

**PRODUCT HIGHLIGHTS SHEET
NOMURA i-INCOME FUND
(THE “FUND”)**

Date of issuance: 28 February 2023

This Product Highlights Sheet is an important document.

- It highlights the key features and risks relating to the Fund and complements the Prospectus¹.
- It is important to read the Prospectus before deciding whether to purchase Units of the Fund. If you do not have a copy of the Prospectus, please contact us for a copy.
- You should not invest in the Fund if you do not understand or are not comfortable with the accompanying risks.
- For account-related matters and information regarding the Fund, kindly contact us, or the distributor from whom you purchased Units of the Fund.

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

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors or authorised committee or persons approved by the directors of *Nomura Asset Management Malaysia Sdn Bhd* and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable enquiries, they confirm to the best of their knowledge and belief, 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.

STATEMENT OF DISCLAIMER

The Securities Commission Malaysia has authorised the issuance of 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 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 *Nomura Asset Management Malaysia Sdn Bhd* 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.

¹ The Prospectus and accompanying supplemental prospectuses (if any) are available at the offices of Nomura Asset Management Malaysia Sdn Bhd and its authorised distributors during business hours.

Brief Information on the Product		
Type of Product	The Fund is an Islamic fixed income fund managed by Nomura Asset Management Malaysia Sdn Bhd.	
Product Suitability		
The Fund is for investors who are seeking for regular income distribution and has a low risk tolerance.		
Key Product Features		
Class of Units	Class I	Class R
Launch Date	7 November 2012	1 October 2022
	<p><i>Note:</i></p> <p>1. The Fund was launched as a single class wholesale fund on 7 November 2012. Following the approval obtained from the Unit Holders at a unit holders' meeting held on 25 April 2022, the Fund is converted to a unit trust fund and a multi-class fund from 1 October 2022.</p> <p>2. With effect from 1 October 2022, the Fund will be split into Class I and Class R. The existing Unit Holders of the Fund will be designated to Class I or Class R based on their investment amount held in their account as at the last Business Day preceding 1 October 2022. Should their investment amount meets the minimum initial investment of Class I, they will be automatically designated to Class I, otherwise they will be designated to Class R. We reserve the rights to provide exemption to Unit Holders who are unable to meet the minimum initial investment of Class I to be designated to Class I.</p>	
Financial Year End	31 st December	
Minimum Initial Investment[^]	RM 30,000,000	RM 10,000
Minimum Additional Investment[^]	RM 250,000	RM 5,000
[^] subject to our discretion, you may negotiate for a lower amount.		
Investment Objective	The Fund seeks to provide investors with regular income distributions through investments in Islamic deposits, Islamic money market instruments and sukuk.	
Performance Benchmark	<p>12-month Malayan Banking Berhad General Investment Account Rate Source: www.maybank2u.com.my</p> <p><i>Note: The risk profile of the Fund is different from the risk profile of the performance benchmark.</i></p>	
Investment Strategy	<p>The Fund seeks to achieve its investment objective by investing a minimum of 70% of its NAV in a portfolio of sukuk. Up to 30% of the Fund's NAV will be invested in Islamic liquid assets such as Islamic money market instruments, Islamic deposits and/or held in cash.</p> <p>The Fund may also invest a maximum of 20% of the Fund's NAV in Islamic collective investment schemes to access investment opportunities which are not available through direct investment in sukuk.</p> <p><u>Sukuk</u></p> <p>We will follow a strict selection process to ensure the sukuk that the Fund invested in is in line with the Fund's investment objective. The selection process is in essence a screening process that selects sukuk with risk-return profiles that match the Fund's investment objective.</p> <p>We endeavour to identify sukuk of good credit quality which are underpriced. The selected sukuk is subject to a minimum credit rating of A3/P2 by RAM or an equivalent rating by MARC at the point of acquisition. Identification of such sukuk would allow the Fund to obtain potential profits provided that such sukuk has not defaulted and thus, may potentially increase the overall returns of the Fund.</p> <p>The selection of sukuk will depend largely on credit quality of the sukuk to ensure certainty of profit and principal payment.</p> <p>In selecting the sukuk, the following are some of the important considerations:-</p> <ul style="list-style-type: none"> • 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; 	

