

# **PRODUCT HIGHLIGHTS SHEET**

## **BSN DANA AL-JADID**

Date of Issuance: 20 May 2022

### **RESPONSIBILITY STATEMENT**

This Product Highlights Sheet has been reviewed and approved by the directors of Permodalan BSN Berhad and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or 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 BSN Dana Al-Jadid and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

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

The Securities Commission Malaysia is not liable for any non-disclosure on the part of the Permodalan BSN Berhad responsible for the BSN Dana Al-Jadid 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.

**This Product Highlights Sheet only highlights the key features and risks of this unlisted capital market product. Investors are advised to request, read and understand the Master Prospectus and its supplementary (if any) (hereinafter collectively referred to as “Master Prospectus”) before deciding to invest. If doubt, please consult a professional adviser.**

## PRODUCT HIGHLIGHTS SHEET

### BSN DANA AL-JADID

#### BRIEF INFORMATION ON THE BSN DANA AL-JADID

<b>FUND INFORMATION</b>	
Name of Fund	BSN Dana Al-Jadid (the “Fund”)  Note: “Al-Jadid” means a new beginning in Arabic.
Fund Category	Equity Fund (Islamic)
Management Company	Permodalan BSN Berhad (the “Manager”)
The Trustee	AmanahRaya Trustees Berhad (200701008892) (766894-T)
The Shariah Adviser	Tawafuq Consultancy Sdn Bhd (201501036171) (1161491-M)
Base Currency	Ringgit Malaysia (“RM”)
Financial Year End	31 December

#### PRODUCT SUITABILITY

<b>PRODUCT SUITABILITY</b>	
Investment Objective	The Fund aims to achieve capital appreciation and income distribution by investing in equity and equity-related securities that comply with Shariah requirements.  Note: The primary focus of the Fund is to offer capital growth.
Risk Profile of the Fund	Moderate to high
Investor Profile	The Fund is suitable for investors who: <ul style="list-style-type: none"> <li>- seek capital appreciation as well as income distribution;</li> <li>- have a moderate to high tolerance of risk;</li> <li>- have a medium to long-term investment horizon; and</li> <li>- seek to invest in a Shariah-compliant unit trust fund.</li> </ul>

#### KEY PRODUCT FEATURES

<b>KEY PRODUCT FEATURES</b>	
Performance Benchmark	FTSE Bursa Malaysia EMAS Shariah Index (FBMSHA).  Note: The risk profile of the Fund is different from the risk profile of the benchmark.

Investment Policy and Strategy	The Fund will invest a minimum of 70% of the Fund's Net Asset Value ("NAV") in Shariah-compliant equities and equity-related securities and may invest up to 30% of its NAV in sukuk and Islamic money market instruments. For temporary defensive positions, the Fund may lower the Shariah-compliant equities and equity-related securities exposure to below 70% of its NAV and invest in a combination of sukuk and Islamic money market instruments if the outlook of the equity market is deemed to be unfavourable.
Asset Allocation	The asset allocation of the Fund is as follows: - a minimum of 70% of the NAV of the Fund in Shariah-compliant equities and equity-related securities; and - 0%-30% of the NAV of the Fund in sukuk and Islamic money market instruments.
Distribution Policy	Subject to availability of income, the Manager will distribute income once a year.
Minimum Initial Investment	The minimum initial investment for the Fund is RM500.00 or such other lower amount as we may decide from time to time.
Minimum Additional Investment	The minimum additional investment for the Fund is RM100.00 or such other lower amount as we may decide from time to time.
Minimum Holdings	The minimum holding is 2,000 units or such lower amount as the Manager in its sole discretion allows.
Possible outcomes	Possible outcomes of investing in this Fund are: -The increase or decrease of its NAV; - Possibility to have capital gain or capital losses; - Income distribution (dividend); if any.

**Note:**

Please refer to Chapters 1 and 3 of the Master Prospectus for further details.

## KEY RISKS

KEY RISKS	
Specific Risks	<p>The specific risks of the Fund are as follows:</p> <ul style="list-style-type: none"> <li>• Particular stock/securities risk;</li> <li>• Credit and default risk;</li> <li>• Interest rate risk;</li> <li>• Shariah-compliant warrants risk; and</li> <li>• Reclassification of Shariah status risk.</li> </ul> <p>Please refer to Master Prospectus under the heading "Specific Risks of Investing in the Funds" for full details of the abovementioned risks.</p>

**Note:**

**Please be advised that if a unit holder invests in units through an Institutional Unit Trust Advisers ("IUTA") which adopt nominee system of ownership, the unit holder would not be considered to be a unit holder under the deed and the unit holder may consequently not have all the rights ordinarily exercisable by a unit holder (for example, the right to call for a unit holders' meeting and to vote thereat and the right to have the unit holder's particulars appearing in the register of unit holders of the Fund).**

