Date of Issuance: 28 August 2026

HONG LEONG ASSET MANAGEMENT BHD

HONG LEONG DANA MAA'ROF

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors of Hong Leong Asset Management Bhd and they have collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omission of other facts which would make any statement in the Product Highlights Sheet false or misleading.

STATEMENTS OF DISCLAIMER

The Securities Commission Malaysia has authorised the issuance of the Hong Leong Dana Maa'rof and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the Hong Leong Dana Maa'rof and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission of Malaysia recommends the Hong Leong Dana Maa'rof 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 Hong Leong Asset Management Bhd who is responsible for the Hong Leong Dana Maa'rof 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.

ADDITIONAL STATEMENT

Hong Leong Dana Maa'rof has been certified as Shariah-compliant by the Shariah adviser appointed for the Fund.

This Product Highlights Sheet only highlights the key features and risks of the Hong Leong Dana Maa'rof. Investors are advised to request, read and understand the disclosure documents before deciding to invest.

Hong Leong Dana Maa'rof has been certified as Shariah-compliant by the Shariah adviser appointed for the Fund.

PRODUCT HIGHLIGHTS SHEET

HONG LEONG DANA MAA'ROF

BRIEF INFORMATION ON THE FUND

1. What is this fund about?

Hong Leong Dana Maa'rof ("HLDM2" or the "Fund") is an Islamic balanced fund managed by Hong Leong Asset Management Bhd (the "Manager"). The Fund is primarily[1] an Islamic balanced fund which seeks to achieve not only regular income[2] but also meaningful[3] medium to long-term[4] capital growth. The Fund provides the public an affordable[5] access into a diversified investment portfolio containing a 'balanced' mixture of equities and fixed income securities that comply with the Shariah requirements.

Note: The Fund's main focus is on income and to a lesser extent, capital growth.

FUND SUITABILITY

2. Who is this fund suitable for?

HLDM2 is suitable for investors who:

- have conservative to moderate risk-reward temperament and are looking for returns from Shariah-compliant investments;
- have preference in receiving regular income[2] and returns from capital growth; and
- have medium to long-term[4] investment horizon.

The Fund has a Product Risk Rating of 'Medium Risk'.

KEY FUND FEATURES

3. What am I investing in?

Category of fund	Balanced (Islamic).
Type of fund	Growth & income.
Investment objective	The Fund is primarily[1] an Islamic balanced fund which seeks to achieve not only regular income[2] but also meaningful[3] medium to long-term[4] capital growth. The Fund provides the public an affordable[5] access into a diversified investment portfolio containing a 'balanced' mixture of equities and fixed income securities that comply with the Shariah requirements. *Note: The Fund's main focus is on income and to a lesser extent, capital growth.*
Asset allocation (% of the Fund's net asset value ("NAV"))	• Shariah-compliant equities: Minimum 40% and maximum 60%. • Islamic money market instruments and sukuk: Minimum 40% and maximum 60%. *Note: The Fund will hold sufficient cash for liquidity purposes.*
Performance benchmark	60% FTSE Bursa Malaysia EMAS Shariah Index + 40% 3-Month General Investment Account rate.
Investment process and strategy	To achieve the Fund's investment objective, the Fund will invest between 40% to 60% of its NAV into Shariah-compliant equities. The Fund follows a strict selection process to ensure only appropriate Shariah-compliant securities are invested. Generally, the Fund selects undervalued companies that have the potential to offer medium to long-term[4] capital growth. Undervalued companies refer to companies with stock price selling at a price lower than what is believed to be its intrinsic value and can be measured by its price to earnings ratio (PER), price to book ratio (P/B), dividend yield or any other appropriate method as determined by the Manager. The Fund may also invest between 40% to 60% of its NAV into Islamic money market instruments and sukuk. In the case of sukuk, selection depends largely on credit quality of the sukuk and its issuer to assure relative certainty in profit income; principal payment; and overall total return stability.
Distribution policy	The Fund intends to provide regular income* and consistent long-term capital growth. As such, regular income returns will be declared on a semi-annual basis, subject to availability of income. The Manager's current intention is to declare distributions out of the income and/or capital** of the Fund after deducting fees and expenses incurred by the Fund. Income distribution may be declared out of capital** if the Fund does not have sufficient net realised gains or net realised income from the