	<ul style="list-style-type: none"> • issuer's and/or guarantor's expected future cash-flow and ability to pay profit and principal; • issuer's and/or guarantor's ratings are subject to a minimum credit rating of A3/ P2 by RAM or an equivalent rating by MARC; and • duration and interest rate sensitivity. <p>The ratings of the sukuk shall carry a minimum credit rating of A3/P2 by RAM or an equivalent rating by MARC at the point of acquisition. In the unlikely event of a credit rating downgrade, we reserve the right to deal with the sukuk in the best interest of the investors by disposing of the sukuk within a time frame deemed reasonable by us taking into consideration the prevailing market conditions and factors.</p> <p><u>Islamic money market instruments</u></p> <p>We will follow a strict selection process to ensure the Islamic money market instruments that the Fund invested in is in line with the Fund's investment objective. The selection process is in essence a screening process that selects Islamic money market instruments with risk-return profiles that match the Fund's investment objective. The selection of Islamic money market instruments will depend largely on credit quality of the issuers to ensure the principal payment and the profits payouts.</p> <p><u>Islamic deposits</u></p> <p>We will actively manage the maturity structure of the Islamic deposits in the Fund to optimise profits for investors in accordance to the interest rates outlook and analysis.</p> <p>We may take temporary defensive positions that may be inconsistent with the Fund's principal strategy by reducing its investment into sukuk and Islamic collective investment schemes to raise liquidity levels of the Fund during adverse market condition and protect Unit Holders' interest. Similarly, we may raise liquidity levels if the liquidity profile of the investments change significantly. In raising the Fund's liquidity levels, we may invest into Islamic deposits, Islamic money market instruments and/or hold cash. If temporary defensive position is undertaken, there is a risk that the Fund may not be able to meet its investment objective.</p>
<p>Distribution Policy</p>	<p>Distribution of income, if any, is on quarterly basis and may be made from realised gains, realised income and/or out of capital.</p> <p>The Fund may declare distribution out of capital if there is insufficient realised gains or realised income. This is to help the Fund to achieve its investment objective to provide investors with regular income distributions.</p> <p>The distribution is achieved by forgoing the potential for future capital growth and this cycle may continue until all capital of the Fund is depleted.</p> <p>Distribution out of capital has a risk of eroding the capital of the Fund. Payment of distribution out of capital amounts to a return or withdrawal of part of the Unit Holder's original investment or from any capital gains attributable to that original investment. Any distribution involving any payment out of capital of the Fund will result in an immediate reduction of the NAV per Unit. As a result, the value of future returns of the Fund would be diminished.</p> <p>The greater the risk of capital erosion that exists and the likelihood that, due to capital erosion, the value of future returns of the Fund would also be diminished.</p>
<p>Mode of Distribution</p>	<p>You may elect to receive the income distribution by way of reinvestment as additional Units into the Fund or cash payment.</p> <p>Any income distribution payable which is less than or equal to RM1,000.00 will be automatically reinvested based on the NAV per Unit on the income payment date which is 2 Business Days after the income distribution date at no cost.</p>
<p>The Parties Involved</p>	
<p>The Manager</p>	<p>Nomura Asset Management Malaysia Sdn Bhd</p>
<p>The Trustee</p>	<p>Deutsche Trustees Malaysia Berhad</p>
<p>The Shariah Adviser</p>	<p>ZICO Shariah Advisory Services Sdn Bhd</p>
<p>Asset Allocation</p>	
<p>70% - 100%</p>	<p>Sukuk</p>
<p>0% - 30%</p>	<p>Islamic money market instruments, Islamic deposits and/or held in cash</p>

Key Risks

What are the possible outcomes of my investment?

- The value of the Fund and the income that you may receive from your investment may fall or rise. There may be a risk that you may lose some or all of your investments.

FOR INFORMATION CONCERNING RISK FACTORS (INCLUDING THE SPECIFIC RISKS WHEN INVESTING IN COLLECTIVE INVESTMENT SCHEMES), WHICH YOU SHOULD CONSIDER, PLEASE REFER TO CHAPTER 4, "UNDERSTANDING THE RISKS OF THE FUND" OF THE PROSPECTUS (WHICH MAY BE AMENDED FROM TIME TO TIME).

