MASTER PROSPECTUS

Constitution Date of the Funds:

OSK-UOB Equity Trust	Principal Deed dated 24 July 1996 as amended via its First Supplemental Deed dated 18 March 1998 and Supplemental Master Deed dated 1 June 2009.
OSK-UOB Small Cap Opportunity Unit Trust	Deed dated 14 April 1998 as amended via its Supplemental Master Deed dated 1 June 2009.
OSK-UOB KidSave Trust	Deed dated 1 April 1999 as amended via its First Supplemental Deed dated 24 December 2007 and Supplemental Master Deed dated 1 June 2009.
KLCI Tracker Fund	Deed dated 24 March 2000 as amended via its Supplemental Master Deed dated 1 June 2009.
OSK-UOB Dana Islam	Deed dated 11 September 2001 as amended via its First Supplemental Deed dated 24 December 2007 and Supplemental Master Deed dated 1 June 2009.
OSK-UOB Income Fund	Deed dated 13 February 2003 as amended via its First Supplemental Deed dated 24 December 2007 and Supplemental Master Deed dated 1 June 2009.
OSK-UOB Emerging Opportunity Unit Trust **OSK-UOB Growth and Income Focus Trust** **OSK-UOB Money Market Fund** **OSK-UOB Muhibbah Income Fund**	Master Deed dated 27 April 2004 as modified via its First Supplemental Master Deed dated 8 June 2004, Second Supplemental Master Deed dated 19 October 2005, Third Supplemental Master Deed dated 8 December 2005, Fourth Supplemental Master Deed dated 28 February 2006, Fifth Supplemental Master Deed dated 9 March 2006, Sixth Supplemental Master Deed dated 22 September 2006, Seventh Supplemental Master Deed dated 15 December 2006, Eighth Supplemental Master Deed dated 30 January 2007, Ninth Supplemental Master Deed dated 9 April 2007, Tenth Supplemental Master Deed dated 14 May 2007, Eleventh Supplemental Master Deed dated 15 May 2007, Twelfth Supplemental Master Deed dated 27 June 2007, and Thirteenth Supplemental Master Deed dated 24 December 2007.
OSK-UOB Thematic Growth Fund	Deed dated 16 August 2007.
OSK-UOB Institutional Islamic Money Market Fund	Deed dated 15 August 2007.
OSK-UOB Malaysia Dividend Fund	Deed dated 22 November 2007.
OSK-UOB Cash Management Fund	Deed dated 30 June 2008.

Manager:

OSK UOB

OSK-UOB Investment Management Berhad (355720-P)
(Formerly known as OSK-UOB Unit Trust Management Berhad)
(A Subsidiary of OSK Investment Bank Berhad)

Trustee:

HSBC (Malaysia) Trustee Berhad
(1281-T)
(A Member of the HSBC Group)

Issue Date: 17 August 2011

Expiry Date: 16 August 2012

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS MASTER PROSPECTUS. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER. FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY PROSPECTIVE INVESTORS, SEE "RISK FACTORS" COMMENCING ON PAGE 68.

Dear Investors,

We are pleased to offer you in this Master Prospectus our suite of funds which ranges from local conventional and Shariah-based equity, mixed assets, fixed income and money market funds.

This Master Prospectus encompasses the following fourteen (14) unit trust funds ("Fund (s)"):

(a) OSK-UOB Equity Trust
(b) OSK-UOB Small Cap Opportunity Unit Trust
(c) OSK-UOB KidSave Trust
(d) KLCI Tracker Fund
(e) OSK-UOB Dana Islam
(f) OSK-UOB Income Fund
(g) OSK-UOB Emerging Opportunity Unit Trust
(h) OSK-UOB Growth And Income Focus Trust
(i) OSK-UOB Money Market Fund
(j) OSK-UOB Muhibbah Income Fund
(k) OSK-UOB Thematic Growth Fund
(l) OSK-UOB Institutional Islamic Money Market Fund
(m) OSK-UOB Malaysia Dividend Fund
(n) OSK-UOB Cash Management Fund

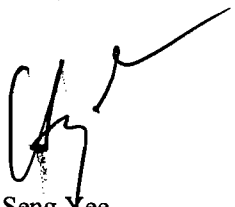
You may refer to pages 9 to 67 of *Chapter 1: Key Data Section* of the respective Funds for a brief overview on the objective and principal strategies of each of the Funds, the principal risks of investing in the Funds, profile of investors suitable to invest in the Funds and the fees and charges payable when investing in the respective Funds. Please refer to the remaining chapters for a complete understanding of these matters for each of the respective Funds.

