

# PRODUCT HIGHLIGHTS SHEET

for

## **AHAM Aiiiman ESG Income Plus Fund** *(Formerly known as AHAM Aiiiman Income Plus Fund)*

**Date of issuance: 20 November 2024**

***AHAM Aiiiman ESG Income Plus Fund is a qualified sustainable and responsible investment fund under the Guidelines on Sustainable and Responsible Investment Funds.***

### RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors and/or authorized committee and/or persons approved by the Board of AHAM Asset Management Berhad 199701014290 (429786-T) and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omissions of other facts which would make any statement in the Product Highlights Sheet false or misleading.

### STATEMENT OF DISCLAIMER

The Securities Commission Malaysia has authorised the issuance of the AHAM Aiiiman ESG Income Plus Fund ("the Fund") and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the Fund and lodgement of this Product Highlights Sheet should not be taken to indicate that the Securities Commission of Malaysia recommends the Fund or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of the AHAM Asset Management Berhad responsible for the Fund and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

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

This Product Highlights Sheet only highlights the key features and risks of this Fund. Investors are advised to request, read and understand the Prospectus of the Fund before deciding to invest.

## PRODUCT HIGHLIGHTS SHEET

### AHAM AIIMAN ESG INCOME PLUS FUND

#### BRIEF INFORMATION ON THE PRODUCT

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

AHAM Aiiiman ESG Income Plus Fund is an open-ended Sukuk and income fund, issued and managed in-house by the Manager. The Fund's investment objective is to provide steady income stream over the medium to long-term period through investments primarily in Sukuk.

#### PRODUCT SUITABILITY

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

The Fund is suitable for retails investors who seek regular income distribution, have a medium to long-term investment horizon and have a low risk tolerance.

#### KEY PRODUCT FEATURES

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

<b>Launch date</b>	28 June 2004							
<b>Tenure</b>	The Fund is an open-ended fund where it does not have a fixed maturity date and may only be terminated in accordance with the terms of the Prospectus and the provisions of the Deed.							
<b>Benchmark</b>	12-month Maybank General Investment Account rate (GIA).							
<b>Asset allocation</b>	<table border="1"> <thead> <tr> <th>Asset Class</th> <th>% of the Fund's NAV</th> </tr> </thead> <tbody> <tr> <td>Malaysian-issued Sukuk whether issued by the Malaysian government or private companies</td> <td>Minimum 80%</td> </tr> <tr> <td>Islamic money market instruments and/or Islamic deposits</td> <td>Maximum 20%</td> </tr> </tbody> </table>		Asset Class	% of the Fund's NAV	Malaysian-issued Sukuk whether issued by the Malaysian government or private companies	Minimum 80%	Islamic money market instruments and/or Islamic deposits	Maximum 20%
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<b>Investment strategy</b>	<p>To achieve the objective of the Fund, the Fund intends to invest in a multitude of Malaysian-issued Sukuk whether issued by the Malaysian government or private companies. These Sukuk are expected to provide profit at intervals which are predetermined.</p> <p>The strategy for Shariah-compliant investments in local Sukuk would be driven by the profit rate outlook for the market over the medium to long-term horizon. This will enable the Manager to decide on the maturity structure for the Fund. Relative return analysis will also be conducted between Shariah-compliant securities with the same credit ratings to determine if yields can be enhanced by switching investments. Additionally, the Manager will constantly seek potential credit upgrade issues and avoid potential downgrade issues to maximise returns to Unit Holders.</p>							

- In selecting individual Sukuk, the following are the important considerations:-
- Issuer’s and/or guarantor’s industry and business medium to long-term outlook;
  - Issuer’s and/or guarantor’s financial strength and gearing levels;
  - Issuer’s and/or guarantor’s cash flow quality and volatility;
  - Issuer’s and/or guarantor’s expected future cash flow and ability to pay profit and principal;
  - Issuer’s and/or guarantor’s ratings of AA3 by RAM or AA- by MARC or equivalent rating by other recognized credit rating agency;
  - Issuer’s and/or guarantor’s duration and profit rate sensitivity;
  - Collateral type and value and claims priority; and
  - Price and yield-to-maturity.