Specific Risks of the Fund

Credit and Default Risk

Credit risk relates to the creditworthiness of the issuers of the sukuk or Islamic money market instruments, and their expected ability to make timely payment of profit and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of the sukuk or Islamic money market instruments. In the case of rated sukuk or Islamic money market instruments, this may lead to a credit downgrade.

Default risk relates to the risk that an issuer of a sukuk or Islamic money market instrument either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the sukuk or Islamic money market instrument. If the financial institution which the Fund places Islamic deposits with defaults in payment or become insolvent, the Fund may also suffer capital losses with regards to the capital invested and profits foregone, causing the performance of the Fund to be adversely affected. This could affect the value of the Fund as up to 30% of the NAV of the Fund or up to 100% of the NAV of the Fund (if temporary defensive position is undertaken during adverse market condition) may be invested in Islamic deposits, Islamic money market instruments and/or held in cash.

Interest Rate Risk

Islamic deposits placed with financial institutions are subjected to the movement in the country's interest rate; in general, this corresponds to the central bank's overnight policy rate. The profit rates offered by the financial institutions are expected to be lower in a low interest rate environment. As the relationship between interest rate and sukuk prices are inverse, the Fund's holding in sukuk will be negatively affected in a rising interest rate environment. To some extent, the interest rate of these sukuk would also be impacted by external environment such as shift to/from emerging market sukuk or change in outlook/rating by international rating agencies.

Liquidity Risk

Liquidity risk refers to the ease of liquidating an asset depending on the asset's volume traded in the market. If the Fund holds assets that are illiquid, or are difficult to dispose of, the value of the Fund will be negatively affected when it has to sell such assets at unfavourable prices.

The liquidity risk of the Fund also refers to our ability as manager to honour redemption requests or to pay Unit Holders' redemption proceeds in a timely manner. This is subject to the Fund's holding of adequate liquid assets, its ability to borrow on a temporary basis as permitted by the relevant laws and/or its ability to redeem the Fund's investments at fair value. Should there be inadequate liquid assets held, the Fund may not be able to honour requests for redemption or to pay Unit Holders' redemption proceeds in a timely manner and may be forced to dispose the Fund's investments at unfavourable prices to meet redemption requirements.

Reinvestment Risk

This is a risk that future proceeds (profit and/or capital) are reinvested at a lower potential profit rate for Islamic deposits which are placed with financial institutions. Reinvestment risk is especially evident during periods of falling interest rates where the profit payments are reinvested at a lower profit rate compared to the initial profit rate. For investments in sukuk, the reinvestment risk will be apparent during periods of falling profit rates as the Fund will be reinvesting at higher prices (there is an inverse relationship between interest rates and prices of sukuk).

Related Party Transaction Risk

The Fund may invest in Islamic collective investment schemes of other asset management companies which are related to us and may also have dealings with parties related to these companies. Such related party transactions may potentially result in conflict of interests between the Unit Holders and us. In managing such conflict of interests, all transactions with related parties will be executed on terms which are best available to the Fund and based on best execution and at arms-length transaction between independent parties.

Investments in Islamic Collective Investment Schemes

Investing in Islamic collective investment schemes may be more costly to the Fund than if the Fund had invested in the underlying investments directly as the Fund will indirectly be paying the fees and expenses of the Islamic collective investment schemes in addition to the Fund's direct fees and expenses. Investing in other Islamic collective investment schemes may subject the Fund to the risk that (i) the valuations of the Fund may not reflect the true value of the underlying Islamic collective investment schemes at a specific time and/or (ii) the valuation of the underlying Islamic collective investment schemes may not be available as at the relevant

valuation point for the Fund which could result in significant losses or inaccurate pricing for the Fund. The Fund's investments in Islamic collective investment schemes may also subject the Fund to additional risks (such as risk associated with the investment manager of the Islamic collective investment scheme) than if the Fund would have invested directly in the underlying investment of the Islamic collective investment schemes. The risk associated with the investment manager of the Islamic collective investment schemes includes but is not limited to the risk of non-adherence to the investment objective, strategy and policies of the Islamic collective investment schemes, the risk of direct or indirect losses resulting from inadequate or failed operational and administrative processes and systems of the investment manager of the Islamic collective investment schemes, and the risk that the Islamic collective investment schemes may underperform due to poor investment decisions by the investment manager of the Islamic collective investment schemes.

