

# TA DANA OPTIMIX

Date of Issuance: 1<sup>st</sup> October 2017

## RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors of TA Investment Management Berhad 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 **TA Dana OptiMix** and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

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

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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 disclosure documents before deciding to invest.

## PRODUCT HIGHLIGHTS SHEET

# TA DANA OPTIMIX

### BRIEF INFORMATION OF THE PRODUCT

#### 1. What is this product about?

**TA Dana OptiMix** (the “Fund”) aims to achieve steady capital gains with consistent income over the medium to long-term by investing in a diversified mix of Shariah-approved instruments.

### PRODUCT SUITABILITY

#### 2. Who is this product suitable for?

The Fund is suitable for investors who:

- want to invest in stocks and other approved instruments that meet requirements of the Shariah
- require liquidity but are willing to invest for the medium to long term

### KEY PRODUCT FEATURES

#### 3. What am I investing in?

<b>Fund Category</b>	Mixed Asset (Islamic)
<b>Launch Date</b>	17 January 2005
<b>Asset Allocation</b>	<ul style="list-style-type: none"><li>• during very positive equity market outlook, Shariah-compliant equity to Islamic deposits would be 95:5</li><li>• in a prolong bear equity market, asset allocation for sukuk to Islamic deposits would be 90:10</li><li>• may invest up to 30% its Net Asset Value (NAV) in foreign Shariah-compliant securities</li></ul>
<b>Performance Benchmark</b>	<ul style="list-style-type: none"><li>• FTSE Bursa Malaysia EMAS Shariah Index (FBM EMAS Shariah); and</li><li>• Maybank 12-month General Investment Account (GIA) rate</li></ul>
<b>Investment Policy &amp; Strategy</b>	<ul style="list-style-type: none"><li>• the Fund will select Shariah-compliant stocks with potentially good capital growth and dividend income over the medium to long-term</li><li>• the selection of such Shariah-compliant stocks shall be based on the list of Shariah-compliant securities by the Shariah Advisory Council of the Securities Commission (SACSC), the relevant Islamic indices for foreign Shariah-compliant securities and/ or the Shariah Adviser’s recommendation</li></ul>

*Note:*

Please refer to Section 3 of the Master Prospectus dated 1 October 2016 (“Master Prospectus”) for further details.

#### 4. Who am I investing with?

<b>Manager / Investment Manager</b>	TA Investment Management Berhad (Company No. 340588-T)
<b>Trustee</b>	CIMB Commerce Trustee Berhad (Company No. 313031-A)

#### 5. What are the possible outcomes of my investment?

The investor may gain from the appreciation of unit price as a result of the increase in value of the underlying and/or accrual of profit earned. However, investment involves risk. The value of the Fund and its distribution (if any) may rise or fall. These risk factors, among others, may cause you to lose part or all of your investment.

## KEY RISKS

### 6. What are the key risks associated with this product?

#### Specific risks related to the fund:

<b>Market Risk</b>	This is the risk when the value/ demand of a stock/ share, bonds/ sukuk or any other security may be reduced due to market activity. The volatility of the market activity can be caused by factors such as inflation, changes in government policies, interest rates and exchange rates. This is a basic risk associated with all securities. Such volatility of the market activity will cause the NAV or performance of units to fall as well as rise, and income produced by the Funds may also fluctuate.
<b>Specific Stock / Issuer Risk</b>	Any large fluctuations in the prices of shares or fixed income securities/ sukuk of any of the companies that the Funds own may cause the NAV or prices of units to change too. Such fluctuations can be caused by changes in government laws in the industry in which the company belongs, entry of new competitors or changes in business directions / strategies / operations. It must be noted that it is not possible to anticipate such risk all the time.
<b>Credit/Default Risk</b>	This risk is a concern for investments in fixed-income securities/ sukuk and refers to the ability of the issuer or counterpart to honour its obligations to make timely payments of principal and interest/profit. In the event that the issuer is faced with financial difficulties, its credit worthiness may also decrease. This in turn may lead to default in the payments thus would affect the value of the Fund's investment. This risk is managed by the internal policy of setting a ceiling or limit to the exposure and also the constant process of credit evaluation to mitigate such risk to an acceptable level.
<b>Interest Rate Risk</b>	This risk refers to the effect of interest rate changes on the market value of a bond portfolio and demand for a sukuk portfolio. In the event of rising interest rates, prices of fixed income securities/ demand for sukuk will decrease and vice versa. Meanwhile, debt securities/ sukuk with longer maturity and lower coupon/profit rate are more sensitive to interest rate changes. This will be mitigated via the management of the duration structure of the fixed income/ sukuk portfolio.
<b>Reclassification of Shariah Status Risk</b>	This risk refers to the risk that the currently held Shariah-compliant securities in the portfolio of Shariah-based Funds may be reclassified to be Shariah non-compliant in the periodic review of the securities by the Shariah Advisory Council of the Securities Commission, the Shariah Adviser or the Shariah Boards of the relevant Islamic indices.

