



member of  **Sanlam** group

Investment-Linked Funds Fund Fact Sheet 2024 (English)

Fund Fact Sheet

| Name of Fund | MCIS LIFE BALANCED FUND (“the Fund”) | | | | | | | | | | | | | | | | | |
|--|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|------------|-------------|--------|-----------|--------------|-----------|------|----------|
| Features of Fund | | | | | | | | | | | | | | | | | | |
| Investment Objective | To achieve steady stream of income and capital appreciation over the long-term (5 to 10 years of period) by investing in mixture of local fixed income securities and local equities. | | | | | | | | | | | | | | | | | |
| Investment Strategy and Approach | The Fund invests primarily in local fixed income securities (MYR assets); including government bonds and corporate debt securities, and local equities listed on Bursa Malaysia. The investment analysis is using the top-down and bottom-up approaches. Top-down approach is based on market and economic conditions, meanwhile bottom-up approach is based on the fundamentals of a company. Besides fixed income securities and equities, the Fund would also invest in Collective Investment Scheme (“CIS”) and money market instruments. | | | | | | | | | | | | | | | | | |
| Asset Allocation | <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; border-bottom: 1px solid black;">Asset Type</th> <th style="text-align: left; border-bottom: 1px solid black;">Class Range</th> </tr> </thead> <tbody> <tr> <td>Equity</td> <td>40% - 60%</td> </tr> <tr> <td>Fixed Income</td> <td>40% - 60%</td> </tr> <tr> <td>Cash</td> <td>0% - 20%</td> </tr> </tbody> </table> <p>Basis of calculation for asset allocation: -</p> $\left\{ \frac{\text{Total investment in each asset type}}{\text{Total NAV}} \times 100 \right\} \%$ | | | | | | | | | | Asset Type | Class Range | Equity | 40% - 60% | Fixed Income | 40% - 60% | Cash | 0% - 20% |
| Asset Type | Class Range | | | | | | | | | | | | | | | | | |
| Equity | 40% - 60% | | | | | | | | | | | | | | | | | |
| Fixed Income | 40% - 60% | | | | | | | | | | | | | | | | | |
| Cash | 0% - 20% | | | | | | | | | | | | | | | | | |
| Performance Benchmark | Weighting of 50% FBMKLCI Index (Source: https://www.bursamalaysia.com/trade/trading_resources/listing_directory/indices-profile?stock_code=02001) and 50% Markit iBoxx All Local Bond Index Malaysia Total Return Index (Source: https://indicesweb.ihsmarkit.com/iBoxx/details/index?id=mkt.gb00b2rbnr71.myr.l.3796_myr_n_l_fe_eod_calc) | | | | | | | | | | | | | | | | | |
| Fund Managers | MCIS Insurance Berhad (“the Manager”) | | | | | | | | | | | | | | | | | |
| Fees and Charges | | | | | | | | | | | | | | | | | | |
| Fund Management Charge | 1.25% per annum of the Fund Value | | | | | | | | | | | | | | | | | |
| Tax & Other Duties | 8.0% | | | | | | | | | | | | | | | | | |
| Fund Performance | | | | | | | | | | | | | | | | | | |
| Notice: Past performance of the fund is not an indication of its future performance. | | | | | | | | | | | | | | | | | | |
| Historical Fund Performance | | | | | | | | | | | | | | | | | | |
| Year-on-year Returns | FYE | | | | | | | | | | | | | | | | | |
| | Dec-14 ^A | Dec-15 | Dec-16 | Dec-17 | Dec-18 | Dec-19 | Dec-20 | Dec-21 | Dec-22 | Dec-23 | | | | | | | | |
| Fund | -1.5% | 2.1% | 2.1% | 6.1% | -1.6% | 4.9% | 4.9% | 1.0% | 0.6% | 2.8% | | | | | | | | |
| 50% FBMKLCI Index; 50% Markit iBoxx All Local Bond Index Malaysia Total Return Index* | -2.5% | 0.1% | 0.1% | 7.4% | -0.8% | 1.3% | 5.2% | -2.4% | -1.5% | 1.9% | | | | | | | | |
| ^A 6-months period | | | | | | | | | | | | | | | | | | |
| *since May 2016. Prior to that, the benchmark index was 50% FBMKLCI Index and 50% HSBC Malaysia All Bonds Index | | | | | | | | | | | | | | | | | | |
| Warning: This is strictly the performance of the investment fund, and not the returns earned on the actual premiums paid of the investment-linked product. | | | | | | | | | | | | | | | | | | |

Basis of calculation of past performance:

$$= \left\{ \frac{\text{Net Asset Value Per Share for Year } n}{\text{Net Asset Value Per Share for Year } n-1} - 1 \right\} \%$$

Additional Disclosure for specific funds (Collective Investment Scheme-CIS)

Name : KLCCP Stapled Group Berhad
 CIS Type : Real Estate Investment Trust ("REIT")
 Fund Manager : KLCC REIT Management Sdn Bhd
 Management Fee : Fund Fees & Charges on top of the 0.30% of all-in management fees charged by the underlying REIT.

Historical CIS Performance

| Year-on-year Returns | Year | | | | |
|----------------------------|------|--------|-------|------|------|
| | 2019 | 2020 | 2021 | 2022 | 2023 |
| KLCCP Stapled Group Berhad | 3.1% | -10.4% | -7.5% | 2.4% | 5.7% |

Risks

Market Risk

- Market risk refers to potential losses that may arise from changes in the market conditions which in turn affect the market prices of the investments of a fund. Market conditions are generally affected by, amongst others, social environment, political and economic stability. Adverse conditions in the markets they operate in may affect the financial performance of those investments resulting in changes to the market prices of the investments of a fund.
- **Risk Management:** The Fund would generally hold a well-diversified portfolio of equities from various sectors, thus the collapse of any particular security or any particular sector would not have a major adverse impact on the value of the Fund.

Liquidity Risk

- Liquidity risk refers to the inability to liquidate an investment into cash in a short period of time. Generally, the smaller the trading volumes of the security or its issuer, the larger the liquidity risk. A fund which holds many securities that are illiquid, or difficult to dispose of, may have its value affected when it has to sell these securities at a discount or a loss, relative to the cost value of the asset. This in turn will depress the value of the Fund. A fund may also be exposed to liquidity risk when it experiences large redemptions. If a fund does not hold enough cash to meet such redemptions, it may have to sell large amounts of its holdings at a loss, or below the target price at which the underlying asset would otherwise be sold at, to pay redemption proceeds to investors. This in turn will depress the value of the fund.
- **Risk Management:** This risk is mitigated through a systematic security selection process and portfolio diversification. For fund that invests in local market, the investments are mostly in highly liquid assets, where it has high volume of trading in the market, and minimal exposure in low trading volume assets. The manager also will continuously monitor cash available to ensure redemption requests are met in an orderly manner.

Concentration Risk

- This risk refers to the risk that the Fund invests a substantial portion of its assets in a particular sector which may cause the Fund to be more susceptible to adverse economic events affecting that particular industry.
- **Risk Management:** This risk is mitigated through the diversification process whereby the Fund will hold a diversified portfolio of securities across various sectors. There is no sector concentration limit, but 10% of total NAV exposure on equity from single issuer limit is sufficient to mitigate such risks.

Operational Risk

- There is a risk that the Manager may not adhere to the investment mandate of the Fund due to an oversight. Poor management of the Fund may also jeopardise the investment of unit holders through the loss of their capital invested in the Fund.
- **Risk Management:** This risk is mitigated with close monitoring by the investment committee, back office system being incorporated with limits and controls, and regular reporting to the senior management team. In addition, the trustee monitors the management of the Fund to safeguard the interests of unit holder.

Risk of Non-Compliance

- Non-adherence with laws, rules, regulations, prescribed practices, internal policies and procedures may result in tarnished reputation, limited business opportunities and reduced potential expansion for the management company. It is the intention of the Manager to observe all rules governing the Fund at all times. However, both external factors (adverse market conditions, natural disasters, or political instability) and internal factors (oversight by the Manager, a lapse in the compliance function, or a system error) could impact the ability of the Manager to observe rules governing the Fund.
- **Risk Management:** In order to mitigate this risk, the Manager has stringent internal controls and ensures that compliance monitoring processes are undertaken.

Interest Rate Risk

- The risk that a portfolio value will change due to a change in the absolute level of interest rates, in the spread between two rates, in the shape of the yield curve or in any other interest rate relationship. Interest rate risk affects the value of bonds more directly than stocks, and it is crucial in bond portfolio management. As interest rates rise, bond prices fall and vice versa. Furthermore, bonds with longer maturity and lower profit rates are more susceptible to interest rate movements.
- **Risk Management:** The risk is mitigated by diversifying fixed income portfolio where investing in bonds with varying maturity periods.

Credit/ Default Risk

- Bonds are subject to credit/ default risk in the event that the issuer of the instrument is faced with financial difficulties, which may decrease their credit worthiness. This in turn may lead to a default in payment of principal and interest.
- **Risk Management:** The risk is mitigated by diversifying the portfolio where investing in varying fixed income securities.

Other Info

| | |
|-------------------------------------|---|
| Target Market | The target market is conservative investors who want insurance protection with an element of investment exposure in both local equity and bond markets. |
| Basis & Frequency of Unit Valuation | <ul style="list-style-type: none"> • Each unit of a fund will have a Bid/NAV price as determined by the Company that shall be final and conclusive. • The Company will value each Fund on each business day to determine the Bid/NAV of a unit. • The Company will determine the Bid/NAV price of a unit of a fund divided by the number of units in issue on the business day before the valuation date. The result will be rounded down to the nearest tenth of a cent. • The latest available Bid/NAV price will be published daily in any newspaper circulating in Malaysia/ Company's website/ other channel in such format and with such details and information as it will decide. |
| Exceptional Circumstances | The Company reserves the right to take the following actions that may become necessary due to change in circumstances: - |

| | |
|--|--|
| | <ul style="list-style-type: none">• Close the Fund to new money, or transfer the assets to a new fund that has similar investment objectives;• Change the name of the Fund;• Split or combine existing units;• Suspend unit pricing and defer the issuance or redemption of units, or switching to any fund, under this Fund for a reasonable period in exceptional circumstances, such as and including intervening events resulting in temporary closure of any stock exchange or suspension of particular stocks in which the Fund is invested;• Make any changes that may be required due to legislation and/or regulatory requirements. |
|--|--|

* If there is any ambiguity or inconsistency between the English and local language versions of this document, the English version will prevail.

Fund Fact Sheet

| | | | | | | | |
|---|--|-------------------|--------------------|--------|------------|------|----------|
| Name of Fund | MCIS LIFE DIVIDEND FUND (“the Fund”) | | | | | | |
| Features of Fund | | | | | | | |
| Investment Objective | To achieve steady stream of income and capital appreciation over the long-term (5 to 10 years of period) by investing in local equities with attractive dividend yield*. | | | | | | |
| Investment Strategy and Approach | The Fund invests primarily in a broad selection of equities listed on Bursa Malaysia that offer consistent dividend payment with attractive yield*. The investment analysis is using the top-down and bottom-up approaches. Top-down approach is based on market and economic conditions, meanwhile bottom-up approach is based on the fundamentals of a company. Besides equities, the Fund would also invest in equity-related Collective Investment Scheme (“CIS”) and money market instruments. *potentially higher than market yield | | | | | | |
| Asset Allocation | <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: left;">Asset type</td> <td style="text-align: left;">Class Range</td> </tr> <tr> <td>Equity</td> <td>80% - 100%</td> </tr> <tr> <td>Cash</td> <td>0% - 20%</td> </tr> </table> <p>Basis of calculation for asset allocation: -</p> $\left\{ \frac{\text{Total investment in each asset type}}{\text{Total NAV}} \times 100 \right\} \%$ | Asset type | Class Range | Equity | 80% - 100% | Cash | 0% - 20% |
| Asset type | Class Range | | | | | | |
| Equity | 80% - 100% | | | | | | |
| Cash | 0% - 20% | | | | | | |
| Performance Benchmark | FBMKLCI Index (Source: https://www.bursamalaysia.com/trade/trading_resources/listing_directory/indices-profile?stock_code=0200!) | | | | | | |
| Fund Managers | MCIS Insurance Berhad (“the Manager”) | | | | | | |
| Fees and Charges | | | | | | | |
| Fund Management Charge | 1.50% per annum of the Fund Value | | | | | | |
| Tax & Other Duties | 8.0% | | | | | | |
| Fund Performance | | | | | | | |
| Notice: Past performance of the fund is not an indication of its future performance. | | | | | | | |
| Historical Fund Performance | | | | | | | |
| Year-on-year Returns | FYE | | | | | | |
| | Dec-14 [^] Dec-15 Dec-16 Dec-17 Dec-18 Dec-19 Dec-20 Dec-21 Dec-22 Dec-23 | | | | | | |
| Fund | -4.3% -1.4% -3.4% 4.8% -2.7% -1.3% 0.0% 0.9% 0.1% 0.4% | | | | | | |
| FBMKLCI Index | -6.5% -3.9% -3.0% 9.5% -5.9% -6.0% 2.4% -3.7% -4.6% -2.7% | | | | | | |
| [^] 6-months period | | | | | | | |
| <i>Warning: This is strictly the performance of the investment fund, and not the returns earned on the actual premiums paid of the investment-linked product.</i> | | | | | | | |
| Basis of calculation of past performance: | | | | | | | |
| | $= \left\{ \frac{\text{Net Asset Value Per Share for Year n}}{\text{Net Asset Value Per Share for Year n-1}} - 1 \right\} \%$ | | | | | | |

Additional Disclosure for specific funds (Collective Investment Scheme-CIS)

Name : Eq8 Dow Jones Islamic Market Malaysia Titans 25 ETF (Formerly known as MyETF Dow Jones Islamic Market Malaysia Titans 25)
 CIS Type : Exchange Traded Fund ("ETF")
 Fund Manager : Eq8 Capital Sdn Bhd (Formerly known as i-VCAP Management Sdn Bhd)
 Management Fee : Fund Fees & Charges on top of the 0.4% of all-in management fees charged by the underlying ETF

Historical CIS Performance

| Year-on-year Returns | Year | | | | |
|---|------|-------|--------|--------|------|
| | 2019 | 2020 | 2021 | 2022 | 2023 |
| Eq8 Dow Jones Islamic Market Malaysia Titans 25 | 0.0% | 15.0% | -12.3% | -13.2% | 0.1% |

Name :1. Amanah Raya Real Estate Investment Trust
 2. Axis Real Estate Investment Trust
 3. KLCCP Stapled Group Berhad
 4. UOA Real Estate Investment Trust
 CIS Type : Real Estate Investment Trust ("REIT")

Fund Manager and Management Fee

| Name | Fund Manager | Management Fee* |
|--|---|-----------------|
| Amanah Raya Real Estate Investment Trust | AmanahRaya-Kenedix REIT Manager Sdn Bhd | 0.85% |
| Axis Real Estate Investment Trust | Axis REIT Managers Berhad | 1.00% |
| KLCCP Stapled Group Berhad | KLCC REIT Management Sdn Bhd | 0.30% |
| UOA Real Estate Investment Trust | UOA Asset Management Sdn Bhd | 0.67% |

* Fund Fees & Charges on top of the management fee charged by the underlying REITs.

Historical CIS Performance

| Name | Year-on-year Returns | | | | |
|--|----------------------|--------|-------|--------|--------|
| | 2019 | 2020 | 2021 | 2022 | 2023 |
| Amanah Raya Real Estate Investment Trust | -9.8% | -10.8% | 0.0% | -11.4% | -32.5% |
| Axis Real Estate Investment Trust | 13.5% | 14.7% | -4.4% | -7.7% | 0.0% |
| KLCCP Stapled Group Berhad | 3.1% | -10.4% | -7.5% | 2.4% | 5.7% |
| UOA Real Estate Investment Trust | -6.1% | -8.1% | 1.8% | 0.0% | -4.3% |

Risks**Market Risk**

- Market risk refers to potential losses that may arise from changes in the market conditions which in turn affect the market prices of the investments of a fund. Market conditions are generally affected by, amongst others, social environment, political and economic stability. Adverse conditions in the markets they operate in may affect the financial performance of those investments resulting in changes to the market prices of the investments of a fund.
- Risk Management:** The Fund would generally hold a well-diversified portfolio of equities from various sectors, thus the collapse of any particular security or any particular sector would not have a major adverse impact on the value of the Fund.

Liquidity Risk

- Liquidity risk refers to the inability to liquidate an investment into cash in a short period of time.

Generally, the smaller the trading volumes of the security or its issuer, the larger the liquidity risk. A fund which holds many securities that are illiquid, or difficult to dispose of, may have its value affected when it has to sell these securities at a discount or a loss, relative to the cost value of the asset. This in turn will depress the value of the Fund. A fund may also be exposed to liquidity risk when it experiences large redemptions. If a fund does not hold enough cash to meet such redemptions, it may have to sell large amounts of its holdings at a loss, or below the target price at which the underlying asset would otherwise be sold at, to pay redemption proceeds to investors. This in turn will depress the value of the fund.

- **Risk Management:** This risk is mitigated through a systematic security selection process and portfolio diversification. For fund that invests in local market, the investments are mostly in highly liquid assets, where it has high volume of trading in the market, and minimal exposure in low trading volume assets. The manager also will continuously monitor cash available to ensure redemption requests are met in an orderly manner.

Concentration Risk

- This risk refers to the risk that the Fund invests a substantial portion of its assets in a particular sector which may cause the Fund to be more susceptible to adverse economic events affecting that particular industry.
- **Risk Management:** This risk is mitigated through the diversification process whereby the Fund will hold a diversified portfolio of equities across various sectors. There is no sector concentration limit, but 10% of total NAV exposure on equity from single issuer limit is sufficient to mitigate such risks.

Operational Risk

- There is a risk that the Manager may not adhere to the investment mandate of the Fund due to an oversight. Poor management of the Fund may also jeopardise the investment of unit holders through the loss of their capital invested in the Fund.
- **Risk Management:** This risk is mitigated with close monitoring by the investment committee, back office system being incorporated with limits and controls, and regular reporting to the senior management team. In addition, the trustee monitors the management of the Fund to safeguard the interests of unit holder.

Risk of Non-Compliance

- Non-adherence with laws, rules, regulations, prescribed practices, internal policies and procedures may result in tarnished reputation, limited business opportunities and reduced potential expansion for the management company. It is the intention of the Manager to observe all rules governing the Fund at all times. However, both external factors (adverse market conditions, natural disasters, or political instability) and internal factors (oversight by the Manager, a lapse in the compliance function, or a system error) could impact the ability of the Manager to observe rules governing the Fund.
- **Risk Management:** In order to mitigate this risk, the Manager has stringent internal controls and ensures that compliance monitoring processes are undertaken.

Other Info

| | |
|-------------------------------------|---|
| Target Market | The target market is clients who want insurance protection with an element of potential upside of investment exposure in local equity market with high yielding income stream. |
| Basis & Frequency of Unit Valuation | <ul style="list-style-type: none"> • Each unit of a fund will have a Bid/NAV price as determined by the Company that shall be final and conclusive. • The Company will value each Fund on each business day to determine the Bid/NAV of a unit. • The Company will determine the Bid/NAV price of a unit of a fund divided by the number of units in issue on the business day before the valuation date. The result will be rounded down to the nearest tenth of a cent. • The latest available Bid/NAV price will be published daily in any newspaper |

| | |
|---------------------------|--|
| | circulating in Malaysia/ Company's website/ other channel in such format and with such details and information as it will decide. |
| Exceptional Circumstances | <p>The Company reserves the right to take the following actions that may become necessary due to change in circumstances: -</p> <ul style="list-style-type: none"> • Close the Fund to new money, or transfer the assets to a new fund that has similar investment objectives; • Change the name of the Fund; • Split or combine existing units; • Suspend unit pricing and defer the issuance or redemption of units, or switching to any fund, under this Fund for a reasonable period in exceptional circumstances, such as and including intervening events resulting in temporary closure of any stock exchange or suspension of particular stocks in which the Fund is invested; • Make any changes that may be required due to legislation and/or regulatory requirements. |

* If there is any ambiguity or inconsistency between the English and local language versions of this document, the English version will prevail.

Fund Fact Sheet

| | | | | | | | |
|---|--|-------------------|--------------------|--------|------------|------|----------|
| Name of Fund | MCIS LIFE EQUITY FUND (“the Fund”) | | | | | | |
| Features of Fund | | | | | | | |
| Investment Objective | To achieve capital appreciation over the long-term (5 to 10 years of period) by investing in local equities. | | | | | | |
| Investment Strategy and Approach | The Fund invests in broad selection of equities listed on Bursa Malaysia. The investment analysis is using the top-down and bottom-up approaches. Top-down approach is based on market and economic conditions, meanwhile bottom-up approach is based on the fundamentals of a company. Besides equities, the Fund would also invest in equity-related Collective Investment Scheme (“CIS”) and money market instruments. | | | | | | |
| Asset Allocation | <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: left;">Asset Type</td> <td style="text-align: right;">Class Range</td> </tr> <tr> <td>Equity</td> <td style="text-align: right;">80% - 100%</td> </tr> <tr> <td>Cash</td> <td style="text-align: right;">0% - 20%</td> </tr> </table> <p>Basis of calculation for asset allocation: -</p> $\left\{ \frac{\text{Total investment in each asset type}}{\text{Total NAV}} \times 100 \right\} \%$ | Asset Type | Class Range | Equity | 80% - 100% | Cash | 0% - 20% |
| Asset Type | Class Range | | | | | | |
| Equity | 80% - 100% | | | | | | |
| Cash | 0% - 20% | | | | | | |
| Performance Benchmark | FBMKLCI Index (Source: https://www.bursamalaysia.com/trade/trading_resources/listing_directory/indices-profile?stock_code=02001) | | | | | | |
| Fund Manager | MCIS Insurance Berhad (“the Manager”) | | | | | | |
| Fees and Charges | | | | | | | |
| Fund Management Charge | 1.40% per annum of the Fund Value | | | | | | |
| Tax & Other Duties | 8.0% | | | | | | |
| Fund Performance | | | | | | | |
| Notice: Past performance of the fund is not an indication of its future performance. | | | | | | | |
| Historical Fund Performance | | | | | | | |
| Year-on-year Returns | FYE | | | | | | |
| | Dec-14[^] Dec-15 Dec-16 Dec-17 Dec-18 Dec-19 Dec-20 Dec-21 Dec-22 Dec-23 | | | | | | |
| Fund | -5.4% 0.0% -1.5% 6.4% -1.7% -1.5% -0.4% 1.0% 1.1% -0.3% | | | | | | |
| FBMKLCI Index | -6.5% -3.9% 3.0% 9.5% -5.9% -6.0% 2.4% -3.7% -4.6% -2.7% | | | | | | |
| [^] 6-months period | | | | | | | |
| <i>Warning: This is strictly the performance of the investment fund, and not the returns earned on the actual premiums paid of the investment-linked product.</i> | | | | | | | |
| Basis of calculation of past performance: | | | | | | | |
| | $= \left\{ \frac{\text{Net Asset Value Per Share for Year n}}{\text{Net Asset Value Per Share for Year n-1}} - 1 \right\} \%$ | | | | | | |
| Additional Disclosure for specific funds (Collective Investment Scheme-CIS) | | | | | | | |
| Name | :1. Al-Aqar Healthcare Real Estate Investment Trust 2. Amanah Raya Real Estate Investment Trust 3. KLCCP Stapled Group Berhad | | | | | | |
| CIS Type | : Real Estate Investment Trust (“REIT”) | | | | | | |

Fund Manager and Management Fee

| Name | Fund Manager | Management Fee* |
|--|---|-----------------|
| Al-'Aqar Healthcare Real Estate Investment Trust | Damansara REIT Managers Sdn Bhd | 0.30% |
| Amanah Raya Real Estate Investment Trust | AmanahRaya-Kenedix REIT Manager Sdn Bhd | 0.85% |
| KLCCP Stapled Group Berhad | KLCC REIT Management Sdn Bhd | 0.30% |

* Fund Fees & Charges on top of the management fee charged by the underlying REITs.

Historical CIS Performance

| Name | Year-on-year Returns | | | | |
|--|----------------------|--------|--------|--------|--------|
| | 2019 | 2020 | 2021 | 2022 | 2023 |
| Al-'Aqar Healthcare Real Estate Investment Trust | 0.8% | -0.8% | -11.5% | 5.2% | 1.6% |
| Amanah Raya Real Estate Investment Trust | -9.8% | -10.8% | 0.0% | -11.4% | -32.5% |
| KLCCP Stapled Group Berhad | 3.1% | -10.4% | -7.5% | 2.4% | 5.7% |

Risks

Market Risk

- Market risk refers to potential losses that may arise from changes in the market conditions which in turn affect the market prices of the investments of a fund. Market conditions are generally affected by, amongst others, social environment, political and economic stability. Adverse conditions in the markets they operate in may affect the financial performance of those investments resulting in changes to the market prices of the investments of a fund.
- **Risk Management:** The Fund would generally hold a well-diversified portfolio of equities from various sectors, thus the collapse of any particular security or any particular sector would not have a major adverse impact on the value of the Fund.

