

**PRODUCT HIGHLIGHTS SHEET  
NOMURA GLOBAL SHARIAH STRATEGIC GROWTH FUND  
(THE “FUND”)**

Date of issuance: 30 November 2023

This Product Highlights Sheet is an important document.

- It highlights the key features and risks relating to the Fund and complements the Prospectus<sup>1</sup>.
- 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.**

<sup>1</sup> 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.

<b>Brief Information on the Product</b>		
<b>Type of Product</b>	The Fund is an Islamic mixed assets fund managed by Nomura Asset Management Malaysia Sdn Bhd.	
<b>Product Suitability</b>		
The Fund is for investors who are seeking for long-term capital growth and has a moderate risk tolerance.		
<b>Key Product Features</b>		
<b>Class of Units</b>	Class A	Class B
<b>Launch Date</b>	22 May 2020 <i>The Fund was launched as a wholesale fund on 22 May 2020. 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 from 1 October 2022.</i>	
<b>Financial Year End</b>	30 <sup>th</sup> September	
<b>Minimum Initial Investment<sup>^</sup></b>	RM 100,000	RM 1,000
<b>Minimum Additional Investment<sup>^</sup></b>	RM 10,000	RM 500
<sup>^</sup> subject to our discretion, you may negotiate for a lower amount.		
<b>Investment Objective</b>	The objective of the Fund is to achieve long-term capital growth, primarily through the Fund's investments in foreign Shariah-compliant equities, sukuk, Islamic collective investment schemes and Islamic money market instruments.	
<b>Performance Benchmark</b>	Absolute return of 6% per annum. <i>Information on the Fund's benchmark can be obtained from the Manager.</i>	
<b>Investment Strategy</b>	<p>The Fund seeks to achieve its investment objective by investing a maximum of 100% of its NAV in foreign Shariah-compliant equities and foreign Shariah-compliant equity-related securities, sukuk, Islamic money market instruments and/or Islamic collective investment schemes. The remaining of its NAV will be invested in Islamic deposits and/or held in cash for liquidity purposes.</p> <p>We shall actively change the allocation of the Fund's investments into different asset classes to optimise returns to the investors. We may take temporary defensive positions that may be inconsistent with the Fund's principal strategy by reducing its investment into the foreign Shariah-compliant equities, foreign Shariah-compliant equity-related securities, 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><b><u>Multi Asset Approach</u></b></p> <p>We will deploy a multi-asset framework that is designed to derive the optimal asset allocation between the Fund's underlying asset classes: global equities, sukuk, and cash. Asset allocation is optimised to navigate the different market cycles throughout the investment life of the Fund to ensure that the Fund can achieve the targeted annual return.</p> <p>The optimal asset allocation of the Fund is derived by performing tactical adjustments to the Fund's investment in global equities and sukuk. The tactical adjustments enable the Fund to be adaptive to current market cycles to improve the overall risk-adjusted return profile of the Fund.</p> <p>The tactical adjustments is determined by following a three-step process:</p> <ol style="list-style-type: none"> <li>1. Quantitatively capturing multiple investment themes that drive global capital markets (e.g. whether markets are in a risk on/risk off mode);</li> <li>2. Applying a score on each of the investment themes analysed in Step 1. This score is allocated based on the expected directionality of each theme and the probability of occurrence. For example, the score may indicate whether expectations of global growth (investment themes) is strong or weak; and</li> <li>3. We will then consider how relatively favourable each underlying asset classes is based on the scores from Step 2. For example, a positive score on global growth would imply that global equities are relatively more attractive vs. sukuk.</li> </ol>	