Notes:
[1] The Fund will generally maintain its asset allocation as an Islamic balanced fund at all times.
[2] Income may be distributed in the form of cash and/or units.
[3] Please take note that the Fund aims to provide sustainable risk-adjusted returns in the form of capital growth and income in accordance with the performance benchmark and distribution policy of the Fund, although this is not guaranteed.
[4] 'Medium to long-term' refers to a period of 3 to 5 years.
[5] Unit holders may purchase units in the Fund at a minimum initial investment from as low as RM100, subject to sales charge.
[6] "Long-term" refers to above 5 years.

	current financial year. The rationale for providing for payment of distribution out of capital** is to allow for the ability to provide a stable and consistent level of distribution to unit holders. Distribution out of capital** carries the risk of eroding the capital of the Fund and as a result the value of future returns may be diminished. *Notes:* * *Income distributions (if any) are not guaranteed. Distributions of income will only be made from realised gains or realised income derived from the investments of the Fund.* ** *Capital refers to unrealised income or unrealised gain.*
Launch date	25 March 2003.

4. Who am I investing with?

Manager	Hong Leong Asset Management Bhd [199401033034 (318717-M)].
Trustee	Deutsche Trustees Malaysia Berhad [200701005591 (763590-H)].
Shariah adviser	BIMB Securities Sdn Bhd [199401004484 (290163-X)].
External Fund Manager	Hong Leong Islamic Asset Management Sdn. Bhd [198501008000 (140445-U)].

5. What are the possible outcomes of my investment?

There are many possible outcomes associated with an investment in the Fund. Unit holders can potentially make profit either (i) when the Fund declares and pays out distributions; or (ii) when the unit holder sells their investments in the Fund when the market value of the Fund's portfolio and the its NAV per unit increase. However, this also means that the market value of the Fund's portfolio and its NAV per unit may fall and as a result, unit holders may lose part of its capital. Unit holders should take note that the value of an investment in the Fund and its distribution payable (if any) may go down as well as up and are not guaranteed. Unit holders should also take note that investment in the Fund involves some degree of risk and that the value of their investment is at risk depending on the underlying investments of the Fund.

KEY RISKS

6. What are the key risks associated with this fund?

General risks

Market risk	Market risk refers to the potential losses that may arise from adverse changes in the market prices of the investments of the Fund. Prices of securities that a Fund has invested in may fluctuate in response to market developments (such as adverse changes in government regulations and policies, economic developments, investor sentiment, inflation, interest rates and exchange rates), which would then affect the Fund's NAV per unit.
Liquidity risk	Liquidity risk comprises two broad risk types: Market Liquidity Risk and Funding Liquidity Risk. Market Liquidity Risk is defined as the ease with which a Shariah-compliant security can be sold at or near its fair value depending on the trading volume of that security in the market. If the Fund holds a large portfolio of Shariah-compliant securities that are less liquid, the Shariah-compliant securities may have to be sold at unfavourable prices and/or withdraw Islamic deposits placed with financial institutions prior to maturity which would expose the Fund to a higher degree of market liquidity risk. As such any premature withdrawal of Islamic deposits where profit income may be forfeited or forced sale of the Fund's investment to meet any shortfall will have adverse impact on the Fund's NAV per unit and subsequently the value of unit holders' investments in the Fund. Funding Liquidity Risk is defined as the risk that the Fund will not be able to meet efficiently both the expected and unexpected current and future cash outflow. The risk primarily involves the Fund's inability to meet redemption requests without major distortion to the portfolio allocation. To mitigate this risk, the Manager will employ prudent liquidity management such as cash flow and redemption monitoring to ensure that the Fund maintains reasonable levels of liquidity to meet any redemption request supplemented by a temporary defensive strategy should adverse conditions prevail. The Manager will apply Liquidity Risk Management tools inclusive of liquidity Stress Test to assess the Fund's viability to meet expected and unexpected redemptions under adverse scenarios. Additionally, the Manager will employ liquidity risk scoring. The liquidity risk scoring is part of the calculation of the risk profile of the fund. It measures the liquidity profile of the investments and is able to trigger the Manager on the investments that have a worsened liquidity positions. The Manager may, in consultation with the Trustee, suspend dealing in units under exceptional circumstances where there is sufficient reason to do so having regard to the interests of the Unit holders in an effort to further curtail the liquidity risk experienced by the Fund. Exceptional circumstances can be considered where the market value or fair value of a material portion of the fund's assets cannot be determined.
Fund management risk	The performance of the Fund is dependent on the experience, knowledge, expertise and investment strategies adopted by the personnel of the Manager. Lack of experience, knowledge and expertise, as well as poor execution of the investment strategy or general management of the Fund may jeopardies the unit holders' capital and returns. In view of this, proper training and stringent selection of personnel to manage the Fund is crucial towards mitigating this risk.