Liquidity Risk

- Liquidity risk refers to the inability to liquidate an investment into cash in a short period of time. Generally, the smaller the trading volumes of the security or its issuer, the larger the liquidity risk. A fund which holds many securities that are illiquid, or difficult to dispose of, may have its value affected when it has to sell these securities at a discount or a loss, relative to the cost value of the asset. This in turn will depress the value of the Fund. A fund may also be exposed to liquidity risk when it experiences large redemptions. If a fund does not hold enough cash to meet such redemptions, it may have to sell large amounts of its holdings at a loss, or below the target price at which the underlying asset would otherwise be sold at, to pay redemption proceeds to investors. This in turn will depress the value of the fund.
- **Risk Management:** This risk is mitigated through a systematic security selection process and portfolio diversification. For fund that invests in local market, the investments are mostly in highly liquid assets, where it has high volume of trading in the market, and minimal exposure in low trading volume assets. The manager also will continuously monitor cash available to ensure redemption requests are met in an orderly manner.

Concentration Risk

- This risk refers to the risk that the Fund invests a substantial portion of its assets in a particular sector or geographical area which may cause the Fund to be more susceptible to adverse economic events affecting that particular industry or region.
- **Risk Management:** This risk is mitigated through the diversification process whereby the Fund will hold a diversified portfolio of Shariah-compliant equities across various sectors and countries. There is no sector or country concentration limit, but 10% of total NAV exposure on equity from single issuer limit is sufficient to mitigate such risks.

Operational Risk

- There is a risk that the Manager may not adhere to the investment mandate of the Fund due to an oversight. Poor management of the Fund may also jeopardise the investment of unit holders through the loss of their capital invested in the Fund.
- **Risk Management:** This risk is mitigated with close monitoring by the investment committee, back office system being incorporated with limits and controls, and regular reporting to the senior management team. In addition, the trustee monitors the management of the Fund to safeguard the interests of unit holder.

Risk of Non-Compliance

- Non-adherence with laws, rules, regulations, prescribed practices, internal policies and procedures may result in tarnished reputation, limited business opportunities and reduced potential expansion for the management company. It is the intention of the Manager to observe all rules governing the Fund at all times. However, both external factors (adverse market conditions, natural disasters, or political instability) and internal factors (oversight by the Manager, a lapse in the compliance function, or a system error) could impact the ability of the Manager to observe rules governing the Fund.
- **Risk Management:** In order to mitigate this risk, the Manager has stringent internal controls and ensures that compliance monitoring processes are undertaken.

Other Info

| | |
|-------------------------------------|--|
| Target Market | The target market is clients who want insurance protection with an element of potential upside of investment exposure in local equity market. |
| Basis & Frequency of Unit Valuation | <ul style="list-style-type: none"> • Each unit of a fund will have a Bid/NAV price as determined by the Company that shall be final and conclusive. • The Company will value each Fund on each business day to determine the Bid/NAV of a unit. • The Company will determine the Bid/NAV price of a unit of a fund divided by the number of units in issue on the business day before the valuation date. The result will be rounded down to the nearest tenth of a cent. • The latest available Bid/NAV price will be published daily in any newspaper circulating in Malaysia/ Company's website/ other channel in such format and with such details and information as it will decide. |
| Exceptional Circumstances | <p>The Company reserves the right to take the following actions that may become necessary due to change in circumstances: -</p> <ul style="list-style-type: none"> • Close the Fund to new money, or transfer the assets to a new fund that has similar investment objectives; • Change the name of the Fund; • Split or combine existing units; • Suspend unit pricing and defer the issuance or redemption of units, or switching to any fund, under this Fund for a reasonable period in exceptional circumstances, such as and including intervening events resulting in temporary closure of any stock exchange or suspension of particular stocks in which the Fund is invested; • Make any changes that may be required due to legislation and/or regulatory requirements. |

* If there is any ambiguity or inconsistency between the English and local language versions of this document, the English version will prevail.

Fund Fact Sheet

| Name of Fund | MCIS LIFE JATI FUND (“the Fund”) | | | | | | |
|---|---|------------|-------------|--------|------------|------|----------|
| Features of Fund | | | | | | | |
| Investment Objective | To achieve capital appreciation over the long-term (5 to 10 years of period) by investing in local Shariah-compliant equities. However, the Fund is not a Shariah-compliant product. | | | | | | |
| Investment Strategy and Approach | The Fund invests primarily in a broad selection of Shariah-compliant equities listed on the Bursa Malaysia. The investment analysis is using the top-down and bottom-up approaches. Top-down approach is based on market and economic conditions, meanwhile bottom-up approach is based on the fundamentals of a company. Besides equities, the Fund would also invest in Shariah-compliant equity-related Collective Investment Scheme (“CIS”) and Shariah-compliant money market instruments. | | | | | | |
| Asset Allocation | <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; border-bottom: 1px solid black;">Asset Type</th> <th style="text-align: left; border-bottom: 1px solid black;">Class Range</th> </tr> </thead> <tbody> <tr> <td>Equity</td> <td>80% - 100%</td> </tr> <tr> <td>Cash</td> <td>0% - 20%</td> </tr> </tbody> </table> <p>Basis of calculation for asset allocation: -</p> $\left\{ \frac{\text{Total investment in each asset type}}{\text{Total NAV}} \times 100 \right\} \%$ | Asset Type | Class Range | Equity | 80% - 100% | Cash | 0% - 20% |
| Asset Type | Class Range | | | | | | |
| Equity | 80% - 100% | | | | | | |
| Cash | 0% - 20% | | | | | | |
| Performance Benchmark | FBM EMAS Shariah Index (Source: https://www.bursamalaysia.com/trade/trading_resources/listing_directory/indices-profile?stock_code=0868/) | | | | | | |
| Fund Managers | MCIS Insurance Berhad (“the Manager”) | | | | | | |
| Fees and Charges | | | | | | | |
| Fund Management Charge | 1.35% per annum of the Fund Value | | | | | | |
| Tax & Other Duties | 8.0% | | | | | | |
| Fund Performance | | | | | | | |
| Notice: Past performance of the fund is not an indication of its future performance. | | | | | | | |
| Historical Fund Performance | | | | | | | |
| Year-on-year Returns | FYE | | | | | | |
| | Dec-14^ Dec-15 Dec-16 Dec-17 Dec-18 Dec-19 Dec-20 Dec-21 Dec-22 Dec-23 | | | | | | |
| Fund | -4.2% 0.1% -5.9% 3.2% -1.7% -1.5% -5.9% 3.2% -1.6% -0.2% | | | | | | |
| FBM Emas Shariah Index | -6.6% 2.4% -6.1% 10.7% -5.9% -6.0% -6.1% 10.7% -10.8% 0.5% | | | | | | |
| [^] 6-months period | | | | | | | |
| Warning: This is strictly the performance of the investment fund, and not the returns earned on the actual premiums paid of the investment-linked insurance-linked product. | | | | | | | |
| Basis of calculation of past performance: | | | | | | | |
| | $= \left\{ \frac{\text{Net Asset Value Per Share for Year n}}{\text{Net Asset Value Per Share for Year n-1}} - 1 \right\} \%$ | | | | | | |

Additional Disclosure for specific funds (Collective Investment Scheme-CIS)

Name : Eq8 Dow Jones Islamic Market Malaysia Titans 25 ETF (Formerly known as MyETF Dow Jones Islamic Market Malaysia Titans 25)
 CIS Type : Exchange Traded Fund (“ETF”)
 Fund Manager : Eq8 Capital Sdn Bhd (Formerly known as i-VCAP Management Sdn Bhd)
 Management Fee : Fund Fees & Charges on top of the 0.4% of all-in management fees charged by the underlying ETF.

Historical CIS Performance

| Name | Year-on-year Returns | | | | |
|---|----------------------|-------|--------|--------|------|
| | 2019 | 2020 | 2021 | 2022 | 2023 |
| Eq8 Dow Jones Islamic Market Malaysia Titans 25 | 0.0% | 15.0% | -12.3% | -13.2% | 0.1% |

Name :1. Al-'Aqar Healthcare Real Estate Investment Trust
 2. KLCCP Stapled Group Berhad
 CIS Type : Real Estate Investment Trust (“REIT”)

Fund Manager and Management Fee

| Name | Fund Manager | Management Fee* |
|--|---------------------------------|-----------------|
| Al-'Aqar Healthcare Real Estate Investment Trust | Damansara REIT Managers Sdn Bhd | 0.30% |
| KLCCP Stapled Group Berhad | KLCC REIT Management Sdn Bhd | 0.30% |

* Fund Fees & Charges on top of the management fee charged by the underlying REITs.

Historical CIS Performance

| Name | Year-on-year Returns | | | | |
|--|----------------------|--------|--------|------|------|
| | 2019 | 2020 | 2021 | 2022 | 2023 |
| Al-'Aqar Healthcare Real Estate Investment Trust | 0.8% | -0.8% | -11.5% | 5.2% | 1.6% |
| KLCCP Stapled Group Berhad | 3.1% | -10.4% | -7.5% | 2.4% | 5.7% |

Risks**Market Risk**

- Market risk refers to potential losses that may arise from changes in the market conditions which in turn affect the market prices of the investments of a fund. Market conditions are generally affected by, amongst others, social environment, political and economic stability. Adverse conditions in the markets they operate in may affect the financial performance of those investments resulting in changes to the market prices of the investments of a fund.
- Risk Management:** The Fund would generally hold a well-diversified portfolio of equities from various sectors, thus the collapse of any particular security or any particular sector would not have a major adverse impact on the value of the Fund.

Liquidity Risk

- Liquidity risk refers to the inability to liquidate an investment into cash in a short period of time. Generally, the smaller the trading volumes of the security or its issuer, the larger the liquidity risk. A fund which holds many securities that are illiquid, or difficult to dispose of, may have its value affected when it has to sell these securities at a discount or a loss, relative to the cost value of the asset. This in turn will depress the value of the Fund. A fund may also be exposed to liquidity risk when it experiences large redemptions. If a fund does not hold enough cash to meet such redemptions, it may have to sell large amounts of its holdings at a loss, or below the target price at which the underlying asset would otherwise be sold at, to pay redemption proceeds to investors. This in turn will depress the value of the fund.

- **Risk Management:** This risk is mitigated through a systematic security selection process and portfolio diversification. For fund that invests in local market, the investments are mostly in highly liquid assets, where it has high volume of trading in the market, and minimal exposure in low trading volume assets. The manager also will continuously monitor cash available to ensure redemption requests are met in an orderly manner.

Concentration Risk

- This risk refers to the risk that the Fund invests a substantial portion of its assets in a particular sector which may cause the Fund to be more susceptible to adverse economic events affecting that particular industry.
- **Risk Management:** This risk is mitigated through the diversification process whereby the Fund will hold a diversified portfolio of Shariah-compliant equities across various sectors. There is no sector concentration limit, but 10% of total NAV exposure on equity from single issuer limit is sufficient to mitigate such risks.

Risk of Mis-Selling

- This risk involves product that misrepresented or a customer is misled about its suitability. The Fund invests in Shariah-complaint assets, such as Shariah-compliant stocks and Shariah-compliant money market instrument. However, as the Manager is not a Takaful licenced operator, the Fund itself is not registered under Shariah-compliant product. Policy holder might get misled with the Islamic term.
- **Risk Management:** In order to mitigate this risk, the Manager needs to communicate information to policy holder in a way that is clear, fair and not misleading. This includes information in its marketing materials and also suitable advice from its sales representative to policy holder who is entitled to rely upon its judgement.

Reclassification of Shariah Status Risk

- This risk refers to the risk that the currently held Shariah-compliant equities in the Fund may be reclassified as Shariah non-compliant during the periodic review of the securities by the Shariah Adviser or the Shariah Boards of the relevant Islamic indices. If this occurs, the value of the Fund may be adversely affected and the Manager will take the necessary steps to dispose of such securities.
- **Risk Management:** The risk is mitigated through the diversification process (as described under Concentration Risk above) that the Manager will employ in the management of the Fund.

Operational Risk

- There is a risk that the Manager may not adhere to the investment mandate of the Fund due to an oversight. Poor management of the Fund may also jeopardise the investment of unit holders through the loss of their capital invested in the Fund.
- **Risk Management:** This risk is mitigated with close monitoring by the investment committee, back office system being incorporated with limits and controls, and regular reporting to the senior management team. In addition, the trustee monitors the management of the Fund to safeguard the interests of unit holder.

Risk of Non-Compliance

- Non-adherence with laws, rules, regulations, prescribed practices, internal policies and procedures may result in tarnished reputation, limited business opportunities and reduced potential expansion for the management company. It is the intention of the Manager to observe all rules governing the Fund at all times. However, both external factors (adverse market conditions, natural disasters, or political instability) and internal factors (oversight by the Manager, a lapse in the compliance function, or a system error) could impact the ability of the Manager to observe rules governing the Fund.
- **Risk Management:** In order to mitigate this risk, the Manager has stringent internal controls and ensures that compliance monitoring processes are undertaken.

| Other Info | |
|-------------------------------------|--|
| Target Market | The target market is clients who want insurance protection with an element of investment exposure in local equity market that complied with Shariah principles. |
| Basis & Frequency of Unit Valuation | <ul style="list-style-type: none"> • Each unit of a fund will have a Bid/NAV price as determined by the Company that shall be final and conclusive. • The Company will value each Fund on each business day to determine the Bid/NAV of a unit. • The Company will determine the Bid/NAV price of a unit of a fund divided by the number of units in issue on the business day before the valuation date. The result will be rounded down to the nearest tenth of a cent. • The latest available Bid/NAV price will be published daily in any newspaper circulating in Malaysia/ Company's website/ other channel in such format and with such details and information as it will decide. |
| Exceptional Circumstances | <p>The Company reserves the right to take the following actions that may become necessary due to change in circumstances: -</p> <ul style="list-style-type: none"> • Close the Fund to new money, or transfer the assets to a new fund that has similar investment objectives; • Change the name of the Fund; • Split or combine existing units; • Suspend unit pricing and defer the issuance or redemption of units, or switching to any fund, under this Fund for a reasonable period in exceptional circumstances, such as and including intervening events resulting in temporary closure of any stock exchange or suspension of particular stocks in which the Fund is invested; • Make any changes that may be required due to legislation and/or regulatory requirements. |

* If there is any ambiguity or inconsistency between the English and local language versions of this document, the English version will prevail.

Fund Fact Sheet

| | | | | | | | |
|--|--|-------------------|--------------------|--------------|------------|------|----------|
| Name of Fund | MCIS LIFE INCOME FUND (“the Fund”) | | | | | | |
| Features of Fund | | | | | | | |
| Investment Objective | To achieve steady stream of income and capital appreciation over the long-term (5 to 10 years of period) by investing in local fixed income securities. | | | | | | |
| Investment Strategy and Approach | The Fund invests primarily in local fixed income securities (MYR assets); including government bonds and corporate debt securities. The investment analysis is using the top-down and bottom-up approaches. Top-down approach is based on market and economic conditions, meanwhile bottom-up approach is based on the fundamentals of a company. Besides fixed income securities, the Fund would also invest in money market instruments. | | | | | | |
| Asset Allocation | <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: left;">Asset Type</td> <td style="text-align: right;">Class Range</td> </tr> <tr> <td>Fixed Income</td> <td style="text-align: right;">75% - 100%</td> </tr> <tr> <td>Cash</td> <td style="text-align: right;">0% - 25%</td> </tr> </table> <p>Basis of calculation for asset allocation: -</p> $\left\{ \frac{\text{Total investment in each asset type}}{\text{Total NAV}} \times 100 \right\} \%$ | Asset Type | Class Range | Fixed Income | 75% - 100% | Cash | 0% - 25% |
| Asset Type | Class Range | | | | | | |
| Fixed Income | 75% - 100% | | | | | | |
| Cash | 0% - 25% | | | | | | |
| Performance Benchmark | Markit iBoxx All Local Bond Index Malaysia Total Return Index* (Source: https://indicesweb.ihsmarkit.com/iBoxx/details/index?id=mkt.gb00b2rbnr71.my.r.l.3796.myr_n_l_fe_eod_calc) | | | | | | |
| Fund Manager | MCIS Insurance Berhad (“the Manager”) | | | | | | |
| Fees and Charges | | | | | | | |
| Fund Management Charge | 0.5% per annum of the Fund Value | | | | | | |
| Tax & Other Duties | 8.0% | | | | | | |
| Fund Performance | | | | | | | |
| Notice: Past performance of the fund is not an indication of its future performance. | | | | | | | |
| Historical Fund Performance | | | | | | | |
| Year-on-year Returns | FYE | | | | | | |
| | Dec-14[^] Dec-15 Dec-16 Dec-17 Dec-18 Dec-19 Dec-20 Dec-21 Dec-22 Dec-23 | | | | | | |
| Fund | 1.9% 4.5% 6.8% 4.6% 4.3% 8.8% 7.3% 0.7% 0.6% 8.1% | | | | | | |
| Markit iBoxx All Local Bond Index Malaysia Total Return Index* | 1.6% 4.2% 3.1% 5.3% 4.2% 8.9% 7.4% -1.5% 1.2% 6.6% | | | | | | |
| [^] 6-months period | | | | | | | |
| *since May 2016. Prior to that, the benchmark index was HSBC Malaysia All Bonds Index. | | | | | | | |
| Warning: This is strictly the performance of the investment fund, and not the returns earned on the actual premiums paid of the investment-linked product. | | | | | | | |
| Basis of calculation of past performance: | | | | | | | |
| $= \left\{ \frac{\text{Net Asset Value Per Share for Year n}}{\text{Net Asset Value Per Share for Year n-1}} - 1 \right\} \%$ | | | | | | | |

Risks

Market Risk

- Market risk refers to potential losses that may arise from changes in the market conditions which in turn affect the market prices of the investments of a fund. Market conditions are generally affected by, amongst others, social environment, political and economic stability. Adverse conditions in the markets they operate in may affect the financial performance of those investments resulting in changes to the market prices of the investments of a fund.
- **Risk Management:** The Fund would generally hold a well-diversified portfolio of fixed income from various sectors, thus the collapse of any particular security or any particular sector would not have a major adverse impact on the value of the Fund.

Liquidity Risk

- Liquidity risk refers to the inability to liquidate an investment into cash in a short period of time. Generally, the smaller the trading volumes of the security or its issuer, the larger the liquidity risk. A fund which holds many securities that are illiquid, or difficult to dispose of, may have its value affected when it has to sell these securities at a discount or a loss, relative to the cost value of the asset. This in turn will depress the value of the Fund. A fund may also be exposed to liquidity risk when it experiences large redemptions. If a fund does not hold enough cash to meet such redemptions, it may have to sell large amounts of its holdings at a loss, or below the target price at which the underlying asset would otherwise be sold at, to pay redemption proceeds to investors. This in turn will depress the value of the fund.
- **Risk Management:** This risk is mitigated through a systematic security selection process and portfolio diversification. For fund that invests in local market, the investments are mostly in highly liquid assets, where it has high volume of trading in the market, and minimal exposure in low trading volume assets. The manager also will continuously monitor cash available to ensure redemption requests are met in an orderly manner.

Concentration Risk

- This risk refers to the risk that the Fund invests a substantial portion of its assets in a particular sector which may cause the Fund to be more susceptible to adverse economic events affecting that particular industry.
- **Risk Management:** This risk is mitigated through the diversification process whereby the Fund will hold diversified portfolio securities across various sectors. There is no sector concentration limit, but 10% of total NAV exposure on equity from single issuer limit is sufficient to mitigate such risks.

Operational Risk

- There is a risk that the Manager may not adhere to the investment mandate of the Fund due to an oversight. Poor management of the Fund may also jeopardise the investment of unit holders through the loss of their capital invested in the Fund.
- **Risk Management:** This risk is mitigated with close monitoring by the investment committee, back office system being incorporated with limits and controls, and regular reporting to the senior management team. In addition, the trustee monitors the management of the Fund to safeguard the interests of unit holder.

Risk of Non-Compliance

- Non-adherence with laws, rules, regulations, prescribed practices, internal policies and procedures may result in tarnished reputation, limited business opportunities and reduced potential expansion for the management company. It is the intention of the Manager to observe all rules governing the Fund at all times. However, both external factors (adverse market conditions, natural disasters, or political instability) and internal factors (oversight by the Manager, a lapse in the compliance function, or a system error) could impact the ability of the Manager to observe rules governing the Fund.
- **Risk Management:** In order to mitigate this risk, the Manager has stringent internal controls and ensures that compliance monitoring processes are undertaken.

Interest Rate Risk

- The risk that a portfolio value will change due to a change in the absolute level of interest rates, in the spread between two rates, in the shape of the yield curve or in any other interest rate relationship. Interest rate risk affects the value of bonds more directly than stocks, and it is crucial in bond portfolio management. As interest rates rise, bond prices fall and vice versa. Furthermore, bonds with longer maturity and lower profit rates are more susceptible to interest rate movements.
- **Risk Management:** The risk is mitigated by diversifying fixed income portfolio where investing in bonds with varying maturity periods.

Credit/ Default Risk

- Bonds are subject to credit/ default risk in the event that the issuer of the instrument is faced with financial difficulties, which may decrease their credit worthiness. This in turn may lead to a default in payment of principal and interest.
- **Risk Management:** The risk is mitigated by diversifying the portfolio where investing in varying fixed income securities.

Other Info

| | |
|-------------------------------------|--|
| Target Market | The target market is conservative investors who want insurance protection with an element of investment exposure in bond market. |
| Basis & Frequency of Unit Valuation | <ul style="list-style-type: none"> • Each unit of a fund will have a Bid/NAV price as determined by the Company that shall be final and conclusive. • The Company will value each Fund on each business day to determine the Bid/NAV of a unit. • The Company will determine the Bid/NAV price of a unit of a fund divided by the number of units in issue on the business day before the valuation date. The result will be rounded down to the nearest tenth of a cent. • The latest available Bid/NAV price will be published daily in any newspaper circulating in Malaysia/ Company's website/ other channel in such format and with such details and information as it will decide. |
| Exceptional Circumstances | <p>The Company reserves the right to take the following actions that may become necessary due to change in circumstances: -</p> <ul style="list-style-type: none"> • Close the Fund to new money, or transfer the assets to a new fund that has similar investment objectives; • Change the name of the Fund; • Split or combine existing units; • Suspend unit pricing and defer the issuance or redemption of units, or switching to any fund, under this Fund for a reasonable period in exceptional circumstances, such as and including intervening events resulting in temporary closure of any stock exchange or suspension of particular stocks in which the Fund is invested; • Make any changes that may be required due to legislation and/or regulatory requirements. |

* If there is any ambiguity or inconsistency between the English and local language versions of this document, the English version will prevail.

Fund Fact Sheet

| | | | | | | | |
|---|---|-------------------|--------------------|-----|------------|------|----------|
| Name of Fund | MCIS LIFE ASIAPAC FUND (“the Fund”) | | | | | | |
| Features of Fund | | | | | | | |
| Investment Objective | To achieve steady stream of income and capital appreciation over the long-term (5 to 10 years of period) by investing in Principal S&P Asia Pacific Ethical Dividend Exchange Traded Fund (“ETF”). | | | | | | |
| Investment Strategy and Approach | This is a feeder fund structure that invests primarily in the ETF that listed on Singapore Stock Exchange (“SGX”). The ETF is a passive index fund that tracks the S&P Ethical Pan Asia Select Dividend Opportunities Index (“Index”). The Index tracks the performance of the top 40 stocks with ethically conscious, high dividend yield from the Pan Asia region. Besides ETF, the Fund would also invest in money market instruments. | | | | | | |
| Asset Allocation | <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: left;">Asset Type</td> <td style="text-align: right;">Class Range</td> </tr> <tr> <td>ETF</td> <td style="text-align: right;">80% - 100%</td> </tr> <tr> <td>Cash</td> <td style="text-align: right;">0% - 20%</td> </tr> </table> <p>Basis of calculation for asset allocation: -</p> $\left\{ \frac{\text{Total investment in each asset type}}{\text{Total NAV}} \times 100 \right\} \%$ | Asset Type | Class Range | ETF | 80% - 100% | Cash | 0% - 20% |
| Asset Type | Class Range | | | | | | |
| ETF | 80% - 100% | | | | | | |
| Cash | 0% - 20% | | | | | | |
| Performance Benchmark | S&P Ethical Pan Asia Select Dividend Opportunities Index (Source: https://www.spglobal.com/spdji/en/indices/strategy/sp-ethical-pan-asia-select-dividend-opportunities-index/#overview) | | | | | | |
| Fund Manager | MCIS Insurance Berhad (“the Manager”) | | | | | | |
| Fees and Charges | | | | | | | |
| Fund Management Charge | 0.85% per annum of the Fund Value | | | | | | |
| Tax & Other Duties | 8.0% | | | | | | |
| Fund Performance | | | | | | | |
| Notice: Past performance of the fund is not an indication of its future performance. | | | | | | | |
| Historical Fund Performance | | | | | | | |
| Year-on-year Returns | FYE | | | | | | |
| | Dec-14 [^] Dec-15 Dec-16 Dec-17 Dec-18 Dec-19 Dec-20 Dec-21 Dec-22 Dec-23 | | | | | | |
| Fund | 13.0% -1.2% 5.9% 12.0% -4.8% 5.3% -6.7% -1.8% -3.8% 9.9% | | | | | | |
| S&P Ethical Pan Asia Select Dividend Opportunities Index | -0.7% -22.9% 1.2% 29.0% -11.2% 4.9% -10.4% -8.5% -13.4% 4.1% | | | | | | |
| [^] 6-months period | | | | | | | |
| <i>Warning: This is strictly the performance of the investment fund, and not the returns earned on the actual premiums paid of the investment-linked product.</i> | | | | | | | |
| Basis of calculation of past performance: | | | | | | | |
| $= \left\{ \frac{\text{Net Asset Value Per Share for Year n}}{\text{Net Asset Value Per Share for Year n-1}} - 1 \right\} \%$ | | | | | | | |

Additional Disclosure for specific funds (Collective Investment Scheme-CIS)

Name : Principal S&P Asia Pacific Ethical Dividend Exchange Traded Fund
 CIS Type : Exchange Traded Fund (“ETF”)
 Fund Manager : Principal Asset Management (S) Pte Ltd
 Management Fee : Fund Fees & Charges on top of the 0.65% of all-in management fees charged by the underlying ETF

Historical CIS Performance

| Year-on-year Returns | Year | | | | |
|---|------|--------|-------|--------|------|
| | 2019 | 2020 | 2021 | 2022 | 2023 |
| Principal S&P Asia Pacific Ethical Dividend ETF | 4.5% | -11.0% | -7.8% | -11.7% | 2.8% |

Risks**Market Risk**

- Market risk refers to potential losses that may arise from changes in the market conditions which in turn affect the market prices of the investments of a fund. Market conditions are generally affected by, amongst others, social environment, political and economic stability. Adverse conditions in the markets they operate in may affect the financial performance of those investments resulting in changes to the market prices of the investments of a fund.
- **Risk Management:** The ETF would generally hold a well-diversified portfolio of equities from various sectors, thus the collapse of any particular security or any particular sector would not have a major adverse impact on the value of the Fund.