While the investment process will be driven by the above considerations, the guiding principle for the selection of investments will be premised on compliance with Shariah requirements.

**Sustainable and Responsible Investment (“SRI”) Strategy**

The Fund will adopt negative screening and Environmental, Social and Governance (“ESG”) integration in the selection, retention and realisation of its investments. The Manager will first apply negative screening to remove securities issued by companies involved in the excluded business activities, to form a broad investible universe. Within the investible universe, the Manager applies ESG integration in the assessment and selection of investments. The application of the SRI strategies are as follows:

*1. Negative or exclusionary screening*

The Fund will exclude investments in companies with principal business activities in alcohol, coal mining, forestry and logging, fossil fuel, gaming, tobacco, military weapons and other businesses regarded as vice in its investments.

*2. ESG Integration*

The Fund will include ESG factors in the investment decision making and portfolio construction process. These ESG factors help the Manager identify potential tail risks and/or best-in-class practices such as competitive edge, customer behaviour, reputational risk and accessibility to funding. It also served as additional portfolio risk management tool by increasing awareness about the portfolio’s exposures to certain negative ESG risk factors.

Assessment Process and Framework

When assessing the Fund’s investments in the company through negative or exclusionary screening, the Manager will review the company’s level of involvement in the excluded business activities or practices and will apply a maximum revenue threshold of 10%\* to such activities or practices. We apply the maximum revenue threshold to companies where revenues from the excluded business activities or practices are derived as a non-primary source of income.

*Note: \* The maximum revenue threshold of 10% shall apply at the initial selection of investments of the Fund and throughout the investment holding period.*

Each company and industry face unique ESG risks. In our security selection and fundamental research process, we would focus on ESG risk factors that have material impact\*\* on the investee company’s financial and security performance. Examples of ESG risk factors include climate adaptation and resilience (E), workers’ health and safety (S) and board diversity (G). We evaluate an investee company’s ability to manage its ESG risks by assessing its ESG ratings, the company’s ESG practices and/ or commitments, amongst others. We utilise a range of resources in our evaluation process, including internal ESG scorecard, 3rd party ESG research reports, company’s public disclosures and other credible sources. Our internal ESG scorecard covers a wide range of key themes across E, S and G pillars, where each key theme carries different weightage based on its materiality and relevance to an industry.

*Note: \*\* An ESG factor is deemed to be material if it leads to a financial impact on the investee company such as additional operating and compliance cost or new revenue from new markets.*

These ESG risk factors/ characteristics are taken into consideration alongside assessment of the company’s business and financial performance as well as securities valuation. A company that is adept at leveraging on its unique ESG characteristics or mitigate its ESG risks well are deemed to be ahead of its industry peers and thus, present a stronger ESG investment case.