## FEES, CHARGES AND EXPENSES

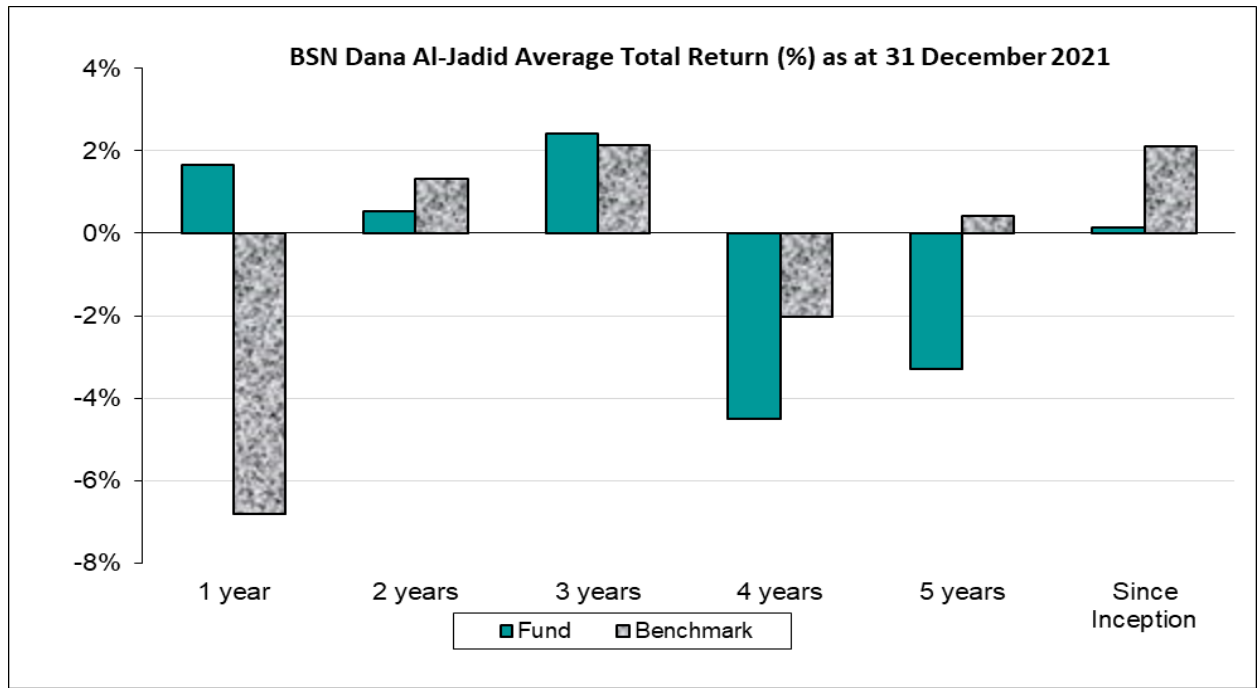
<b>FEES, CHARGES AND EXPENSES</b>	
Sales Charge	<ul style="list-style-type: none"> <li>• Manager: up to 3.00% of the NAV per unit</li> <li>• BSN branches: up to 3.00% of the NAV per unit</li> <li>• Unit trust consultants/agents: up to 3.00% of the NAV per unit</li> </ul> <p><i>The above sales charge is negotiable.</i></p>
Redemption Charge	The Manager does not intend to impose any redemption charge.
Switching Fee	The Manager does not intend to impose any switching fee. However, unit holders are subject to the conditions on switching as set out in Master Prospectus under the heading “Switching” in <i>Chapter 3 Transaction Information</i> .
Transfer Fee	RM10.00 per transfer
Other Charges	Charges, for instance bank charges, telegraphic charges and courier charges, shall be borne by the unit holder in order to execute transactions on behalf of the unit holder.
Annual Management Fee	One point five zero per centum (1.50%) per annum of the NAV of the Fund calculated and accrued on a daily basis.
Annual Trustee Fee	Zero point zero eight per centum (0.08%) of the NAV of the Fund calculated and accrued on a daily basis subject to a minimum fee of RM18,000.00 per annum (excluding foreign custodian fees and charges, if any) .
Other Expenses	<ul style="list-style-type: none"> <li>• Commissions/fees paid to brokers;</li> <li>• Auditors’ fee;</li> <li>• Tax adviser’s fee;</li> <li>• Shariah Adviser’s fee</li> <li>• Valuation fees incurred for valuation of any investment of the Fund by independent valuers for the benefit of the Fund;</li> <li>• Taxes and other duties imposed by the government and/or other authorities;</li> <li>• Cost for modification of the deed save where such modification is for the benefit of the Manager and/or trustee;</li> <li>• Costs, fees and expenses incurred for any meeting of the unit holders save where such meeting is convened for the benefit of the Manager and/or the Trustee;</li> <li>• Independent investment committee members fee; and</li> <li>• Any other expenses allowed under the deed.</li> </ul>

