



**BIMB INVESTMENT MANAGEMENT BERHAD**  
**199301021508 (276246-X)**

## PRODUCT HIGHLIGHTS SHEET

### **BIMB / FLEXI FUND**

Date of Issuance: 30 May 2025

#### **RESPONSIBILITY STATEMENT**

This Product Highlights Sheet has been reviewed and approved by the directors of BIMB Investment Management Berhad (BIMB Investment) 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.

#### **STATEMENT OF DISCLAIMER**

The Securities Commission Malaysia has authorised the issuance of BIMB / Flexi Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the BIMB / Flexi Fund and lodgement of this Product Highlights Sheet should not be taken to indicate that the Securities Commission Malaysia recommends the BIMB / Flexi 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 BIMB Investment Management Berhad responsible for the BIMB / Flexi 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.

**PRODUCT HIGHLIGHTS SHEET  
BIMB i FLEXI FUND ("i FLEXI") OR FUND**

**BRIEF INFORMATION OF THE PRODUCT**

**1. What is this product about?**

BIMB i Flexi Fund is an Islamic mixed asset fund which seek to achieve long term capital growth by investing in a diversified portfolio of Shariah-compliant securities.

**PRODUCT SUITABILITY**

**2. Who is this product suitable for?**

<b>Investor's Profile</b>	<p>The Fund is suitable for investors who:-</p> <ul style="list-style-type: none"> <li>• have a medium to high risk tolerance;</li> <li>• seek capital appreciation;</li> <li>• do not seek regular income stream; and</li> <li>• have a long term investment horizon of more than five (5) years.</li> </ul>
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**KEY PRODUCT FEATURES**

**3. What am I investing in?**

<b>Launch date</b>	25 March 2014
<b>Fund Category</b>	Mixed Asset
<b>Fund Type</b>	Growth
<b>Financial Year End</b>	31 March
<b>Investment Objective</b>	The Fund seeks to achieve long term capital growth by investing in a diversified portfolio of Shariah-compliant securities.
<b>Investment Policies &amp; Strategies</b>	<p>The Manager will determine the appropriate asset allocation for Shariah-compliant equity and Sukuk investments based on the prevailing outlook of both asset classes. The Manager will employ an active asset allocation strategy to outperform its benchmark by investing in both Shariah-compliant equity and Sukuk. In deciding on the asset allocation, the Manager will consider interest rate outlook, developments in the global and Malaysian economy, the financial market environment and the liquidity in the Sukuk and equity markets.</p> <p>The Fund may invest up to 99% of its NAV in both local and foreign Shariah-compliant equities to take advantage of the available opportunities. The Fund may also invest up to 99% of its NAV in Sukuk and Islamic money market instruments to take advantage of the opportunities available by investing in Sukuk and Islamic money market instruments. This allows the Fund the flexibility to invest in Shariah-compliant equities, Sukuk and Islamic money market instruments. The Fund will maintain at least 1% of its NAV in Islamic money market instruments.</p> <p>The strategy is to invest in both Shariah-compliant equity and Sukuk to outperform the benchmark. The stock selection strategy is to invest in a portfolio of Shariah-compliant equities having growth potential over the medium to long term*. One of the criteria that the Fund will look for when investing in equity is companies with good earnings visibility. In upholding the spirit of Shariah-compliant concept of fund management, the investment portfolio of the Fund will comprise securities which have been classified as Shariah-compliant by the SAC. For securities that are not within the SAC's</p>