	<p>Post investment, the Manager will continuously monitor the companies' involvement in the excluded business activities as well as their ESG profile, through periodic reviews and corporate engagement. ESG factors are dynamic and ever-evolving, hence we conduct regular engagement activities with the investee companies to facilitate information and knowledge exchange. The Manager will evaluate the Fund's investment on a quarterly basis to determine whether the Fund's investment is consistent with the negative screening approach. The Manager will also review the Fund's overall ESG risks to ensure that the impact of investing in line with the SRI strategies is not inconsistent with any other sustainability considerations. Where ESG risk is deemed material and not adequately mitigated, the Manager may reduce or exit the holdings and retain the profit/income received during the holding period if the value of the investment held exceeds or is equal to the original investment cost (which may include transaction cost), as soon as it is practicable. On the other hand, the Fund is allowed to hold the investment (including profit/income received during the holding period) which is inconsistent with the sustainability considerations if the value of the investment is below the original investment cost, and such investment will be disposed off when the value of such investment held exceeds or is equal to the original investment cost, as soon as it is practicable. The disposed investment will be replaced with other Shariah-compliant investment that are in line with the Fund's sustainability considerations, in order to maintain the minimum two-thirds (2/3) of the Fund's NAV being in compliant with its SRI strategies.</p> <p>The Manager applies SRI methodologies to the Fund's invested Shariah-compliant securities, except government Sukuk, Islamic money market instruments and Islamic deposits***, to ensure at least two-thirds (2/3) of the Fund's NAV is invested in Shariah-compliant securities in accordance with the Fund's SRI strategies.</p> <p><i>Note: *** SRI methodologies for government Sukuk, Islamic money market instruments and Islamic deposits may apply once the Manager has established the ESG framework for such Shariah-compliant securities/instruments, upon which the Manager will notify the Unit Holders through official communication channels and communiqués that a supplemental/replacement prospectus will be or has been registered by the SC.</i></p> <p><b>Temporary Defensive Position</b></p> <p>We hold the option to take temporary defensive positions which may be inconsistent with the Fund's principal strategy and asset allocation to protect the Fund against adverse market conditions, that may impact the financial markets. To manage the risk of the Fund, we may shift the Fund's assets to be temporarily invested in Islamic money market instruments and/or Islamic deposits. We will continue to apply SRI strategies when the Fund takes on temporary defensive positions and maintain two-thirds (2/3) of the Fund's NAV in Shariah-complaint investments that are subjected to sustainability considerations.</p>
<b>Distribution policy</b>	<p>The Fund will distribute income, if any, on a quarterly basis. However, the amount of income available for distribution may fluctuate from year to year.</p> <p>At our discretion, the Fund may distribute (1) realised income, (2) realised capital gains, (3) unrealised income, (4) unrealised capital gains, (5) capital, or (6) a combination of any of the above.</p>
<b>Minimum initial investment*</b>	MYR 1,000
<b>Minimum additional investment*</b>	MYR 100
<b>Minimum repurchase amount*</b>	200 Units
<b>Minimum holding of units*</b>	2,000 Units
<b>Minimum switching of units*</b>	200 Units

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

\* At our discretion, we may reduce the transaction value and Units, including for transactions made via digital channels, subject to terms and conditions disclosed in the respective channels.

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

Relevant parties' information:

<b>The Manager</b>	AHAM Asset Management Berhad
<b>The Trustee</b>	HSBC (Malaysia) Trustee Berhad
<b>The External Fund Manager/AIIMAN</b>	AIIMAN Asset Management Sdn .Bhd.
<b>The Shariah Adviser</b>	Amanie Advisors Sdn. Bhd.

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

The Fund invests in a portfolio of Malaysian-issued Sukuk to provide steady income stream. The performance of the Fund would be dependent on the Sukuk market that is investable by the Fund. The Fund's performance will also be reliant on the Manager's expertise in managing the Fund to meet its objective.

The Fund's investment into Sukuk would, to a great extent, be linked to the price movement of the Sukuk markets. If the Sukuk that are investable by the Fund performs well, the Fund's performance may reflect the same. However, should the Sukuk that are investable by the Fund perform poorly, the Fund's performance may also be impacted negatively.

Please note that the capital and returns of the Fund are not guaranteed.