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

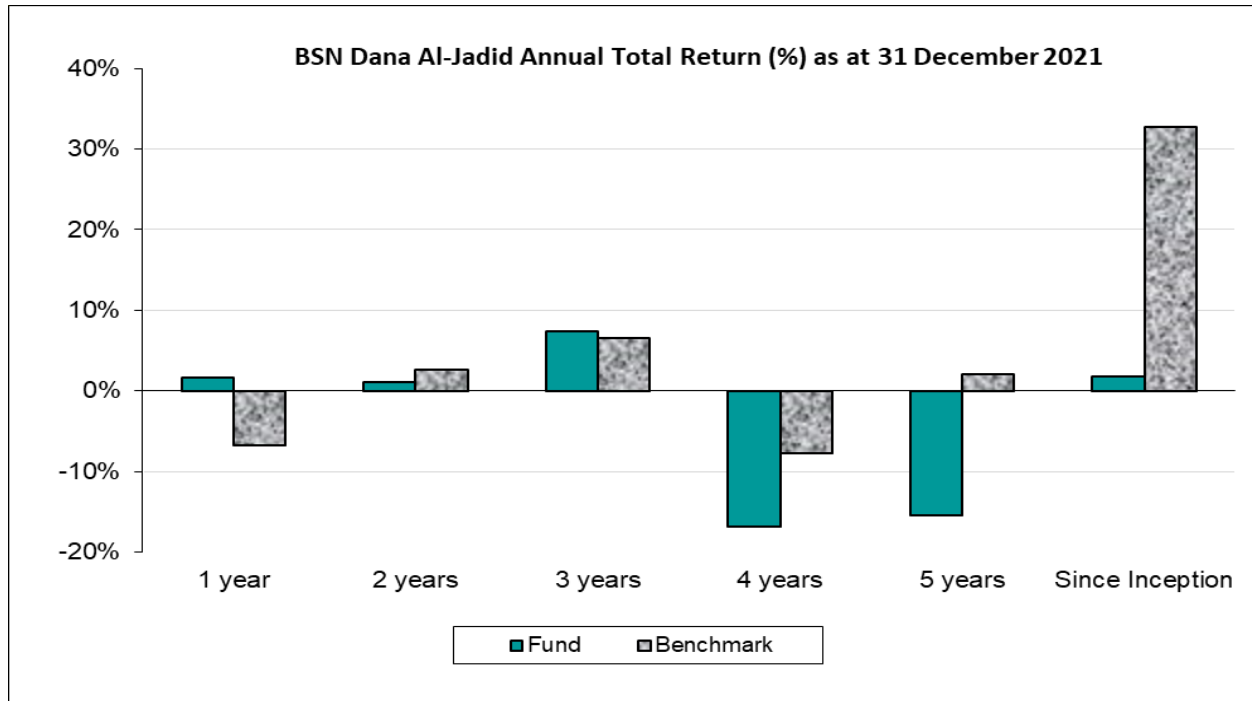
## VALUATION AND EXITING FROM INVESTMENT

<b>VALUATION AND EXITING FROM INVESTMENT</b>	
Valuation	<p>The Manager will ensure that all assets of the Fund will be valued at fair value at the close of each Business Day and at all times be in compliance with the Guidelines and all relevant laws.</p> <p>The valuation point of the Fund is at 5 p.m. on every Business Day.</p> <p>The valuations are publishing in the Manager's web address at <a href="http://www.pbsn.com.my">www.pbsn.com.my</a> on daily basis.</p>
Cooling-off Policy	<p>Investors who are qualified for the cooling-off right may obtain a refund on their investment in the Fund if they so request within the cooling-off period, i.e., the period of six (6) Business Days commencing from the date of receipt of the application for units by the Manager.</p> <p>The cooling-off right is only given to an investor who is investing for the first time in any of the unit trust funds managed by the Manager.</p> <p>Corporations/institutions, staff of the Manager and persons registered to deal in unit trust funds of the Manager are not entitled to a cooling-off right.</p>
Redeeming an Investment	<p>Unit holders may redeem their investments in the Fund at any point in time by completing the prescribed redemption request form and returning it to the Manager on any business day; this form is available at the office of the Manager or any authorised distributors/agents of the Manager. For details of the distributor's channels, please refer to the Chapter 9 <i>Additional Information</i> of the Master Prospectus.</p> <p>Any redemption request received or deemed to have been received by the Manager on/or before 4.00 p.m. ("the cut-off time"), the redemption price would be the NAV per Unit at the end of the Business Day on which the redemption request is received by the Manager. Any redemption request received or deemed to have been received after this cut-off time would be considered as having been received on the next Business Day and would be based on the NAV per Unit on the next Business Day.</p> <p>The Manager does not intend to impose any redemption charge for the Fund.</p> <p>In a case where the Units are standing in the names of more than one unit holder, where mode of holding is specified as "Joint Application", all joint holders will have to sign the redemption requests. However, in cases of holding specified as "Either Applicant to sign", any one of the unit holders will have the power to make redemption requests, without it being necessary for all the Unit holders to sign. In all cases, the first-named unit holder will receive the proceeds of the redemption.</p>

