

FUND INFORMATION

Name of management company	KAF Investment Funds Berhad.
Name of trustee	Universal Trustee (Malaysia) Berhad.
Fund category	Balanced (Islamic).
Fund type	Income and growth.
Investment objective	The Fund aims to provide Unit Holders with a steady and consistent dividend income over the medium-term to long-term investment period. It is intended that the returns will be further enhanced through capital appreciation of investments.
Investment strategy	<p>The asset allocation strategy is dependent on the state of the macro picture as perceived by the Manager after going through a strict investment process to review the outlook of the economy, stock and money markets over the medium to long-term horizon. This entails relevant analysis on economy and business statistics in order to produce forecasts for stock market and interest rates directions. The Manager adopts an active asset allocation policy and will time the investment strategies to suit market developments and global economic conditions.</p> <p>Asset allocation:</p> <ul style="list-style-type: none"> - Shariah-compliant equities Minimum 40% and maximum 60%. - Sukuk and Islamic liquid assets Minimum 40% and maximum 60%.
Benchmark	60% FTSE Bursa Malaysia Emas Shariah Index and 40% Malayan Banking Bhd one (1) month General Investment Account ("GIA") rate.
Principal risks	<ul style="list-style-type: none"> ▪ Specific stock risk; ▪ Interest rate risk; ▪ Credit/default risk; and ▪ Shariah status reclassification risk.
Investor profile	<p>The Fund is suitable for investors who:</p> <ul style="list-style-type: none"> a) have a medium to long-term investment horizon and reasonable risk tolerance; and b) prefer to invest in Shariah-compliant securities.
Distribution mode	Reinvestment.
Distribution policy	Distribution of income, if any is subject to the availability of income and/or realised gains and will be declared on yearly basis.
Launch date	26 February 2003.

Financial year end 30 September.

FEES AND CHARGES

Sales charge Up to 6.50% of net asset value ("NAV") per unit.

EPF Members Investment Scheme: Up to 3.00% of NAV per unit.

Repurchase charge Nil.

Transfer fee Nil.

Switching fee Nil.

Annual management fee 1.50% of NAV.

Annual trustee fee 0.08% of NAV, subject to a minimum fee of RM18,000.

Investors can obtain a copy of the Prospectus / Master Prospectus from our office or collect one from any of our authorized distributors. Alternatively, you may download the Prospectus / Master Prospectus from the Download Centre.