Liquidity Risk

- Liquidity risk refers to the inability to liquidate an investment into cash in a short period of time. Generally, the smaller the trading volumes of the security or its issuer, the larger the liquidity risk. A fund which holds many securities that are illiquid, or difficult to dispose of, may have its value affected when it has to sell these securities at a discount or a loss, relative to the cost value of the asset. This in turn will depress the value of the Fund. A fund may also be exposed to liquidity risk when it experiences large redemptions. If a fund does not hold enough cash to meet such redemptions, it may have to sell large amounts of its holdings at a loss, or below the target price at which the underlying asset would otherwise be sold at, to pay redemption proceeds to investors. This in turn will depress the value of the fund.

Risk Management: The risk is mitigated through a continuous monitoring of cash available to ensure redemption requests are met in an orderly manner. For investment in this CIS, there are two ways to liquidate the investment; i) sell the CIS in the market; ii) CIS redemption.

Currency Risk

- The Fund is issued in Malaysian ringgit, but the underlying asset, the ETF is traded in the US dollar and listed on the Singapore Stock Exchange. Thus, any fluctuation in the exchange rate of the US dollar relative to Malaysian ringgit will affect the NAV of the Fund.
- **Risk Management:** Settlement for buying and selling of the ETF is being done on spot basis. Meanwhile, valuation of the NAV for the fund is on daily basis. This will ensure that NAV reflects the current rate of the currency. However, the policy holders will still be exposed to currency risk.

Emerging Market Risk

- The ETF invests in securities listed on stocks exchanges in the Asia Pacific countries, including Malaysia, Thailand, Indonesia and China, which are considered to be emerging markets. Emerging markets risks include, but are not limited to: generally, less liquid and less efficient securities markets; generally greater price volatility; exchange rate fluctuations and exchange controls; imposition of restrictions on the repatriation of fund.
- **Risk Management:** The ETF invests in the high capitalization stocks in the Asia Pacific countries that pays high dividend. The country and industry diversification will mitigate any adverse impact from the potential downtrend in the region and the better performance on one country will set off

underperformance in another country.

Concentration Risk

- This risk refers to the risk that the ETF invests a substantial portion of its assets in a particular sector or geographical area which may cause the ETF to be more susceptible to adverse economic events affecting that particular industry or region.
- **Risk Management:** This risk is mitigated through the diversification process that the ETF fund manager will employ.

Tracking Error Risk

- Factors such as the fees and expenses of the ETF, imperfect correlation between the ETF's assets and the index securities constituting the Index, rounding of share prices, changes to the Index and regulatory policies may affect the ETF Manager's ability to achieve close correlation with the performance of the Index. The ETF's returns may therefore deviate from The Index and there is no assurance that the ETF will be able to fully track the performance of the Index. The Fund may not be 100% invested in the ETF as cash may be reserved to facilitate potential withdrawal. This may contribute to further tracking error.
- **Risk Management:** The manager of the ETF will replicate the Index to the closest possible that will minimize the tracking error level.

The ETF is not Actively Managed

- The ETF is not actively managed. Accordingly, the ETF may be affected by a decline in world market segments relating to the Index. The ETF manager does not attempt to select stocks individually or to take defensive positions in declining markets.
- **Risk Management:** The Manager will control the exposure of the ETF to minimise potential loss of the Fund in the declining market. Investing in this ETF is mainly for stable income with defensive strategy instead of mainly for capital gain in the longer run. This is in tandem with the Fund's objective to achieve steady income stream with moderate market risk over medium and long term period.

Operational Risk

- There is a risk that the Manager may not adhere to the investment mandate of the Fund due to an oversight. Poor management of the Fund may also jeopardise the investment of unit holders through the loss of their capital invested in the Fund.
- **Risk Management:** This risk is mitigated with close monitoring by the investment committee, back office system being incorporated with limits and controls, and regular reporting to the senior management team. In addition, the trustee monitors the management of the Fund to safeguard the interests of unit holder.

Risk of Non-Compliance

- Non-adherence with laws, rules, regulations, prescribed practices, internal policies and procedures may result in tarnished reputation, limited business opportunities and reduced potential expansion for the management company. It is the intention of the Manager to observe all rules governing the Fund at all times. However, both external factors (adverse market conditions, natural disasters, or political instability) and internal factors (oversight by the Manager, a lapse in the compliance function, or a system error) could impact the ability of the Manager to observe rules governing the Fund.
- **Risk Management:** In order to mitigate this risk, the Manager has stringent internal controls and ensures that compliance monitoring processes are undertaken.

Other Info

| | |
|---------------|--|
| Target Market | Moderate risk investors who prefer to invest in high dividend yield equities in the Asia Pacific region. |
|---------------|--|

| | |
|-------------------------------------|--|
| Basis & Frequency of Unit Valuation | <ul style="list-style-type: none"> • Each unit of a fund will have a Bid/NAV price as determined by the Company that shall be final and conclusive. • The Company will value each Fund on each business day to determine the Bid/NAV of a unit. • The Company will determine the Bid/NAV price of a unit of a fund divided by the number of units in issue on the business day before the valuation date. The result will be rounded down to the nearest tenth of a cent. • The latest available Bid/NAV price will be published daily in any newspaper circulating in Malaysia/ Company's website/ other channel in such format and with such details and information as it will decide. • Any rebate from ETF will be credited to the Fund. |
| Exceptional Circumstances | <p>The Company reserves the right to take the following actions that may become necessary due to change in circumstances: -</p> <ul style="list-style-type: none"> • Close the Fund to new money, or transfer the assets to a new fund that has similar investment objectives; • Change the name of the Fund; • Split or combine existing units; • Suspend unit pricing and defer the issuance or redemption of units, or switching to any fund, under this Fund for a reasonable period in exceptional circumstances, such as and including intervening events resulting in temporary closure of any stock exchange or suspension of particular stocks in which the Fund is invested; • Make any changes that may be required due to legislation and/or regulatory requirements. |

* If there is any ambiguity or inconsistency between the English and local language versions of this document, the English version will prevail.

Fund Fact Sheet

| | | | | | | | | | | | | | | | | |
|---|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-------------------|--------------------|-------|------------|------|----------|
| Name of Fund | MCIS LIFE GLOBAL YAKIN FUND (“the Fund”) | | | | | | | | | | | | | | | |
| Features of Fund | | | | | | | | | | | | | | | | |
| Investment Objective | To achieve capital appreciation over the long-term (5 to 10 years of period) by investing in abrdn Islamic World Equity Fund (“AIWEF”). However, the Fund is not a Shariah-compliant product. | | | | | | | | | | | | | | | |
| Investment Strategy and Approach | This is a feeder fund structure that invests primarily in AIWEF (<i>formerly known as Aberdeen Standard Islamic World Equity Fund</i>). AIWEF invests in an international portfolio of Shariah-compliant equities and Shariah-compliant equity related securities of companies with good growth potential. The equities selection will be based on a "bottom-up" approach focused primarily on selecting high quality companies trading at attractive valuations relative to their peers using rigorous business analysis and detailed security valuation analysis. Besides AIWEF, the Fund would also invest in Shariah-compliant money market instruments. | | | | | | | | | | | | | | | |
| Asset Allocation | <table border="0" style="width: 100%;"> <tr> <td style="text-align: left;">Asset Type</td> <td style="text-align: right;">Class Range</td> </tr> <tr> <td>AIWEF</td> <td style="text-align: right;">80% - 100%</td> </tr> <tr> <td>Cash</td> <td style="text-align: right;">0% - 20%</td> </tr> </table> <p>Basis of calculation for asset allocation: -</p> $\left\{ \frac{\text{Total investment in each asset type}}{\text{Total NAV}} \times 100 \right\} \%$ | | | | | | | | | | Asset Type | Class Range | AIWEF | 80% - 100% | Cash | 0% - 20% |
| Asset Type | Class Range | | | | | | | | | | | | | | | |
| AIWEF | 80% - 100% | | | | | | | | | | | | | | | |
| Cash | 0% - 20% | | | | | | | | | | | | | | | |
| Performance Benchmark | MSCI ACWI Islamic (Shariah) Index (Source: https://app2.msci.com/products/index-data-search/regional_chart.jsp?size=Standard%20(Large%2BMid%20Cap)&scope=R&style=None&currency=USD&priceLevel=NETR&indexId=136210&indexName=ACWI%20ISLAMIC&suite=FT) | | | | | | | | | | | | | | | |
| Fund Managers | MCIS Insurance Berhad (“the Manager”) | | | | | | | | | | | | | | | |
| Fees and Charges | | | | | | | | | | | | | | | | |
| Fund Management Charge | 0.85% per annum of the Fund Value | | | | | | | | | | | | | | | |
| Tax & Other Duties | 8.0% | | | | | | | | | | | | | | | |
| Fund Performance | | | | | | | | | | | | | | | | |
| Notice: Past performance of the fund is not an indication of its future performance. | | | | | | | | | | | | | | | | |
| Historical Fund Performance | | | | | | | | | | | | | | | | |
| | FYE | | | | | | | | | | | | | | | |
| Year-on-year Returns | Dec-14[^] | Dec-15 | Dec-16 | Dec-17 | Dec-18 | Dec-19 | Dec-20 | Dec-21 | Dec-22 | Dec-23 | | | | | | |
| Fund | 1.4% | 5.1% | 7.7% | 6.8% | -8.5% | 18.2% | 13.6% | 20.3% | -18.5% | 21.0% | | | | | | |
| MSCI AC World Islamic Index | -5.7% | -7.4% | 5.7% | 19.3% | -12.0% | 19.7% | 8.9% | 16.0% | -15.3% | 19.6% | | | | | | |
| [^] 6-months period Warning: This is strictly the performance of the investment fund, and not the returns earned on the actual premiums paid of the investment-linked product | | | | | | | | | | | | | | | | |

Basis of calculation of past performance:

$$= \left\{ \frac{\text{Net Asset Value Per Share for Year } n}{\text{Net Asset Value Per Share for Year } n-1} - 1 \right\} \%$$

Additional Disclosure for specific funds (Collective Investment Scheme-CIS)

Name : abrdn Islamic World Equity Fund (*formerly known as Aberdeen Standard Islamic World Equity Fund*)
 CIS Type : Unit Trust
 Fund Manager : abrdn Islamic Malaysia Sdn. Bhd. (*formerly known as Aberdeen Standard Islamic Investments (Malaysia) Sdn Bhd.*)
 Management Fee : Fund Fees & Charges on top of the 1.79% of all-in management fees charged by the underlying unit trust.

Historical CIS Performance

| Name | Year-on-year Returns | | | | |
|---------------------------------|----------------------|-------|-------|--------|-------|
| | 2019 | 2020 | 2021 | 2022 | 2023 |
| abrdn Islamic World Equity Fund | 23.8% | 16.6% | 25.1% | -22.0% | 25.6% |

Risks

Market Risk

- Market risk refers to potential losses that may arise from changes in the market conditions which in turn affect the market prices of the investments of a fund. Market conditions are generally affected by, amongst others, social environment, political and economic stability. Adverse conditions in the markets they operate in may affect the financial performance of those investments resulting in changes to the market prices of the investments of a fund.
- Risk Management:** The unit trust fund would generally hold a well-diversified portfolio of equities from various sectors, thus the collapse of any particular security or any particular sector would not have a major adverse impact on the value of the Fund.

Liquidity Risk

- Liquidity risk refers to the inability to liquidate an investment into cash in a short period of time. The redemption process to liquidate the investment in the CIS usually takes longer time compared to normal security trading in the market (e.g; 7 business days vs. normal trading of 3 business days). A fund may also be exposed to liquidity risk when it experiences large redemptions. If a fund does not hold enough cash to meet such redemptions, it may have to sell large amounts of its holdings at a loss, or below the target price at which the underlying asset would otherwise be sold at, to pay redemption proceeds to investors. This in turn will depress the value of the fund.
Risk Management: The risk is mitigated through a continuous monitoring of cash available to ensure redemption requests are met in an orderly manner.

Concentration Risk

- This risk refers to the risk that the unit trust fund invests a substantial portion of its assets in a particular sector or geographical area which may cause the unit trust fund to be more susceptible to adverse economic events affecting that particular industry or region.
- Risk Management:** This risk is mitigated through the diversification process whereby the unit trust fund will hold a diversified portfolio of Shariah-compliant equities across various sectors and countries. There is no sector or country concentration limit, but 10% of total NAV exposure on equity from single issuer limit is sufficient to mitigate such risks.

Risk of Mis-Selling

- This risk involves product that misrepresented or a customer is misled about its suitability. The Fund invests in Shariah-compliant assets, such as Shariah-compliant stocks and Shariah-compliant money market instrument. However, as the Manager is not a Takaful licenced operator,

the Fund itself is not registered under Shariah-compliant product. Policy holder might get misled with the Islamic term.

- **Risk Management:** In order to mitigate this risk, the Manager needs to communicate information to policy holder in a way that is clear, fair and not misleading. This includes information in its marketing materials and also suitable advice from its sales representative to policy holder who is entitled to rely upon its judgement.

Reclassification of Shariah Status Risk

- This risk refers to the risk that the currently held Shariah-compliant equities in the unit trust fund may be reclassified as Shariah non-compliant during the periodic review of the securities by the Shariah Adviser or the Shariah Boards of the relevant Islamic indices. If this occurs, the value of the unit trust fund may be adversely affected and the unit trust fund manager will take the necessary steps to dispose of such securities.
- **Risk Management:** The risk is mitigated through the diversification process (as described under Concentration Risk above) that the unit trust manager will employ in the management of the unit trust.

Currency Risk

- As the investments of the unit trust may be denominated in currencies other than the Malaysia ringgit, any fluctuation in the exchange rate in which the investments are denominated may have an impact on the value of these investments. 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.
- **Risk Management:** Settlement for buying and selling of the underlying fund is being done on spot basis. Meanwhile, valuation of the NAV for the Fund is on daily basis. This will ensure that NAV reflects the current rate of the currency. However, the policy holders will still be exposed to currency risk.

Emerging Countries and Developing Markets Risk

- In emerging markets, the legal, judicial and regulatory infrastructure is still developing and there are more legal uncertainties both for the local market participants and their overseas counterparts. Some markets carry significant risks for investors. Investors should therefore ensure that they understand the relevant risks involved by seeking independent professional investment advice before investing.
- **Risk Management:** The unit trust will invest a minimum of one percent (1%) in emerging markets such as Korea, Taiwan and Brazil. As the countries' classification may change from emerging market to developed market status during the life of the fund, the countries mentioned above are indicative only and may change.

Operational Risk

- There is a risk that the Manager may not adhere to the investment mandate of the Fund due to an oversight. Poor management of the Fund may also jeopardise the investment of unit holders through the loss of their capital invested in the Fund.
- **Risk Management:** This risk is mitigated with close monitoring by the investment committee, back office system being incorporated with limits and controls, and regular reporting to the senior management team. In addition, the trustee monitors the management of the Fund to safeguard the interests of unit holder.

Risk of Non-Compliance

- Non-adherence with laws, rules, regulations, prescribed practices, internal policies and procedures may result in tarnished reputation, limited business opportunities and reduced potential expansion for the management company. It is the intention of the Manager to observe all rules governing the Fund at all times. However, both external factors (adverse market conditions, natural disasters, or political instability) and internal factors (oversight by the Manager, a lapse in the compliance function, or a system error) could impact the ability of the Manager to observe rules governing the

| | |
|--|--|
| Fund. | |
| <ul style="list-style-type: none"> • Risk Management: In order to mitigate this risk, the Manager has stringent internal controls and ensures that compliance monitoring processes are undertaken. | |
| Other Info | |
| Target Market | The Fund is suitable for investors who seek capital appreciation over a long-term investment horizon and who are willing to accept high level of risk. |
| Basis & Frequency of Unit Valuation | <ul style="list-style-type: none"> • Each unit of a fund will have a Bid/NAV price as determined by the Company that shall be final and conclusive. • The Company will value each Fund on each business day to determine the Bid/NAV of a unit. • The Company will determine the Bid/NAV price of a unit of a fund divided by the number of units in issue on the business day before the valuation date. The result will be rounded down to the nearest tenth of a cent. • The latest available Bid/NAV price will be published daily in any newspaper circulating in Malaysia/ Company's website/ other channel in such format and with such details and information as it will decide. • Any rebate received from the Unit Trust will be credited into the Fund. |
| Exceptional Circumstances | <p>The Company reserves the right to take the following actions that may become necessary due to change in circumstances: -</p> <ul style="list-style-type: none"> • Close the Fund to new money, or transfer the assets to a new fund that has similar investment objectives; • Change the name of the Fund; • Split or combine existing units; • Suspend unit pricing and defer the issuance or redemption of units, or switching to any fund, under this Fund for a reasonable period in exceptional circumstances, such as and including intervening events resulting in temporary closure of any stock exchange or suspension of particular stocks in which the Fund is invested; • Make any changes that may be required due to legislation and/or regulatory requirements. |

* If there is any ambiguity or inconsistency between the English and local language versions of this document, the English version will prevail.

Fund Fact Sheet

| Name of Fund | MCIS LIFE TITAN FUND (“The Fund”) | | | | | | |
|--|--|------------|-------------|-----|------------|------|----------|
| Features of Fund | | | | | | | |
| Investment Objective | To achieve capital appreciation over the long-term (5 to 10 years of period) by investing in Eq8 Dow Jones US Titans 50 ETF (<i>Formerly known as MyETF Dow Jones U.S. Titans 50</i>) (“ETF”). However, the Fund is not a Shariah-compliant product. | | | | | | |
| Investment Strategy and Approach | This is a feeder fund structure that invests primarily in the ETF. The ETF is a passive index fund that tracks the Dow Jones Islamic Market U.S. Titans 50 Index (“Index”). The Index is designed as a performance benchmark of 50 largest companies by float-adjusted market capitalisation listed on relevant exchanges which have passed rules-based screens for Shariah compliance. Besides ETF, the Fund would also invest in Shariah-compliant money market instruments. | | | | | | |
| Asset Allocation | <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; border-bottom: 1px solid black;">Asset Type</th> <th style="text-align: left; border-bottom: 1px solid black;">Class Range</th> </tr> </thead> <tbody> <tr> <td>ETF</td> <td>80% - 100%</td> </tr> <tr> <td>Cash</td> <td>0% - 20%</td> </tr> </tbody> </table> <p>Basis of calculation for asset allocation: -</p> $\left\{ \frac{\text{Total investment in each asset type}}{\text{Total NAV}} \times 100 \right\} \%$ | Asset Type | Class Range | ETF | 80% - 100% | Cash | 0% - 20% |
| Asset Type | Class Range | | | | | | |
| ETF | 80% - 100% | | | | | | |
| Cash | 0% - 20% | | | | | | |
| Performance Benchmark | Dow Jones Islamic Market U.S. Titans 50 Index (Source: https://www.spglobal.com/spdji/en/indices/equity/dow-jones-islamic-market-us-titans-50-index/#overview) | | | | | | |
| Fund Managers | MCIS Insurance Berhad (“the Manager”) | | | | | | |
| Fees and Charges | | | | | | | |
| Fund Management Charge | 0.85% per annum of the Fund Value | | | | | | |
| Tax & Other Duties | 8.0% | | | | | | |
| Fund Performance | | | | | | | |
| Notice: Past performance of the fund is not an indication of its future performance. | | | | | | | |
| Historical Fund Performance | | | | | | | |
| Year-on-year Returns | FYE | | | | | | |
| | Dec-20 Dec-21 Dec-22 Dec-23 | | | | | | |
| Fund | 18.0% 28.5% -17.1% 33.3% | | | | | | |
| Dow Jones Islamic Market U.S. Titans 50 Index | 27.7% 32.5% -27.0% 39.9% | | | | | | |
| <i>Warning: This is strictly the performance of the investment fund, and not the returns earned on the actual premiums paid of the investment-linked product</i> | | | | | | | |
| Basis of calculation of past performance: | | | | | | | |
| | $= \left\{ \frac{\text{Net Asset Value Per Share for Year n}}{\text{Net Asset Value Per Share for Year n-1}} - 1 \right\} \%$ | | | | | | |

Additional Disclosure for specific funds (Collective Investment Scheme-CIS)

Name : Eq8 Dow Jones US Titans 50 ETF (Formerly known as MyETF Dow Jones U.S. Titans 50)
 CIS Type : Exchange Traded Fund (“ETF”)
 Fund Manager : Eq8 Capital Sdn Bhd (Formerly known as i-VCAP Management Sdn Bhd)
 Management Fee : Fund Fees & Charges on top of the 0.475% of all-in management fees charged by the underlying ETF

Historical CIS Performance

| Year-on-year Returns | Year-on-year Returns | | | | |
|----------------------------|----------------------|-------|-------|--------|-------|
| | 2019 | 2020 | 2021 | 2022 | 2023 |
| Eq8 Dow Jones US Titans 50 | 36.1% | 26.2% | 35.4% | -24.5% | 33.7% |

Risks**Market Risk**

- Market risk refers to potential losses that may arise from changes in the market conditions which in turn affect the market prices of the investments of a fund. Market conditions are generally affected by, amongst others, social environment, political and economic stability. Adverse conditions in the markets they operate in may affect the financial performance of those investments resulting in changes to the market prices of the investments of a fund. The ETF will invest in constituents of the benchmark index which are listed on the relevant exchanges across the U.S. The risks involve changes in economic and political developments, changes in interest rates and perceived trends in stocks prices.
- **Risk Management:** The ETF would generally hold a well-diversified portfolio of equities from various sectors, thus the collapse of any particular security or any particular sector would not have a major adverse impact on the value of the Fund.

Liquidity Risk

- Liquidity risk refers to the inability to liquidate an investment into cash in a short period of time. Generally, the smaller the trading volumes of the security or its issuer, the larger the liquidity risk. A fund which holds many securities that are illiquid, or difficult to dispose of, may have its value affected when it has to sell these securities at a discount or a loss, relative to the cost value of the asset. This in turn will depress the value of the Fund. A fund may also be exposed to liquidity risk when it experiences large redemptions. If a fund does not hold enough cash to meet such redemptions, it may have to sell large amounts of its holdings at a loss, or below the target price at which the underlying asset would otherwise be sold at, to pay redemption proceeds to investors. This in turn will depress the value of the fund.
Risk Management: The risk is mitigated through a continuous monitoring of cash available to ensure redemption requests are met in an orderly manner. For investment in this CIS, there are two ways to liquidate the investment; i) sell the CIS in the market; ii) CIS redemption.

Currency Risk

- The Fund is investing in the ETF which is traded in the US dollar. Since The Fund is issued in Malaysian ringgit, any fluctuation in the exchange rate of the US dollar relative to Malaysian ringgit will affect the NAV of the Fund.
- **Risk Management:** Settlement for buying and selling of the ETF is being done on spot basis. Meanwhile, valuation of the NAV for the fund is on daily basis. This will ensure that NAV reflects the current rate of the currency. However, the policy holders will still be exposed to currency risk.