**FUND PERFORMANCE**



Average Total Return						
	1 year	2 years	3 years	4 years	5 years	Since Inception
<b>Fund</b>	1.86	0.53	2.41	-4.51	-3.29	0.13
<b>Benchmark</b>	-6.81	1.31	2.15	-2.01	0.41	2.12



Annual Total Return						
	1 year	2 years	3 years	4 years	5 years	Since Inception
<b>Fund</b>	1.86	1.07	7.40	-16.86	-15.40	1.80
<b>Benchmark</b>	-6.81	2.64	6.59	-7.82	2.07	32.79

Source: All performance figures have been verified by Novagni Analytics and Advisory Sdn Bhd

#### Asset Allocation As At:

	31/12/2021	31/12/2020	31/12/2019
Quoted Shariah-compliant Equity Investments	69.83%	77.88%	77.95%
Quoted Shariah-compliant Collective Investments Schemes: Real Estate Investment Trusts ("REITs")	2.80%	4.96%	6.38%
Cash and other net assets	27.37%	17.16%	15.67%

#### Basis of Calculation and Assumptions Made in Calculating Returns

$$\text{Total Return, } R = (1 + \text{Price Return}) * (1 + \text{Income Return}) - 1$$

$$\text{Annualised Total Return} = (1 + R)^{1/x} - 1$$

$$\text{Average Return} = \text{Number of Returns} / \text{Sum of Returns}$$

Where,

$NAV_t$  = NAV after income distributions and/or unit splits at the end of the period

$NAV_{t-1}$  = NAV after income distributions and/or unit splits at the beginning of the period

$x$  = number of years of the period

**Portfolio Turnover Ratio for the Financial Year Ended 31 December:**

	2021	2020	2019
Portfolio Turnover (times)	0.95	1.33	1.07

The decrease in PTR in year 2021 was mainly due to decrease in average trading activities as compared in year 2020.

**Distribution of Income for the Financial Year Ended 31 December:**

	2021	2020	2019
Gross distribution per Unit (sen)	-	-	0.70
Net distribution per Unit (sen)	-	-	0.70

(Distribution of income was made in the form of reinvestment of units)

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



## CONTACT INFORMATION

### **Investors may contact us if they have enquiries:**

#### **THE MANAGER**

Name : PERMODALAN BSN BERHAD  
Company No. : (199401034061) (319744-W)  
Registered & Business Address : Level 19, Lot 1,  
Bangunan TH Selborn,  
153, Jalan Tun Razak,  
50400 Kuala Lumpur  
Telephone No. : 03 – 2180 9000  
Fax No. : 03 – 2681 0051  
Website : www.pbsn.com.my

### **Contact details for further information or to lodge a complaint:**

1. For internal dispute resolution, you may contact:

Customer Service  
Permodalan BSN Berhad  
Level 19, Lot 1,  
Bangunan TH Selborn,  
153, Jalan Tun Razak,  
50400 Kuala Lumpur.  
Tel No: 03- 2180 9000 / 9002

2. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Securities Industries Dispute Resolution Corporation (SIDREC):

(a) via phone to : 03-2282 2280  
(b) via fax to : 03-2282-3855  
(c) via email to : info@sidrec.com.my  
(d) 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

3. You can also direct your complaint to the Securities Commission Malaysia (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 : 03 – 6204 8999  
(b) via fax to : 03 – 6204 8991  
(c) via email to : aduan@seccom.com.my  
(d) via online complaint form : www.sc.com.my  
(e) via letter to : Consumer & Investor Office  
Securities Commission Malaysia  
No 3 Persiaran Bukit Kiara  
Bukit Kiara  
50490 Kuala Lumpur

4. Federation of Investment Managers Malaysia (FIMM)'s Complaint Bureau:

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