**KEY RISKS**

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

**General risks**

- **Market risk** - Market risk arises because of factors that affect the entire marketplace. Factors such as economic growth, political stability and social environment are some examples of conditions that have an impact on businesses, whether positive or negative. Market risk cannot be eliminated by diversification. It stems from the fact that there are economy-wide perils, or instances of political or social instability which threaten all businesses. Hence, the Fund will be exposed to market uncertainties and no matter how many Shariah-compliant securities are held, fluctuations in the economic, political and social environment will affect the market price of the Shariah-compliant investments either in a positive or negative way.
- **Fund management risk** - This risk refers to the day-to-day management of the Fund by the Manager which will impact the performance of the Fund. For example, investment decisions undertaken by the Manager as a result of an incorrect view of the market or any non-compliance with internal policies, investment mandate, the Deed, relevant law or guidelines due to factors such as human error, fraud, dishonesty or weaknesses in operational process and systems, may adversely affect the performance of the Fund.
- **Performance risk** - The performance of the Fund depends on the financial instruments that the Fund purchases. If the instruments do not perform within expectation or if there is a default, then, the performance of the Fund will be impacted negatively. The performance of the Fund may also be impacted if the allocation of assets is not properly done. This is where the experience and expertise of the fund managers are important and the risk on the lack of experience and expertise of the fund managers has been highlighted above. On that basis, there is never a guarantee that investing in the Fund will produce the desired investment returns or distribution of income.
- **Inflation risk** - This is the risk that your investment in the Fund may not grow or generate income at a rate that keeps pace with inflation. This would reduce your purchasing power even though the value of the investment in monetary terms has increased.
- **Liquidity risk** - Liquidity risk refers to two scenarios. The first is where an investment cannot be sold due to unavailability of a buyer for that investment. The second scenario exists where the investment, by its nature, is thinly traded. This will have the effect of causing the investment to be sold below its fair value which would adversely affect the NAV of the Fund and subsequently the value of Unit Holders' investments in the Fund.
- **Operational risk** - This risk refers to the possibility of a breakdown in the Manager's internal controls and policies. The breakdown may be a result of human error, system failure or fraud where employees of the Manager collude with one another. This risk may cause monetary loss and/or inconvenience to you. The Manager will review its internal policies and system capability to mitigate instances of this risk. Additionally, the Manager maintains a strict segregation of duties to mitigate instances of fraudulent practices amongst employees of the Manager.
- **Financing risk** - This risk occurs when you take a financing to finance your investment. The inherent risk of investing with financed money includes you being unable to service the financing repayments. In the event Units are used as collateral, you may be required to top-up your existing instalment if the prices of Units fall below a certain level due to market conditions. Failing which, the Units may be sold at a lower NAV per Unit as compared to the NAV per Unit at the point of purchase towards settling the financing.
- **Suspension of repurchase request risk** - Having considered the best interests of Unit Holders, the repurchase requests by the Unit Holders may be subject to suspension due to exceptional circumstances, where the market value or fair value of a material portion of the Fund's assets cannot be determined. In such case, Unit Holders will not be able to redeem their Units and will be compelled to remain invested in the Fund for a longer period of time. Hence, their investments will continue to be subject to the risks inherent to the Fund.

**Specific risks**

- **Credit and default risk** - Credit risk relates to the creditworthiness of the issuers of Sukuk and Islamic money market instruments and the financial institutions where the Islamic deposits are placed (hereinafter referred to as “investment”) and their expected ability to make timely payment of profit and/or principal. Any adverse situations faced by the issuer and/or financial institution may impact the value as well as liquidity of the investment. In the case of rated investment, this may lead to a credit downgrade. Default risk relates to the risk of an issuer and/or a financial institution either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the investment. This could adversely affect the value of the Fund.
- **Profit rate risk** - Sukuk and Islamic money market instruments are subject to profit rate fluctuations. Generally, movement in profit rates affects the prices of Sukuk and Islamic money market instruments inversely. For example, when profit rates rise, prices of Sukuk and Islamic money market instruments will fall. The fluctuations of the prices of Sukuk and Islamic money market instruments will also have an impact on the NAV of the Fund. This risk can largely be eliminated by holding the Sukuk and Islamic money market instruments until their maturity. We also manage profit rate risk by considering each Sukuk’s and Islamic money market instruments’ sensitivity to profit rate changes. When profit rates are expected to increase, the Fund would then likely seek to switch to Sukuk and Islamic money market instruments that are less sensitive to profit rate changes. For investments into Islamic deposits, the fluctuations in the profit rates will not affect the placement of Islamic deposits but will result in the opportunity loss by the Fund if the placement of Islamic deposits is made at lower profit rate.
- **Distribution out of capital risk** - The Fund may distribute income out of capital. Such capital distributions represent a return or withdrawal of part of the amount of your original investment and/or capital gains attributable to the original investment and will result in a reduction in the NAV per Unit of the Fund and reduce the capital available for future investment and capital growth. Future capital growth may therefore be constrained.
- **Sustainability risk** - Sustainability risk is an ESG event or condition that, if it occurs, could cause an actual or a potential material negative impact on the value of an investment and the returns of the Fund. Examples of sustainability risks are as follows:
  - Environmental: extreme weather events (such as heatwaves, flooding), forest degradation, loss of biodiversity or marine habitat, environmental pollution due to toxic waste discharge.
  - Social: improper working practices (such as child labour, poor workplace health and safety), infringement of basic human rights, talent hiring and retention issues, cybersecurity attacks, poor community relations.
  - Governance: lack of board independence and oversight, poor audit and tax management, unethical business behaviours, poor transparency and accountability, infringement of relevant laws and regulations.