	<p>purview, the status of the securities will be determined in accordance with rulings issued by the Fund's Shariah Adviser. The Fund will not invest in companies involved in conventional banking/finance, conventional insurance, gaming, alcoholic beverages and non-halal food products.</p> <p>The investments in Sukuk and Islamic money market instruments are for the purpose of generating income from expected regular profits and price appreciation. Some of the criteria that the Fund will look for when investing in Sukuk are the issuer, yield, duration of Sukuk and minimum credit rating of AA3 by RAM or AA- by MARC or an equivalent credit rating by any other credit rating agency; or minimum short term credit rating of P1 by RAM or MARC-1 by MARC or an equivalent credit rating by any other credit rating agency. The Manager will perform credit analysis by analyzing the issuer background, the terms and conditions of the issuance, strength and weakness of the issuer and financials of the issuer. The investment in Islamic money market instruments is for the purpose of providing liquidity to meet the short-term cash flow requirements of the Unit Holders while providing a reasonable level of current income. The Islamic money market investments will consist Islamic fixed deposits, Shariah-compliant government securities and any other securities guaranteed by Malaysian government, Bank Negara Malaysia or other related government agencies. The Manager will continuously evaluate and review the performance of the Fund.</p> <p><i>*Note: "medium to long term" in this context refers to three (3) years or more.</i></p>
<b>Asset Allocation</b>	<p>The Fund may invest up to 99% of its NAV in Shariah-compliant equities but this may be reviewed from time to time depending on the economic and stock market conditions. An internal allocation for cash and other Islamic liquid assets will be maintained to ensure that the Fund is able to meet repurchase requests without jeopardizing the Fund's performance. The Fund may also invest up to 99% of its NAV in Sukuk and Islamic money market instruments.</p>
<b>Benchmark</b>	<p>The selected performance benchmark for the Fund is based on 50:50 ratio of the FBM EMAS Shariah Index and 12-month Term Deposit-i Tawarruq (TDT-i) of Bank Islam Malaysia Berhad*.</p> <p><b>Note:</b>  <i>*The benchmark reflects the investment and asset allocation strategies of the Fund, where the Fund is allowed to invest its asset in Shariah-compliant equities as well as Sukuk and Islamic money market instruments, depending on the outlook of the market. The risk profile of the Fund is not the same as the risk profile of the performance benchmark.</i></p> <p>*Source: <a href="http://www.bursamalaysia.com">www.bursamalaysia.com</a> and <a href="http://www.bankislam.com.my">www.bankislam.com.my</a></p>
<b>Distribution Policy</b>	<p>Distribution of income is incidental.</p> <p><b>Note:</b>  <i>The distribution of income will automatically be reinvested. Hence, Unit Holders will receive additional Units from the reinvestment of income distribution.</i></p>
<b>Minimum Initial Investment*</b>	RM1,000
<b>Minimum Additional Investment*</b>	RM100
<b>Minimum Unit Holding*</b>	1,000 Units or such other quantity as the Manager may from time to time decide.

**\*Note: The Manager has the discretion to accept a lower amount than that disclosed above as the Manager deems fit.**

**Note: Please refer to the Prospectus for further details of the Fund.**

#### 4. Who am I investing with?

<b>Manager</b>	BIMB Investment Management Berhad
<b>Corporate Profile of the Manager</b>	The Manager is a wholly owned subsidiary of Bank Islam Malaysia Berhad. The Manager, a licensed Islamic fund management company, was incorporated on 14 September 1993 and commenced its operations on 20 June 1994.
<b>Trustee</b>	AmanahRaya Trustees Berhad
<b>Tax Adviser</b>	KPMG Tax Services Sdn. Bhd.
<b>Shariah Adviser</b>	BIMB Securities Sdn Bhd

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

The investor may gain from the appreciation of unit price as a result of the increase in value of the underlying and/or accrual of profit earned.

However, investment involves risk. The value of the Fund and its distribution (if any) may rise or fall. These risk factors, among others, may cause you to lose part or all of your investment.

#### KEY RISKS

#### 6. What are the key risks associated with this product?

##### General Risks of Investing in the Fund:

- **Market Risk** – This risk arises due to fluctuations in market value of investments. Such fluctuations occur because of factors that affect the entire market. Market risk cannot be eliminated by diversification. It stems from the fact that there are economy-wide perils which threaten all businesses. Hence investors will be exposed to market uncertainties, and no matter how many equities are held, fluctuations in the economy, political and social environment will affect the market price of the investments.
- **Shariah Non-Compliance Risk** – This risk refers to the risk that the Fund not conforming to Shariah guidelines. The Manager (as advised by the Shariah Adviser) would be responsible for ensuring that the Fund is managed and administered in accordance with Shariah guidelines.