	<p>We will adopt a rule-based risk reduction approach in deriving the final asset allocation for the Fund. The risk reduction rule may result in an overall reduction in the Fund's equity weight when the Fund experiences large drawdowns.</p> <p><b><u>Global Equities</u></b></p> <p>Based on the optimised allocation from our multi asset framework, the Fund will be investing primarily in companies that are exposed to secular growth and/or companies with defensible supply side dynamics (barriers to entry and competitive moats) either directly or via Islamic collective investment schemes.</p> <p><b><u>Sukuk and Islamic Money Market Instruments</u></b></p> <p>Based on the optimised allocation from our multi asset framework, the Fund will be investing primarily in ringgit denominated sukuk and Islamic money market instruments (either directly or via Islamic collective investment schemes).</p> <p><b><u>Islamic derivatives</u></b></p> <p>We may use Islamic derivatives such as Islamic foreign exchange forward contracts for hedging purposes. Islamic foreign exchange forward contracts may be used to hedge the currency risk of the Fund's investments which are not denominated in MYR. The employment of Islamic derivatives under these circumstances is expected to reduce the impact of foreign currency movements on the Fund's NAV. While the hedging strategy will assist with mitigating the potential foreign exchange losses by the Fund, any potential gains from the hedging will be capped as well.</p> <p>The Fund's global exposure from Islamic derivatives position will not exceed the Fund's NAV at all times. The global exposure of the Fund is calculated based on commitment approach as illustrated under the "Investment Restrictions and Limits" of the Prospectus.</p>
<b>Distribution Policy</b>	Distribution of income, if any, is incidental.
<b>Mode of Distribution</b>	<p>You may elect to receive the income distribution by way of reinvestment as additional Units into the Fund or cash payment.</p> <p><b>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.</b></p>
<b>The Parties Involved</b>	
<b>The Manager</b>	Nomura Asset Management Malaysia Sdn Bhd
<b>The Trustee</b>	Deutsche Trustees Malaysia Berhad
<b>The Shariah Adviser</b>	ZICO Shariah Advisory Services Sdn Bhd
<b>Asset Allocation</b>	
0% - 100%	<p>Foreign Shariah-compliant equities and foreign Shariah-compliant equity-related securities, sukuk, Islamic money market instruments and/or Islamic collective investment schemes.</p> <p>The remaining of the Fund's NAV will be invested in Islamic deposits and/or held in cash.</p>
<b>Key Risks</b>	
<b>What are the possible outcomes of my investment?</b>	
<ul style="list-style-type: none"> <li>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.</li> </ul>	
<p><i>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).</i></p>	
<b><u>Specific Risks of the Fund</u></b>	
<b>Shariah-compliant Equity Risk</b>	
<p>Adverse price movements of any Shariah-compliant securities invested by the Fund may adversely affect the Fund's NAV. We strive to mitigate the impact of such Shariah-compliant securities risk through portfolio diversification.</p>	

Meanwhile investing in Shariah-compliant equity-related securities such as Shariah-compliant rights issues and Shariah-compliant warrants, where their price movement is dependent on the price movement of the underlying of the Shariah-compliant equity-related securities, the risk is generally higher than their Shariah-compliant equities as these Shariah-compliant equity-related securities are a leveraged form of investment. The price of Shariah-compliant equity-related securities generally fluctuates more than the Shariah-compliant equities and consequently may affect the volatility of the Fund's NAV.

Shariah-compliant warrants are financial instruments that give the buyer the right but not obligation to purchase or sell Shariah-compliant equities at a predetermined price before the expiry date. Such investment may experience time decay, and the erosion of value accelerates as the instrument advances to its expiry date.

#### **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 100% of the NAV of the Fund 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.

#### **Country Risk**

The investment of the Fund may be affected by risk specific to the country in which it invests in. Such risks include changes in the country's economic, social and political environment. The value of the assets of the Fund may also be affected by uncertainties such as currency repatriation restrictions or other developments in the law or regulations of the country in which the Fund invest in.

#### **Currency Risk**

Currency risk is also known as foreign exchange risk where the risk is associated with the Fund's underlying investments which are denominated in different currencies than the Fund's base currency. The impact of the exchange rate movement between the Fund's base currency and the currencies of the underlying investments may result in depreciation or appreciation of the value of the Fund's investments as expressed in MYR.