The Fund, as part of its investment approach, adopts the sustainability criteria in selecting its investments and the sustainable investment process, when applied in normal market conditions to the universe of securities eligible for investments by the Fund, should help the Fund avoid investments that present unacceptably high sustainability risks and those with valuations that do not accurately reflect such sustainability risks.

However, in applying sustainable investment process, it may cause the Fund to have a limited selection of securities and may forego certain investment opportunities. As a result, the sustainable investment approach may result in a loss to the value of an investment of the Fund and the Fund may perform differently as compared to other funds without the SRI strategies.

Additionally, the Manager also relies on proprietary or third party data providers in selecting the investment and such information provided may be inaccurate or incomplete which lead the Manager to incorrectly assess its investments.

It is important for investors to note that the ESG considerations are highly subjective and is therefore possible that an investment may not perform in a way that an investor considers to be sustainable or responsible, even if it has been selected in accordance with the stated sustainability criteria.

**Note: Please refer to the Prospectus for further details on the general and specific risks.**

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

**PERFORMANCE**

**Average Total Return**

	1 Year (1/9/23 – 31/8/24)	3 Year (1/9/21 – 31/8/24)	5 Year (1/9/19 – 31/8/24)	10 Year (1/9/14 – 31/8/24)	Since Commencement (17/07/04 – 31/8/24)
<b>Fund</b>	4.84%	2.73%	2.29%	3.78%	4.91%
<b>Benchmark</b>	2.87%	2.62%	2.54%	3.05%	3.83%

Source: Bloomberg

**Annual Total Return for Financial Year Ended 31 August**

Financial Year End	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
<b>Fund</b>	4.84%	5.28%	-1.77%	-1.61%	5.00%	9.92%	4.25%	2.76%	6.83%	2.89%
<b>Benchmark</b>	2.87%	2.93%	2.06%	1.95%	2.91%	3.53%	3.44%	3.46%	4.01%	3.39%

Source: Bloomberg

For the period 1 September 2023 to 31 August 2024, the Fund registered a 4.84% return compared to the benchmark return of 2.87%. Since commencement, the Fund has registered a cumulative return of 162.45% compared to the benchmark cumulative return of 113.38%, outperforming by 49.07%.

Basic of calculation and assumption made in calculating the returns

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

Capital return = NAV per Unit end / NAV per Unit begin – 1  
 Income return = Income distribution per Unit / NAV per Unit ex-date  
 Total return = (1+Capital return) x (1+Income return) – 1

**Income Distribution**

Financial Year End	31 August 2024	31 August 2023	31 August 2022
Gross distribution per Unit (sen)	2.85	2.05	1.04
Net distribution per Unit (sen)	2.85	2.05	1.04

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

**Portfolio Turnover Ratio (PTR)**

Financial Year End	31 August 2024	31 August 2023	31 August 2022
PTR (times)	0.65	0.74	0.36

The PTR of the Fund was lower than previous year due to decreased trading activities during the financial year.

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

**FEES & CHARGES**

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

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

**What will I be charged by the Manager?**

<b>Sales charge</b>	Up to 2.00%* of the NAV per Unit. * <i>Investors may negotiate for a lower charge.</i> The Sales Charge for investors purchasing Units through the EMIS shall be limited to a maximum charge of 3% of the NAV per Unit or as determined by the EPF.
<b>Repurchase charge</b>	There will be no Repurchase Charge levied on the repurchase of Units of the Fund.
<b>Switching fee</b>	The Manager does not impose any switching fee. However, if the amount of sales charge of the fund (or class) that the Unit Holder intends to switch into is higher than the sales charge imposed by the fund (or class) being switched from, then the difference in the sales charge between the two (2) funds (or classes) shall be borne by the Unit Holder.
<b>Transfer fee</b>	There will be no transfer fee imposed on the transfer facility.