*Note:*

Please refer to "Specific Risks" of Master Prospectus for further information.

Please be advised that if a unit holder invests in units through an institutional unit trust advisers which adopts the 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).

## FEE & CHARGES

### 7. What are the fees and charges involved?

#### Fees and charges related to the fund:

<b>Sales Charge<sup>1</sup></b>	A maximum of 7.00% <sup>2</sup> of the NAV per unit is imposed either by IUTAs, unit trust consultants or by the Manager
<b>Repurchase Charge</b>	Nil
<b>Switching Fee</b>	The Manager does not impose any switching fee, however, if the amount of sales charge of the fund that the unit holder intends to switch into is more than the sales charge imposed by the Fund being switched from, then the difference in the sales charge between the 2 funds shall be borne by the unit holder
<b>Transfer Fee</b>	An administrative charge of RM5.00 or any other amount as the Manager may deem appropriate

<b>Annual Management Fee</b>	1.50% per annum of the NAV of the Fund
<b>Annual Trustee Fee</b>	0.07% per annum of the NAV of the Fund subject to a minimum of RM18,000 per annum calculated and accrued daily(excluding foreign custodian fees and charges)

**Notes:**

1. All sales charge is to be rounded up to two (2) decimal points. The Manager reserves the right to waive and/ or reduce the sales charge from time to time at its absolute discretion.
  2. Investors may negotiate for a lower sales charge through the sales and promotional campaigns from time to time or alternatively, investors may negotiate with their preferred distribution channel for a lower sales charge. Investment through the distribution channel shall be subjected their respective terms and conditions.
- Please refer to Section 4 of the Master Prospectus for further information.

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

## VALUATIONS AND EXITING FROM INVESTMENT

### 8. How often are valuations available?

Valuations are valued daily at the end of a business day and you may refer to the Manager's website, [www.tainvest.com.my](http://www.tainvest.com.my) for the unit price.

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

<b>Cooling-off period</b>	<ul style="list-style-type: none"> <li>• A cooling off right is only given to an individual investor who is investing in any of the unit trust funds managed by the Manager for the first time but shall not include the following person; <ul style="list-style-type: none"> <li>➢ our staff; and</li> <li>➢ person registered with a body approved by the SC to deal in unit trusts</li> </ul> </li> <li>• There is a cooling-off period of six (6) business days from the day of application is accepted or deemed to be accepted by the Manager.</li> </ul>
<b>Redemption</b>	<ul style="list-style-type: none"> <li>• Redemption must be submitted by completing the transaction form to the respective servicing agent or direct to Manager's office. The transaction form is available at any Manager's head office, branches or at authorised collection centres.</li> <li>• Redemption proceed will be paid within ten (10) days, provided the completed documents is received by Manager's head office.</li> </ul>

**Note:**

Please refer to Section 5 of the Master Prospectus for detailed information.

## FUND PERFORMANCE

### Average Total Return as at 31 January 2017

	1 Year	3 Years	5 Years	10 Years
<b>Fund (%)</b>	1.95	1.35	1.24	2.90
<b>Benchmark - FBM Emas Shariah (%)</b>	-1.55	-1.00	3.09	4.50
<b>Benchmark - 12 Months GIA (%)</b>	3.81	3.53	3.39	3.22

### Annual Total Return for the Financial Year Ended 31 January

	Fund (%)	Benchmark – FTSE Bursa Malaysia Emas Shariah (%)	Benchmark - 12 Months GIA (%)
<b>2017</b>	1.96	-1.56	3.82
<b>2016</b>	-1.21	-3.35	3.65
<b>2015</b>	3.35	1.97	3.25
<b>2014</b>	-1.23	13.42	3.19
<b>2013</b>	3.45	5.85	3.19
<b>2012</b>	-6.46	2.84	3.09
<b>2011</b>	20.87	20.45	2.79
<b>2010</b>	42.92	40.67	2.65

2009	-26.42	-40.25	3.00
2008	5.25	28.16	3.70

Source: Lipper for Investment Management (based on NAV to NAV with distributions reinvested)

#### Distribution of Income for the Financial Year Ended 31 January

	2017	2016	2015
Gross distribution per Unit (sen) - Final	2.00	3.00	3.00
Gross distribution per Unit (sen) - Interim	Nil	Nil	Nil
Net distribution per Unit (sen) - Final	2.00	3.00	3.00
Net distribution per Unit (sen) - Interim	Nil	Nil	Nil

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

#### Performance and Investment Strategies Employed

The Fund was managed within its investment objective for the financial year under review ended 31st January 2017 and met its objective of providing capital gains. The Fund made a total return of 1.96% and outperformed its benchmark FTSE Bursa Malaysia EMAS Shariah Index's return of -1.56% for the financial year under review. During the financial year, the Fund rebalanced its sector and geographical focus.