The Manager intends to change the mandates of some of its Funds so that these Funds may invest up to 30% of its respective Net Asset Value in foreign investments. This change which will be effective from 1 September 2011 is to broaden the investment scope of such Funds so as to potentially enhance their returns. This change is reflected in the Fund's respective mandates in this Master Prospectus. The Funds are:

(i) OSK-UOB Small Cap Opportunity Unit Trust
(ii) OSK-UOB KidSave Trust
(iii) OSK-UOB Dana Islam
(iv) OSK-UOB Income Fund
(v) OSK-UOB Emerging Opportunity Unit Trust
(vi) OSK-UOB Growth and Income Focus Trust
(vii) OSK-UOB Money Market Fund
(viii) OSK-UOB Institutional Islamic Money Market Fund

In order to help you to decide on the Fund that is most compatible with your personal investment temperament and financial goals, where applicable, you may contact our authorised agents, participating distributors or our head office and branches located throughout Malaysia for advice and to deal in the respective Funds. Please refer to page 290 to 291 for the Directory of Outlets for Purchase and Sale of Units. You may also call our help-desk Free-phone number: 1-800-88-3175 at any time during office hours: Mondays through Fridays from 9.00am – 6.15pm. Alternatively, investors may e-mail their enquiries to **oskuob_hq-enquiry@my.oskgroup.com** or visit our website, **www.oskuob.com.my**

Yours sincerely
OSK-UOB INVESTMENT MANAGEMENT BERHAD
(formerly known as OSK-UOB Unit Trust Management Berhad)



Ho Seng Yee
Executive Director/Chief Executive Officer

Responsibility Statement

This Master Prospectus has been reviewed and approved by the Directors of OSK-UOB Investment Management Berhad (formerly known as OSK-UOB Unit Trust Management 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, there are no false or misleading statements, or omission of other facts which would make any statement in this Master Prospectus false or misleading.

Statements of Disclaimer

The Securities Commission Malaysia has approved the issue of, offer for subscription or purchase, or issue an invitation to subscribe for or purchase units of the unit trust funds and a copy of this Master Prospectus has been registered with the Securities Commission Malaysia.

The approval, and registration of the Master Prospectus, should not be taken to indicate that the Securities Commission Malaysia recommends the Funds or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Master Prospectus.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of the Management Company responsible for the Funds and takes no responsibility for the contents in this Master Prospectus. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Master Prospectus, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

INVESTORS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF THE INVESTMENT. IN CONSIDERING THE INVESTMENT, INVESTORS WHO ARE IN DOUBT ON THE ACTION TO BE TAKEN SHOULD CONSULT PROFESSIONAL ADVISERS IMMEDIATELY.

Additional Statements

No units will be issued or sold on the basis of this Master Prospectus later than one (1) year after the date of this Master Prospectus.

Investors are advised to note that recourse for false or misleading statements or acts made in connection with the Master Prospectus is directly available through sections 248, 249 and 357 of the Capital Markets and Services Act 2007.

The following Funds have been certified as being Shariah compliant by the respective funds' Shariah Advisers:

OSK-UOB Dana Islam
OSK-UOB Muhibbah Income Fund
OSK-UOB Institutional Islamic Money Market Fund

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MASTER APPLICATION FORM & UNIT TRUST LOAN FINANCING RISK DISCLOSURE STATEMENT

DEFINITIONS

In this Master Prospectus, the following abbreviations or words shall have the following meanings unless otherwise stated:

BMSB	Bursa Malaysia Securities Berhad.
Bursa Malaysia	The stock exchange managed or operated by BMSB.
Business Day	In relation to **Equity Trust**, **SCOUT**, **KidSave**, **Tracker**, **Dana Islam**, **Income Fund**, **EOUT**, **GIFT**, **MM Fund**, **MIF**, **IMMF**, **TGF**, **MDIV** and **CASH**: A day on which the Bursa Malaysia is open for trading.
Commencement Date	The date of the first prospectus for all the Funds except **MM Fund** and **MIF**.
CRIS	Convertible Redeemable Income Security.
Deed	The respective principal deed and supplemental deed (if any) for each Fund are listed below including any other supplemental deeds that may be registered with the Securities Commission Malaysia from time to time, as made between: (i) OSK-UOB Investment Management Berhad (formerly known as OSK-UOB Unit Trust Management Berhad) (as Manager) and HSBC (Malaysia) Trustee Berhad (as Trustee) and the Unit Holders of the Fund for **OSK-UOB Equity Trust, OSK-UOB Small Cap Opportunity Unit Trust, OSK-UOB KidSave Trust, KLCI Tracker Fund, OSK-UOB Dana Islam** and **OSK-UOB Income Fund**; and (ii) OSK-UOB Investment Management Berhad (formerly known as OSK-UOB Unit Trust Management Berhad) (as Manager) and HSBC (Malaysia) Trustee Berhad (as Trustee) for **OSK-UOB Emerging Opportunity Unit Trust, OSK-UOB Growth and Income Focus Trust, OSK-UOB Money Market Fund, OSK-UOB Muhibbah Income Fund, OSK-UOB Thematic Growth Fund, OSK-UOB Institutional Islamic Money Market Fund**, **OSK-UOB Malaysia Dividend Fund** and **OSK-UOB Cash Management Fund.** wherein each party agrees to be bound by the provisions of the said deeds. **OSK-UOB Equity Trust** Principal Deed dated 24 July 1996 as amended via its First Supplemental Deed dated 18 March 1998 and Supplemental Master Deed dated 1 June 2009. **OSK-UOB Small Cap Opportunity Unit Trust** Deed dated 14 April 1998 as amended via its Supplemental Master Deed dated 1 June 2009.