**What are the key ongoing fees charged to the Fund?**

<b>Management fee</b>	Up to 1.00% of the NAV of the Fund per annum (before deducting the management fee and trustee fee).
<b>Trustee fee</b>	Up to 0.07% of the NAV of the Fund per annum (excluding foreign custody fees and charges) (before deducting the management fee and trustee fee).

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

**ALL FEES AND CHARGES PAYABLE BY YOU ARE SUBJECT TO ALL APPLICABLE TAXES AND / OR DUTIES AS MAY BE IMPOSED BY THE GOVERNMENT AND / OR THE RELEVANT AUTHORITIES FROM TIME TO TIME.**

**VALUATIONS AND EXITING FROM INVESTMENT**

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

The Fund will be valued on every Business Day and you may obtain the NAV and prices of the Fund from our website at [www.aham.com.my](http://www.aham.com.my), our customer service via our toll free number 1-800-88-7080 or email to [customercare@aham.com.my](mailto:customercare@aham.com.my).

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

You may request to redeem investments in the Fund at any point in time by simply completing the repurchase application form and returning it to us on any Business Day from 8.45 a.m. to 3.30 p.m. Payments will be made to you within seven (7) Business Days from the day the repurchase request is received by us and provided that all documentations are completed and verifiable.

If you invest through the EMIS, we will remit the repurchase proceeds to EPF for onward crediting to your EPF account. If you are above the age of fifty five (55) and invest through the EMIS, we will remit the repurchase proceeds to you directly.

**CONTACT INFORMATION**

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

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

(a) via phone to	:	03 – 2116 6000
(b) via toll free no.	:	1-800-88-7080
(c) via email to	:	<a href="mailto:customercare@aham.com.my">customercare@aham.com.my</a>
(d) via online complaint form available at	:	<a href="http://www.aham.com.my">www.aham.com.my</a>
(e) via letter to	:	AHAM Asset Management Berhad Ground Floor, Menara Boustead 69, Jalan Raja Chulan 50200 Kuala Lumpur

Complaints should be made in writing with the following information:

- (a) particulars of the complainant which include name, correspondence address, contact number, e-mail address (if any) and other relevant information;
  - (b) circumstances of the non-compliance or improper conduct;
  - (c) parties alleged to be involved in the improper conduct; and
  - (d) other supporting documentary evidence (if any).
2. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Securities Industries Dispute Resolution Centre (SIDREC):
 

(a) via phone to	:	03 - 2276 6969
(b) via fax to	:	03-2282-3855
(c) via email to	:	<a href="mailto:info@sidrec.com.my">info@sidrec.com.my</a>
(d) via letter to	:	Securities Industry Dispute Resolution Center (SIDREC) Level 25, Menara Takaful Malaysia No. 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur
  3. You can also direct your complaint to the SC even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Consumer & Investor Office:
 

(a) via phone to the Aduan Hotline at	:	03 – 6204 8999
(b) via fax to	:	03 – 6204 8991
(c) via e-mail to	:	<a href="mailto:aduan@seccom.com.my">aduan@seccom.com.my</a>
(d) via online complaint form available at	:	<a href="http://www.sc.com.my">www.sc.com.my</a>
(e) via letter to	:	Consumer & Investor Office Securities Commission Malaysia, No 3 Persiaran Bukit Kiara, Bukit Kiara, 50490 Kuala Lumpur
  4. Federal of Investment Managers Malaysia (FIMM)'s Complaints Bureau:
 