Any adverse price movement of such Islamic collective investment schemes will adversely affect the Fund's NAV.

Reclassification of Shariah-compliant Status

Shariah-compliant instruments held by the Fund are subject to periodic review by the SAC of the SC, SAC of BNM or the Shariah Adviser. These instruments may be reclassified as non-compliant during such reviews and the Fund may need to take the necessary steps to dispose of such instruments, upon the advice of the Shariah Adviser. Consequently, the Fund may realise some losses in the disposal of the same or there may be opportunity loss for the Fund as the Fund may not be permitted to retain excess capital gains derived from such disposal. Please refer to section 9.4 Shariah Investment Guidelines adopted by the Shariah Adviser of the Prospectus on the rules on disposal of Shariah non-compliant instruments.

Distribution Out of Capital Risk

The Fund may distribute out of the Fund's 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 Classes and reduce the capital available for future investment and capital growth. Future capital growth may therefore be constrained as a result.

Risks Associated With the Use of Accretion or Amortised Cost Accounting

We are using accretion or amortised cost accounting to value Islamic money market instruments with remaining term to maturity of not more than 90 days at the time of acquisition. Accretion or amortised cost accounting is an accounting process used to adjust the value between the purchase date and maturity date of an Islamic money market instruments that has been bought at a discounted rate or premium. Accretion is the accumulation of paper value on a discounted Islamic money market instruments until it reaches maturity. Where amortisation is used to calculate the yield at any given time of an Islamic money market instruments bought at a premium, it is the writing off of the investment's premium over its projected life until maturity.

We have delegated the fund accounting and valuation services of the Fund to the Trustee. There may be a possibility of incorrect valuation performed by the Trustee due to human error or system failure. To mitigate this risk, we have our own set of accretion or amortised cost accounting to reconcile the accretion or amortised cost performed by the Trustee on a daily basis. Should the difference in valuation exceeds the threshold of 0.05%, we will perform an investigation on the Trustee's valuation.

Suspension of Redemption Request Risk

Having considered the best interests of Unit Holders, the redemption requests by the Unit Holders may be subject to suspension due to exceptional circumstances stated under Section 6.8 of the Prospectus. 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 risks inherent to the Fund.

THE ABOVE SHOULD NOT BE CONSIDERED TO BE AN EXHAUSTIVE LIST OF THE RISKS WHICH INVESTORS SHOULD CONSIDER BEFORE INVESTING INTO THE FUND. INVESTORS SHOULD BE AWARE THAT AN INVESTMENT IN THE FUND MAY BE EXPOSED TO OTHER RISKS FROM TIME TO TIME.

YOU SHOULD RELY ON YOUR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF AN INVESTMENT. YOU SHOULD READ AND UNDERSTAND THE CONTENTS OF THE PROSPECTUS AND, IF NECESSARY, CONSULT YOUR ADVISER(S) BEFORE MAKING AN INVESTMENT DECISION.

Fees and Charges

Sales Charge	Nil.	
Redemption Charge	Nil.	
Switching Fee	Nil.	
Transfer Fee	Nil.	
Management Fee	Class I	Up to 0.25% per annum of the NAV of the Fund attributable to Class I
	Class R	Up to 0.40% per annum of the NAV of the Fund attributable to Class R