Concentration Risk

- This risk refers to the risk that the ETF invests a substantial portion of its assets in a particular sector or geographical area which may cause the ETF to be more susceptible to adverse economic events affecting that particular industry or region.
- **Risk Management:** This risk is mitigated through the diversification process that the ETF fund manager will employ. For the Fund, the Manager will control the exposure of the ETF to ensure that

the Fund will not be significantly affected in the declining market.

Tracking Error Risk

- Factors such as the fees and expenses of the ETF, imperfect correlation between the ETF's assets and the index securities constituting the Index, rounding of share prices, changes to the Index and regulatory policies may affect the ETF Manager's ability to achieve close correlation with the performance of the Index. The ETF's returns may therefore deviate from The Index and there is no assurance that the ETF will be able to fully track the performance of the Index. The Fund may not be 100% invested in the ETF as cash may be reserved to facilitate potential withdrawal. This may contribute to further tracking errors.
- **Risk Management:** The manager of the ETF will replicate the Index to the closest possible that will minimize the tracking error level.

The ETF is not Actively Managed

- The ETF is not actively managed. Accordingly, the ETF may be affected by a decline in world market segments relating to the Index. The ETF manager does not attempt to select stocks individually or to take defensive positions in declining markets.
- **Risk Management:** The Manager will control the exposure of the ETF to minimise potential loss of the Fund in the declining market. Investing in this ETF is mainly to track the performance of the benchmark index.

Risk of Mis-Selling

- This risk involves product that misrepresented or a customer is misled about its suitability. The Fund invests in Shariah-complaint assets, such as Shariah-compliant stocks and Shariah-compliant money market instrument. However, as the Manager is not a Takaful licenced operator, the Fund itself is not registered under Shariah-compliant product. Policy holder might get misled with the Islamic term.
- **Risk Management:** In order to mitigate this risk, the Manager needs to communicate information to policy holder in a way that is clear, fair and not misleading. This includes information in its marketing materials and also suitable advice from its sales representative to policy holder who is entitled to rely upon its judgement.

Reclassification of Shariah Status Risk

- This risk refers to the risk that the currently held Shariah-compliant equities in the ETF may be reclassified as Shariah non-compliant during the periodic review of the securities by the Shariah Adviser or the Shariah Boards of the relevant Islamic indices. If this occurs, the value of the ETF may be adversely affected and the ETF manager will take the necessary steps to dispose of such securities.
- **Risk Management:** The risk is mitigated through the diversification process (as described under Concentration Risk above) that the ETF manager will employ in the management of the ETF.

Operational Risk

- There is a risk that the Manager may not adhere to the investment mandate of the Fund due to an oversight. Poor management of the Fund may also jeopardise the investment of unit holders through the loss of their capital invested in the Fund.
- **Risk Management:** This risk is mitigated with close monitoring by the investment committee, back office system being incorporated with limits and controls, and regular reporting to the senior management team. In addition, the trustee monitors the management of the Fund to safeguard the interests of unit holder.

Risk of Non-Compliance

- Non-adherence with laws, rules, regulations, prescribed practices, internal policies and procedures may result in tarnished reputation, limited business opportunities and reduced potential expansion for the management company. It is the intention of the Manager to observe all rules governing the Fund at all times. However, both external factors (adverse market conditions, natural disasters, or

| | |
|--|--|
| <p>political instability) and internal factors (oversight by the Manager, a lapse in the compliance function, or a system error) could impact the ability of the Manager to observe rules governing the Fund.</p> <ul style="list-style-type: none"> • Risk Management: In order to mitigate this risk, the Manager has stringent internal controls and ensures that compliance monitoring processes are undertaken. | |
| Other Info | |
| Target Market | <p>The Fund is suitable for investors who are:</p> <ul style="list-style-type: none"> • Seeking diversification and investment opportunities in Shariah-compliant equities in the U.S. market; • Seeking liquid financial instruments with an index tracking feature. |
| Basis & Frequency of Unit Valuation | <ul style="list-style-type: none"> • Each unit of a fund will have a Bid/NAV price as determined by the Company that shall be final and conclusive. • The Company will value each Fund on each business day to determine the Bid/NAV of a unit. • The Company will determine the Bid/NAV price of a unit of a fund divided by the number of units in issue on the business day before the valuation date. The result will be rounded down to the nearest tenth of a cent. • The latest available Bid/NAV price will be published daily in any newspaper circulating in Malaysia/ Company's website/ other channel in such format and with such details and information as it will decide. • Any rebate from ETF will be credited in the Fund. |
| Exceptional Circumstances | <p>The Company reserves the right to take the following actions that may become necessary due to change in circumstances: -</p> <ul style="list-style-type: none"> • Close the Fund to new money, or transfer the assets to a new fund that has similar investment objectives; • Change the name of the Fund; • Split or combine existing units; • Suspend unit pricing and defer the issuance or redemption of units, or switching to any fund, under this Fund for a reasonable period in exceptional circumstances, such as and including intervening events resulting in temporary closure of any stock exchange or suspension of particular stocks in which the Fund is invested; • Make any changes that may be required due to legislation and/or regulatory requirements. |

* If there is any ambiguity or inconsistency between the English and local language versions of this document, the English version will prevail.



member of  **Sanlam** group

Dana-Dana Berkaitan Pelaburan

Lembaran Fakta Dana 2024 (Bahasa Melayu)

Lembaran Fakta Dana

| Nama Dana | DANA MCIS LIFE BALANCED (“Dana”) | | | | | | | | |
|--|---|-------------|--------------------|--------|-----------|------------------|-----------|-------|----------|
| Ciri-ciri Dana | | | | | | | | | |
| Matlamat Pelaburan | Untuk mencapai aliran pendapatan dan peningkatan modal yang stabil dalam jangka panjang (tempoh 5 hingga 10 tahun) dengan melabur dalam campuran sekuriti pendapatan tetap tempatan dan ekuiti tempatan. | | | | | | | | |
| Strategi Pelaburan dan Pendekatan | Dana ini melabur terutamanya dalam sekuriti pendapatan tetap tempatan (aset dalam matawang Ringgit Malaysia); termasuk bon kerajaan dan sekuriti hutang korporat, dan ekuiti tempatan yang tersenarai di Bursa Malaysia. Analisis pelaburan menggunakan pendekatan “top-down” dan “bottom-up”. Pendekatan “top-down” adalah berdasarkan keadaan pasaran dan ekonomi, sementara itu pendekatan “bottom-up” adalah berdasarkan asas-asas syarikat. Selain sekuriti pendapatan tetap dan ekuiti, Dana ini juga akan melabur dalam Skim Pelaburan Kolektif (“CIS”) dan instrumen pasaran wang. | | | | | | | | |
| Peruntukan Aset | <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Aset</th> <th style="text-align: left;">Julat Kelas</th> </tr> </thead> <tbody> <tr> <td>Ekuiti</td> <td>40% - 60%</td> </tr> <tr> <td>Pendapatan Tetap</td> <td>40% - 60%</td> </tr> <tr> <td>Tunai</td> <td>0% - 20%</td> </tr> </tbody> </table> <p>Asas pengiraan bagi peruntukan aset: -</p> $= \left\{ \frac{\text{Jumlah pelaburan dalam setiap jenis aset}}{\text{Jumlah Nilai Aset Bersih}} \times 100 \right\} \%$ | Aset | Julat Kelas | Ekuiti | 40% - 60% | Pendapatan Tetap | 40% - 60% | Tunai | 0% - 20% |
| Aset | Julat Kelas | | | | | | | | |
| Ekuiti | 40% - 60% | | | | | | | | |
| Pendapatan Tetap | 40% - 60% | | | | | | | | |
| Tunai | 0% - 20% | | | | | | | | |
| Penanda Aras Prestasi | Wajaran sebanyak 50% Indeks FBMKLCI (Sumber: https://www.bursamalaysia.com/trade/trading_resources/isting_directory/indices-profile?stock_code=02001) dan 50% Indeks Markit iBoxx All Local Bond Indeks Malaysia Total Return (Sumber: https://indicesweb.ihsmarket.com/iBoxx/details/index?id=mkt.gb00b2rbnr71.myr.l.3796.myr.n.l.fe.eod.calc) | | | | | | | | |
| Pengurus Dana | MCIS Insurance Berhad (“Pengurus”) | | | | | | | | |
| Yuran dan Caj | | | | | | | | | |
| Caj Pengurusan Dana | 1.25% setahun daripada Nilai Dana | | | | | | | | |
| Cukai & Lain-lain Duti | 8.0% | | | | | | | | |
| Prestasi Dana | | | | | | | | | |
| Notis: Prestasi lalu dana bukan petunjuk bagi prestasi masa hadapannya. | | | | | | | | | |
| Sejarah Prestasi Dana | | | | | | | | | |
| Pulangan tahun-ke-tahun | Tahun Kewangan (TK) | | | | | | | | |
| | Dis-14 [^] Dis-15 Dis-16 Dis-17 Dis-18 Dis-19 Dis-20 Dis-21 Dis-22 Dis-23 | | | | | | | | |
| Dana | -1.5% 2.1% 2.1% 6.1% -1.6% 4.9% 4.9% 1.0% 0.6% 2.8% | | | | | | | | |
| 50% Indeks FBMKLCI; 50% Indeks Markit iBoxx All Local Bond Indeks Malaysia Total Return* | -2.5% 0.1% 0.1% 7.4% -0.8% 1.3% 5.2% -2.4% -1.5% 1.9% | | | | | | | | |
| [^] Tempoh 6 bulan | | | | | | | | | |
| *sejak May 2016. Sebelum itu, indeks penanda aras adalah 50% Indeks FBMKLCI dan 50% Indeks HSBC Malaysia All Bonds | | | | | | | | | |
| Amaran: Ini merupakan prestasi dana pelaburan semata-mata, dan bukan pulangan yang diperoleh ke atas premium sebenar dibayar daripada produk insurans berkaitan pelaburan. | | | | | | | | | |

Asas pengiraan prestasi lalu:

$$= \left\{ \frac{\text{Nilai Aset Bersih Sesaham bagi Tahun } n}{\text{Nilai Aset Bersih Sesaham bagi Tahun } n-1} - 1 \right\} \%$$

Maklumat Tambahan bagi Dana Khusus (CIS-Skim Pelaburan Kolektif)

Nama : KLCCP Stapled Group Berhad
Jenis CIS : Amanah Pelaburan Hartanah ("REIT")
Pengurus Dana : KLCC REIT Management Sdn Bhd
Yuran Pengurusan : Yuran dan Caj Dana dikenakan di atas 0.3% semua yuran pengurusan yang dikenakan oleh ETF.

Sejarah Prestasi CIS

| Nama | Pulangan tahun-ke-tahun | | | | |
|----------------------------|-------------------------|--------|-------|------|------|
| | 2019 | 2020 | 2021 | 2022 | 2023 |
| KLCCP Stapled Group Berhad | 3.1% | -10.4% | -7.5% | 2.4% | 5.7% |

Risiko-risiko

Risiko Pasaran

- Risiko pasaran merujuk kepada potensi kerugian yang mungkin wujud daripada perubahan keadaan pasaran yang sebaliknya akan mempengaruhi harga pasaran pelaburan sesebuah dana. Situasi pasaran pada amnya dipengaruhi oleh, antara lainnya, persekitaran sosial, kestabilan politik dan ekonomi. Situasi sebaliknya dalam pasaran di mana mereka beroperasi mungkin akan mempengaruhi prestasi kewangan pelaburan tersebut mengakibatkan perubahan kepada harga pasaran pelaburan sesebuah dana.
- **Pengurangan Risiko:** Dana biasanya akan memegang portfolio ekuiti yang dipelbagaikan daripada pelbagai sektor, dengan itu kejatuhan sekuriti tertentu atau mana-mana sektor tertentu mungkin tidak akan mempunyai kesan kurang baik yang ketara ke atas nilai Dana.

Risiko Kecairan

- Risiko kecairan merujuk kepada ketidakupayaan untuk mencairkan pelaburan kepada bentuk tunai dalam tempoh yang cepat. Pada amnya, semakin kecil jumlah perdagangan sesuatu sekuriti atau pengeluarannya, semakin besar risiko kecairan. Dana yang memegang banyak sekuriti yang tidak mudah dicairkan, atau sukar untuk dilupuskan, mungkin menyebabkan nilainya terjejas apabila ia terpaksa dijual pada harga diskaun atau menanggung kerugian, berbanding dengan nilai kos aset. Ini akan merosotkan nilai Dana. Dana juga mungkin terdedah kepada risiko kecairan apabila ia mengalami penebusan yang besar. Sekiranya Dana tidak memegang tunai secukupnya bagi memenuhi penebusan tersebut, ia mungkin terpaksa menjual sebahagian besar daripada jumlah pegangannya pada harga yang merugikan, atau bukan pada harga sasaran, bagi membayar perolehan penebusan kepada pelabur. Ini seterusnya akan merosotkan nilai Dana.
- **Pengurangan Risiko:** Risiko ini dikurangkan melalui proses pemilihan keselamatan yang sistematik dan kepelbagaian portfolio. Bagi dana yang melabur dalam pasaran tempatan, pelaburan kebanyakannya adalah dalam aset yang sangat cair, di mana ia mempunyai volum dagangan yang tinggi dalam pasaran, dan pendedahan minimum dalam aset volum dagangan yang rendah. Pengurus juga akan sentiasa memantau wang tunai yang ada untuk memastikan permintaan penebusan dipenuhi dengan teratur.

Risiko Penumpuan

- Risiko ini merujuk kepada risiko di mana Dana melabur sebahagian besar daripada asetnya di dalam sektor tertentu yang boleh menyebabkan Dana lebih mudah terdedah kepada kejadian buruk ekonomi yang menjejaskan industri tertentu.
- **Pengurangan Risiko:** Risiko ini dikurangkan dengan menggunakan proses kepelbagaian yang mana Dana akan memegang pelbagai portfolio sekuriti di pelbagai sektor. Tidak ada sektor tumpuan, tetapi had 10% daripada jumlah pendedahan NAV ke atas sekuriti daripada penerbit

tunggal adalah mencukupi untuk mengurangkan risiko-risiko tersebut.

Risiko Operasi

- Terdapat risiko di mana Pengurus mungkin tidak mematuhi mandat pelaburan Dana disebabkan oleh kecuaiannya. Pengurusan Dana yang lemah juga mungkin akan menjejaskan pelaburan pemegang unit melalui kerugian modal yang mereka laburkan di dalam Dana.
- **Pengurangan Risiko:** Risiko ini dikurangkan dengan pengawasan rapi oleh jawatankuasa pelaburan, sistem sokongan pejabat yang diperkenalkan dengan had dan kawalan, dan laporan kerap kepada pasukan pengurusan kanan. Selain itu, pemegang amanah mengawasi pengurusan Dana bagi melindungi kepentingan pemegang unit.

Risiko Ketidapatuhan

- Ketidapatuhan terhadap undang-undang, kaedah, peraturan, amalan ditetapkan, polisi dan prosedur dalaman mungkin boleh mencemarkan reputasi, membataskan peluang-peluang perniagaan dan mengurangkan potensi perkembangan syarikat pengurusan. Ia adalah hasrat Pengurus untuk mematuhi semua peraturan pentadbiran Dana pada sepanjang masa. Walau bagaimanapun, kedua-dua faktor luaran (keadaan pasaran kurang baik, bencana alam, atau ketidakstabilan politik) dan faktor-faktor dalaman (kecuaiannya oleh Pengurus, kesilapan dalam fungsi pematuhan, atau kesilapan sistem) boleh menjejaskan keupayaan Pengurus untuk mematuhi peraturan-peraturan yang mentadbir Dana.
- **Pengurangan Risiko:** Untuk mengurangkan risiko ini, Pengurus mempunyai kawalan dalaman yang ketat dan memastikan bahawa proses-proses mengawasi pematuhan dilaksanakan.

Risiko Kadar Faedah

- Risiko bahawa nilai portfolio akan berubah disebabkan oleh perubahan dalam tahap mutlak kadar faedah, dalam tebaran antara dua kadar, dalam bentuk keluk kadar hasil atau dalam mana-mana hubungan kadar faedah lain. Risiko kadar faedah mempengaruhi nilai bon secara lebih langsung berbanding saham, dan ia adalah penting dalam pengurusan portfolio bon. Apabila kadar faedah meningkat, harga bon jatuh dan sebaliknya. Selanjutnya, bon-bon dengan tarikh matang yang lebih panjang dan kadar keuntungan lebih rendah adalah lebih mudah terdedah kepada pergerakan kadar faedah.
- **Pengurangan Risiko:** Risiko ini dikurangkan dengan mempelbagaikan portfolio pendapatan tetap dengan melabur dalam bon dengan tempoh kematangan yang berbeza-beza.

Risiko Kredit/ Pemungkiran

- Bon-bon adalah tertakluk kepada risiko kredit/pemungkiran jika sekiranya pengeluar instrumen berhadapan dengan masalah kewangan, yang mungkin mengurangkan kepercayaan kredit mereka. Ini sebaliknya boleh membawa kepada pemungkiran dalam bayaran jumlah pokok dan faedah.
- **Pengurangan Risiko:** Risiko ini dikurangkan melalui kepelbagaian portfolio dengan pelaburan dibuat dalam sekuriti pendapatan tetap yang pelbagai.

Maklumat Lain

| | |
|---------------------------------|---|
| Pasaran Sasaran | Pasaran sasaran adalah pelabur konservatif yang inginkan perlindungan insurans dengan unsur pendedahan pelaburan dalam kedua-dua pasaran ekuiti dan bon tempatan. |
| Asas & Kekerapan Penilaian Unit | <ul style="list-style-type: none"> • Setiap unit dana akan mempunyai harga Bida/NAV sebagaimana ditentukan oleh Syarikat yang adalah muktamad dan konklusif. • Syarikat akan menilai setiap dana pada setiap hari perniagaan untuk menentukan Bida/NAV setiap unit. • Syarikat akan menentukan harga Bida/NAV setiap unit dana dibahagikan dengan bilangan unit dalam terbitan pada hari perniagaan sebelum tarikh penilaian. Hasilnya akan dibundarkan kepada satu persepuluh sen terdekat. |

| | |
|----------------------------|---|
| | <ul style="list-style-type: none"> • Syarikat akan menyiarkan harga Bida/NAV terkini yang boleh didapati setiap hari dalam mana-mana akhbar yang diedarkan di Malaysia/ lama sesawang Syarikat/ saluran lain dalam format tertentu dan dengan butir-butir dan maklumat tertentu sebagaimana ia akan diputuskan. |
| Keadaan-keadaan Terkecuali | <p>Syarikat mempunyai hak untuk mengambil tindakan-tindakan berikut yang mungkin perlu disebabkan oleh perubahan tertentu: -</p> <ul style="list-style-type: none"> • Tutup Dana kepada wang baru, atau pindahkan aset kepada dana baru yang mempunyai objektif pelaburan yang sama; • Tukar nama Dana; • Pecah atau gabung unit-unit sedia ada; • Gantung penentuan harga unit dan penangguhan terbitan atau penebusan unit, atau bertukar kepada mana-mana dana, di bawah Dana ini untuk tempoh yang munasabah dalam keadaan terkecuali, seperti dan termasuk peristiwa mencelah yang menyebabkan penutupan sementara mana-mana bursa saham atau penggantungan saham tertentu di dalam mana Dana dilaburkan; • Membuat apa-apa perubahan yang mungkin diperlukan disebabkan oleh keperluan undang-undang dan/atau peraturan. |

* Jika terdapat sebarang kekaburan atau ketidakselarasan di antara versi Bahasa Inggeris dan bahasa tempatan di dalam dokumen ini, versi Bahasa Inggeris akan diguna pakai.

Lembaran Fakta Dana

| Nama Dana | DANA MCIS LIFE DIVIDEND (“Dana”) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---------------------|--------------------|--------|------------|--------|----------|--------|--------|--------|--|---------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|------|-------|-------|-------|------|-------|-------|------|------|------|------|----------------|-------|-------|-------|------|-------|-------|------|-------|-------|-------|--|
| Ciri-ciri Dana | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Matlamat Pelaburan | Untuk mencapai aliran pendapatan dan peningkatan modal yang stabil dalam jangka panjang (tempoh 5 hingga 10 tahun) dengan melabur dalam ekuiti tempatan dengan hasil dividen yang menarik*. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Strategi Pelaburan dan Pendekatan | Dana ini melabur terutamanya dalam pelbagai pilihan ekuiti yang disenaraikan di Bursa Malaysia yang menawarkan pembayaran dividen yang konsisten dengan hasil yang menarik*. Analisis pelaburan menggunakan pendekatan “top-down” dan “bottom-up”. Pendekatan “top-down” adalah berdasarkan keadaan pasaran dan ekonomi, sementara itu pendekatan “bottom-up” adalah berdasarkan asas-asas syarikat. Selain ekuiti, Dana ini juga akan melabur dalam Skim Pelaburan Kolektif berkaitan ekuiti (“CIS”) dan instrumen pasaran wang. * berpotensi lebih tinggi daripada hasil pasaran | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Peruntukan Aset | <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: left;">Aset</td> <td style="text-align: right;">Julat Kelas</td> </tr> <tr> <td>Ekuiti</td> <td style="text-align: right;">80% - 100%</td> </tr> <tr> <td>Tunai</td> <td style="text-align: right;">0% - 20%</td> </tr> </table> <p>Asas pengiraan bagi peruntukan aset: -</p> $= \left\{ \frac{\text{Jumlah pelaburan dalam setiap jenis aset}}{\text{Jumlah Nilai Aset Bersih}} \times 100 \right\} \%$ | Aset | Julat Kelas | Ekuiti | 80% - 100% | Tunai | 0% - 20% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Aset | Julat Kelas | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ekuiti | 80% - 100% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tunai | 0% - 20% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Penanda Aras Prestasi | Indeks FBMKLCI (Sumber: https://www.bursamalaysia.com/trade/trading_resources/isting_directory/indices-profile?stock_code=02001) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Pengurus Dana | MCIS Insurance Berhad (“Pengurus”) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Yuran dan Caj | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Caj Pengurusan Dana | 1.50% setahun daripada Nilai Dana | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cukai & Lain-lain Duti | 8.0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Prestasi Dana | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Notis: Prestasi lalu dana bukan petunjuk bagi prestasi masa hadapannya. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Sejarah Prestasi Dana | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr style="background-color: #e1eef6;"> <th rowspan="2">Pulangan tahun-ke-tahun</th> <th colspan="10">Tahun Kewangan (TK)</th> </tr> <tr style="background-color: #e1eef6;"> <th>Dis-14[^]</th> <th>Dis-15</th> <th>Dis-16</th> <th>Dis-17</th> <th>Dis-18</th> <th>Dis-19</th> <th>Dis-20</th> <th>Dis-21</th> <th>Dis-22</th> <th>Dis-23</th> </tr> </thead> <tbody> <tr> <td>Dana</td> <td>-4.3%</td> <td>-1.4%</td> <td>-3.4%</td> <td>4.8%</td> <td>-2.7%</td> <td>-1.3%</td> <td>0.0%</td> <td>0.9%</td> <td>0.1%</td> <td>0.4%</td> </tr> <tr> <td>Indeks FBMKLCI</td> <td>-6.5%</td> <td>-3.9%</td> <td>-3.0%</td> <td>9.5%</td> <td>-5.9%</td> <td>-6.0%</td> <td>2.4%</td> <td>-3.7%</td> <td>-4.6%</td> <td>-2.7%</td> </tr> </tbody> </table> | Pulangan tahun-ke-tahun | Tahun Kewangan (TK) | | | | | | | | | | Dis-14 [^] | Dis-15 | Dis-16 | Dis-17 | Dis-18 | Dis-19 | Dis-20 | Dis-21 | Dis-22 | Dis-23 | Dana | -4.3% | -1.4% | -3.4% | 4.8% | -2.7% | -1.3% | 0.0% | 0.9% | 0.1% | 0.4% | Indeks FBMKLCI | -6.5% | -3.9% | -3.0% | 9.5% | -5.9% | -6.0% | 2.4% | -3.7% | -4.6% | -2.7% | |
| Pulangan tahun-ke-tahun | | Tahun Kewangan (TK) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Dis-14 [^] | Dis-15 | Dis-16 | Dis-17 | Dis-18 | Dis-19 | Dis-20 | Dis-21 | Dis-22 | Dis-23 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Dana | -4.3% | -1.4% | -3.4% | 4.8% | -2.7% | -1.3% | 0.0% | 0.9% | 0.1% | 0.4% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Indeks FBMKLCI | -6.5% | -3.9% | -3.0% | 9.5% | -5.9% | -6.0% | 2.4% | -3.7% | -4.6% | -2.7% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| [^] Tempoh 6 bulan Amaran: Ini merupakan prestasi dana pelaburan semata-mata, dan bukan pulangan yang diperoleh ke atas premium sebenar dibayar daripada produk insurans berkaitan pelaburan. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Asas pengiraan prestasi lalu: $= \left\{ \frac{\text{Nilai Aset Bersih Sesaham bagi Tahun } n}{\text{Nilai Aset Bersih Sesaham bagi Tahun } n-1} - 1 \right\} \%$ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Maklumat Tambahan bagi Dana Khusus (CIS-Skim Pelaburan Kolektif)

Nama : Eq8 Dow Jones Islamic Market Malaysia Titans 25 ETF (*Dahulunya dikenali sebagai MyETF Dow Jones Islamic Market Malaysia Titans 25*)
 Jenis CIS : Dana Dagangan Bursa ("ETF")
 Pengurus Dana : Eq8 Capital Sdn Bhd (*Dahulunya dikenali sebagai i-VCAP Management Sdn Bhd*)
 Yuran Pengurusan : Yuran dan Caj Dana dikenakan di atas 0.4% semua yuran pengurusan yang dikenakan oleh ETF.