In order to manage currency risk, we may employ currency hedging strategies to fully or partially hedge the foreign currency exposure of the Fund's investments not denominated in MYR. Currency hedging may reduce the effect of the exchange rate movement for the Fund but it does not entirely eliminate the currency risk between the Fund's investments and the Base Currency. The unhedged portion of the Fund will still be affected by the exchange rate movements and it may cause fluctuation of NAV of the Fund. You should note that if the exchange rate moves favourably, the Fund will not benefit from any upside in currency movement due to the hedging strategy. In addition, hedging is subject to a minimum size of entering into a hedging contract and the cost of hedging will be borne by the Fund and may affect returns of the Fund.

#### **OTC Counterparty Risk**

OTC counterparty risk is the risk associated with the other party to an OTC Islamic derivative transaction not meeting its obligations. If the counterparty to the OTC Islamic derivative transaction is unable to meet or

otherwise defaults on its obligations (for example, due to bankruptcy or other financial difficulties), the Fund may be exposed to significant losses greater than the cost of the Islamic derivatives. The risk of default of a counterparty is directly linked to the creditworthiness of that counterparty. Should there be a downgrade in the credit rating of the OTC Islamic derivatives' counterparty, we will evaluate the situation and reassess the creditworthiness of the counterparty. We will take the necessary steps in the best interest of the Fund.

#### **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.

#### **Reclassification of Shariah-compliant Status**

Shariah-compliant securities and instruments held by the Fund are subject to periodic review by the SAC of the SC, SAC of BNM, the Shariah boards of the relevant Islamic indices or the Shariah Adviser. These securities and instruments may be reclassified as non-compliant during such reviews and the Fund may need to take the necessary steps to dispose of such securities or 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 securities and instruments.

#### **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.

#### **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**

<b>Sales Charge</b>	Class A	Nil
	Class B	Up to 5.00% of the NAV per Unit.
<b>Redemption Charge</b>	Nil.	
<b>Switching Fee</b>	Nil.	
<b>Transfer Fee</b>	Nil.	
<b>Management Fee</b>	Class A	Up to 1.20% per annum of the NAV of the Fund attributable to Class A
	Class B	Up to 1.50% per annum of the NAV of the Fund attributable to Class B
<b>Trustee Fee</b>	Class A	Up to 0.04% per annum of the NAV of the Fund (excluding foreign custodian fees and charges), subject to a minimum fee of RM15,000 per annum.
	Class B	
<b>Other Fees and Expenses</b>	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 but not later than the end of the next Business Day. As such, the daily price of the Fund for a particular Business Day will not be published on the next Business Day but will instead be published 2 Business Days later (i.e., the price will be 2 days old). 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**

<b>Submission of Redemption Application</b>	<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 5,000 Units for Class A and 1,000 Units for Class B. 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>	
<b>Payment of Redemption Proceeds</b>	<p>As the Fund is investing in foreign markets, the proceeds from the sale of the Fund's assets is subject to currency conversion before the redemption proceeds is paid to you. You will receive the redemption proceeds within 10 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 as:</p> <ul style="list-style-type: none"> <li>(i) the Fund will only be receiving the proceeds from the sale of the Fund's assets on the 3rd Business Day; and</li> <li>(ii) the proceeds from the sale will be converted to the currencies of the respective classes of Units and would only be available in the Fund's account on the 5th Business Day,</li> </ul> <p>from our receipt of your redemption application. The period of 10 Business Days also includes any potential delay due to: (i) failure of transfer due to inaccurate details provided by the Unit Holder, including but not limited to identity card number and bank account number (ii) debit / credit of foreign currencies after the respective financial institutions' cut-off time; or (iii) the financial institution's system breakdown or experiencing problems. 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. However, it does not include the circumstances where the Fund is suspended.</p>	
<b>Minimum Units Held<sup>^</sup></b>	Class A	5,000 Units
	Class B	1,000 Units

<sup>^</sup>subject to our discretion, you may negotiate for a lower amount.