Any Shariah non-compliant investment made by the Fund due to error of the administration shall be disposed of or withdrawn with immediate effect, if possible, or otherwise within one (1) calendar month of knowing the status of the investment. Any gain resulting from the said disposal shall be channelled to *baitulmal* and/or charitable bodies as advised by the Shariah Adviser whilst any loss is to be borne by the Manager.

- **Management Risk** – Poor management of the Fund may cause losses to the Fund which in turn may affect the capital invested by Unit Holders. The Manager is able to manage such risk with close monitoring by the Investment Committee members which will oversee the activities and performance of the Fund.
- **Financing Risk** – This risk occurs when the investors take financing to finance their investment. The inherent risk of investing with financed money includes investors being unable to service the financing payments. In the event 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 NAV per unit as compared to the NAV per unit at the point of purchase towards settling the financing.

Other financing risk factors to consider include:

- the higher the margin of financing, the greater the potential for losses as well as gains; and
- if the financing taken is a variable profit rate financing and profit rates rise, the total payment amount will increase.

- **Risk of Non-Compliance** – This is a risk where the Fund may be mismanaged due to the Manager's non-compliance with the provisions set out in the Deed or the Master Prospectus or the laws/guidelines governing the Fund or the Manager's own internal procedures or where the employee of the Manager acts fraudulently or dishonestly in managing the Fund. This may also occur when the Manager does not adhere to the investment mandate of the Fund.
- **Liquidity Risk** – 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 and subsequently the value of Unit Holders' investments in the Fund when it has to sell such assets at unfavorable prices.
- **Performance Risk** – The performance of the Fund depends on the financial instruments that the Fund invest. If the instruments do not perform within expectation or if there is a default, then the performance of the Fund will be impacted negatively. The performance of the Fund may also be impacted if the allocation of assets is not properly done. On that basis, there is never a guarantee that investing in the Fund will produce the desired investment returns.
- **Suspension of redemption request risk** – Having considered the best interests of Unit Holders, the redemption requests by the Unit Holders may be subject to suspension due to exceptional circumstances, where the market value or fair value of a material portion of the Fund's assets cannot be determined. In such case, Unit Holders will not be able to redeem their Units and will be compelled to remain invested in the Fund for a longer period of time than original timeline. Hence, their investments will continue to be subject to the risks inherent to the Fund.

#### **Specific Risks Associated with Investing in the Fund:**

- **Specific Security Risk** – Specific security risk refers to the risk of investing in any particular security. Specific security risk includes but is not limited to legal suits, competitive operating environment, decline in profitability and mismanagement of a specific company issuing a security. Specific security risk could result in a decline in the price of the security and in turn cause a decline in the NAV of the Fund. This risk can be mitigated by security analysis conducted by the Manager.
- **Credit/Default Risk** – 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.
- **Profit/Interest Rate Risk** – Generally, changes in the level of general interest rates\* may cause prices of Sukuk to change inversely. This risk can be mitigated by holding Sukuk investment until maturity, thereby locking in its yield. The Manager also manage profit/interest rate risk by considering each Sukuk's sensitivity to profit/interest rate changes as measured by its duration.

\*Note: The term interest rate does not in any way suggest that this Fund will invest in securities or instruments which are Shariah non-compliant. All investments carried out for the Fund are in accordance with principles of the Shariah.

- **Shariah Status Reclassification Risk** – This risk refers to the risk of a possibility that the currently held Shariah-compliant equities or Islamic collective investment scheme or Islamic deposits or Islamic money market instruments invested by the Fund may be reclassified or 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 investments. There may be opportunity loss to the Fund due to the Fund not being allowed to retain the excess capital gains derived from the disposal of the said investments.
- **Counterparty Risk** – Counterparty risk refers to the risks that any licensed financial institution that the Fund may deal with, under certain circumstances, fail to perform their obligations when due. This will result in the Fund to experience significant losses.