Sejarah Prestasi CIS

| Nama | Pulangan tahun-ke-tahun | | | | |
|---|-------------------------|-------|--------|--------|------|
| | 2019 | 2020 | 2021 | 2022 | 2023 |
| Eq8 Dow Jones Islamic Market Malaysia Titans 25 | 0.0% | 15.0% | -12.3% | -13.2% | 0.1% |

Nama :1. Amanah Raya Real Estate Investment Trust
 2. Axis Real Estate Investment Trust
 3. KLCCP Stapled Group Berhad
 4. UOA Real Estate Investment Trust
 Jenis CIS : Amanah Pelaburan Hartanah ("REIT")

Pengurus Dana dan Yuran Pengurusan

| Nama | Pengurus Dana | Yuran Pengurusan* |
|--|---|-------------------|
| Amanah Raya Real Estate Investment Trust | AmanahRaya-Kenedix REIT Manager Sdn Bhd | 0.85% |
| Axis Real Estate Investment Trust | Axis REIT Managers Berhad | 1.00% |
| KLCCP Stapled Group Berhad | KLCC REIT Management Sdn Bhd | 0.30% |
| UOA Real Estate Investment Trust | UOA Asset Management Sdn Bhd | 0.67% |

* Yuran dan Caj Dana dikenakan di atas yuran pengurusan yang dikenakan oleh REIT.

Sejarah Prestasi CIS

| Nama | TK | | | | |
|--|-------|--------|-------|--------|--------|
| | 2019 | 2020 | 2021 | 2022 | 2023 |
| Amanah Raya Real Estate Investment Trust | -9.8% | -10.8% | 0.0% | -11.4% | -32.5% |
| Axis Real Estate Investment Trust | 13.5% | 14.7% | -4.4% | -7.7% | 0.0% |
| KLCCP Stapled Group Berhad | 3.1% | -10.4% | -7.5% | 2.4% | 5.7% |
| UOA Real Estate Investment Trust | -6.1% | -8.1% | 1.8% | 0.0% | -4.3% |

Risiko-risiko**Risiko Pasaran**

- Risiko pasaran merujuk kepada potensi kerugian yang mungkin wujud daripada perubahan keadaan pasaran yang sebaliknya akan mempengaruhi harga pasaran pelaburan sesebuah dana. Situasi pasaran pada amnya dipengaruhi oleh, antara lainnya, persekitaran sosial, kestabilan politik dan ekonomi. Situasi sebaliknya dalam pasaran di mana mereka beroperasi mungkin akan mempengaruhi prestasi kewangan pelaburan tersebut mengakibatkan perubahan kepada harga pasaran pelaburan sesebuah dana.
- Pengurangan Risiko:** Dana biasanya akan memegang portfolio ekuiti yang dipelbagaikan daripada pelbagai sektor, dengan itu kejatuhan sekuriti tertentu atau mana-mana sektor tertentu mungkin tidak akan mempunyai kesan kurang baik yang ketara ke atas nilai Dana.

Risiko Kecairan

- Risiko kecairan merujuk kepada ketidakupayaan untuk mencairkan pelaburan kepada bentuk tunai dalam tempoh yang cepat. Pada amnya, semakin kecil jumlah perdagangan sesuatu sekuriti atau pengeluarannya, semakin besar risiko kecairan. Dana yang memegang banyak sekuriti yang tidak mudah dicairkan, atau sukar untuk dilupuskan, mungkin menyebabkan nilainya terjejas apabila ianya terpaksa dijual pada harga diskaun atau menanggung kerugian, berbanding dengan nilai kos aset. Ini akan merosotkan nilai Dana. Dana juga mungkin terdedah kepada risiko kecairan apabila ia mengalami penebusan yang besar. Sekiranya Dana tidak memegang tunai secukupnya bagi memenuhi penebusan tersebut, ia mungkin terpaksa menjual sebahagian besar daripada jumlah pegangannya pada harga yang merugikan, atau bukan pada harga sasaran, bagi membayar perolehan penebusan kepada pelabur. Ini seterusnya akan merosotkan nilai Dana.
- **Pengurangan Risiko:** Risiko ini dikurangkan melalui proses pemilihan keselamatan yang sistematik dan kepelbagaian portfolio. Bagi dana yang melabur dalam pasaran tempatan, pelaburan kebanyakannya adalah dalam aset yang sangat cair, di mana ia mempunyai volum dagangan yang tinggi dalam pasaran, dan pendedahan minimum dalam aset volum dagangan yang rendah. Pengurus juga akan sentiasa memantau wang tunai yang ada untuk memastikan permintaan penebusan dipenuhi dengan teratur.

Risiko Penumpuan

- Risiko ini merujuk kepada risiko di mana Dana melabur sebahagian besar daripada asetnya di dalam sektor tertentu yang boleh menyebabkan Dana lebih mudah terdedah kepada kejadian buruk ekonomi yang menjejaskan industri tertentu.
- **Pengurangan Risiko:** Risiko ini dikurangkan dengan menggunakan proses kepelbagaian yang mana Dana akan memegang pelbagai portfolio ekuiti di pelbagai sektor. Tidak ada sektor tumpuan, tetapi had 10% daripada jumlah pendedahan NAV ke atas sekuriti daripada penerbit tunggal adalah mencukupi untuk mengurangkan risiko-risiko tersebut.

Risiko Operasi

- Terdapat risiko di mana Pengurus mungkin tidak mematuhi mandat pelaburan Dana disebabkan oleh kecuaiian. Pengurusan Dana yang lemah juga mungkin akan menjejaskan pelaburan pemegang unit melalui kerugian modal yang mereka laburkan di dalam Dana.
- **Pengurangan Risiko:** Risiko ini dikurangkan dengan pengawasan rapi oleh jawatankuasa pelaburan, sistem sokongan pejabat yang diperkenalkan dengan had dan kawalan, dan laporan kerap kepada pasukan pengurusan kanan. Selain itu, pemegang amanah mengawasi pengurusan Dana bagi melindungi kepentingan pemegang unit.

Risiko Ketidapatuhan

- Ketidapatuhan terhadap undang-undang, kaedah, peraturan, amalan ditetapkan, polisi dan prosedur dalaman mungkin boleh mencemarkan reputasi, membataskan peluang-peluang perniagaan dan mengurangkan potensi perkembangan syarikat pengurusan. Ia adalah hasrat Pengurus untuk mematuhi semua peraturan pentadbiran Dana pada sepanjang masa. Walau bagaimanapun, kedua-dua faktor luaran (keadaan pasaran kurang baik, bencana alam, atau ketidakstabilan politik) dan faktor-faktor dalaman (kecuaiian oleh Pengurus, kesilapan dalam fungsi pematuhan, atau kesilapan sistem) boleh menjejaskan keupayaan Pengurus untuk mematuhi peraturan-peraturan yang mentadbir Dana.
- **Pengurangan Risiko:** Untuk mengurangkan risiko ini, Pengurus mempunyai kawalan dalaman yang ketat dan memastikan bahawa proses-proses mengawasi pematuhan dilaksanakan.

Maklumat Lain

Pasaran Sasaran

Pasaran sasaran adalah pelanggan yang inginkan perlindungan insurans dengan unsur potensi peningkatan pendedahan pelaburan dalam pasaran ekuiti tempatan yang memberi aliran kadar pendapatan tinggi.

| | |
|---------------------------------|---|
| Asas & Kekerapan Penilaian Unit | <ul style="list-style-type: none"> • Setiap unit dana akan mempunyai harga Bida/NAV sebagaimana ditentukan oleh Syarikat yang adalah muktamad dan konklusif. • Syarikat akan menilai setiap dana pada setiap hari perniagaan untuk menentukan Bida/NAV setiap unit. • Syarikat akan menentukan harga Bida/NAV setiap unit dana dibahagikan dengan bilangan unit dalam terbitan pada hari perniagaan sebelum tarikh penilaian. Hasilnya akan dibundarkan kepada satu persepuluh sen terdekat. • Syarikat akan menyiarkan harga Bida/NAV terkini yang boleh didapati setiap hari dalam mana-mana akhbar yang diedarkan di Malaysia/ lama sesawang Syarikat/ saluran lain dalam format tertentu dan dengan butir-butir dan maklumat tertentu sebagaimana ia akan diputuskan. |
| Keadaan-keadaan Terkecuali | <p>Syarikat mempunyai hak untuk mengambil tindakan-tindakan berikut yang mungkin perlu disebabkan oleh perubahan tertentu: -</p> <ul style="list-style-type: none"> • Tutup Dana kepada wang baru, atau pindahkan aset kepada dana baru yang mempunyai objektif pelaburan yang sama; • Tukar nama Dana; • Pecah atau gabung unit-unit sedia ada; • Gantung penentuan harga unit dan penangguhan terbitan atau penebusan unit, atau bertukar kepada mana-mana dana, di bawah Dana ini untuk tempoh yang munasabah dalam keadaan terkecuali, seperti dan termasuk peristiwa mencelah yang menyebabkan penutupan sementara mana-mana bursa saham atau penggantungan saham tertentu di dalam mana Dana dilaburkan; • Membuat apa-apa perubahan yang mungkin diperlukan disebabkan oleh keperluan undang-undang dan/atau peraturan. |

* Jika terdapat sebarang kekaburan atau ketidakselarasan di antara versi Bahasa Inggeris dan bahasa tempatan di dalam dokumen ini, versi Bahasa Inggeris akan diguna pakai.

Lembaran Fakta Dana

| Nama Dana | DANA MCIS LIFE EQUITY (“Dana”) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---------------------|-------------|--------|------------|--------|----------|--------|--------|--------|--|---------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|------|-------|------|-------|------|-------|-------|-------|------|------|-------|----------------|-------|-------|------|------|-------|-------|------|-------|-------|-------|--|
| Ciri-ciri Dana | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Matlamat Pelaburan | Untuk mencapai peningkatan modal dalam jangka panjang (tempoh 5 hingga 10 tahun) dengan melabur dalam ekuiti tempatan. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Strategi Pelaburan dan Pendekatan | Dana ini melabur dalam pelbagai pilihan ekuiti yang disenaraikan di Bursa Malaysia. Analisis pelaburan menggunakan pendekatan “top-down” dan “bottom-up”. Pendekatan “top-down” adalah berdasarkan keadaan pasaran dan ekonomi, sementara itu pendekatan “bottom-up” adalah berdasarkan asas-asas syarikat. Selain ekuiti, Dana ini juga akan melabur dalam Skim Pelaburan Kolektif berkaitan ekuiti (“CIS”) dan instrumen pasaran wang. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Peruntukan Aset | <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Aset</th> <th style="text-align: left;">Julat Kelas</th> </tr> </thead> <tbody> <tr> <td>Ekuiti</td> <td>80% - 100%</td> </tr> <tr> <td>Tunai</td> <td>0% - 20%</td> </tr> </tbody> </table> <p>Asas pengiraan bagi peruntukan aset: -</p> $= \left\{ \frac{\text{Jumlah pelaburan dalam setiap jenis aset}}{\text{Jumlah Nilai Aset Bersih}} \times 100 \right\} \%$ | Aset | Julat Kelas | Ekuiti | 80% - 100% | Tunai | 0% - 20% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Aset | Julat Kelas | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ekuiti | 80% - 100% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tunai | 0% - 20% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Penanda Aras Prestasi | Indeks FBMKLCI (Sumber: https://www.bursamalaysia.com/trade/trading_resources/isting_directory/indices-profile?stock_code=02001) (www.bursamalaysia.com) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Pengurus Dana | MCIS Insurance Berhad (“Pengurus”) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Yuran dan Caj | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Caj Pengurusan Dana | 1.40% setahun daripada Nilai Dana | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cukai & Lain-lain Duti | 8.0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Prestasi Dana | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Notis: Prestasi lalu dana bukan petunjuk bagi prestasi masa hadapannya. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Sejarah Prestasi Dana | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2" style="text-align: center;">Pulangan tahun-ke-tahun</th> <th colspan="10" style="text-align: center;">Tahun Kewangan (TK)</th> </tr> <tr> <th style="text-align: center;">Dis-14[^]</th> <th style="text-align: center;">Dis-15</th> <th style="text-align: center;">Dis-16</th> <th style="text-align: center;">Dis-17</th> <th style="text-align: center;">Dis-18</th> <th style="text-align: center;">Dis-19</th> <th style="text-align: center;">Dis-20</th> <th style="text-align: center;">Dis-21</th> <th style="text-align: center;">Dis-22</th> <th style="text-align: center;">Dis-23</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Dana</td> <td style="text-align: center;">-5.4%</td> <td style="text-align: center;">0.0%</td> <td style="text-align: center;">-1.5%</td> <td style="text-align: center;">6.4%</td> <td style="text-align: center;">-1.7%</td> <td style="text-align: center;">-1.5%</td> <td style="text-align: center;">-0.4%</td> <td style="text-align: center;">1.0%</td> <td style="text-align: center;">1.1%</td> <td style="text-align: center;">-0.3%</td> </tr> <tr> <td style="text-align: center;">Indeks FBMKLCI</td> <td style="text-align: center;">-6.5%</td> <td style="text-align: center;">-3.9%</td> <td style="text-align: center;">3.0%</td> <td style="text-align: center;">9.5%</td> <td style="text-align: center;">-5.9%</td> <td style="text-align: center;">-6.0%</td> <td style="text-align: center;">2.4%</td> <td style="text-align: center;">-3.7%</td> <td style="text-align: center;">-4.6%</td> <td style="text-align: center;">-2.7%</td> </tr> </tbody> </table> | Pulangan tahun-ke-tahun | Tahun Kewangan (TK) | | | | | | | | | | Dis-14 [^] | Dis-15 | Dis-16 | Dis-17 | Dis-18 | Dis-19 | Dis-20 | Dis-21 | Dis-22 | Dis-23 | Dana | -5.4% | 0.0% | -1.5% | 6.4% | -1.7% | -1.5% | -0.4% | 1.0% | 1.1% | -0.3% | Indeks FBMKLCI | -6.5% | -3.9% | 3.0% | 9.5% | -5.9% | -6.0% | 2.4% | -3.7% | -4.6% | -2.7% | |
| Pulangan tahun-ke-tahun | | Tahun Kewangan (TK) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Dis-14 [^] | Dis-15 | Dis-16 | Dis-17 | Dis-18 | Dis-19 | Dis-20 | Dis-21 | Dis-22 | Dis-23 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Dana | -5.4% | 0.0% | -1.5% | 6.4% | -1.7% | -1.5% | -0.4% | 1.0% | 1.1% | -0.3% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Indeks FBMKLCI | -6.5% | -3.9% | 3.0% | 9.5% | -5.9% | -6.0% | 2.4% | -3.7% | -4.6% | -2.7% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| [^] Tempoh 6 bulan Amaran: Ini merupakan prestasi dana pelaburan semata-mata, dan bukan pulangan yang diperoleh ke atas premium sebenar dibayar daripada produk insurans berkaitan pelaburan. Asas pengiraan prestasi lalu: $= \left\{ \frac{\text{Nilai Aset Bersih Sesaham bagi Tahun } n}{\text{Nilai Aset Bersih Sesaham bagi Tahun } n-1} - 1 \right\} \%$ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Maklumat Tambahan bagi Dana Khusus (CIS-Skim Pelaburan Kolektif)

Nama :1. Al-'Aqar Healthcare Real Estate Investment Trust
2. Amanah Raya Real Estate Investment Trust
3. KLCCP Stapled Group Berhad
Jenis CIS : Amanah Pelaburan Hartanah ("REIT")

Pengurus Dana dan Yuran Pengurusan

| Nama | Pengurus Dana | Yuran Pengurusan* |
|--|---|-------------------|
| Al-'Aqar Healthcare Real Estate Investment Trust | Damansara REIT Managers Sdn Bhd | 0.30% |
| Amanah Raya Real Estate Investment Trust | AmanahRaya-Kenedix REIT Manager Sdn Bhd | 0.85% |
| KLCCP Stapled Group Berhad | KLCC REIT Management Sdn Bhd | 0.30% |

* Yuran dan Caj Dana dikenakan di atas yuran pengurusan yang dikenakan oleh REIT.

Sejarah Prestasi CIS

| Nama | Pulangan tahun-ke-tahun | | | | |
|--|-------------------------|--------|--------|--------|--------|
| | 2019 | 2020 | 2021 | 2022 | 2023 |
| Al-'Aqar Healthcare Real Estate Investment Trust | 0.8% | -0.8% | -11.5% | 5.2% | 1.6% |
| Amanah Raya Real Estate Investment Trust | -9.8% | -10.8% | 0.0% | -11.4% | -32.5% |
| KLCCP Stapled Group Berhad | 3.1% | -10.4% | -7.5% | 2.4% | 5.7% |

Risiko-Risiko**Risiko Pasaran**

- Risiko pasaran merujuk kepada potensi kerugian yang mungkin wujud daripada perubahan keadaan pasaran yang sebaliknya akan mempengaruhi harga pasaran pelaburan sesebuah dana. Situasi pasaran pada amnya dipengaruhi oleh, antara lainnya, persekitaran sosial, kestabilan politik dan ekonomi. Situasi sebaliknya dalam pasaran di mana mereka beroperasi mungkin akan mempengaruhi prestasi kewangan pelaburan tersebut mengakibatkan perubahan kepada harga pasaran pelaburan sesebuah dana.
- **Pengurangan Risiko:** Dana biasanya akan memegang portfolio ekuiti yang dipelbagaikan daripada pelbagai sektor, dengan itu kejatuhan sekuriti tertentu atau mana-mana sektor tertentu mungkin tidak akan mempunyai kesan kurang baik yang ketara ke atas nilai Dana.

Risiko Kecairan

- Risiko kecairan merujuk kepada ketidakupayaan untuk mencairkan pelaburan kepada bentuk tunai dalam tempoh yang cepat. Pada amnya, semakin kecil jumlah perdagangan sesuatu sekuriti atau pengeluarannya, semakin besar risiko kecairan. Dana yang memegang banyak sekuriti yang tidak mudah dicairkan, atau sukar untuk dilupuskan, mungkin menyebabkan nilainya terjejas apabila ianya terpaksa dijual pada harga diskaun atau menanggung kerugian, berbanding dengan nilai kos aset. Ini akan merosotkan nilai Dana. Dana juga mungkin terdedah kepada risiko kecairan apabila ia mengalami penebusan yang besar. Sekiranya Dana tidak memegang tunai secukupnya bagi memenuhi penebusan tersebut, ia mungkin terpaksa menjual sebahagian besar daripada jumlah pegangannya pada harga yang merugikan, atau bukan pada harga sasaran, bagi membayar perolehan penebusan kepada pelabur. Ini seterusnya akan merosotkan nilai Dana.
- **Pengurangan Risiko:** Risiko ini dikurangkan melalui proses pemilihan keselamatan yang sistematik dan kepelbagaian portfolio. Bagi dana yang melabur dalam pasaran tempatan, pelaburan kebanyakannya adalah dalam aset yang sangat cair, di mana ia mempunyai volum dagangan yang tinggi dalam pasaran, dan pendedahan minimum dalam aset volum dagangan yang rendah. Pengurus juga akan sentiasa memantau wang tunai yang ada untuk memastikan permintaan penebusan dipenuhi dengan teratur.

Risiko Penumpuan

- Risiko ini merujuk kepada risiko di mana Dana melabur sebahagian besar daripada asetnya di dalam sektor tertentu yang boleh menyebabkan Dana lebih mudah terdedah kepada kejadian buruk ekonomi yang menjejaskan industri tertentu.
- **Pengurangan Risiko:** Risiko ini dikurangkan dengan menggunakan proses kepelbagaian yang mana Dana akan memegang pelbagai portfolio ekuiti di pelbagai sektor. Tidak ada sektor tumpuan, tetapi had 10% daripada jumlah pendedahan NAV ke atas sekuriti daripada penerbit tunggal adalah mencukupi untuk mengurangkan risiko-risiko tersebut.

Risiko Operasi

- Terdapat risiko di mana Pengurus mungkin tidak mematuhi mandat pelaburan Dana disebabkan oleh kecuaiian. Pengurusan Dana yang lemah juga mungkin akan menjejaskan pelaburan pemegang unit melalui kerugian modal yang mereka laburkan di dalam Dana.
- **Pengurangan Risiko:** Risiko ini dikurangkan dengan pengawasan rapi oleh jawatankuasa pelaburan, sistem sokongan pejabat yang diperkenalkan dengan had dan kawalan, dan laporan kerap kepada pasukan pengurusan kanan. Selain itu, pemegang amanah mengawasi pengurusan Dana bagi melindungi kepentingan pemegang unit.

Risiko Ketidakpatuhan

- Ketidakpatuhan terhadap undang-undang, kaedah, peraturan, amalan ditetapkan, polisi dan prosedur dalaman mungkin boleh mencemarkan reputasi, membataskan peluang-peluang perniagaan dan mengurangkan potensi perkembangan syarikat pengurusan. Ia adalah hasrat Pengurus untuk mematuhi semua peraturan pentadbiran Dana pada sepanjang masa. Walau bagaimanapun, kedua-dua faktor luaran (keadaan pasaran kurang baik, bencana alam, atau ketidakstabilan politik) dan faktor-faktor dalaman (kecuaiian oleh Pengurus, kesilapan dalam fungsi pematuhan, atau kesilapan sistem) boleh menjejaskan keupayaan Pengurus untuk mematuhi peraturan-peraturan yang mentadbir Dana.
- **Pengurangan Risiko:** Untuk mengurangkan risiko ini, Pengurus mempunyai kawalan dalaman yang ketat dan memastikan bahawa proses-proses mengawasi pematuhan dilaksanakan.

Maklumat Lain

| | |
|-----------------------------------|--|
| Pasaran Sasaran | Pasaran sasaran adalah pelanggan yang inginkan perlindungan insurans dengan unsur potensi peningkatan pendedahan pelaburan dalam pasaran ekuiti tempatan. |
| Asas & Ke kerap an Penilaian Unit | <ul style="list-style-type: none">• Setiap unit dana akan mempunyai harga Bida/NAV sebagaimana ditentukan oleh Syarikat yang adalah muktamad dan konklusif.• Syarikat akan menilai setiap dana pada setiap hari perniagaan untuk menentukan Bida/NAV setiap unit.• Syarikat akan menentukan harga Bida/NAV setiap unit dana dibahagikan dengan bilangan unit dalam terbitan pada hari perniagaan sebelum tarikh penilaian. Hasilnya akan dibundarkan kepada satu persepuluh sen terdekat.• Syarikat akan menyiarkan harga Bida/NAV terkini yang boleh didapati setiap hari dalam mana-mana akhbar yang diedarkan di Malaysia/ lama sesawang Syarikat/ saluran lain dalam format tertentu dan dengan butir-butir dan maklumat tertentu sebagaimana ia akan diputuskan. |
| Keadaan-keadaan Terkecuai | Syarikat mempunyai hak untuk mengambil tindakan-tindakan berikut yang mungkin perlu disebabkan oleh perubahan tertentu: - <ul style="list-style-type: none">• Tutup Dana kepada wang baru, atau pindahkan aset kepada |

| | |
|--|---|
| | <p>dana baru yang mempunyai objektif pelaburan yang sama;</p> <ul style="list-style-type: none">• Tukar nama Dana;• Pecah atau gabung unit-unit sedia ada;• Gantung penentuan harga unit dan penangguhan terbitan atau penebusan unit, atau bertukar kepada mana-mana dana, di bawah Dana ini untuk tempoh yang munasabah dalam keadaan terkecuali, seperti dan termasuk peristiwa mencelah yang menyebabkan penutupan sementara mana-mana bursa saham atau penggantungan saham tertentu di dalam mana Dana dilaburkan;• Membuat apa-apa perubahan yang mungkin diperlukan disebabkan oleh keperluan undang-undang dan/atau peraturan. |
|--|---|

* Jika terdapat sebarang kekaburan atau ketidakselarasan di antara versi Bahasa Inggeris dan bahasa tempatan di dalam dokumen ini, versi Bahasa Inggeris akan diguna pakai.