Non-compliance risk	This is the risk where the Manager does not comply with the provisions as set out in the Fund's deed; or the laws/guidelines that govern the Fund; or its internal procedures and policies. The non-compliance could be due to several factors such as a result of human errors and oversight system failures or fraudulent acts by the Manager. Any non-compliance may adversely affect the Fund's NAV per unit, especially in situations where the Manager is forced to sell the investments of the Fund at unfavourable prices to resolve the non-compliance. The Manager has imposed stringent internal compliance controls to mitigate this risk.
Warrant risk	Warrants have a limited life, as denoted by the expiry date of each issue. After this date, warrants can no longer be traded or exercised. Hence, the warrants are worthless after their expiry date. It must also be noted that warrants experience time decay (erosion of their time value) throughout their life, and that the rate of this decay accelerates as warrants near expiry.
Loan financing risk	The risk occurs when investors take a financing to finance their investment. The inherent risk of investing with financed money includes investors being unable to service the financing payments. In the event units are used as collateral, an investor may be required to top-up the investors 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. Islamic unit trust funds' investors are advised to seek for Islamic financing to finance their acquisition. *Please see unit trust loan financing risk disclosure statement in the account opening form (individual) section.*
Inflation/purchasing power risk	This refers to the likelihood that a unit holder's investments are not growing at a rate equal or greater than the inflation rate, thus resulting in the unit holder's decreasing purchasing power.
Suspension of repurchase request risk	Having considered the best interest 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 than original timeline. Hence, their investments will continue to be subject to the risk inherent to the Fund.

__Specific risks__

Particular security risk	The performance of each individual security that the Fund invests in will affect the price of units. The performance of each security is dependent on factors which include but are not limited to the management quality of the particular company, its growth potential, changes in consumer tastes and preferences, and conditions specific to the industry of the security that the Fund has invested in. Valued collectively, the performance of individual securities will cause the Fund's NAV per unit to rise or fall accordingly. The Fund's NAV per unit is also dependent on the weightage of the individual securities within the Fund's portfolio. This risk is managed by adherence to a strict investment decision-making process which is applied in the security selection process and involves conducting primary and secondary research on factors relevant to each individual security issuer. For each security, emphasis will be on the company's industry and business outlook, management track record, financial health, earnings quality, growth potential and other financial valuations.
Credit/default risk	Credit risk relates to the creditworthiness of the issuer of the sukuk and the issuer's ability to make timely payments of profits and/or principal. If the issuer fails to meet its sukuk repayment/payment obligation in a timely manner, it will lead to a loss in principal and/or profits and result in a default on the payment of principal and/or profits accrued and cause a decline in the value of the defaulted sukuk and subsequently affect the Fund's NAV per unit. The Fund's credit/default risk can be mitigated through a rigorous and disciplined credit research and analysis to ascertain the creditworthiness of the issuer of sukuk prior to the investments. In addition, the Manager may also mitigate this risk by diversifying its investments in sukuk across many issuers. The Manager reserves the right to deal with rating downgrade of an investment in the best interest of the unit holders including to dispose the invested sukuk within a reasonable time frame if the downgrade is below the stipulated minimum rating.
Interest rate risk	This risk refers to the effect of interest rate changes on the market value of the Fund's investments in sukuk/debt securities. In the event of rising interest rates, prices/valuation of sukuk/debt securities tend to move inversely. Meanwhile, sukuk/debt securities with longer maturities and lower coupon/profit rates are more sensitive to interest rate changes. This risk can be mitigated via the management of the duration structure of the sukuk/debt securities portfolio by diversifying the investments in sukuk/debt securities across different maturities (e.g. one year, three years and five years) and investing in short-term (i.e. less than three years) sukuk/debt securities. The above interest rate is a general indicator that will have an impact on the management of the Fund regardless whether it is an Islamic unit trust fund or otherwise. It does not in any way suggest that the Islamic unit trust fund will invest in conventional financial instruments. All the investments carried out for the Islamic unit trust fund are in accordance with Shariah requirements.
Single issuer risk	The Fund may invest a greater portion of its assets in a single issuer, and as such, the Fund is susceptible to any adverse developments affecting the single issuer held in its portfolio. Any changes in the financial condition of the single issuer may cause fluctuations in the Fund's NAV. The Manager seeks to mitigate this risk by conducting fundamental research prior to its investments, where the Manager will conduct thorough analysis of the issuer's financial statements by assessing its potential earnings growth, cash flow sustainability, debt manageability as well as historical financial performance.
Shariah status reclassification risk	__1. Shariah-compliant equity securities__ This risk refers to the risk that the currently held Shariah-compliant equity securities in the portfolio of the Funds may be reclassified as Shariah non-compliant in the periodic review of the securities by the Shariah Advisory Council of the Securities Commission Malaysia (SACSC), the Shariah Adviser or the Shariah