- **Structured Product Risk** – Structured products are subject to the risks associated with the underlying market or security, and may be subject to greater volatility than direct investments in the underlying market or security. Structured products may entail the risk of loss of principal and/or profit payments as a result of movements in the underlying market or security. This will result in the Fund to experience significant losses.
- **Collective Investment Scheme Risk** – Poor management of the collective investment scheme (CIS) due to the lack of experience, knowledge, expertise and poor management techniques of the investment manager would have an adverse impact on the performance of the CIS. This may result in the Fund suffering loss in its investments in the CIS.
- **Dividend Risk** – There may be times when companies are unable to declare any dividends. Therefore, the Fund may have less income for that period.
- **Equity-related Securities Risk** – The Fund may invest in warrants and the value of warrants is influenced by the current market price of the underlying security, the exercise price of the warrant, the time to expiration of the warrant and the estimate of the future volatility of the underlying securities price over the life of the warrant. Particularly, risk factor related to warrants encompasses value decay over time as the warrant approaches its due date especially in the event that the warrants are held and not exercised.
- **Country Risk** – Investments of the Fund in any countries may be affected by changes in the country's economic, social and political stability, restriction on currency repatriation or other developments in the law or regulations of the countries in which the Fund invests in. For example, the deteriorating economic condition of such countries may adversely affect the value of the investments undertaken by the Fund in those affected countries. This in turn may cause the NAV of the Fund or prices of Units to fall.
- **Currency Risk** – As the investments of the Fund may be denominated in currencies other than the base currency of the Fund, any fluctuation in the exchange rate between the base currency of the Fund and the currencies in which the investments are denominated may have an impact on the value of these investments. Investors should be aware that if the currencies in which the investments are denominated depreciate against the base currency of the Fund, this will have an adverse effect on the NAV of the Fund in the base currency of the Fund and vice versa. Investors should note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment.
- **Political Risk** – Political instability that arises from disruption of economic activity and social unrest may directly or indirectly impact the Fund's investment in a particular country. A change in government or government policies with regards to its capital market regulations may affect a Fund's financial position, possibly causing a Fund to liquidate its position at a less ideal price or below investment cost. Government policies may not have the same approach in perpetuity.
- **Regulatory Risk** – The Fund's investments are exposed to laws and regulations in the respective countries they invested in. Regulatory changes in these countries may pose a risk to the Fund as it may materially impact the Fund's investments. The Manager will continuously keep abreast with the regulatory developments in each respective country in mitigating such risk.

***Investors are reminded that the above list of risks may not be exhaustive and if necessary, investors should consult their professional adviser(s), for a better understanding of the risks.***

***Note: Please refer to the Prospectus for further details of each risk.***

***It is important to note that events affecting the investments cannot always be foreseen. Therefore, it is not always possible to protect your investments against all risks. The various asset classes, such as equities and fixed income securities, generally exhibit different levels of risk. Please note that the returns of the Fund are not guaranteed.***

***If your investments are made through the distributor (i.e. the institutional unit trust adviser ("IUTA") via a nominee system of ownership), you would not be deemed to be a unit holder under the Deed and as a result, you may not exercise all the rights ordinarily conferred to a unit holder (e.g. the right to call for unit holders' meetings and the right to vote at a unit holders' meeting).***

## FEES & CHARGES

### 7. What are the fees and charges involved?

There are fees and charges involved and investors are advised to consider the fees and charges before investing in the Fund.

This table describes the charges that you may directly incur when you purchase or redeem Units.