Lembaran Fakta Dana

| Nama Dana | DANA MCIS LIFE JATI (“Dana”) | | | | | | |
|--|--|------|-------------|--------|------------|-------|----------|
| Ciri-ciri Dana | | | | | | | |
| Matlamat Pelaburan | Mencapai peningkatan modal dalam jangka panjang (tempoh 5 hingga 10 tahun) dengan melabur dalam ekuiti patuh Syariah tempatan. Walau bagaimanapun, Dana ini bukanlah produk patuh Syariah. | | | | | | |
| Strategi Pelaburan dan Pendekatan | Dana ini melabur terutamanya dalam pelbagai pilihan ekuiti patuh Syariah yang disenaraikan di Bursa Malaysia. Analisis pelaburan menggunakan pendekatan “top-down” dan “bottom-up”. Pendekatan “top-down” adalah berdasarkan keadaan pasaran dan ekonomi, sementara itu pendekatan “bottom-up” adalah berdasarkan asas-asas syarikat. Selain ekuiti, Dana ini juga akan melabur dalam Skim Pelaburan Kolektif (“CIS”) berkaitan ekuiti patuh Syariah dan instrumen pasaran wang patuh Syariah. | | | | | | |
| Peruntukan Aset | <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Aset</th> <th style="text-align: left;">Julat Kelas</th> </tr> </thead> <tbody> <tr> <td>Ekuiti</td> <td>80% - 100%</td> </tr> <tr> <td>Tunai</td> <td>0% - 20%</td> </tr> </tbody> </table> <p>Asas pengiraan bagi peruntukan aset: -</p> $= \left\{ \frac{\text{Jumlah pelaburan dalam setiap jenis aset}}{\text{Jumlah Nilai Aset Bersih}} \times 100 \right\} \%$ | Aset | Julat Kelas | Ekuiti | 80% - 100% | Tunai | 0% - 20% |
| Aset | Julat Kelas | | | | | | |
| Ekuiti | 80% - 100% | | | | | | |
| Tunai | 0% - 20% | | | | | | |
| Penanda Aras Prestasi | Indeks FBM EMAS Shariah (<i>Sumber: https://www.bursamalaysia.com/trade/trading_resources/listing_directory/indices-profile?stock_code=08681</i>) | | | | | | |
| Pengurus Dana | MCIS Insurance Berhad (“Pengurus”) | | | | | | |
| Yuran dan Caj | | | | | | | |
| Caj Pengurusan Dana | 1.35% setahun daripada Nilai Dana | | | | | | |
| Cukai & Lain-lain Duti | 8.0% | | | | | | |
| Prestasi Dana | | | | | | | |
| Notis: Prestasi lalu dana bukan petunjuk bagi prestasi masa hadapannya. | | | | | | | |
| Sejarah Prestasi Dana | | | | | | | |
| Pulangan tahun-ke-tahun | Tahun Kewangan (TK) | | | | | | |
| | Dis-14 [^] Dis-15 Dis-16 Dis-17 Dis-18 Dis-19 Dis-20 Dis-21 Dis-22 Dis-23 | | | | | | |
| Dana | -4.2% 0.1% -5.9% 3.2% -1.7% -1.5% -5.9% 3.2% -1.6% -0.2% | | | | | | |
| Indeks FBM Emas Shariah | -6.6% 2.4% -6.1% 10.7% -5.9% -6.0% -6.1% 10.7% -10.8% 0.5% | | | | | | |
| [^] Tempoh 6 bulan | | | | | | | |
| Amaran: Ini merupakan prestasi dana pelaburan semata-mata, dan bukan pulangan yang diperoleh ke atas premium sebenar dibayar daripada produk insurans berkaitan pelaburan. | | | | | | | |
| Asas pengiraan prestasi lalu: | | | | | | | |
| $= \left\{ \frac{\text{Nilai Aset Bersih Sesaham bagi Tahun } n}{\text{Nilai Aset Bersih Sesaham bagi Tahun } n-1} - 1 \right\} \%$ | | | | | | | |

Maklumat Tambahan bagi Dana Khusus (CIS-Skim Pelaburan Kolektif)

Nama : Eq8 Dow Jones Islamic Market Malaysia Titans 25 ETF (*Dahulunya dikenali sebagai MyETF Dow Jones Islamic Market Malaysia Titans 25*)
 Jenis CIS : Dana Dagangan Bursa ("ETF")
 Pengurus Dana : Eq8 Capital Sdn Bhd (*Dahulunya dikenali sebagai i-VCAP Management Sdn Bhd*)
 Yuran Pengurusan : Yuran dan Caj Dana dikenakan di atas 0.4% semua yuran pengurusan yang dikenakan oleh ETF.

Sejarah Prestasi CIS

| Nama | Pulangan tahun-ke-tahun | | | | |
|---|-------------------------|-------|--------|--------|------|
| | 2019 | 2020 | 2021 | 2022 | 2023 |
| Eq8 Dow Jones Islamic Market Malaysia Titans 25 | 0.0% | 15.0% | -12.3% | -13.2% | 0.1% |

Nama :1. Al-'Aqar Healthcare Real Estate Investment Trust
 2. Amanah Raya Real Estate Investment Trust
 Jenis CIS : Amanah Pelaburan Hartanah ("REIT")

Pengurus Dana dan Yuran Pengurusan

| Nama | Pengurus Dana | Yuran Pengurusan* |
|--|---------------------------------|-------------------|
| Al-'Aqar Healthcare Real Estate Investment Trust | Damansara REIT Managers Sdn Bhd | 0.30% |
| KLCCP Stapled Group Berhad | KLCC REIT Management Sdn Bhd | 0.30% |

* Yuran dan Caj Dana dikenakan di atas yuran pengurusan yang dikenakan oleh REIT.

Sejarah Prestasi CIS

| Nama | Pulangan tahun-ke-tahun | | | | |
|--|-------------------------|--------|--------|------|------|
| | 2019 | 2020 | 2021 | 2022 | 2023 |
| Al-'Aqar Healthcare Real Estate Investment Trust | 0.8% | -0.8% | -11.5% | 5.2% | 1.6% |
| KLCCP Stapled Group Berhad | 3.1% | -10.4% | -7.5% | 2.4% | 5.7% |

Risiko-riisiko**Risiko Pasaran**

- Risiko pasaran merujuk kepada potensi kerugian yang mungkin wujud daripada perubahan keadaan pasaran yang sebaliknya akan mempengaruhi harga pasaran pelaburan sesebuah dana. Situasi pasaran pada amnya dipengaruhi oleh, antara lainnya, persekitaran sosial, kestabilan politik dan ekonomi. Situasi sebaliknya dalam pasaran di mana mereka beroperasi mungkin akan mempengaruhi prestasi kewangan pelaburan tersebut mengakibatkan perubahan kepada harga pasaran pelaburan sesebuah dana.
- **Pengurangan Risiko:** Dana biasanya akan memegang portfolio ekuiti yang dipelbagaikan daripada pelbagai sektor, dengan itu kejatuhan sekuriti tertentu atau mana-mana sektor tertentu mungkin tidak akan mempunyai kesan kurang baik yang ketara ke atas nilai Dana.

Risiko Kecairan

- Risiko kecairan merujuk kepada ketidakupayaan untuk mencairkan pelaburan kepada bentuk tunai dalam tempoh yang cepat. Pada amnya, semakin kecil jumlah perdagangan sesuatu sekuriti atau pengeluarannya, semakin besar risiko kecairan. Dana yang memegang banyak sekuriti yang tidak mudah dicairkan, atau sukar untuk dilupuskan, mungkin menyebabkan nilainya terjejas apabila ia terpaksa dijual pada harga diskaun atau menanggung kerugian, berbanding dengan nilai kos aset. Ini akan merosotkan nilai Dana. Dana juga mungkin terdedah kepada risiko kecairan apabila ia mengalami penebusan yang besar. Sekiranya Dana tidak memegang tunai secukupnya bagi memenuhi penebusan tersebut, ia mungkin terpaksa menjual sebahagian besar daripada jumlah

pegangannya pada harga yang merugikan, atau bukan pada harga sasaran, bagi membayar perolehan penebusan kepada pelabur. Ini akan merosotkan nilai Dana.

- **Pengurangan Risiko:** Risiko ini dikurangkan melalui proses pemilihan keselamatan yang sistematik dan kepelbagaian portfolio. Bagi dana yang melabur dalam pasaran tempatan, pelaburan kebanyakannya adalah dalam aset yang sangat cair, di mana ia mempunyai volum dagangan yang tinggi dalam pasaran, dan pendedahan minimum dalam aset volum dagangan yang rendah. Pengurus juga akan sentiasa memantau wang tunai yang ada untuk memastikan permintaan penebusan dipenuhi dengan teratur.

Risiko Penumpuan

- Risiko ini merujuk kepada risiko di mana Dana melabur sebahagian besar daripada asetnya di dalam sektor tertentu yang boleh menyebabkan Dana lebih mudah terdedah kepada kejadian buruk ekonomi yang menjejaskan industri tertentu.
- **Pengurangan Risiko:** Risiko ini dikurangkan dengan menggunakan proses kepelbagaian yang mana Dana akan memegang pelbagai portfolio ekuiti patuh Syariah di pelbagai sektor. Tidak ada sektor tumpuan, tetapi had 10% daripada jumlah pendedahan NAV ke atas sekuriti daripada penerbit tunggal adalah mencukupi untuk mengurangkan risiko-risiko tersebut.

Risiko Salah Laku Jualan

- Risiko ini melibatkan produk yang disalah nyatakan atau pelanggan terkeliru tentang kesesuaiannya. Dana melabur dalam aset patuh Syariah, seperti saham patuh Syariah dan instrumen pasaran wang patuh Syariah. Walau bagaimanapun, oleh kerana Pengurus bukan pengendali berlesen Takaful, Dana itu sendiri tidak didaftarkan di bawah produk patuh Syariah. Pemegang polisi mungkin terkeliru dengan istilah Islam.
- **Pengurusan Risiko:** Untuk mengurangkan risiko ini, Pengurus perlu menyampaikan maklumat kepada pemegang polisi dengan cara yang jelas, adil dan tidak mengelirukan. Ini termasuk maklumat dalam bahan pemasarannya dan juga nasihat yang bersesuaian daripada wakil jualannya kepada pemegang polisi yang berhak bergantung pada pertimbangannya.

Risiko Pengklasifikasian Semula Status Syariah

- Risiko ini merujuk kepada risiko bahawa ekuiti patuh Syariah yang dipegang pada masa ini dalam Dana mungkin diklasifikasikan semula sebagai tidak patuh Syariah semasa semakan berkala sekuriti oleh Penasihat Syariah atau Lembaga Syariah bagi indeks Islam yang berkaitan. Jika ini berlaku, nilai Dana mungkin terjejas di mana Pengurus akan mengambil langkah yang perlu untuk melupuskan sekuriti tersebut.
- **Pengurusan Risiko:** Risiko dikurangkan melalui proses kepelbagaian (seperti yang diterangkan di bawah Risiko Penumpuan di atas) yang akan diambil oleh Pengurus.

Risiko Operasi

- Terdapat risiko di mana Pengurus mungkin tidak mematuhi mandat pelaburan Dana disebabkan oleh kecuaiian. Pengurusan Dana yang lemah juga mungkin akan menjejaskan pelaburan pemegang unit melalui kerugian modal yang mereka laburkan di dalam Dana.
- **Pengurangan Risiko:** Risiko ini dikurangkan dengan pengawasan rapi oleh jawatankuasa pelaburan, sistem sokongan pejabat yang diperkenalkan dengan had dan kawalan, dan laporan kerap kepada pasukan pengurusan kanan. Selain itu, pemegang amanah mengawasi pengurusan Dana bagi melindungi kepentingan pemegang unit.

Risiko Ketidapatuhan

- Ketidapatuhan terhadap undang-undang, kaedah, peraturan, amalan ditetapkan, polisi dan prosedur dalaman mungkin boleh mencemarkan reputasi, membataskan peluang-peluang perniagaan dan mengurangkan potensi perkembangan syarikat pengurusan. Ia adalah hasrat Pengurus untuk mematuhi semua peraturan pentadbiran Dana pada sepanjang masa. Walau bagaimanapun, kedua-dua faktor luaran (keadaan pasaran kurang baik, bencana alam, atau ketidakstabilan politik) dan faktor-faktor dalaman (kecuaiian oleh Pengurus, kesilapan dalam fungsi pematuhan, atau kesilapan sistem) boleh menjejaskan keupayaan Pengurus untuk mematuhi

| | |
|---|---|
| <p>peraturan-peraturan yang mentadbir Dana.</p> <ul style="list-style-type: none"> • Pengurangan Risiko: Untuk mengurangkan risiko ini, Pengurus mempunyai kawalan dalaman yang ketat dan memastikan bahawa proses-proses mengawasi pematuhan dilaksanakan. | |
| <p>Maklumat Lain</p> | |
| <p>Pasaran Sasaran</p> | <p>Pasaran sasaran adalah pelanggan yang inginkan perlindungan insurans dengan unsur potensi peningkatan pendedahan pelaburan dalam pasaran ekuiti tempatan yang mematuhi prinsip-prinsip Syariah.</p> |
| <p>Asas & Kekerapan Penilaian Unit</p> | <ul style="list-style-type: none"> • Setiap unit dana akan mempunyai harga Bida/NAV sebagaimana ditentukan oleh Syarikat yang adalah muktamad dan konklusif. • Syarikat akan menilai setiap dana pada setiap hari perniagaan untuk menentukan Bida/NAV setiap unit. • Syarikat akan menentukan harga Bida/NAV setiap unit dana dibahagikan dengan bilangan unit dalam terbitan pada hari perniagaan sebelum tarikh penilaian. Hasilnya akan dibundarkan kepada satu persepuluh sen terdekat. • Syarikat akan menyiarkan harga Bida/NAV terkini yang boleh didapati setiap hari dalam mana-mana akhbar yang diedarkan di Malaysia/ lama sesawang Syarikat/ saluran lain dalam format tertentu dan dengan butir-butir dan maklumat tertentu sebagaimana ia akan diputuskan. |
| <p>Keadaan-keadaan Terkecuali</p> | <p>Syarikat mempunyai hak untuk mengambil tindakan-tindakan berikut yang mungkin perlu disebabkan oleh perubahan tertentu: -</p> <ul style="list-style-type: none"> • Tutup Dana kepada wang baru, atau pindahkan aset kepada dana baru yang mempunyai objektif pelaburan yang sama; • Tukar nama Dana; • Pecah atau gabung unit-unit sedia ada; • Gantung penentuan harga unit dan penangguhan terbitan atau penebusan unit, atau bertukar kepada mana-mana dana, di bawah Dana ini untuk tempoh yang munasabah dalam keadaan terkecuali, seperti dan termasuk peristiwa mencelah yang menyebabkan penutupan sementara mana-mana bursa saham atau penggantungan saham tertentu di dalam mana Dana dilaburkan; • Membuat apa-apa perubahan yang mungkin diperlukan disebabkan oleh keperluan undang-undang dan/atau peraturan. |

* Jika terdapat sebarang kekaburan atau ketidakselarasan di antara versi Bahasa Inggeris dan bahasa tempatan di dalam dokumen ini, versi Bahasa Inggeris akan diguna pakai.

Lembaran Fakta Dana

| Nama Dana | DANA MCIS LIFE INCOME (“Dana”) | | | | | | |
|--|---|------|-------------|------------------|------------|-------|----------|
| Ciri-ciri Dana | | | | | | | |
| Matlamat Pelaburan | Untuk mencapai aliran pendapatan dan peningkatan modal yang mantap dalam jangka panjang (tempoh 5 hingga 10 tahun) dengan melabur dalam sekuriti pendapatan tetap tempatan. | | | | | | |
| Strategi Pelaburan dan Pendekatan | Dana ini melabur terutamanya dalam sekuriti pendapatan tetap tempatan (aset dalam matawang Ringgit Malaysia); termasuk bon kerajaan dan sekuriti hutang korporat. Analisis pelaburan menggunakan pendekatan “top-down” dan “bottom-up”. Pendekatan “top-down” adalah berdasarkan keadaan pasaran dan ekonomi, sementara itu pendekatan “bottom-up” adalah berdasarkan asas-asas syarikat. Selain sekuriti pendapatan tetap, Dana ini juga akan melabur dalam instrumen pasaran wang. | | | | | | |
| Peruntukan Aset | <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Aset</th> <th style="text-align: left;">Julat Kelas</th> </tr> </thead> <tbody> <tr> <td>Pendapatan tetap</td> <td>75% - 100%</td> </tr> <tr> <td>Tunai</td> <td>0% - 25%</td> </tr> </tbody> </table> <p>Asas pengiraan bagi peruntukan aset: -</p> $= \left\{ \frac{\text{Jumlah pelaburan dalam setiap jenis aset}}{\text{Jumlah Nilai Aset Bersih}} \times 100 \right\} \%$ | Aset | Julat Kelas | Pendapatan tetap | 75% - 100% | Tunai | 0% - 25% |
| Aset | Julat Kelas | | | | | | |
| Pendapatan tetap | 75% - 100% | | | | | | |
| Tunai | 0% - 25% | | | | | | |
| Penanda Aras Prestasi | Indeks Markit iBoxx All Local Bond Indeks Malaysia Total Return* (Sumber: https://indicesweb.ihsmarkit.com/iBoxx/details/index?id=mkt.gb00b2rbrnr71.myr.l.3796_myr_n_l_fe_eod_calc) | | | | | | |
| Pengurus Dana | MCIS Insurance Berhad (“Pengurus”) | | | | | | |
| Yuran dan Caj | | | | | | | |
| Caj Pengurusan Dana | 0.5% setahun daripada Nilai Dana | | | | | | |
| Cukai & Lain-lain Duti | 8.0% | | | | | | |
| Prestasi Dana | | | | | | | |
| Notis: Prestasi lalu dana bukan petunjuk bagi prestasi masa hadapannya. | | | | | | | |
| Sejarah Prestasi Dana | | | | | | | |
| Pulangan tahun-ke-tahun | Tahun Kewangan (TK) | | | | | | |
| | Dis-14^ Dis-15 Dis-16 Dis-17 Dis-18 Dis-19 Dis-20 Dis-21 Dis-22 Dis-23 | | | | | | |
| Dana | 1.9% 4.5% 6.8% 4.6% 4.3% 8.8% 7.3% 0.7% 0.6% 8.1% | | | | | | |
| Indeks Markit iBoxx All Local Bond Indeks Malaysia Total Return* | 1.6% 4.2% 3.1% 5.3% 4.2% 8.9% 7.4% -1.5% 1.2% 6.6% | | | | | | |
| ^Tempoh 6 bulan | | | | | | | |
| *sejak May 2016. Sebelum itu, indeks penanda aras adalah Indeks HSBC Malaysia All Bonds. | | | | | | | |
| Amaran: Ini merupakan prestasi dana pelaburan semata-mata, dan bukan pulangan yang diperoleh ke atas premium sebenar dibayar daripada produk insurans berkaitan pelaburan. | | | | | | | |
| Asas pengiraan prestasi lalu: | | | | | | | |
| $= \left\{ \frac{\text{Nilai Aset Bersih Sesaham bagi Tahun } n}{\text{Nilai Aset Bersih Sesaham bagi Tahun } n-1} - 1 \right\} \%$ | | | | | | | |

Risiko-risiko

Risiko Pasaran

- Risiko pasaran merujuk kepada potensi kerugian yang mungkin wujud daripada perubahan keadaan pasaran yang sebaliknya akan mempengaruhi harga pasaran pelaburan sesebuah dana. Situasi pasaran pada amnya dipengaruhi oleh, antara lainnya, persekitaran sosial, kestabilan politik dan ekonomi. Situasi sebaliknya dalam pasaran di mana mereka beroperasi mungkin akan mempengaruhi prestasi kewangan pelaburan tersebut mengakibatkan perubahan kepada harga pasaran pelaburan sesebuah dana.
- **Pengurangan Risiko:** Dana biasanya akan memegang portfolio pendapatan tetap yang dipelbagaikan daripada pelbagai sektor, dengan itu kejatuhan sekuriti tertentu atau mana-mana sektor tertentu mungkin tidak akan mempunyai kesan kurang baik yang ketara ke atas nilai Dana.

Risiko Kecairan

- Risiko kecairan merujuk kepada ketidakupayaan untuk mencairkan pelaburan kepada bentuk tunai dalam tempoh yang cepat. Pada amnya, semakin kecil jumlah perdagangan sesuatu sekuriti atau pengeluarannya, semakin besar risiko kecairan. Dana yang memegang banyak sekuriti yang tidak mudah dicairkan, atau sukar untuk dilupuskan, mungkin menyebabkan nilainya terjejas apabila ia terpaksa dijual pada harga diskaun atau menanggung kerugian, berbanding dengan nilai kos aset. Ini akan merosotkan nilai Dana. Dana juga mungkin terdedah kepada risiko kecairan apabila ia mengalami penebusan yang besar. Sekiranya Dana tidak memegang tunai secukupnya bagi memenuhi penebusan tersebut, ia mungkin terpaksa menjual sebahagian besar daripada jumlah pegangannya pada harga yang merugikan, atau bukan pada harga sasaran, bagi membayar perolehan penebusan kepada pelabur. Ini seterusnya akan merosotkan nilai Dana.
- **Pengurangan Risiko:** Risiko ini dikurangkan melalui proses pemilihan keselamatan yang sistematik dan kepelbagaian portfolio. Bagi dana yang melabur dalam pasaran tempatan, pelaburan kebanyakannya adalah dalam aset yang sangat cair, di mana ia mempunyai volum dagangan yang tinggi dalam pasaran, dan pendedahan minimum dalam aset volum dagangan yang rendah. Pengurus juga akan sentiasa memantau wang tunai yang ada untuk memastikan permintaan penebusan dipenuhi dengan teratur.

Risiko Penumpuan

- Risiko ini merujuk kepada risiko di mana Dana melabur sebahagian besar daripada asetnya di dalam sektor tertentu yang boleh menyebabkan Dana lebih mudah terdedah kepada kejadian buruk ekonomi yang menjejaskan industri tertentu.
- **Pengurangan Risiko:** Risiko ini dikurangkan dengan menggunakan proses kepelbagaian yang mana Dana akan memegang pelbagai portfolio sekuriti di pelbagai sektor. Tidak ada sektor tumpuan, tetapi had 10% daripada jumlah pendedahan NAV ke atas sekuriti daripada penerbit tunggal adalah mencukupi untuk mengurangkan risiko-risiko tersebut.

Risiko Operasi

- Terdapat risiko di mana Pengurus mungkin tidak mematuhi mandat pelaburan Dana disebabkan oleh kecuaiian. Pengurusan Dana yang lemah juga mungkin akan menjejaskan pelaburan pemegang unit melalui kerugian modal yang mereka laburkan di dalam Dana.
- **Pengurangan Risiko:** Risiko ini dikurangkan dengan pengawasan rapi oleh jawatankuasa pelaburan, sistem sokongan pejabat yang diperkenalkan dengan had dan kawalan, dan laporan kerap kepada pasukan pengurusan kanan. Selain itu, pemegang amanah mengawasi pengurusan Dana bagi melindungi kepentingan pemegang unit.

Risiko Ketidapatuhan

- Ketidapatuhan terhadap undang-undang, kaedah, peraturan, amalan ditetapkan, polisi dan prosedur dalaman mungkin boleh mencemarkan reputasi, membataskan peluang-peluang perniagaan dan mengurangkan potensi perkembangan syarikat pengurusan. Ia adalah hasrat Pengurus untuk mematuhi semua peraturan pentadbiran Dana pada sepanjang masa. Walau bagaimanapun, kedua-dua faktor luaran (keadaan pasaran kurang baik, bencana alam, atau ketidakstabilan politik) dan faktor-faktor dalaman (kecuaiian oleh Pengurus, kesilapan dalam fungsi

pematuhan, atau kesilapan sistem) boleh menjejaskan keupayaan Pengurus untuk mematuhi peraturan-peraturan yang mentadbir Dana.

- **Pengurangan Risiko:** Untuk mengurangkan risiko ini, Pengurus mempunyai kawalan dalaman yang ketat dan memastikan bahawa proses-proses mengawasi pematuan dilaksanakan.

Risiko Kadar Faedah

- Risiko bahawa nilai portfolio akan berubah disebabkan oleh perubahan dalam tahap mutlak kadar faedah, dalam tebaran antara dua kadar, dalam bentuk keluk kadar hasil atau dalam mana-mana hubungan kadar faedah lain. Risiko kadar faedah mempengaruhi nilai bon secara lebih langsung berbanding saham, dan ia adalah penting dalam pengurusan portfolio bon. Apabila kadar faedah meningkat, harga bon jatuh dan sebaliknya. Selanjutnya, bon-bon dengan tarikh matang yang lebih panjang dan kadar keuntungan lebih rendah adalah lebih mudah terdedah kepada pergerakan kadar faedah.
- **Pengurangan Risiko:** Risiko ini dikurangkan dengan mempelbagaikan portfolio pendapatan tetap dengan melabur dalam bon dengan tempoh kematangan yang berbeza-beza.

Risiko Kredit/ Pemungkiran

- Bon-bon adalah tertakluk kepada risiko kredit/pemungkiran jika sekiranya pengeluar instrumen berhadapan dengan masalah kewangan, yang mungkin mengurangkan kepercayaan kredit mereka. Ini sebaliknya boleh membawa kepada pemungkiran dalam bayaran jumlah pokok dan faedah.
- **Pengurangan Risiko:** Risiko ini dikurangkan melalui kepelbagaian portfolio dengan pelaburan dibuat dalam sekuriti pendapatan tetap yang pelbagai. Tambahan lagi, Pengurus akan mengenakan had pesaing pada peringkat dana serta menilai kredibiliti pengeluar instrumen dan penilaiannya.