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

**APPENDIX : GLOSSARY**

<b>the Board</b>	Means the board of directors of AHAM Asset Management Berhad.
<b>Bursa Malaysia</b>	Means the stock exchange operated by Bursa Malaysia Securities Berhad including such other name as it may be amended from time to time.
<b>Business Day</b>	Means a day on which Bursa Malaysia is open for business/trading.
<b>Deed</b>	Means the deed dated 5 May 2004 as modified by the first supplemental deed dated 29 December 2005, the second supplemental deed dated 18 June 2007, the third supplemental deed dated 23 September 2008, the fourth supplemental deed dated 20 November 2008, the fifth supplemental deed dated 26 March 2010, the sixth supplemental deed dated 18 January 2012, the seventh supplemental deed dated 27 June 2014, the eighth supplemental deed dated 30 November 2017, the ninth supplemental deed dated 24 August 2022 and the tenth supplemental deed dated 22 November 2023 entered into between the Manager and the Trustee.
<b>EMIS</b>	EPF Members' Investment Scheme.
<b>EPF</b>	Employees Provident Fund.
<b>ESG</b>	Environmental, Social and Governance.
<b>financial institution(s)</b>	Means: (a) if the Institution is in Malaysia – (i) a licensed bank; (ii) a licensed investment bank; or (iii) a licensed Islamic bank; or (b) if the institution is outside Malaysia, any institution that is licensed, registered, approved or authorised by the relevant banking regulator to provide financial services.
<b>Fund</b>	Refers to the AHAM Aii-man ESG Income Plus Fund ( <i>formerly known as AHAM Aii-man Income Plus Fund</i> ).
<b>Guidelines</b>	Means the <i>Guidelines on Unit Trust Funds</i> issued by the SC and as may be amended from time to time.
<b>IUTA</b>	Institutional Unit Trust Scheme Advisers.
<b>licensed bank</b>	Means a bank licensed under the Financial Services Act 2013.
<b>licensed investment bank</b>	Means an investment bank licensed under the Financial Services Act 2013.
<b>licensed Islamic bank</b>	Means an Islamic bank licensed under the Islamic Financial Services Act 2013.
<b>Manager / AHAM / we / us / our</b>	Refers to AHAM Asset Management Berhad
<b>MARC</b>	Refers to the Malaysian Rating Corporation Berhad.
<b>medium to long-term</b>	Means a period of three (3) years or more.
<b>MYR</b>	Ringgit Malaysia.
<b>NAV per Unit</b>	Means the Net Asset Value of the Fund at a particular valuation point divided by the total number of Units in Circulation at that point.
<b>Net Asset Value or NAV</b>	Means the value of all the Fund's assets less the value of all the Fund's liabilities at the valuation point.
<b>Prospectus</b>	Means the prospectus of the Fund and includes any supplemental or replacement prospectus as the case may be.
<b>RAM</b>	Refers to RAM Rating Services Berhad.
<b>Repurchase Charge</b>	Means a charge imposed pursuant to a repurchase request.
<b>Sales Charge</b>	Means a charge imposed pursuant to a purchase request.
<b>SC</b>	Securities Commission Malaysia.
<b>Shariah</b>	Means Islamic law comprising the whole body of rulings pertaining to human conducts derived from the primary and secondary sources of the Shariah. The primary sources are the Quran, the Sunnah, Ijma' and Qiyas while the secondary ones are those established sources such as Maslahah, Istihsan, Istishab, 'Uruf and Sadd Zara'ie.
<b>Shariah Adviser or Amanie</b>	Refers to Amanie Advisors Sdn Bhd.
<b>Shariah requirements</b>	Means Islamic law, originating from the Qur'an (the holy book of Islam), and its practices and explanations rendered by the prophet Muhammad (pbuh) and ijthad of ulamak (personal effort by qualified Shariah scholars to determine the true ruling of the divine law on matters whose revelations are not explicit).
<b>Sukuk</b>	Means a document or certificate, documenting the undivided pro-rated ownership of underlying assets.
<b>Trustee</b>	Refers to HSBC (Malaysia) Trustee Berhad.
<b>Unit Holder(s), investor(s), or you</b>	Means the person / corporation for the time being who, in full compliance to the relevant laws and under the Deed, is registered pursuant to the Deed as a holder of Units of the Fund, including a jointholder.
<b>Unit or Units</b>	Means a measurement of the right or interest of a Unit Holder in the Fund.
<b>Units in Circulation</b>	Means Units created and fully paid for and which have not been cancelled. It is also the total number of Units issued at a particular valuation point.