<b>Sales Charge</b>	Up to 5.00% of the NAV per Unit*.  *Note: The maximum rate of sales charges to be imposed by each distribution channel (i.e. direct sales channel, Bank Islam and IUTA). Investors are advised that they may negotiate for lower sales charge prior to the conclusion of the sales.				
<b>Repurchase Charge</b>	The Manager does not intend to impose any repurchase charge on any repurchase transaction done by the Unit Holders.				
<b>Transfer Fee</b>	Nil.				
<b>Switching Fee</b>	The switching fee may be imposed as follows: <table border="1"> <tr> <td>a. 1<sup>st</sup> Time</td><td>Nil</td></tr> <tr> <td>b. 2<sup>nd</sup> Time onwards</td><td>RM25 per transaction (switching fee is exempted for investors having a total investment with BIMB Investment of RM100,000 and above)</td></tr> </table>	a. 1 <sup>st</sup> Time	Nil	b. 2 <sup>nd</sup> Time onwards	RM25 per transaction (switching fee is exempted for investors having a total investment with BIMB Investment of RM100,000 and above)
a. 1 <sup>st</sup> Time	Nil				
b. 2 <sup>nd</sup> Time onwards	RM25 per transaction (switching fee is exempted for investors having a total investment with BIMB Investment of RM100,000 and above)				

This table describes the fees that you may indirectly incur when you invest in the Fund.

<b>Annual Management Fee</b>	1.50% of the NAV of the Fund
<b>Annual Trustee Fee</b>	0.05% of the NAV of the Fund
<b>Other Permitted Expenses That May Be Paid Out of The Fund</b>	<p>In addition to the management fee and the trustee fee outlined above, the following expenses may be charged to the Fund:-</p> <ol style="list-style-type: none"> <li>commissions/fees paid to brokers or dealers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes;</li> <li>zakat, taxes and other duties charged on the Fund by the government and/or other authorities;</li> <li>costs, fees and expenses properly incurred by the auditor appointed for the Fund;</li> <li>fees incurred for the valuation of any investment of the Fund;</li> <li>costs, fees and expenses incurred for any modification of the Deed save where such modification is for the benefit of the Manager and/or the Trustee;</li> <li>costs, fees and expenses incurred for any meeting of the Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee;</li> <li>costs, commissions, fees and expenses of the sale, purchase, takaful and any other dealing of any asset of the Fund;</li> <li>costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Fund;</li> <li>costs, fees and expenses incurred in engaging any adviser for the benefit of the Fund;</li> <li>costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund;</li> </ol>



	<p>k. costs, fees and expenses incurred in the termination of the Fund or a Class of Units, or the removal or retirement of the Trustee or the Manager and the appointment of a new trustee or management company;</p> <p>l. costs, fees and expenses incurred in relation to any arbitration or other proceedings concerning the Fund or any asset of the Fund, including proceedings against the Trustee or the Manager by the other for the benefit of the Fund (save to the extent that legal costs incurred for the defence of either of them are not ordered by the court to be reimbursed by the Fund);</p> <p>m. remuneration and out of pocket expenses of the person(s) or members of a committee undertaking the oversight function, unless the Manager decides otherwise;</p> <p>n. costs, fees and expenses deemed by the Manager and the Trustee to have been incurred in connection with any change or the need to comply with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority; and</p> <p>o. (Where the custodial function is delegated by the Trustee) charges and fees paid to sub-custodians.</p>
<b>Others</b>	<p>In executing transactions, certain charges may be incurred. Investor shall bear such transaction charges, for instance bank charges, telegraphic charges and courier charges and taxes and/or duties as may be imposed by the government or other authorities (where applicable).</p> <p>The Manager reserves the right to vary such conditions from time to time, which shall be communicated to investors in writing.</p>

**Note: The above fees and charges are subject to any applicable taxes and/or duties as may be imposed by the government or other authorities from time to time.**

**The Manager may, for any reason at any time, waive or reduce the amount of any fees or other charges payable by the Unit Holder in respect of the Fund.**

**Please refer to the Prospectus for further explanation and illustration of the Fund's fees, charges and expenses.**

**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 AND EXITING FROM INVESTMENT**

### **8. How often are valuations available?**

The valuation point is a particular point in time on a Business Day, as may be decided by the Manager where the NAV of the Fund is calculated. The Fund(s) will be valued at 5.00 p.m. on every Business Day (or "trading day" or "T" day).

Unit Holders will be able to obtain information pertaining to the Fund from BIMB Investment's website on <https://www.bimbinvestment.com.my>.