Supervisory Boards of relevant Islamic Indices. If this occurs, the Manager will take the necessary steps to dispose of such securities.

Opportunity loss could occur due to the restriction on the Funds to retain the excess capital gains derived from the disposal of the reclassified Shariah non-compliant securities. In such event, the Funds are required:

(i) to dispose of such securities with immediate effect or within one (1) calendar month if the value of the securities exceeds or is equal to the investment cost on the effective date of reclassification of the list of Shariah-compliant securities (“Reclassification”) by the SACSC or date of review (“Review”) by the Shariah Adviser or the Shariah Supervisory Boards of relevant Islamic indices. The Funds are allowed to keep dividends received and capital gains from the disposal of the securities up to the effective date of Reclassification or Review. However, any dividends received and excess capital gains from the disposal of the Shariah non-compliant securities after the effective date of Reclassification or Review should be channeled to *baitulmal* and/or charitable bodies advised by the Shariah Adviser;

(ii) to hold such securities if the value of the said securities is below the investment cost on the effective date of Reclassification or Review until the total subsequent dividends received (if any) and the market price of the securities is equal to the cost of investment at which time disposal has to take place within one (1) calendar month, excess capital gains (if any) from the disposal of the securities should be channeled to *baitulmal* and/or charitable bodies advised by the Shariah Adviser; or

(iii) to dispose of such securities at a price lower than the investment cost which will result in a decrease in the Funds’ value.

2. Islamic fixed income instruments or Islamic money market instruments or Islamic deposits or Islamic collective investment schemes

This risk refers to the risk of a possibility that the currently held Islamic fixed income instruments or Islamic money market instruments or Islamic deposits or Islamic collective investment schemes invested by the Funds may be declared as Shariah non-compliant by relevant authority or the Shariah Adviser. If this occurs, the Manager will take the necessary steps to dispose of or withdraw such fixed income instruments or money market instruments or deposits or collective investment schemes.

INVESTORS SHOULD TAKE NOTE THAT THE ABOVE LIST OF RISKS MAY NOT BE EXHAUSTIVE AND IF NECESSARY, THEY SHOULD CONSULT THEIR ADVISER(S) FOR A BETTER UNDERSTANDING OF THE RISKS.

FEES & CHARGES

7. What are the fees and charges involved?

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

The following table describes the charges that you may **directly** incur when you buy or redeem Units:

Sales charge[1]	Sales charge for each distribution channel:	
	Distribution channel	**Sales charge**
	For investments through the Manager, tied-agents [2] and Institutional Unit Trust Advisers (IUTAs)[3]	Up to 6% of NAV per unit.
	For investments through the Employees Provident Fund (EPF) Members Investment Scheme	Up to 3% of NAV per unit.
Redemption charge[1]	Redemption charge for each distribution channel:	
	Distribution channel	**Redemption charge**
	For investments through the Manager, tied-agents[2] and IUTAs[3]	No redemption charge is imposed upon redemption of units.
	For investments through the EPF Members Investment Scheme	
Switching fee[1]	Switching fee for each distribution channel:	
	Distribution channel	**Switching fee**
	For investments through the Manager, tied-agents[2] and IUTAs[3]	There is no switching fee imposed on switching of units. Please take note that investors who wish to switch under the EPF Members Investment Scheme are subject to EPF’s terms and conditions.
	For investments through the EPF Members Investment Scheme	

