69, Jalan Raja Chulan, 50200 Kuala Lumpur

Complaints should be made in writing with the following information:

- (a) particulars of the complainant which include name, correspondence address, contact number, e-mail address (if any) and other relevant information;
- (b) circumstances of the non-compliance or improper conduct;
- (c) parties alleged to be involved in the improper conduct; and
- (d) other supporting documentary evidence (if any).

If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Securities Industries Dispute Resolution Centre (SIDREC):

- (a) via phone to : 03-2282 2280
- (b) via fax to : 03-2282-3855
- (c) via email to : info@sidrec.com.my
- (d) via letter to : Securities Industry Dispute Resolution Center (SIDREC)
Unit A-9-1 Level 9, Tower A, Menara UOA Bangsar, No. 5, Jalan Bangsar Utama 1, 59000 Kuala Lumpur

Asset Management

You can also direct your complaint to the SC even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Investor Affairs & Complaints Department:

- (a) via phone to the Aduan Hotline at : 03 – 6204 8999
- (b) via fax to : 03 – 6204 8991
- (c) via e-mail to : aduan@seccom.com.my
- (d) via online complaint form available at www.sc.com.my
- (e) via letter to : Investor Affairs & Complaints Department
Securities Commission Malaysia, No 3 Persiaran Bukit Kiara, Bukit Kiara
50490 Kuala Lumpur

Federal of Investment Managers Malaysia (FIMM)'s Complaints Bureau:

- (a) via phone to : 03 – 20923800
- (b) via fax to : 03 – 20932700
- (c) via e-mail to : complaints@fimm.com.my
- (d) via online complaint form available at : www.fimm.com.my
- (e) via letter to : Legal, Secretarial & Regulatory Affairs
Federal of Investment Managers Malaysia
19-06-1, 6th Floor Wisma Tune, No. 19, Lorong Dungun
Damansara Heights, 50490 Kuala Lumpur

APPENDIX: GLOSSARY

CMSA	means the Capital Markets and Services Act 2007 as may be amended from time to time.
Core Fund(s)	refers to the Affin Hwang PRS Growth Fund, the Affin Hwang PRS Moderate Fund and the Affin Hwang PRS Conservative Fund.
Deed	refers to the Restated Deed dated 18 December 2017 entered into between the Provider and the Scheme Trustee and includes any subsequent amendments and variations to the Deed.
Default Option	means the arrangement in which Core Funds will be selected automatically for a Member who does not specify his or her fund option upon participating in the Scheme.
Disclosure Document	refers to this replacement disclosure document and includes any supplementary or replacement Disclosure Document, as the case may be.
Fund(s)	means the Affin Hwang Aiiman PRS Shariah Growth Fund and Affin Hwang Aiiman PRS Shariah Moderate Fund.
Member	means an individual who has a private pension account and holds Units in any one or more Funds of the Scheme.
Non-core Fund	refers to Affin Hwang Aiiman PRS Shariah Growth Fund and Affin Hwang Aiiman PRS Shariah Moderate Fund.
PPA	refers to the Private Pension Administrator
Shariah	means Islamic law, originating from the <i>Qur`an</i> (the holy book of Islam), and its practices and explanations rendered by the prophet Muhammad (<i>pbuh</i>) and <i>ijtihad</i> of <i>ulamak</i> (personal effort by qualified Shariah scholars to determine the true ruling of the divine law on matters whose revelations are not explicit).
Sub-account A	means the sub-account maintained by the Provider for every Member into which shall be placed 70% of the Units of each of the Funds purchased by the Member each time he purchases Units.
Sub-account B	means the sub-account maintained by the Provider for every Member into which shall be placed 30% of the Units of each of the Funds purchased by the Member each time he purchases Units.
Unit	is an undivided share in the beneficial interest and/or right in a Fund of the Scheme and a measurement of the interest and/or right of a Member in the Fund and means a Unit of the Fund.
Vesting Schedule	refers to a schedule which an employer may issue to the Provider stipulating when a contribution made by the employer on behalf of its employee should vest in the employee.