Maklumat Lain

| | |
|---------------------------------|---|
| Pasaran Sasaran | Pasaran sasaran adalah pelabur konservatif yang inginkan perlindungan insurans dengan unsur pendedahan pelaburan dalam pasaran bon tempatan. |
| Asas & Kekerapan Penilaian Unit | <ul style="list-style-type: none"> • Setiap unit dana akan mempunyai harga Bida/NAV sebagaimana ditentukan oleh Syarikat yang adalah muktamad dan konklusif. • Syarikat akan menilai setiap dana pada setiap hari perniagaan untuk menentukan Bida/NAV setiap unit. • Syarikat akan menentukan harga Bida/NAV setiap unit dana dibahagikan dengan bilangan unit dalam terbitan pada hari perniagaan sebelum tarikh penilaian. Hasilnya akan dibundarkan kepada satu persepuluh sen terdekat. • Syarikat akan menyiarkan harga Bida/NAV terkini yang boleh didapati setiap hari dalam mana-mana akhbar yang diedarkan di Malaysia/ lama sesawang Syarikat/ saluran lain dalam format tertentu dan dengan butir-butir dan maklumat tertentu sebagaimana ia akan diputuskan. |
| Keadaan-keadaan Terkecuali | <p>Syarikat mempunyai hak untuk mengambil tindakan-tindakan berikut yang mungkin perlu disebabkan oleh perubahan tertentu: -</p> <ul style="list-style-type: none"> • Tutup Dana kepada wang baru, atau pindahkan aset kepada dana baru yang mempunyai objektif pelaburan yang sama; • Tukar nama Dana; • Pecah atau gabung unit-unit sedia ada; • Gantung penentuan harga unit dan penangguhan terbitan atau penebusan unit, atau bertukar kepada mana-mana dana, |

| | |
|--|--|
| | <p>di bawah Dana ini untuk tempoh yang munasabah dalam keadaan terkecuali, seperti dan termasuk peristiwa mencelah yang menyebabkan penutupan sementara mana-mana bursa saham atau penggantungan saham tertentu di dalam mana Dana dilaburkan;</p> <ul style="list-style-type: none">• Membuat apa-apa perubahan yang mungkin diperlukan disebabkan oleh keperluan undang-undang dan/atau peraturan. |
|--|--|

* Jika terdapat sebarang kekaburan atau ketidakselarasan di antara versi Bahasa Inggeris dan bahasa tempatan di dalam dokumen ini, versi Bahasa Inggeris akan diguna pakai.

Lembaran Fakta Dana

| | | | | | | | |
|--|--|-------------|--------------------|-----|------------|-------|----------|
| Nama Dana | DANA MCIS LIFE ASIAPAC (“Dana”) | | | | | | |
| Ciri-ciri Dana | | | | | | | |
| Matlamat Pelaburan | Untuk mencapai aliran pendapatan dan peningkatan modal yang stabil dalam jangka panjang (tempoh 5 hingga 10 tahun) dengan melabur dalam Principal S&P Ethical Asia Pacific Dividend ETF (“ETF”). | | | | | | |
| Strategi Pelaburan dan Pendekatan | Dana ini merupakan dana perantara yang melabur terutamanya dalam ETF. ETF ini disenaraikan di Bursa Saham Singapura (“SGX”). ETF ini ialah dana indeks pasif yang menjejaki Indeks S&P Ethical Pan Asia Select Dividend Opportunities (“Indeks”). Indeks ini menjejaki prestasi 40 saham teratas dengan hasil dividen yang tinggi dan beretika dari rantau Pan Asia. Selain ETF, Dana ini juga akan melabur dalam instrumen pasaran wang. | | | | | | |
| Peruntukan Aset | <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: left;">Aset</td> <td style="text-align: right;">Julat Kelas</td> </tr> <tr> <td>ETF</td> <td style="text-align: right;">80% - 100%</td> </tr> <tr> <td>Tunai</td> <td style="text-align: right;">0% - 20%</td> </tr> </table> <p>Asas pengiraan bagi peruntukan aset: -</p> $= \left\{ \frac{\text{Jumlah pelaburan dalam setiap jenis aset}}{\text{Jumlah Nilai Aset Bersih}} \times 100 \right\} \%$ | Aset | Julat Kelas | ETF | 80% - 100% | Tunai | 0% - 20% |
| Aset | Julat Kelas | | | | | | |
| ETF | 80% - 100% | | | | | | |
| Tunai | 0% - 20% | | | | | | |
| Penanda Aras Prestasi | S&P Ethical Pan Asia Select Dividend Opportunities Index (Sumber: https://www.spglobal.com/spdji/en/indices/strategy/sp-ethical-pan-asia-select-dividend-opportunities-index/#overview) | | | | | | |
| Pengurus Dana | MCIS Insurance Berhad (“Pengurus”) | | | | | | |
| Yuran dan Caj | | | | | | | |
| Caj Pengurusan Dana | 0.85% setahun daripada Nilai Dana | | | | | | |
| Cukai & Lain-lain Duti | 8.0% | | | | | | |
| Prestasi Dana | | | | | | | |
| Notis: Prestasi lalu dana bukan petunjuk bagi prestasi masa hadapannya. | | | | | | | |
| Sejarah Prestasi Dana | | | | | | | |
| Pulangan tahun-ke-tahun | Tahun Kewangan (TK) | | | | | | |
| | Dis-14 [^] Dis-15 Dis-16 Dis-17 Dis-18 Dis-19 Dis-20 Dis-21 Dis-22 Dis-23 | | | | | | |
| Dana | 13.0% -1.2% 5.9% 12.0% -4.8% 5.3% -6.7% -1.8% -3.8% 9.9% | | | | | | |
| Indeks S&P Ethical Pan Asia Select Dividend Opportunities | -0.7% -22.9% 1.2% 29.0% -11.2% 4.9% -10.4% -8.5% -13.4% 4.1% | | | | | | |
| [^] Tempoh 6 bulan | | | | | | | |
| Amaran: Ini merupakan prestasi dana pelaburan semata-mata, dan bukan pulangan yang diperoleh ke atas premium sebenar dibayar daripada produk insurans berkaitan pelaburan. | | | | | | | |
| Asas pengiraan prestasi lalu: | | | | | | | |
| $= \left\{ \frac{\text{Nilai Aset Bersih Sesaham bagi Tahun } n}{\text{Nilai Aset Bersih Sesaham bagi Tahun } n-1} - 1 \right\} \%$ | | | | | | | |

Makluman tambahan bagi dana-dana khas (Skim Pelaburan Kolektif-CIS)

Nama : Principal S&P Asia Pacific Ethical Dividend Exchange Traded Fund
Jenis CIS : Dana Dagangan Bursa ("ETF")
Pengurus Dana : Principal Asset Management (S) Pte Ltd
Yuran Pengurusan : Yuran dan Caj Dana dikenakan di atas 0.65% semua yuran pengurusan yang dikenakan oleh ETF

Sejarah Prestasi CIS

| Nama | Pulangan tahun-ke-tahun | | | | |
|---|-------------------------|--------|-------|--------|------|
| | 2019 | 2020 | 2021 | 2022 | 2023 |
| Principal S&P Asia Pacific Ethical Dividend ETF | 4.5% | -11.0% | -7.8% | -11.7% | 2.8% |

Risiko-risiko**Risiko Pasaran**

- Risiko pasaran merujuk kepada potensi kerugian yang mungkin timbul daripada perubahan dalam keadaan pasaran yang seterusnya menjejaskan harga pasaran pelaburan sesuatu dana. Keadaan pasaran secara amnya dipengaruhi oleh, antara lain, persekitaran sosial, kestabilan politik dan ekonomi. Keadaan buruk dalam pasaran tempat mereka beroperasi boleh menjejaskan prestasi kewangan pelaburan tersebut yang mengakibatkan perubahan kepada harga pasaran pelaburan sesuatu dana.
- **Pengurangan Risiko:** ETF secara amnya akan memegang portfolio ekuiti yang terpelbagai dengan baik daripada pelbagai sektor, oleh itu keruntuhan mana-mana sekuriti tertentu atau mana-mana sektor tertentu tidak akan memberi kesan buruk yang besar ke atas nilai Dana.

Risiko Kecairan

- Risiko kecairan merujuk kepada ketidakupayaan untuk mencairkan pelaburan kepada bentuk tunai dalam tempoh yang cepat. Pada amnya, semakin kecil jumlah perdagangan sesuatu sekuriti atau pengeluarannya, semakin besar risiko kecairan. Dana yang memegang banyak sekuriti yang tidak mudah dicairkan, atau sukar untuk dilupuskan, mungkin menyebabkan nilainya terjejas apabila ianya terpaksa dijual pada harga diskaun atau menanggung kerugian, berbanding dengan nilai kos aset. Ini akan merosotkan nilai Dana. Dana juga mungkin terdedah kepada risiko kecairan apabila ia mengalami penebusan yang besar. Sekiranya Dana tidak memegang tunai secukupnya bagi memenuhi penebusan tersebut, ia mungkin terpaksa menjual sebahagian besar daripada jumlah pegangannya pada harga yang merugikan, atau bukan pada harga sasaran, bagi membayar perolehan penebusan kepada pelabur. Ini seterusnya akan merosotkan nilai Dana.
- **Pengurangan Risiko:** Risiko dikurangkan melalui pemantauan berterusan wang tunai yang tersedia untuk memastikan permintaan penebusan dipenuhi dengan teratur. Untuk pelaburan dalam CIS ini, terdapat dua cara untuk mencairkan pelaburan; i) menjual CIS di pasaran; ii) penebusan CIS.

Risiko Matawang

- Dana dikeluarkan dalam ringgit Malaysia, tetapi aset asas, ETF didagangkan dalam dolar AS dan disenaraikan di Bursa Saham Singapura. Oleh itu, sebarang turun naik dalam kadar pertukaran dolar AS berbanding ringgit Malaysia akan menjejaskan NAV Dana.
- **Pengurangan Risiko:** Penyelesaian untuk pembelian dan penjualan ETF dilakukan secara terus. Sementara penilaian NAV dilakukan setiap hari. Ini akan memastikan NAV dapat diterjemahkan dalam nilai matawang semasa. Walaubagaimanapun, pemegang polisi masih terdedah kepada risiko matawang asing.

Risiko Pasaran Baru

- ETF melabur dalam sekuriti yang tersenarai di bursa saham di negara-negara Asia Pasifik termasuk Malaysia, Thailand, Indonesia dan China yang dianggap pasaran baru. Risiko pasaran baru termasuk, tetapi tidak terhad kepada; umumnya pasaran sekuriti yang kurang cecair dan berkesan; umumnya naik turun harga yang tinggi; kadar naik turun pertukaran dan kawalan pertukaran; syarat yang dikenakan ke atas pemulangan dana.

- **Pengurangan Risiko:** ETF melabur di dalam stok permodalan tinggi di dalam negara-negara Asia Pasifik yang membayar dividen yang tinggi. Kepelbagaian dalam pemilihan negara dan industri akan mengurangkan kesan tidak baik jika terdapatnya potensi kejatuhan dalam rantau tersebut dan prestasi yang baik terhadap sesuatu negara akan menghapus negara yang berprestasi rendah.

Risiko Penumpuan

- Risiko ini merujuk kepada risiko apabila ETF melabur sebahagian besar asetnya ke dalam sektor atau area geografikal tertentu yang boleh menyebabkan ETF terdedah terhadap keadaan ekonomi yang tidak baik yg memberi kesan kepada industri atau wilayah tertentu.
- **Pengurusan Risiko:** Risiko ini dikurangkan dengan proses kepelbagaian yang diambil oleh pengurus ETF.

Risiko Kesilapan Pengesanan

- Faktor seperti yuran dan perbelanjaan ETF, hubungkait yang tidak sempurna di antara aset ETF dan indeks sekuriti yang membentuk Indeks, pembundaran harga saham, perubahan kepada Indeks dan polisi peraturan boleh menjejaskan keupayaan pengurus ETF untuk mencapai hubungkait paling hampir dengan prestasi Indeks. Pulangan ETF mungkin akan tersasar dari Indeks dan tiada jaminan bahawa ETF akan dapat mengesan prestasi Indeks sepenuhnya. Dana ini mungkin tidak 100% dilabur dalam ETF, kerana tunai akan disimpan untuk memudahkan kemungkinan pengeluaran. Ini mungkin menyumbang kepada kesilapan pengesanan yang selanjutnya.
- **Pengurangan Risiko:** Pengurus ETF akan meniru Indeks se hampir mungkin untuk meminimalkan tahap kesilapan pengesanan.

ETF Tidak Diuruskan Secara Aktif

- ETF tidak diuruskan secara aktif. Sehubungan itu, ETF mungkin akan terjejas disebabkan penurunan dalam segmen pasaran dunia yang berkaitan dengan Indeks. Pengurus ETF tidak akan memilih saham individu atau mengambil posisi bertahan dalam keadaan pasaran menurun.
- **Pengurangan Risiko:** Pengurus akan mengawal pendedahan ETF untuk meminimumkan potensi kerugian Dana dalam pasaran yang merosot. Pelaburan di dalam ETF adalah bertujuan untuk menerima pendapatan yang stabil dengan strategi defensif, bukan semata-mata untuk mendapatkan keuntungan modal dalam jangka panjang. Ini selari dengan objektif Dana untuk mencapai pendapatan yang stabil dengan risiko pasaran sederhana untuk tempoh jangka sederhana dan panjang.

Risiko Operasi

- Terdapat risiko di mana Pengurus mungkin tidak mematuhi mandat pelaburan Dana disebabkan oleh kecuaiian. Pengurusan Dana yang lemah juga mungkin akan menjejaskan pelaburan pemegang unit melalui kerugian modal yang mereka laburkan di dalam Dana.
- **Pengurangan Risiko:** Risiko ini dikurangkan dengan pengawasan rapi oleh jawatankuasa pelaburan, sistem sokongan pejabat yang diperkenalkan dengan had dan kawalan, dan laporan kerap kepada pasukan pengurusan kanan. Selain itu, pemegang amanah mengawasi pengurusan Dana bagi melindungi kepentingan pemegang unit.

Risiko Ketidapatuhan

- Ketidapatuhan terhadap undang-undang, kaedah, peraturan, amalan ditetapkan, polisi dan prosedur dalaman mungkin boleh mencemarkan reputasi, membataskan peluang-peluang perniagaan dan mengurangkan potensi perkembangan syarikat pengurusan. Ia adalah hasrat Pengurus untuk mematuhi semua peraturan pentadbiran Dana pada sepanjang masa. Walau bagaimanapun, kedua-dua faktor luaran (keadaan pasaran kurang baik, bencana alam, atau ketidakstabilan politik) dan faktor-faktor dalaman (kecuaiian oleh Pengurus, kesilapan dalam fungsi pematuhan, atau kesilapan sistem) boleh menjejaskan keupayaan Pengurus untuk mematuhi peraturan-peraturan yang mentadbir Dana.
- **Pengurangan Risiko:** Untuk mengurangkan risiko ini, Pengurus mempunyai kawalan dalaman yang ketat dan memastikan bahawa proses-proses mengawasi pematuhan dilaksanakan.

| Maklumat Lain | |
|---------------------------------|---|
| Pasaran Sasaran | Pasaran sasaran adalah pelabur berisiko sederhana yang memilih untuk melabur dalam ekuiti yang menghasilkan dividen tinggi dalam rantau Asia Pasifik. |
| Asas & Kekerapan Penilaian Unit | <ul style="list-style-type: none"> • Setiap unit dana akan mempunyai harga Bida/NAV sebagaimana ditentukan oleh Syarikat yang adalah muktamad dan konklusif. • Syarikat akan menilai setiap dana pada setiap hari perniagaan untuk menentukan Bida/NAV setiap unit. • Syarikat akan menentukan harga Bida/NAV setiap unit dana dibahagikan dengan bilangan unit dalam terbitan pada hari perniagaan sebelum tarikh penilaian. Hasilnya akan dibundarkan kepada satu persepuluh sen terdekat. • Syarikat akan menyiarkan harga Bida/NAV terkini yang boleh didapati setiap hari dalam mana-mana akhbar yang diedarkan di Malaysia/ lama sesawang Syarikat/ saluran lain dalam format tertentu dan dengan butir-butir dan maklumat tertentu sebagaimana ia akan diputuskan. • Sebarang rebat yang diterima daripada ETF akan dikreditkan semula di dalam Dana. |
| Keadaan-keadaan Terkecuali | <p>Syarikat mempunyai hak untuk mengambil tindakan-tindakan berikut yang mungkin perlu disebabkan oleh perubahan tertentu: -</p> <ul style="list-style-type: none"> • Tutup Dana kepada wang baru, atau pindahkan aset kepada dana baru yang mempunyai objektif pelaburan yang sama; • Tukar nama Dana; • Pecah atau gabung unit-unit sedia ada; • Gantung penentuan harga unit dan penangguhan terbitan atau penebusan unit, atau bertukar kepada mana-mana dana, di bawah Dana ini untuk tempoh yang munasabah dalam keadaan terkecuali, seperti dan termasuk peristiwa mencelah yang menyebabkan penutupan sementara mana-mana bursa saham atau penggantungan saham tertentu di dalam mana Dana dilaburkan; • Membuat apa-apa perubahan yang mungkin diperlukan disebabkan oleh keperluan undang-undang dan/atau peraturan. |

* Jika terdapat sebarang keaburan atau ketidakselarasan di antara versi Bahasa Inggeris dan bahasa tempatan di dalam dokumen ini, versi Bahasa Inggeris akan diguna pakai.

Lembaran Fakta Dana

| Nama Dana | DANA MCIS LIFE GLOBAL YAKIN (“Dana”) | | | | | | |
|--|--|------|-------------|-------|------------|-------|----------|
| Ciri-ciri Dana | | | | | | | |
| Matlamat Pelaburan | Untuk mencapai peningkatan modal dalam jangka panjang (tempoh 5 hingga 10 tahun) dengan melabur dalam Dana abrdn Islamic World Equity (“AIWEF”). Walau bagaimanapun, Dana ini bukanlah produk patuh Syariah. | | | | | | |
| Strategi Pelaburan dan Pendekatan | Dana ini adalah dana perantara yang melabur terutamanya dalam AIWEF (<i>dahulunya dikenali sebagai Aberdeen Standard Islamic World Equity Fund</i>). AIWEF melabur dalam portfolio antarabangsa ekuiti patuh Syariah dan sekuriti berkaitan ekuiti patuh Syariah syarikat yang mempunyai potensi pertumbuhan yang baik. Pemilihan ekuiti akan berdasarkan pendekatan "bottom-up" yang tertumpu terutamanya pada pemilihan syarikat berkualiti tinggi yang berdagang pada penilaian menarik berbanding rakan sebaya mereka menggunakan analisis perniagaan yang ketat dan analisis penilaian keselamatan terperinci. Selain AIWEF, Dana ini juga akan melabur dalam instrumen pasaran wang patuh Shariah. | | | | | | |
| Peruntukan Aset | <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Aset</th> <th style="text-align: left;">Julat Kelas</th> </tr> </thead> <tbody> <tr> <td>AIWEF</td> <td>80% - 100%</td> </tr> <tr> <td>Tunai</td> <td>0% - 20%</td> </tr> </tbody> </table> <p>Asas pengiraan bagi peruntukan aset: -</p> $= \left\{ \frac{\text{Jumlah pelaburan dalam setiap jenis aset}}{\text{Jumlah Nilai Aset Bersih}} \times 100 \right\} \%$ | Aset | Julat Kelas | AIWEF | 80% - 100% | Tunai | 0% - 20% |
| Aset | Julat Kelas | | | | | | |
| AIWEF | 80% - 100% | | | | | | |
| Tunai | 0% - 20% | | | | | | |
| Penanda Aras Prestasi | Indeks MSCI ACWI Islamic (Shariah) (Sumber: https://app2.msci.com/products/index-data-search/regional_chart.jsp?size=Standard%20(Large%2BMid%20Cap)&scope=R&style=None&currency=USD&priceLevel=NETR&indexId=136210&indexName=ACWI%20ISLAMIC&suite=FT) | | | | | | |
| Pengurus Dana | MCIS Insurance Berhad (“Pengurus”) | | | | | | |
| Yuran dan Caj | | | | | | | |
| Caj Pengurusan Dana | 0.85% setahun daripada Nilai Dana | | | | | | |
| Cukai & Lain-lain Duti | 8.0% | | | | | | |
| Prestasi Dana | | | | | | | |
| Notis: Prestasi lalu dana bukan petunjuk bagi prestasi masa hadapannya. | | | | | | | |
| Sejarah Prestasi Dana | | | | | | | |
| Pulangan | Tahun Kewangan (TK) | | | | | | |
| tahun-ke-tahun | Dis-14[^] Dis-15 Dis-16 Dis-17 Dis-18 Dis-19 Dis-20 Dis-21 Dis-22 Dis-23 | | | | | | |
| Dana | 1.4% 5.1% 7.7% 6.8% -8.5% 18.2% 13.6% 20.3% -18.5% 21.0% | | | | | | |
| Indeks MSCI AC World Islamic Index | -5.7% -7.4% 5.7% 19.3% -12.0% 19.7% 8.9% 16.0% -15.3% 19.6% | | | | | | |
| [^] Tempoh 6 bulan | | | | | | | |
| Amaran: Ini merupakan prestasi dana pelaburan semata-mata, dan bukan pulangan yang diperoleh ke atas premium sebenar dibayar daripada produk insurans berkaitan pelaburan. | | | | | | | |

Asas pengiraan prestasi lalu:

$$= \left\{ \frac{\text{Nilai Aset Bersih Sesaham bagi Tahun } n}{\text{Nilai Aset Bersih Sesaham bagi Tahun } n-1} - 1 \right\} \%$$

Maklumat tambahan bagi dana-dana khas (Skim Pelaburan Kolektif-CIS)

Nama : abrdn Islamic World Equity Fund (*sebelum ini dikenali sebagai Aberdeen Standard Islamic World Equity Fund*)
Jenis CIS : Unit Amanah
Pengurus Dana : abrdn Islamic Malaysia Sdn. Bhd. (*sebelum ini dikenali sebagai Aberdeen Standard Islamic Investments (Malaysia) Sdn Bhd.*)
Struktur Yuran : Yuran dan Caj Dana dikenakan di atas 1.79% semua yuran pengurusan yang dikenakan oleh Unit Amanah.

Sejarah Prestasi CIS

| Nama | Pulangan tahun-ke-tahun | | | | |
|---------------------------------|-------------------------|-------|-------|--------|-------|
| | 2019 | 2020 | 2021 | 2022 | 2023 |
| abrdn Islamic World Equity Fund | 23.8% | 16.6% | 25.1% | -22.0% | 25.6% |

Risiko-risiko

Risiko Pasaran

- Risiko pasaran merujuk kepada potensi kerugian yang mungkin wujud daripada perubahan keadaan pasaran yang sebaliknya akan mempengaruhi harga pasaran pelaburan sesebuah dana. Situasi pasaran pada amnya dipengaruhi oleh, antara lainnya, persekitaran sosial, kestabilan politik dan ekonomi. Situasi sebaliknya dalam pasaran di mana mereka beroperasi mungkin akan mempengaruhi prestasi kewangan pelaburan tersebut mengakibatkan perubahan kepada harga pasaran pelaburan sesebuah dana.
- **Pengurangan Risiko:** Unit amanah biasanya akan memegang portfolio ekuiti yang dipelbagaikan daripada pelbagai sektor, dengan itu kejatuhan sekuriti tertentu atau mana-mana sektor tertentu mungkin tidak akan mempunyai kesan kurang baik yang ketara ke atas nilai Dana.

Risiko Kecairan

- Risiko kecairan merujuk kepada ketidakupayaan untuk mencairkan pelaburan menjadi tunai dalam tempoh masa yang singkat. Proses penebusan untuk mencairkan pelaburan dalam CIS biasanya mengambil masa yang lebih lama berbanding perdagangan sekuriti biasa di pasaran (cth; 7 hari perniagaan berbanding dagangan biasa selama 3 hari perniagaan). Dana juga mungkin terdedah kepada risiko kecairan apabila ia mengalami penebusan yang besar. Jika dana tidak mempunyai wang tunai yang mencukupi untuk memenuhi penebusan sedemikian, ia mungkin perlu menjual jumlah pegangannya yang besar pada kerugian, atau di bawah harga sasaran di mana aset asas akan dijual, untuk membayar hasil penebusan kepada pelabur. Ini seterusnya akan merosotkan nilai Dana.
- **Pengurangan Risiko:** Risiko dikurangkan melalui pemantauan berterusan wang tunai yang tersedia untuk memastikan permintaan penebusan dipenuhi dengan teratur.

Risiko Penumpuan

- Risiko ini merujuk kepada risiko di mana unit amanah melabur sebahagian besar daripada asetnya di dalam sektor tertentu atau kawasan geografi yang boleh menyebabkan unit amanah lebih mudah terdedah kepada kejadian buruk ekonomi yang menjejaskan industri atau wilayah yang tertentu.
- **Pengurangan Risiko:** Risiko ini dikurangkan dengan menggunakan proses kepelbagaian yang mana unit amanah akan memegang pelbagai portfolio ekuiti patuh Syariah di seluruh sektor dan negara. Tidak ada sektor atau had negara tumpuan, tetapi had 10% daripada jumlah pendedahan NAV ke atas ekuiti daripada penerbit tunggal adalah mencukupi untuk mengurangkan risiko-risiko tersebut.

