

Makmur myWakaf Fund (MWF)

WHAT CAN THIS FUND OFFER?



Making a Difference

This Fund offers a unique and effortless way to make a difference and earn continuous spiritual reward while supporting the ummah.



Affordability and Inclusivity

With an initial investment of only RM/USD/AUD 200 and additional investment from RM/USD/AUD 100, the Fund is suitable for everyone, including corporate investors with socio-economic goals.

Note: The base currency of the Fund is RM.



Global Shariah Investment

The Fund aims to generate income through a diversified portfolio of Shariah-compliant investments across different asset classes both locally and globally.



Sustainable and Responsible Investment

The Fund follows a rule-based, bottom-up approach to identify a Shariah-compliant investment universe screened for sustainability performance incorporating the principles of United Nation Global Compact (UNGC) and Environmental, Social and Governance (ESG) and applies a portfolio construction methodology based on fundamental analysis.



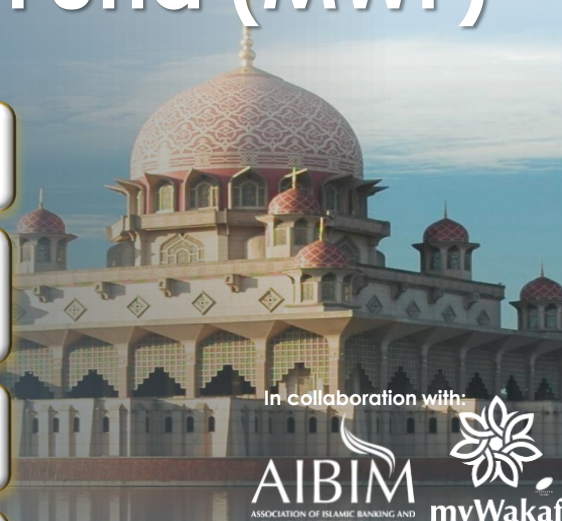
Wakaf Distribution

50% of the Fund's monthly income distribution, if any, will be disbursed as Wakaf Asset.



Income Distribution

Subject to availability of income, income distribution will be made monthly.



In collaboration with:



ASSET ALLOCATION

10%-
90% of
NAV of
the
Fund

Shariah-compliant equities and
Shariah-compliant equity-related
securities.

*Note: The Manager will also maintain a sufficient
level of cash or cash equivalent for liquidity purpose.*

10%-
90% of
NAV of
the
Fund

Islamic fixed income instruments,
Islamic money market
instruments and Islamic deposits.

Wakaf execution will be carried out through projects
within the following sectors:



Education

To manage, provide or finance in educational or
research efforts:

- facility/ infrastructure/ equipment;
- research/ learning/ training; and
- scholarship or financial assistance.



Health and Healthcare

To manage, provide or finance healthcare related
efforts:

- medical infrastructure/ equipment; and
- medical treatment/ services.



Investment

To manage wakaf investment in property and
financial instrument:

- fund raising activities;
- property investment; and
- financial instrument.



Community Empowerment

To manage, provide or finance community
empowerment efforts:

- Business startup;
- Existing business; and
- Poverty reduction.

Read about myWakaf at www.mywakaf.com.my
for more detailed information

KEY FEATURES

Fund Category	Mixed Assets (Shariah-Compliant)
Fund Type	Income
Risk Profile	Moderate to high
Base Currency	RM
Financial Year End	31 December
Classes of Units	RM Class, USD Class and AUD Class
Benchmark	50% 12-month Term Deposit-i Tawaruq of Bank Islam Malaysia Berhad + 50% FTSE Bursa Malaysia Emas Shariah Index
Investor's Profile	The Fund is primarily suitable for investors: <ul style="list-style-type: none"> • seeking income over medium to long term period; • with moderate to high risk tolerance; • with medium to long term investment horizon; and • who are contributing part of their investment return towards Wakaf.
Sales Charge	Up to 5% of the NAV per Unit. The sales charge is applicable to all Classes of Units.
Annual Management Fee	Up to 1.80% p.a. of the NAV of the Fund
Annual Trustee Fee	Up to 0.025% per annum of the NAV of the Fund subject to a minimum fee of RM12,000.00 per annum or its equivalent in the Base Currency (excluding foreign custodian fees and charges).

Disclaimer

This material is prepared for information purposes only. Investors are advised to read and understand the contents of the Replacement Prospectus of Makmur myWakaf Fund (MWF or the Fund) dated 28 September 2023, or its supplemental (if any), and the Product Highlights Sheet (PHS) before investing, which have been lodged with the Securities Commission Malaysia (SC) who takes no responsibility for its contents. PHS is available and that investors have the right to request for PHS. A copy of the Replacement Prospectus or its supplemental (if any), and PHS can be obtained from the Head Office of BIMB Investment, www.bimbinvestment.com.my, any of our authorised unit trust consultants, distributors and/or any Bank Islam branches. The PHS and any other product disclosure document should be read and understood before making any investment decision. The SC's authorisation or the lodgement of the Replacement Prospectus or its supplemental (if any), and PHS should not be taken to indicate that the SC has recommended the Fund. There are fees and charges involved and investors are advised to compare and consider the fees, charges and costs involved before investing in the Fund. Investments in the Fund are exposed to risk, please refer to the Replacement Prospectus or its supplemental (if any), and PHS for detailed information. Investors are advised to consider the risks in the Fund and should make their own risk assessment and seek professional advice, where necessary, prior to investing. Investors should also note that the price of units and distribution payables, if any, may fluctuate, and past performance of the Fund should not be taken as indicative of its future performance. Any issue of units to which the Replacement Prospectus or its supplemental (if any), and PHS relates will only be made upon receipt of the completed application form referred to in and accompanying the Replacement Prospectus or its supplemental (if any), and PHS, subject to the terms and conditions therein. Investors are also advised that, where distribution is declared, and following the issue of distribution, the Net Asset Value (NAV) per unit will be reduced from cum distribution to ex-distribution NAV. This material has not been reviewed by the SC.