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

- Unit Holders may redeem their investments in the Fund on any Business Day by completing the redemption form or such other manners as we may accept and returning it to us on any Business Day. The redemption form is available at our head office and also offices of the authorized distributors. Investors who invest via our BEST Invest App may redeem their investments in the Fund via our BEST Invest App.



Redemption request must reach the Manager before the cut-off time of 4.00 p.m. on any Business Day (or "T" Day). The Manager will process the redemption request based on the NAV per Unit of the Fund for that Business Day. Any redemption request received by the Manager at or after 4.00 p.m., the Manager will process the redemption request based on the NAV per Unit computed on the immediate following Business Day.

The amount of redemption will be paid within seven (7) Business Days from the day the Manager received the repurchase request and the Trustee's obligation is discharged once it has paid the amount to the Manager.

- A cooling-off period of six (6) Business Days is accorded to an investor who is investing with BIMB Investment for the first time other than Staff of the Manager and Persons registered with a body approved by the SC to deal in unit trusts. During the Cooling-off Period, the investor, upon changing his/her mind about the unit trust investment that he/she has made, may proceed to exercise his/her Cooling-off Right by submitting a cooling-off request to BIMB Investment, at the nearest Bank Islam branches or from our authorized IUTAs.
- The Manager shall refund to Unit Holder within seven (7) Business Days from the date of receipt of the cooling-off application from the Unit Holder is received by the Manager. The amount refunded to Unit Holder is subject to the conditions as per below:
  - 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 will be refunded at the point of cooling-off; or
  - b) If the market price is higher than the original price, the original price will be refunded at the point of cooling-off.
  - c) To refund the sales charges imposed on the day the Units were purchased.

For purchase/redemption transaction made with IUTAs, the transaction is subject to the terms and condition of the respective IUTAs.

## FUND PERFORMANCE

### Total return and average total return for the financial year ended 31 March 2025

Period	BIMB i Flexi Fund		Benchmark	
	Total Return (%)	Average Total Return (%)	Total Return (%)	Average Total Return (%)
1-Year	-5.76	-5.76	-0.84	-0.84
3-Year	-9.57	-3.19	0.83	0.28
5-Year	61.92	12.38	12.42	2.48
10-Year	10.15	1.02	8.03	0.80

### Total return for previous financial years

Financial Year	Total Return	
	BIMB i Flexi Fund (%)	Benchmark (%)
31 March 2025	-5.76	-0.84
31 March 2024	10.96	5.78
31 March 2023	-13.52	-3.88
31 March 2022	-20.33	-2.49
31 March 2021	124.75	14.34
31 March 2020	-18.70	-5.32

31 March 2019	-6.07	-4.14
31 March 2018	-2.08	3.38
31 March 2017	7.58	3.00
31 March 2016	-15.44	-0.56
31 March 2015	-0.80	1.61

**Notes:**

1. **Total Return** of the Fund has been verified by Novagni Analytics & Advisory Sdn. Bhd. (199501033943 / 363145-W)
2. **Average Total Return** is derived by this formula:

$$\frac{\text{Total Return}}{\text{Number of Years under Review}}$$

The calculation of average total returns is based on methods obtained from Refinitiv Lipper.

*Unit prices and return on investment may fluctuate, hence, past performance shall not be an indicator of future performance.*

**Portfolio Turnover Ratio (PTR)**

Financial Year Ended	31 March 2025	31 March 2024	31 March 2023
PTR (times)	3.64	2.20	1.23

PTR for the financial year ended 31 March 2025 was higher than the previous financial year due to higher average investment transactions by the Fund during the financial year.

**Income Distribution**

Financial Year Ended	31 March 2025	31 March 2024	31 March 2023
Gross distribution per unit (sen)	1.00	1.18	-
Net distribution per unit (sen)	1.00	1.18	-

The distribution of income will automatically be reinvested. Hence, Unit Holders will receive additional Units from the reinvestment of income distribution.