Notes:

[1] The fees and charges stated are subject to any applicable taxes and/or duties and at such rate as may be imposed by the government from time to time. The Manager/Trustee (where applicable) shall have the right to charge and recover from the Fund any applicable taxes and/or duties now or hereafter imposed by law or required to be paid in connection with the products or services provided by the Manager/Trustee (where applicable).

[2] Tied-agents refer to the Manager’s authorised agents.

[3] IUTA is an institution, organisation or corporation that is licensed by the Securities Commission Malaysia (SC) for the purpose of carrying out dealing in securities restricted to unit trust funds and is duly registered with the Federation of Investment Managers Malaysia (“FIMM”) to market and distribute unit trust funds. For a list of the Fund’s participating IUTA, please contact the Customer Experience personnel of the Manager at 03-2081 8600 ext 18603/18604.

Transfer fee[1]	Transfer fee for each distribution channel:	
	Distribution channel	**Transfer fee**
	For investments through the Manager, tied-agents[2] and IUTAs[3]	No transfer fee imposed on the transfer of units to a transferee.
	For investments through the EPF Members Investment Scheme	

The following table describes the fees that you may **indirectly** incur when you invest in the Fund:

Annual management fee[1]	Annual management fee for each distribution channel:	
	Distribution channel	**Annual management fee**
	For investments through the Manager, tied-agents[2] and IUTAs[3]	Up to 2.00% per annum of the NAV of the Fund calculated on a daily basis.
	For investments through the EPF Members Investment Scheme	
Annual trustee fee[1]	Annual trustee fee for each distribution channel:	
	Distribution channel	**Annual trustee fee**
	For investments through the Manager, tied-agents[2] and IUTAs[3]	0.07% per annum of the NAV of the Fund calculated on a daily basis, subject to a minimum of RM18,000 per annum (excluding foreign custodian fee and charges).
	For investments through the EPF Members Investment Scheme	

VALUATIONS AND EXITING FROM INVESTMENT

8. How often are valuations available?

The NAV per unit of the Fund is determined on each Business Day[4]. The daily NAV per unit of the Fund can be obtained from the Manager's website at www.hlam.com.my or our branch offices. Alternatively, you may contact the Customer Experience personnel at 03-2081 8600 ext 18603/18604 for the NAV per unit.

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

Cooling-off right

The cooling-off right allows investors an opportunity to reverse an investment decision, which could have been unduly influenced by certain external elements or factors.
The cooling-off period for the Fund is six (6) Business Days[4] commencing from the date the Manager receives the application for purchase of units.

A cooling-off right is only given to individual investors, who are investing in any of the Manager's fund(s) for the first time. However, the following persons and/or institutions are not entitled to the cooling-off right (as stipulated under the Guidelines on Unit Trust Funds issued by the SC):-

- A staff of the Manager; and
- Persons registered with a body approved by the SC to deal in unit trusts.

Cooling-off right is also not applicable for investments through the EPF Members Investment Scheme.

The refund for every unit held by the investor pursuant to the exercise of the cooling-off right shall be the sum of:-

(a) if the original price of a unit is higher than the price of a unit at the point of exercise of the cooling-off right ("market price"), the market price at the point of cooling-off; or
(b) if the market price is higher than the original price, the original price at the point of cooling-off; and
(c) the sales charge per unit originally imposed on the day the units were purchased.

Payment will be made to the investor within seven (7) Business Days[4]. For investments made through cheque, the payment for the cooling-off will only be made to the investor after the cheque has been cleared.

Redemption of Units

- No redemption charge is imposed upon redemption of units.
- Minimum redemption of units is 100 units.
- No restriction on the frequency for redemption.
- Cut-off time for redemption requests is 4.00 p.m. on every Business Day[4].
- For partial redemption, you must maintain a minimum balance of 1,000 units in the Fund. Otherwise, the Manager will automatically effect a full redemption and inform the unit holder thereafter.
- Payment will be made to you within seven (7) Business Days[4].
- Payment can be made either via cheque, telegraphic transfer to Hong Leong Bank Berhad or participating banks' GIRO account.