Trustee Fee	Class I	Up to 0.03% per annum of the NAV of the Fund, subject to a minimum fee of RM12,000 per annum.				
	Class R					
Other Fees and Expenses	Only the expenses (or part thereof) which are directly related and necessary to the operation and administration of the Fund or each Class may be charged to the Fund or each Class respectively. All expenses are apportioned to each Class based on the multi-class ratio.					
Valuation of Investment						
The Fund is valued once every Business Day after the close of the market in which the portfolio of the Fund is invested for the relevant day. As such, the daily price of the Fund for a particular Business Day will be published on the next Business Day.						
The daily NAV per Unit of the Fund is available on https://www.nomura-asset.com.my . You may also request the daily NAV per Unit from the distributor from whom you invested with.						
Exiting from Investment						
Submission of Redemption Application	<p>You may redeem your Units by completing a redemption application form and returning it to us on any Business Day between 9:00 a.m. to 5:30 p.m. However, the cut-off time is 4:00 p.m. Any application form which is received by us after the cut-off time will be deemed to have been received on the following Business Day and will be processed on the next Business Day. Our authorised distributors may have an earlier cut-off time. Please check with the respective authorised distributors for their respective cut-off time.</p> <p>Redemption of Units must be made in terms of Units and the minimum Units for redemption is 20,000,000 Units for Class I and 5,000 Units for Class R. There is no restriction on the frequency of redemption. However, you will need to comply with the minimum Units held (which may be changed at our discretion), otherwise all the remaining Units you hold in the Fund will be redeemed automatically.</p>					
Payment of Redemption Proceeds	<p>You will receive the redemption proceeds within 3 Business Days via telegraphic transfer transferred to your bank account after we have received your redemption application provided that all documentations are complete and verifiable. However, you may experience a delay of 1 – 2 Business Days in receiving the redemption proceeds if you are redeeming your investments via our authorised distributors. In the event of any unforeseeable circumstances which results in us being unable to pay the redemption proceeds within the stipulated period above, we will pay the redemption proceeds within 7 Business Days. Where Units are held jointly, payment will be made to the person whose name appears first in the register of Unit Holders. Payment can only be made in the same currency as per the Class which you have invested in. Any bank charges or fees incurred due to a withdrawal by way of telegraphic transfer will be borne by you.</p>					
Minimum Units Held[^]	Class I	20,000,000 Units				
	Class R	5,000 Units				
[^] subject to our discretion, you may negotiate for a lower amount.						
Fund Performance¹						
Average Total Return of the Fund against Performance Benchmark – as at 31 December 2022 (%)						
	1-Year	3-Year	5-Year	10-Year	Since Commencement³	
Class I	0.65	2.79	4.91	-	5.02	
Class R	0.61	2.77	4.91	-	5.01	
Benchmark	2.22	2.22	2.73	-	2.83	
<i>Source: Refinitiv Lipper</i>						
Annual Total Return² of the Fund against Performance Benchmark – as at 31 December (%)						
	2022	2021	2020	2019	2018	2017³
Class I	0.65	0.83	7.01	10.35	6.07	5.49
Class R	0.61	0.83	7.01	10.35	6.07	5.49
Benchmark	2.22	1.95	2.50	3.45	3.54	3.32
<i>Source: Refinitiv Lipper</i>						
1-Year Performance Review (1 January 2022 – 31 December 2022)						
Fund – Class I						
For the period under review from 1 January 2022 to 31 December 2022, Class I has registered 0.65% return. Compared to the Benchmark return of 2.22%, Class I has underperformed the Benchmark by -1.57%. The Net Asset Value (“NAV”) per unit of Class I as at 31 December 2022 was RM1.0871 compared to the NAV per unit						

as at 31 December 2021 of RM1.0942. On the total NAV basis, Class I's NAV stood at RM370.47 million as at 31 December 2022.

Fund – Class R

For the period under review from 1 January 2022 to 31 December 2022, Class R has registered 0.61% return. Compared to the Benchmark return of 2.22%, Class R has underperformed the Benchmark by -1.61%. The Net Asset Value (“NAV”) per unit of Class R as at 31 December 2022 was RM1.0866 compared to the NAV per unit as at 31 December 2021 of RM1.0942. On the total NAV basis, Class R's NAV stood at RM47.67 million as at 31 December 2022.

Income Distribution: Gross / Net Distribution per unit (RM sen)

	FY2022	FY2021	FY2020
Class I	1.40	4.27	4.86
Class R	1.40	4.27	4.86

Distribution is in the form of cash or reinvestment into the Fund.