#### Portfolio Turnover Ratio for the Financial Year Ended 31 January

	2017	2016	2015
Portfolio Turnover (times)	1.00	1.05	1.54

The PTR for the current financial year has registered a decrease compared to the previous year. This due to a higher percentage of decrease in average transactional value compared with decrease in average net asset value of the Fund.

#### Asset Allocation for the Financial Year Ended 31 January

The Fund's asset allocation for the last three financial years is as follows:

	2017	2016	2015
Shariah-compliant equity (%)	87.24	80.93	96.23
Islamic deposits (%)	12.76	19.07	3.77

Asset allocation during the financial year under review was primarily in Shariah-compliant equities with the remaining in Islamic deposits. The Fund's asset allocation was based on market conditions, as and when the Fund Managers see fit to increase and decrease the Shariah-compliant equity weighting.

#### Management Expense Ratio (MER) for the Financial Year Ended 31 January

	2017	2016	2015
MER (%)	2.23	1.79	1.68

The MER for the current financial year has registered an increase compared to the previous year. This due to a higher percentage of decrease in average net asset value compared to increase in total expenses of the Fund.

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

### FUND HIGHLIGHTS

#### Audited Statement of Comprehensive Income/ Income Statement for the Financial Years ended 31 January:

	2017	2016	2015
	RM	RM	RM
Total Shariah-compliant Investment Income	1,468,967	430,633	2,606,319
Total Expenses	851,829	845,456	1,119,135
Net Income/(Loss) Before Taxation	617,138	(414,823)	1,487,184
<b>Net Income/(Loss) After taxation</b>	<b>612,555</b>	<b>(423,260)</b>	<b>1,465,628</b>

#### Audited Statement of Financial Position/ Balance Sheet as at 31 January:

	2017	2016	2015
	RM	RM	RM
Total Shariah-compliant Investments	21,846,937	25,737,170	32,852,218
Total Other Assets	4,264,001	3,122,056	1,966,707

<b>Total Assets</b>	<b>26,110,938</b>	<b>28,859,226</b>	<b>34,818,925</b>
Total Liabilities	1,971,015	2,942,284	2,926,714
<b>Net Asset Value/Total Equity</b>	<b>24,139,923</b>	<b>25,916,942</b>	<b>31,892,211</b>

**Note:**

*The Shariah Adviser confirms that the investment portfolio of TADO comprises securities which have been classified as Shariah-compliant by the Shariah Advisory Council of the Securities Commission ("SACSC") and/ or the Shariah Supervisory Board of Dow Jones Islamic Market Asia Pacific Index. As for the securities which are not certified by the SACSC and/ or the Shariah Supervisory Board of Dow Jones Islamic Market Asia Pacific Index, the Shariah Adviser has reviewed the said securities and opines that these securities are designated as Shariah-compliant.*

**THE AUDITED FINANCIAL STATEMENTS OF THE FUND ARE DISCLOSED IN THE FUND'S ANNUAL REPORT.  
THE ANNUAL REPORT OF THE FUND IS AVAILABLE UPON REQUEST.  
PAST PERFORMANCE OF THE FUND IS NOT AN INDICATION OF ITS FUTURE PERFORMANCE**

## CONTACT INFORMATION

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

1. For internal dispute resolution, you may contact:

Our authorised distributors or our customer service officers on toll free 1-800-38-7147 between 9.00 a.m. and 6.00 p.m. (Malaysia time), from Monday to Friday (except public holidays), or you can email us at investor.taim@ta.com.my

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

- (a) via phone to : 03-2282 2280
- (b) via fax to : 02-2282 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 Securities Commission Malaysia (SC) even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Investor Affairs & Complaints Department:

- (a) via phone to the Aduan Hotline at : 03-6204 8999
- (b) via fax to : 03-6204 8991
- (c) via email to : aduan@seccom.com.my
- (d) via online complaint form available at : www.sc.com.my
- (e) via letter to : Investors Affairs & Complaints Department  
Securities Commission Malaysia  
No. 3, Persiaran Bukit Kiara  
Bukit Kiara  
50490 Kuala Lumpur

4. 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 email 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