Notes:

1 *The fees and charges stated are subject to any applicable taxes and/or duties and at such rate as may be imposed by the government from time to time. The Manager/Trustee (where applicable) shall have the right to charge and recover from the Fund any applicable taxes and/or duties now or hereafter imposed by law or required to be paid in connection with the products or services provided by the Manager/Trustee (where applicable).*

2 *Tied-agents refer to the Manager's authorised agents.*

3 *IUTA is an institution, organisation or corporation that is licensed by the Securities Commission Malaysia (SC) for the purpose of carrying out dealing in securities restricted to unit trust funds and is duly registered with the Federation of Investment Managers Malaysia ("FIMM") to market and distribute unit trust funds. For a list of the Fund's participating IUTA, please contact the Customer Experience personnel of the Manager at 03-2081 8600 ext 18603/18604.*

4 *'Business Day' refers to a day (other than Saturday, Sunday and public holidays) on which the Manager is open for business and Bursa Malaysia is open for trading.*

Transfer of Units

- Transfer of units is allowed for this Fund either fully or partially. The minimum transfer is 1,000 units.

Switching of Units

- Switching of units is allowed for this Fund. The minimum number of units switch to other fund(s) is 1,000 units.

FUND PERFORMANCE

10. Information on Fund Performance

(a) Average total return for the following periods ended 30 June 2026

	1-year	3-year	5-year	10-year	Since launch
Hong Leong Dana Maa'rof (%)	9.54	4.05	2.21	9.33	16.94#
60% FBM EMAS Shariah+40% 3-Month GIA rate* (%)	5.31	4.68	1.23	-	1.33##

#The figure shown is for the period since launch of the Fund (25 March 2003).
##The figure shown is from the period 29 May 2020 as there is no data prior to 29 May 2020.

(b) Annual total return for the financial years ended 30 June

	2026	2025	2024	2023	2022	2021	2020	2019	2018	2017
Hong Leong Dana Maa'rof (%)	9.54	-8.95	12.46	6.42	-6.98	43.99	7.12	4.59	-3.78	12.13
60% FBM EMAS Shariah+40% 3-Month GIA rate* (%)	5.31	-4.32	13.53	0.95	-7.50	1.72	1.14	1.82	-1.97	4.99

*From 19 August 2024 onwards, the Fund's performance benchmark is the combination of the 3-Month GIA rate (40% weightage) and FBM EMAS Shariah Index (60% weightage). Prior to 19 August 2024, the Fund's performance benchmark was the combination of the 3-months KLIBOR rate (40% weightage) and FBM EMAS Shariah Index (60% weightage). The change is mainly due to the 3-months KLIBOR rate being reviewed by Bank Negara Malaysia as a reference rate. Due to the nature of the investments, the performance benchmark is specifically formulated based on the asset allocation and investment strategy of the Fund.

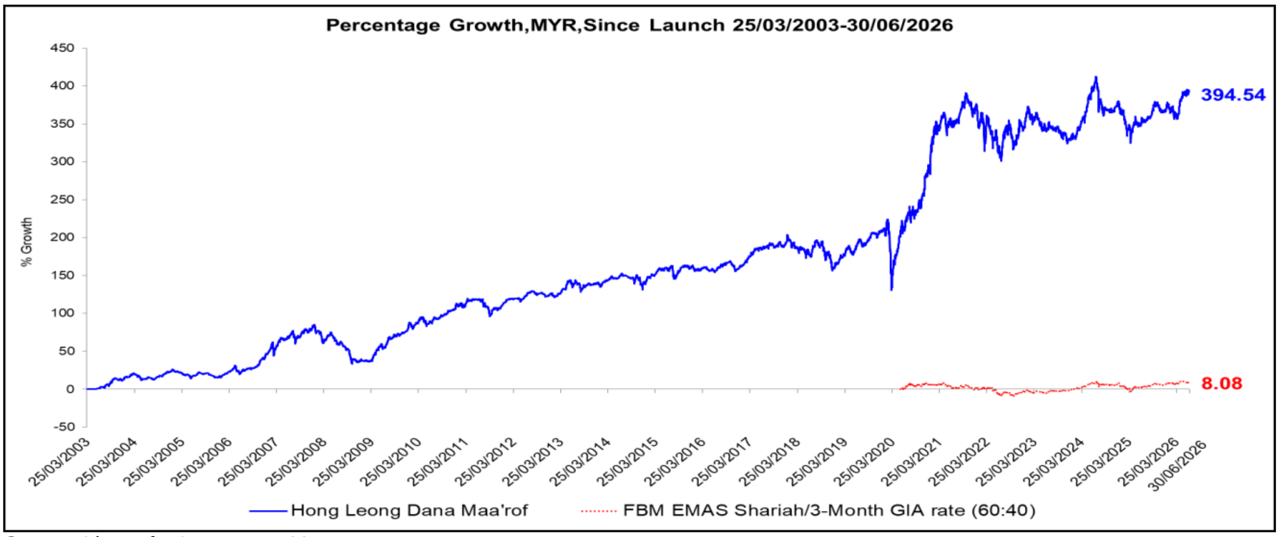
Source: Lipper for Investment Management.
Past performance is not necessarily indicative of future performance and unit prices and investment returns may go down, as well as up.