Portfolio Turnover Ratio⁴ (“PTR”)

	FY2022	FY2021	FY2020
PTR (time)	0.46	0.40	0.46

Notes:

1. Prior to 1 October 2022, the Fund was managed as a single class wholesale fund. Hence, the aforementioned Fund data prior to 1 October 2022 reflects the data of the Fund as a single class wholesale fund which are subject to guidelines, restrictions and risks applicable to wholesale fund.
2. Annual Total Return of the Fund and its Benchmark for a period are calculated based on the absolute return of the Fund for that period. The calculation of the Annual Total Return of the Fund is based on NAV-to-NAV basis, and is sourced from Refinitiv Lipper. Fund performances include reinvestment of income distributions into the Fund. Further details on basis of calculation and assumption made in calculating returns is as follows:

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

- **Capital Return** = {NAV per Unit End / NAV per Unit Beginning – 1} x 100
- **Income Return** = {Income Distribution per Unit / NAV per Unit Ex-Distribution} x 100
- **Total Return** = (1 + Percentage Growth)^{1/n} – 1

3. The Fund commenced on 8 November 2012 as a wholesale fund. However, there were no units in circulation for the period between 21 March 2016 and 4 January 2017. As such, the Fund's performance figures are only available from 5 January 2017 onwards.
4. PTR is calculated based on the total acquisitions and total disposals of investment securities of the Fund for the financial period divided by the average net asset value of the Fund for the financial period calculated on daily basis.

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

Contact Information

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

1. For account-related matters and information regarding the Fund, please contact the distributor from whom you purchased Units of the Fund.
2. For Fund related enquiries and internal dispute resolution, you may contact:
 - (a) distributor from whom you purchased the Fund; or
 - (b) Nomura Asset Management Malaysia Sdn Bhd at marketing@nomura-asset.com.my or +603 2027 6688
3. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to Securities Industry Dispute Resolution Center (SIDREC):
 - (a) via phone to: 03-2282 2280 (b) via fax to: 03-2282-3855
 - (b) via email to: info@sidrec.com.my
 - (c) via letter to: Securities Industry Dispute Resolution Center (SIDREC) Unit A-9-1, Level 9, Tower A, Menara UOA Bangsar, No. 5, Jalan Bangsar Utama 1, 59000 Kuala Lumpur.
4. 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: 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.

5. Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:

- (a) via phone to: 03-2092 3800
- (b) via fax to: 03-2093 2700
- (c) via e-mail to: complaints@fimm.com.my
- (d) via online complaint form available at www.fimm.com.my
- (e) via letter to: Legal, Secretarial & Regulatory Affairs, Federation of Investment Managers Malaysia, 19-06-1, 6th Floor, Wisma Tune, No. 19, Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur

GLOSSARY

Terms and expressions not expressly defined in this Product Highlights Sheet and which have been defined in the Prospectus shall have the same meanings ascribed to them in the Prospectus.

BNM	Bank Negara Malaysia.
Bursa Malaysia	The stock exchange managed or operated by Bursa Malaysia Securities Berhad (Registration No.: 200301033577 (635998-W)).
Business Day	A day on which Bursa Malaysia is open for trading.
Class	Any class of Units in the Fund representing similar interest in the assets of the Fund and a "Class" means any one class of Units.
Fund	Nomura i-Income Fund.
long-term	A period of 5 years or more.
Manager	Nomura Asset Management Malaysia Sdn Bhd.
MARC	Malaysian Rating Corporation Berhad.
NAV	The value of the Fund's assets less its liabilities at the valuation point; where the Fund has more than one Class, there shall be a NAV of the Fund attributable to each Class.
NAV per Unit	The NAV of a Class at the valuation point divided by the total number of Units in circulation of that Class at the same valuation point.
RAM	RAM Rating Services Berhad.
Prospectus	The prospectus for this Fund.
RM / MYR	Ringgit Malaysia.
SAC	Shariah Advisory Council
SC	Securities Commission Malaysia.
Shariah	Islamic law comprising the whole body of rulings pertaining to human conducts derived from sources of Shariah.
Shariah Adviser	ZICO Shariah Advisory Services Sdn Bhd.
sukuk	Documents or certificates of equal value documenting undivided ownership or investment in the assets using Shariah principles and concepts endorsed by the SAC of the SC.
Trustee	Deutsche Trustees Malaysia Berhad.
Unit	A measurement of the right or interest of a Unit Holder in the Fund and means a unit of the Fund or a Class, as the case may be.
Unit Holder	A person registered as the holder of a Unit, including persons jointly registered, for the Fund.