

Hong Leong Dana Maa'rof

Seeks steady income and capital growth through a balanced investment portfolio



- ❁ Social, responsible and ethical themed investing
- ❁ Aims for regular income distribution and capital growth from investing in Shariah-compliant fixed income and equities, subject to availability of income
- ❁ Actively managed to seize opportunities and mitigate risk in market

Fund Category	Balanced (Islamic)
Type of Fund	Growth & Income
Product Risk Rating	Medium
Fund Objective	<p>The Fund is primarily* an Islamic balanced fund which seeks to achieve not only regular income** but also meaningful*** medium to long-term**** capital growth. The Fund provides the public an affordable***** access into a diversified investment portfolio containing a 'balanced' mixture of equities and fixed income securities that comply with the Shariah requirements.</p> <p>* The Fund will generally maintain its asset allocation as an Islamic balanced Fund at all times. ** Income may be distributed in the form of cash and/or Units. *** 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. **** 3 to 5 years ***** Unit holders may purchase Units in the Fund at a minimum initial investment from as low as RM100, subject to sales charge.</p>
Asset Allocation (% of the Fund's NAV)	Shariah-compliant equities: Minimum 40%, Maximum 60% Islamic money market instruments and sukuk: Minimum 40%, Maximum 60%
Minimum Initial Investment	Cash investments or EPF Members Investment Scheme: RM 1,000 (Please refer Master Prospectus section 5.5 (b) for other plans.)
Minimum Subsequent Investment	Cash investments: RM 100 EPF Members Investment Scheme: RM 1,000
Sales Charge	Cash investments: Up to 6.00% of NAV per unit EPF Members Investment Scheme: Up to 3.00% of NAV per unit
Annual Management Fee	2.00% p.a.
Annual Trustee Fee	0.07% p.a., subject to a minimum of RM18,000 p.a. (excluding foreign custodian fee and charges)

EPF Members Investment Scheme (EPF-MIS)

Hong Leong Asset Management Bhd is one of the appointed Fund Management Institutions under the EPF-MIS. EPF members can invest not more than 30% of savings in excess of Basic Savings in Account 1 in funds through approved Fund Management Institutions. The minimum amount of investment withdrawal is RM1,000 and investments can be made once every 3 months from the date of the last disbursement. Please refer to the latest EPF Basic Savings table for the investment eligibility. Please contact our Customer Experience Department for the current list of Funds. EPF members who wish to switch under the EPF-MIS are subject to EPF's terms and conditions.

DISCLAIMER: This brochure has not been reviewed by the Securities Commission Malaysia. Investors are advised to read and understand the contents of the Hong Leong Master Prospectus 27 February 2023 and its First, Second and Third Supplemental Hong Leong Master Prospectus dated 18 August 2023, 5 January 2024 and 19 August 2024 respectively (collectively known as the "Prospectus") and Product Highlights Sheet (the "PHS") before investing. The Prospectus has been registered and PHS lodged with the Securities Commission Malaysia who takes no responsibility for the contents of the Prospectus and PHS. The registration of Prospectus or lodgement of PHS to the Securities Commission Malaysia does not amount to nor indicate that the Securities Commission Malaysia has recommended or endorsed the fund. A copy of the Prospectus can be obtained from any of HLAM offices, agents or our authorised distributors. The PHS is also available and investors have the right to request for it. The PHS and any other product disclosure document should be read and understood before making any investment decision. You should also consider the fees and charges involved before investing. Prices of units and distributions payable, if any, may go down or up, and past performance of the fund is not an indication of its future performance. Where a distribution/unit split is declared, investors are advised that the NAV per unit will be reduced from cum-distribution NAV/pre-unit split NAV to ex-distribution NAV/post-unit split NAV. Where a unit split is declared, the value of your investment in Malaysian Ringgit will remain unchanged after the distribution of the additional units. Where unit trust loan financing is available, investors are advised to read and understand the contents of the unit trust loan financing risk disclosure statement before deciding to borrow to purchase units. Investors should be aware of the specific risks for the Fund before investing: Particular security risk, credit/default risk, interest rate risk, single issuer risk and Shariah status Reclassification risk. Applications must be made on the Account Opening Form and Investment Application Form referred to and accompanying the Prospectus. The Fund may not be suitable for all and if in doubt, investors should seek independent advice. This brochure may be written in various other languages. Should there be any discrepancies or differences in the brochures, the English version of the brochure shall prevail in all respect.