Risiko Salah Laku Jualan

- Risiko ini melibatkan produk yang disalah nyatakan atau pelanggan terkeliru tentang kesesuaiannya. Dana melabur dalam aset patuh Syariah, seperti saham patuh Syariah dan instrumen pasaran wang

patuh Syariah. Walau bagaimanapun, oleh kerana Pengurus bukan pengendali berlesen Takaful, Dana itu sendiri tidak didaftarkan di bawah produk patuh Syariah. Pemegang polisi mungkin terkeliru dengan istilah Islam.

- **Pengurusan Risiko:** Untuk mengurangkan risiko ini, Pengurus perlu menyampaikan maklumat kepada pemegang polisi dengan cara yang jelas, adil dan tidak mengelirukan. Ini termasuk maklumat dalam bahan pemasarannya dan juga nasihat yang bersesuaian daripada wakil jualannya kepada pemegang polisi yang berhak bergantung pada pertimbangannya.

Risiko Pengklasifikasian Semula Status Syariah

- Risiko ini merujuk kepada risiko bahawa ekuiti patuh Syariah yang dipegang pada masa ini dalam unit amanah mungkin diklasifikasikan semula sebagai tidak patuh Syariah semasa semakan berkala sekuriti oleh Penasihat Syariah atau Lembaga Syariah bagi indeks Islam yang berkaitan. Jika ini berlaku, nilai dana unit amanah mungkin terjejas di mana pengurus unit amanah akan mengambil langkah yang perlu untuk melupuskan sekuriti tersebut.
- **Pengurusan Risiko:** Risiko dikurangkan melalui proses kepelbagaian (seperti yang diterangkan di bawah Risiko Penumpuan di atas) yang akan diambil oleh pengurus unit amanah dalam pengurusan unit amanah.

Risiko Mata Wang

- Memandangkan pelaburan unit amanah mungkin didenominasikan dalam mata wang selain daripada ringgit Malaysia, sebarang turun naik dalam kadar pertukaran di mana pelaburan didenominasikan mungkin mempunyai kesan ke atas nilai pelaburan ini. Pelabur harus ambil perhatian bahawa sebarang keuntungan atau kerugian yang timbul daripada turun naik dalam kadar pertukaran boleh meningkatkan atau mengurangkan lagi pulangan pelaburan.
- **Pengurusan Risiko:** Penyelesaian untuk pembelian dan penjualan dana pendasar sedang dilakukan secara langsung. Sementara itu, penilaian NAV untuk Dana adalah setiap hari. Ini akan memastikan NAV mencerminkan kadar semasa mata wang. Walau bagaimanapun, pemegang polisi masih akan terdedah kepada risiko mata wang.

Risiko Pasaran Baru dan Negara Membangun

- Dalam pasaran baru, infrastruktur undang-undang, kehakiman dan peraturan masih dibangunkan dan terdapat banyak ketidakpastian dalam kedua-dua pasaran tempatan dan rakan niaga mereka di luar negara. Seseengah pasaran membawa risiko yang sangat ketara untuk pelabur. Pelabur harus memastikan bahawa mereka memahami risiko yang sesuai yang terlibat dengan meminta nasihat dari profesional bebas mengenai pelaburan sebelum melabur.
- **Pengurangan Risiko:** Unit amanah ini akan melabur sekurang-kurangnya satu peratus (1%) dalam pasaran baru muncul seperti Korea, Taiwan dan Brazil. Klasifikasi negara mungkin berubah dari pasaran baru kepada pasaran membangun ketika pelaburan dana, negara yang disebutkan adalah sebagai petunjuk sahaja dan mungkin akan berubah.

Risiko Operasi

- Terdapat risiko di mana Pengurus mungkin tidak mematuhi mandat pelaburan Dana disebabkan oleh kecuaiannya. Pengurusan Dana yang lemah juga mungkin akan menjejaskan pelaburan pemegang unit melalui kerugian modal yang mereka laburkan di dalam Dana.
- **Pengurangan Risiko:** Risiko ini dikurangkan dengan pengawasan rapi oleh jawatankuasa pelaburan, sistem sokongan pejabat yang diperkenalkan dengan had dan kawalan, dan laporan kerap kepada pasukan pengurusan kanan. Selain itu, pemegang amanah mengawasi pengurusan Dana bagi melindungi kepentingan pemegang unit.

Risiko Ketidapatuhan

- Ketidapatuhan terhadap undang-undang, kaedah, peraturan, amalan ditetapkan, polisi dan prosedur dalaman mungkin boleh mencemarkan reputasi, membataskan peluang-peluang perniagaan dan mengurangkan potensi perkembangan syarikat pengurusan. Ia adalah hasrat Pengurus untuk mematuhi semua peraturan pentadbiran Dana pada sepanjang masa. Walau bagaimanapun, kedua-dua faktor luaran (keadaan pasaran kurang baik, bencana alam, atau ketidakstabilan politik) dan

| | |
|---|---|
| <p>faktor-faktor dalaman (kecuaian oleh Pengurus, kesilapan dalam fungsi pematuhan, atau kesilapan sistem) boleh menjejaskan keupayaan Pengurus untuk mematuhi peraturan-peraturan yang mentadbir Dana.</p> <ul style="list-style-type: none"> • Pengurangan Risiko: Untuk mengurangkan risiko ini, Pengurus mempunyai kawalan dalaman yang ketat dan memastikan bahawa proses-proses mengawasi pematuhan dilaksanakan. | |
| Maklumat Lain | |
| Pasaran Sasaran | Dana ini sesuai untuk pelabur yang inginkan peningkatan modal dalam pelaburan jangka panjang dan bersedia untuk menerima tahap risiko yang tinggi. |
| Asas & Kekerapan Penilaian Unit | <ul style="list-style-type: none"> • Setiap unit dana akan mempunyai harga Bida/NAV sebagaimana ditentukan oleh Syarikat yang adalah muktamad dan konklusif. • Syarikat akan menilai setiap dana pada setiap hari perniagaan untuk menentukan Bida/NAV setiap unit. • Syarikat akan menentukan harga Bida/NAV setiap unit dana dibahagikan dengan bilangan unit dalam terbitan pada hari perniagaan sebelum tarikh penilaian. Hasilnya akan dibundarkan kepada satu persepuluh sen terdekat. • Syarikat akan menyiarkan harga Bida/NAV terkini yang boleh didapati setiap hari dalam mana-mana akhbar yang diedarkan di Malaysia/ lama sesawang Syarikat/ saluran lain dalam format tertentu dan dengan butir-butir dan maklumat tertentu sebagaimana ia akan diputuskan. • Sebarang rebat yang diterima daripada Unit Amanah akan dikreditkan semula di dalam Dana. |
| Keadaan-keadaan Terkecuali | <p>Syarikat mempunyai hak untuk mengambil tindakan-tindakan berikut yang mungkin perlu disebabkan oleh perubahan tertentu: -</p> <ul style="list-style-type: none"> • Tutup Dana kepada wang baru, atau pindahkan aset kepada dana baru yang mempunyai objektif pelaburan yang sama; • Tukar nama Dana; • Pecah atau gabung unit-unit sedia ada; • Gantung penentuan harga unit dan penangguhan terbitan atau penebusan unit, atau bertukar kepada mana-mana dana, di bawah Dana ini untuk tempoh yang munasabah dalam keadaan terkecuali, seperti dan termasuk peristiwa mencelah yang menyebabkan penutupan sementara mana-mana bursa saham atau penggantungan saham tertentu di dalam mana Dana dilaburkan; • Membuat apa-apa perubahan yang mungkin diperlukan disebabkan oleh keperluan undang-undang dan/atau peraturan. |

* Jika terdapat sebarang keaburan atau ketidakselarasan di antara versi Bahasa Inggeris dan bahasa tempatan di dalam dokumen ini, versi Bahasa Inggeris akan diguna pakai.

Lembaran Fakta Dana

| | | | | | | | | | | | | | | | | | | | |
|---|--|----------------------------|---------------|---------------|---------------|--------------------|--|--|--|-----------|------------|--|--|--|-------|----------|--|--|--|
| Nama Dana | DANA MCIS LIFE TITAN (“Dana”) | | | | | | | | | | | | | | | | | | |
| Ciri-ciri Dana | | | | | | | | | | | | | | | | | | | |
| Matlamat Pelaburan | Untuk mencapai peningkatan modal dalam jangka panjang (tempoh 5 hingga 10 tahun) dengan melabur dalam Eq8 Dow Jones US Titans 50 ETF (<i>Dahulunya dikenali sebagai MyETF Dow Jones U.S. Titans 50</i>) ("ETF"). Walau bagaimanapun, Dana ini bukanlah produk patuh Syariah. | | | | | | | | | | | | | | | | | | |
| Strategi Pelaburan dan Pendekatan | Dana ini adalah dana perantara yang melabur terutamanya dalam ETF. ETF ini merupakan dana indeks pasif yang menjejaki Indeks Dow Jones Islamic Market U.S. Titans 50 ("Indeks"). Indeks ini direka sebagai penanda aras prestasi 50 syarikat terbesar dengan permodalan pasaran diselaraskan apungan yang disenaraikan di bursa berkaitan yang telah melepasi skrin pematuhan Syariah. Selain ETF, Dana ini juga akan melabur dalam instrumen pasaran wang patuh Syariah. | | | | | | | | | | | | | | | | | | |
| Peruntukan Aset | <table border="0" style="width: 100%;"> <tr> <td style="text-align: left;">Aset</td> <td style="text-align: right;">Julat Kelas</td> <td colspan="3"></td> </tr> <tr> <td>MyETFDJ50</td> <td style="text-align: right;">80% - 100%</td> <td colspan="3"></td> </tr> <tr> <td>Tunai</td> <td style="text-align: right;">0% - 20%</td> <td colspan="3"></td> </tr> </table> <p>Asas pengiraan bagi peruntukan aset: -</p> $= \left\{ \frac{\text{Jumlah pelaburan dalam setiap jenis aset}}{\text{Jumlah Nilai Aset Bersih}} \times 100 \right\} \%$ | | | | Aset | Julat Kelas | | | | MyETFDJ50 | 80% - 100% | | | | Tunai | 0% - 20% | | | |
| Aset | Julat Kelas | | | | | | | | | | | | | | | | | | |
| MyETFDJ50 | 80% - 100% | | | | | | | | | | | | | | | | | | |
| Tunai | 0% - 20% | | | | | | | | | | | | | | | | | | |
| Penanda Aras Prestasi | Indeks Dow Jones Islamic Market U.S. Titans 50 (<i>Sumber: https://www.spglobal.com/spdji/en/indices/equity/dow-jones-islamic-market-us-titans-50-index/#overview</i>) | | | | | | | | | | | | | | | | | | |
| Pengurus Dana | MCIS Insurance Berhad (“Pengurus”) | | | | | | | | | | | | | | | | | | |
| Yuran dan Caj | | | | | | | | | | | | | | | | | | | |
| Caj Pengurusan Dana | 0.85% setahun daripada Nilai Dana | | | | | | | | | | | | | | | | | | |
| Cukai & Lain-lain Duti | 8.0% | | | | | | | | | | | | | | | | | | |
| Prestasi Dana | | | | | | | | | | | | | | | | | | | |
| Notis: Prestasi lalu dana bukan petunjuk bagi prestasi masa hadapannya. | | | | | | | | | | | | | | | | | | | |
| Sejarah Prestasi Dana | | | | | | | | | | | | | | | | | | | |
| Pulangan tahun-ke-tahun | | Tahun Kewangan (TK) | | | | | | | | | | | | | | | | | |
| | | Dis-20 | Dis-21 | Dis-22 | Dis-23 | | | | | | | | | | | | | | |
| Dana | | 18.0% | 28.5% | -17.1% | 33.3% | | | | | | | | | | | | | | |
| Indeks Dow Jones Islamic Market U.S. Titans 50 | | 27.7% | 32.5% | -27.0% | 39.9% | | | | | | | | | | | | | | |
| <i>Amaran: Ini merupakan prestasi dana pelaburan semata-mata, dan bukan pulangan yang diperoleh ke atas premium sebenar dibayar daripada produk insurans berkaitan pelaburan.</i> | | | | | | | | | | | | | | | | | | | |
| Asas pengiraan prestasi lalu: | | | | | | | | | | | | | | | | | | | |
| $= \left\{ \frac{\text{Nilai Aset Bersih Sesaham bagi Tahun } n}{\text{Nilai Aset Bersih Sesaham bagi Tahun } n-1} - 1 \right\} \%$ | | | | | | | | | | | | | | | | | | | |

Makluman tambahan bagi dana-dana khas (Skim Pelaburan Kolektif-CIS)

Nama : Eq8 Dow Jones US Titans 50 ETF (*Dahulunya dikenali sebagai MyETF Dow Jones U.S. Titans 50*)
 Jenis CIS : Dana Dagangan Bursa ("ETF")
 Pengurus Dana : Eq8 Capital Sdn Bhd (*Dahulunya dikenali sebagai i-VCAP Management Sdn Bhd*)
 Yuran Pengurusan : Yuran dan Caj Dana dikenakan di atas 0.475% semua yuran pengurusan yang dikenakan oleh ETF.

Sejarah Prestasi CIS

| Nama | Pulangan tahun-ke-tahun | | | | |
|----------------------------|-------------------------|-------|-------|--------|-------|
| | 2019 | 2020 | 2021 | 2022 | 2023 |
| Eq8 Dow Jones US Titans 50 | 36.1% | 26.2% | 35.4% | -24.5% | 33.7% |

Risiko-risiko**Risiko Pasaran**

- Risiko pasaran merujuk kepada potensi kerugian yang mungkin timbul daripada perubahan dalam keadaan pasaran yang seterusnya menjejaskan harga pasaran pelaburan sesuatu dana. Keadaan pasaran secara amnya dipengaruhi oleh, antara lain, persekitaran sosial, kestabilan politik dan ekonomi. Keadaan buruk dalam pasaran tempat mereka beroperasi boleh menjejaskan prestasi kewangan pelaburan tersebut yang mengakibatkan perubahan kepada harga pasaran pelaburan sesuatu dana. ETF ini melabur di dalam konstitusi indeks penanda aras yang disenaraikan di pasaran AS. Risiko yang terlibat adalah perubahan dalam pembangunan ekonomi dan politik, perubahan pada kadar faedah dan gaya yang terlihat pada harga saham.
- Pengurangan Risiko:** ETF secara amnya akan memegang portfolio ekuiti yang terpelbagai dengan baik daripada pelbagai sektor, oleh itu keruntuhan mana-mana sekuriti tertentu atau mana-mana sektor tertentu tidak akan memberi kesan buruk yang besar ke atas nilai Dana.

Risiko Kecairan

- Risiko kecairan merujuk kepada ketidakupayaan untuk mencairkan pelaburan kepada bentuk tunai dalam tempoh yang cepat. Pada amnya, semakin kecil jumlah perdagangan sesuatu sekuriti atau pengeluarannya, semakin besar risiko kecairan. Dana yang memegang banyak sekuriti yang tidak mudah dicairkan, atau sukar untuk dilupuskan, mungkin menyebabkan nilainya terjejas apabila ianya terpaksa dijual pada harga diskaun atau menanggung kerugian, berbanding dengan nilai kos aset. Ini akan merosotkan nilai Dana. Dana juga mungkin terdedah kepada risiko kecairan apabila ia mengalami penebusan yang besar. Sekiranya Dana tidak memegang tunai secukupnya bagi memenuhi penebusan tersebut, ia mungkin terpaksa menjual sebahagian besar daripada jumlah pegangannya pada harga yang merugikan, atau bukan pada harga sasaran, bagi membayar perolehan penebusan kepada pelabur. Ini seterusnya akan merosotkan nilai Dana.
- Pengurangan Risiko:** Risiko dikurangkan melalui pemantauan berterusan wang tunai yang tersedia untuk memastikan permintaan penebusan dipenuhi dengan teratur. Untuk pelaburan dalam CIS ini, terdapat dua cara untuk mencairkan pelaburan; i) menjual CIS di pasaran; ii) penebusan CIS.

Risiko Mata Wang

- Dana ini dilaburkan ke dalam ETF yang diniagakan di dalam dollar Amerika Syarikat. Sebagaimana Dana ini dikeluarkan di dalam matawang ringgit Malaysia, sebarang turun naik kadar tukaran matawang dollar ke ringgit akan member kesan kepada NAV Dana.
- Pengurangan Risiko:** Penyelesaian untuk pembelian dan jualan ETF adalah dilakukan secara serta merta. Sementara itu penilaian NAV Dana dilakukan secara harian. Ini akan memastikan NAV menunjukkan kadar semasa mata wang. Walaubagaimanapun, pemegang polisi masih terdedah kepada risiko matawang.

Risiko Penumpuan

- Risiko ini merujuk kepada risiko di mana ETF melabur sebahagian besar daripada asetnya di dalam sektor tertentu atau kawasan geografi yang boleh menyebabkan ETF lebih mudah terdedah kepada kejadian buruk ekonomi yang menjejaskan industri atau wilayah yang tertentu.

- **Pengurangan Risiko:** Risiko ini dikurangkan melalui proses kepelbagaian yang akan diambil oleh pengurus dana ETF. Untuk Dana, Pengurus akan mengawal pendedahan ETF untuk memastikan Dana tidak terjejas dengan ketara dalam pasaran yang semakin berkurangan.

Risiko Kesilapan Pengesanan

- Faktor-faktor seperti yuran dan perbelanjaan ETF, korelasi yang tidak sempurna antara aset ETF dan sekuriti indeks yang membentuk Indeks, penggenapan harga saham, perubahan pada Indeks dan dasar pengawalseliaan boleh menjejaskan keupayaan Pengurus ETF untuk mencapai korelasi rapat dengan prestasi Indeks. Oleh itu, pulangan ETF mungkin menyimpang daripada Indeks dan tiada jaminan bahawa ETF akan dapat menjejaki prestasi Indeks sepenuhnya. Dana mungkin tidak 100% dilaburkan dalam ETF kerana simpanan wang tunai boleh memudahkan pengurusan potensi pengeluaran. Ini mungkin menyumbang kepada ralat penjejakan selanjutnya.
- **Pengurusan Risiko:** Pengurus ETF akan meniru Indeks ke tahap yang paling hampir yang akan meminimumkan tahap kesilapan pengesanan.

ETF Tidak Diuruskan Secara Aktif

- ETF tidak diuruskan secara aktif. Sehubungan itu, ETF mungkin terjejas oleh penurunan dalam segmen pasaran dunia yang berkaitan dengan Indeks. Pengurus ETF tidak cuba untuk memilih saham secara individu atau mengambil posisi bertahan dalam pasaran yang menurun.
- **Pengurusan Risiko:** Pengurus akan mengawal pendedahan ETF untuk meminimumkan potensi kerugian Dana dalam pasaran yang merosot. Melabur dalam ETF ini bertujuan untuk menjejaki prestasi indeks penanda aras.

Risiko Salah Laku Jualan

- Risiko ini melibatkan produk yang disalah nyatakan atau pelanggan terkeliru tentang kesesuaiannya. Dana melabur dalam aset patuh Syariah, seperti saham patuh Syariah dan instrumen pasaran wang patuh Syariah. Walau bagaimanapun, oleh kerana Pengurus bukan pengendali berlesen Takaful, Dana itu sendiri tidak didaftarkan di bawah produk patuh Syariah. Pemegang polisi mungkin terkeliru dengan istilah Islam.
- **Pengurusan Risiko:** Untuk mengurangkan risiko ini, Pengurus perlu menyampaikan maklumat kepada pemegang polisi dengan cara yang jelas, adil dan tidak mengelirukan. Ini termasuk maklumat dalam bahan pemasarannya dan juga nasihat yang bersesuaian daripada wakil jualannya kepada pemegang polisi yang berhak bergantung pada pertimbangannya.

Risiko Pengklasifikasian Semula Status Syariah

- Risiko ini merujuk kepada risiko bahawa ekuiti patuh Syariah yang dipegang pada masa ini dalam ETF mungkin diklasifikasikan semula sebagai tidak patuh Syariah semasa semakan berkala sekuriti oleh Penasihat Syariah atau Lembaga Syariah bagi indeks Islam yang berkaitan. Jika ini berlaku, nilai ETF mungkin terjejas di mana pengurus ETF akan mengambil langkah yang perlu untuk melupuskan sekuriti tersebut.
- **Pengurusan Risiko:** Risiko dikurangkan melalui proses kepelbagaian (seperti yang diterangkan di bawah Risiko Penumpuan di atas) yang akan diambil oleh pengurus ETF dalam pengurusan ETF.

Risiko Operasi

- Terdapat risiko di mana Pengurus mungkin tidak mematuhi mandat pelaburan Dana disebabkan oleh kecuaiannya. Pengurusan Dana yang lemah juga mungkin akan menjejaskan pelaburan pemegang unit melalui kerugian modal yang mereka laburkan di dalam Dana.
- **Pengurangan Risiko:** Risiko ini dikurangkan dengan pengawasan rapi oleh jawatankuasa pelaburan, sistem sokongan pejabat yang diperkenalkan dengan had dan kawalan, dan laporan kerap kepada pasukan pengurusan kanan. Selain itu, pemegang amanah mengawasi pengurusan Dana bagi melindungi kepentingan pemegang unit.

Risiko Ketidapatuhan

- Ketidapatuhan terhadap undang-undang, kaedah, peraturan, amalan ditetapkan, polisi dan prosedur dalaman mungkin boleh mencemarkan reputasi, membataskan peluang-peluang perniagaan dan

mengurangkan potensi perkembangan syarikat pengurusan. Ia adalah hasrat Pengurus untuk mematuhi semua peraturan pentadbiran Dana pada sepanjang masa. Walau bagaimanapun, kedua-dua faktor luaran (keadaan pasaran kurang baik, bencana alam, atau ketidakstabilan politik) dan faktor-faktor dalaman (kecuaian oleh Pengurus, kesilapan dalam fungsi pematuhan, atau kesilapan sistem) boleh menjejaskan keupayaan Pengurus untuk mematuhi peraturan-peraturan yang mentadbir Dana.

- **Pengurangan Risiko:** Untuk mengurangkan risiko ini, Pengurus mempunyai kawalan dalaman yang ketat dan memastikan bahawa proses-proses mengawasi pematuhan dilaksanakan.

Maklumat Lain

| | |
|---------------------------------|---|
| Pasaran Sasaran | <p>Dana ini sesuai untuk pelabur yang:</p> <ul style="list-style-type: none"> • Mencari kepelbagaian dan peluang pelaburan di dalam ekuiti patuh Syariah di pasaran AS; • Mencari instrumen kewangan cair yang bercirikan mengesan indeks. |
| Asas & Kekerapan Penilaian Unit | <ul style="list-style-type: none"> • Setiap unit dana akan mempunyai harga Bida/NAV sebagaimana ditentukan oleh Syarikat yang adalah muktamad dan konklusif. • Syarikat akan menilai setiap dana pada setiap hari perniagaan untuk menentukan Bida/NAV setiap unit. • Syarikat akan menentukan harga Bida/NAV setiap unit dana dibahagikan dengan bilangan unit dalam terbitan pada hari perniagaan sebelum tarikh penilaian. Hasilnya akan dibundarkan kepada satu persepuluh sen terdekat. • Syarikat akan menyiarkan harga Bida/NAV terkini yang boleh didapati setiap hari dalam mana-mana akhbar yang diedarkan di Malaysia/ lama sesawang Syarikat/ saluran lain dalam format tertentu dan dengan butir-butir dan maklumat tertentu sebagaimana ia akan diputuskan. • Sebarang rebat yang diterima daripada ETF akan dikreditkan semula di dalam Dana. |
| Keadaan-keadaan Terkecuali | <p>Syarikat mempunyai hak untuk mengambil tindakan-tindakan berikut yang mungkin perlu disebabkan oleh perubahan tertentu: -</p> <ul style="list-style-type: none"> • Tutup Dana kepada wang baru, atau pindahkan aset kepada dana baru yang mempunyai objektif pelaburan yang sama; • Tukar nama Dana; • Pecah atau gabung unit-unit sedia ada; • Gantung penentuan harga unit dan penangguhan terbitan atau penebusan unit, atau bertukar kepada mana-mana dana, di bawah Dana ini untuk tempoh yang munasabah dalam keadaan terkecuali, seperti dan termasuk peristiwa mencelah yang menyebabkan penutupan sementara mana-mana bursa saham atau penggantungan saham tertentu di dalam mana Dana dilaburkan; • Membuat apa-apa perubahan yang mungkin diperlukan disebabkan oleh keperluan undang-undang dan/atau peraturan. |

* Jika terdapat sebarang kekaburan atau ketidakselarasan di antara versi Bahasa Inggeris dan bahasa tempatan di dalam dokumen ini, versi Bahasa Inggeris akan diguna pakai.