1-Year fund performance review
The Fund posted a return of 9.54% for the financial year ended 30 June 2026 while its benchmark the FBM EMAS Shariah Index+3-Month GIA rate (60:40 weightage) registered a return of 5.31%.

(c) Basis of calculation

Percentage Growth, NAV Per Unit-to-NAV Per Unit basis with gross income (if any) from Hong Leong Dana Maa'rof reinvested and in MYR terms.

(d) Performance in Chart



Source: Lipper for Investment Management.
Past performance is not necessarily indicative of future performance and unit prices and investment returns may go down, as well as up.

Since launch, the Fund has posted a return of 394.54% while its benchmark the FBM EMAS Shariah Index+3-Month GIA rate (60:40 weightage) has registered a return of 8.08%.

(e) Portfolio turnover ratio (PTR)

	Financial year ended 30 June		
	2026	2025	2024
PTR of the Fund (times)	0.46	0.57	0.68

The Fund recorded a lower PTR of 0.46 times during the financial year ended 2026 from 0.57 times during the financial year ended 2025 on account of lower level of rebalancing activities undertaken by the Fund.

(f) Distribution

Financial year	Additional units	Cash distribution
2024	-	Gross/Net 1.7500 sen/unit
2025	-	Gross/Net 2.6000 sen/unit
2026	-	Gross/Net 2.0000 sen/unit

INVESTORS SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST CONSULTANT

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

CONTACT INFORMATION

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

1. *For internal dispute resolution, you may contact:*
   Hong Leong Asset Management Bhd
   Level 18, Block B, Plaza Zurich
   No. 12, Jalan Gelenggang
   Bukit Damansara
   50490 Kuala Lumpur
   Tel : 03-2081 8600
   Website : www.hlam.com.my
   E-mail : inquiry@hlam.hongleong.com.my

2. *If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Financial Markets Ombudsman Service (FMOS):*
   (a) via phone to : 03-2227 2811
   (b) via fax to : 03-2272 1577
   (c) via e-mail to : enquiry@ofs.org.my
   (d) via letter to : Financial Markets Ombudsman Service (FMOS)
   Level 14, Main Block
   Menara Takaful Malaysia
   No. 4, Jalan Sultan Sulaiman
   50000 Kuala Lumpur

3. *You can also direct your complaint to the Securities Commission Malaysia (SC) even if you have initiated a dispute resolution process with FMOS. 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 : aduan@seccom.com.my
   (d) via online complaint form available at : www.sc.com.my
   (e) via letter to : Consumer & Investor Office
   Securities Commission Malaysia
   3 Persiaran Bukit Kiara
   Bukit Kiara
   50490 Kuala Lumpur

4. *Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:*
   (a) via phone to : 03-7890 4242
   (b) via e-mail to : complaints@fimm.com.my
   (c) via online complaint form available at : www.fimm.com.my
   (d) via letter to : Legal & Regulatory Affairs
   Federation of Investment Managers Malaysia
   19-06-01, 6th Floor Wisma Capital A
   No. 19, Lorong Dungun
   Damansara Heights
   50490 Kuala Lumpur