### Fund Performance<sup>1</sup>

#### Average Total Return of the Fund against Performance Benchmark – as at 30 September 2023 (%)

	1-Year	3-Year	5-Year	10-Year	Since Commencement <sup>3</sup>
<b>Class A</b>	7.63	2.08	-	-	3.86
<b>Class B</b>	7.32	1.77	-	-	3.55
<b>Benchmark</b>	6.00	6.00	-	-	6.00

Source: Refinitiv Lipper

#### Annual Total Return<sup>2</sup> of the Fund against Performance Benchmark – as at 30 September 2023 (%)

	2023	2022	2021	2020 <sup>3</sup>
<b>Class A</b>	7.63	-12.34	12.73	6.67
<b>Class B</b>	7.32	-12.61	12.39	6.57
<b>Benchmark</b>	6.00	6.00	6.00	1.93

Source: Refinitiv Lipper

#### 1-Year Performance Review (October 2022 – September 2023)

For the period under review from 1 October 2022 to 30 September 2023, Class A has registered 7.63% return. Compared to the Benchmark return of 6.00%, Class A has outperformed the Benchmark by 1.63%. The Net Asset Value (“NAV”) per unit of Class A as at 30 September 2023 was RM1.1345 compared to the NAV per unit as at 30 September 2022 of RM1.0541. On the total NAV basis, Class A’s NAV stood at RM11.02 million as at 30 September 2023.

For the period under review from 1 October 2022 to 30 September 2023, Class B has registered 7.32% return. Compared to the Benchmark return of 6.00%, Class B has outperformed the Benchmark by 1.32%. The Net Asset Value (“NAV”) per unit of Class B as at 30 September 2023 was RM1.1232 compared to the NAV per unit as at 30 September 2022 of RM1.0467. On the total NAV basis, Class B’s NAV stood at RM9.33 million as at 30 September 2023.

#### Income Distribution

There was no income distribution since the Fund launched.

#### Portfolio Turnover Ratio<sup>4</sup> (“PTR”)

	FY2023	FY2022	FY2021 <sup>3</sup>
<b>PTR (time)</b>	0.97	1.12	2.54

#### Notes:

- Prior to 1 October 2022, the Fund was managed by the Manager as a wholesale fund. Hence, the aforementioned Fund data prior to 1 October 2022 reflects the data of the Fund as a wholesale fund which are subject to guidelines, restrictions and risks applicable to wholesale fund.
- 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)<sup>1/n</sup> – 1
- The Fund commenced on 2 June 2020 as a wholesale fund.
- 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?

- For account-related matters and information regarding the Fund, please contact the distributor from whom you purchased Units of the Fund.
- For Fund related enquiries and internal dispute resolution, you may contact:
  - 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.

<b>Base Currency</b>	MYR, the currency in which the Fund is denominated.
<b>BNM</b>	Bank Negara Malaysia.
<b>Bursa Malaysia</b>	The stock exchange managed or operated by Bursa Malaysia Securities Berhad (Registration No.: 200301033577 (635998-W)).
<b>Business Day</b>	A day on which Bursa Malaysia is open for trading.  We may declare certain Business Day as a non-Business Day if one or more of the foreign markets in which the Fund is invested therein is closed for trading.
<b>Class</b>	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.
<b>Fund</b>	Nomura Global Shariah Strategic Growth Fund.
<b>long-term</b>	A period of 5 years or more.
<b>Manager</b>	Nomura Asset Management Malaysia Sdn Bhd.
<b>NAV</b>	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.
<b>NAV per Unit</b>	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.
<b>OTC</b>	Over-the-counter.
<b>Prospectus</b>	The prospectus for this Fund.
<b>RM / MYR</b>	Ringgit Malaysia.
<b>SAC</b>	Shariah Advisory Council
<b>SC</b>	Securities Commission Malaysia.
<b>Shariah</b>	Islamic law comprising the whole body of rulings pertaining to human conducts derived from sources of Shariah.
<b>Shariah Adviser</b>	ZICO Shariah Advisory Services Sdn Bhd.
<b>sukuk</b>	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.
<b>Trustee</b>	Deutsche Trustees Malaysia Berhad.
<b>Unit</b>	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.
<b>Unit Holder</b>	A person registered as the holder of a Unit, including persons jointly registered, for the Fund.