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

## CONTACT INFORMATION

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

## 1. You may contact us at the following address:

i. **BIMB Investment Management Berhad**

Level 19, Menara Bank Islam,  
No. 22, Jalan Perak,  
50450 Kuala Lumpur.  
Tel : 03-2707 1533  
Email : [marketing.bimbinvest@bankislam.com.my](mailto:marketing.bimbinvest@bankislam.com.my)  
Web : <https://www.bimbinvestment.com.my>

ii. **Bank Islam Branches**

Please refer to Bank Islam Malaysia Berhad's website at [www.bankislam.com.my](http://www.bankislam.com.my) for the list of its branches nationwide.

## 2. For internal dispute resolution, you may contact,

**BIMB Investment Management Berhad**

Level 19, Menara Bank Islam,  
No.22 Jalan Perak,  
50450 Kuala Lumpur.  
Tel : 03-2707 1533

## 3. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Financial Markets Ombudsman Service (FMOS):

Tel : 03- 2272 2811  
Letter : Financial Markets Ombudsman Service (FMOS)  
Level 14, Menara Takaful Malaysia,  
No. 4, Jalan Sultan Sulaiman,  
50000 Kuala Lumpur.  
Website : [www.fmos.org.my](http://www.fmos.org.my)

## 4. 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 &amp; Investor Office:

Tel : 03-6204 8999  
Fax : 03-6204 8991  
Email : [aduan@seccom.com.my](mailto:aduan@seccom.com.my)  
Online form : [www.sc.com.my](http://www.sc.com.my)  
Letter : Consumer & Investor Office  
Securities Commission Malaysia,  
3 Persiaran Bukit Kiara,  
Bukit Kiara,  
50490 Kuala Lumpur.

5. **Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:**

Tel : 03-2092 3800  
Fax : 03-2093 2700  
Email : [complaints@fimm.com.my](mailto:complaints@fimm.com.my)  
Online form : [www.fimm.com.my](http://www.fimm.com.my)  
Letter : Legal, Secretarial & Regulatory Affairs  
Federation of Investment Managers Malaysia  
19-06-1, 6th Floor, Wisma Tune,  
No. 19, Lorong Dungun, Damansara Heights,  
50490 Kuala Lumpur.

## APPENDIX: GLOSSARY

<b>“baitulmal”</b>	Refers to the treasury of a State Islamic Religious Council.
<b>“BEST Invest App”</b>	BIMB Investment Electronic Shariah-Investing Tool, a non-automated, discretionary robo-intelligence unit trust online investing platform approved by the SC and fully managed by BIMB Investment.
<b>“Business Day(s)”</b>	A day on which Bursa Malaysia is open for trading in securities. The Manager may declare certain Business Days as non-Business Days when deemed necessary, such as in the event of market disruption.
<b>“Long Term”</b>	Means a period of more than five (5) years.
<b>“Net Asset Value (NAV) of the Fund”</b>	The NAV of the Fund is determined by deducting the value of all the Fund's liabilities from the value of all the Fund's assets, at the Valuation Point. Where the Fund has more than one Class of Units, there shall be a NAV of the Fund attributable to each Class of Units.
<b>“Master Prospectus”</b>	Means the master prospectus and includes any supplemental or replacement master prospectus, as the case may be.
<b>“SC”</b>	The Securities Commission Malaysia.
<b>“SAC”</b>	The Shariah Advisory Council of the SC.
<b>“Sukuk”</b>	Means certificates of equal value which evidence undivided ownership or investment in the assets using Shariah principles and concepts endorsed by the SAC or any relevant Shariah Supervisory Boards and/or the Shariah Adviser.
<b>“Units”</b>	An undivided share in the beneficial interest and/or right in the Fund and a measurement of the interest and/or right of a Unit Holder in the Fund and means a unit of the Fund. Where the Fund has more than one Class of Units, it means a unit issued for each Class of Units.
<b>“Unit Holder(s)”</b>	A person or persons registered as holder(s) of a Unit or Units of the Fund and whose name appears in the register of Unit Holders.

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