	OSK-UOB KidSave Trust Deed dated 1 April 1999 as amended via its First Supplemental Deed dated 24 December 2007 and Supplemental Master Deed dated 1 June 2009.
	KLCI Tracker Fund Deed dated 24 March 2000 as amended via its Supplemental Master Deed dated 1 June 2009.
	OSK-UOB Dana Islam Deed dated 11 September 2001 as amended via its First Supplemental Deed dated 24 December 2007 and Supplemental Master Deed dated 1 June 2009.
	OSK-UOB Income Fund Deed dated 13 February 2003 as amended via its First Supplemental Deed dated 24 December 2007 and Supplemental Master Deed dated 1 June 2009.
	OSK-UOB Emerging Opportunity Unit Trust, OSK-UOB Growth and Income Focus Trust, OSK-UOB Money Market Fund and OSK-UOB Muhibbah Income Fund Master Deed dated 27 April 2004 as modified via its First Supplemental Master Deed dated 8 June 2004, Second Supplemental Master Deed dated 19 October 2005, Third Supplemental Master Deed dated 8 December 2005, Fourth Supplemental Master Deed dated 28 February 2006, Fifth Supplemental Master Deed dated 9 March 2006, Sixth Supplemental Master Deed dated 22 September 2006, Seventh Supplemental Master Deed dated 15 December 2006, Eighth Supplemental Master Deed dated 30 January 2007, Ninth Supplemental Master Deed dated 9 April 2007, Tenth Supplemental Master Deed dated 14 May 2007, Eleventh Supplemental Master Deed dated 15 May 2007, Twelfth Supplemental Master Deed dated 27 June 2007 and Thirteenth Supplemental Master Deed dated 24 December 2007.
	OSK-UOB Thematic Growth Fund Deed dated 16 August 2007.
	OSK-UOB Institutional Islamic Money Market Fund Deed dated 15 August 2007.
	OSK-UOB Malaysia Dividend Fund Deed dated 22 November 2007.
	OSK-UOB Cash Management Fund Deed dated 30 June 2008.
Eligible Market	A market which is regulated by a regulatory authority, operates regularly, is open to the public and has adequate liquidity for the purposes of the Fund. A non-exhaustive list of Eligible Markets includes stock exchanges, derivative exchanges, over-the-counter debt securities markets and money markets.
External Investment Manager	UOB Asset Management Ltd, Singapore ("UOBAM"), as the investment manager with the responsibility of managing the

	Fund's investments in foreign markets as delegated to it by the Manager/Management Company.
FBM Fledgling Index	FTSE Bursa Malaysia Fledgling Index.
FBM KLCI	FTSE Bursa Malaysia Kuala Lumpur Composite Index.
FBM Second Board Index	FTSE Bursa Malaysia Second Board Index.
FBM Small Cap Index	FTSE Bursa Malaysia Small Cap Index.
FIMM	Federation of Investment Managers Malaysia.
Fund	OSK-UOB Equity Trust ("**Equity Trust**"); or OSK-UOB Small Cap Opportunity Unit Trust ("**SCOUT**"); or OSK-UOB KidSave Trust ("**KidSave**"); or KLCI Tracker Fund ("**Tracker**"); or OSK-UOB Dana Islam ("**Dana Islam**"); or OSK-UOB Income Fund ("**Income Fund**"); or OSK-UOB Emerging Opportunity Unit Trust ("**EOUT**"); or OSK-UOB Growth and Income Focus Trust ("**GIFT**"); or OSK-UOB Money Market Fund ("**MM Fund**"); or OSK-UOB Muhibbah Income Fund ("**MIF**"); or OSK-UOB Thematic Growth Fund ("**TGF**"); or OSK-UOB Institutional Islamic Money Market Fund ("**IMMF**"); or OSK-UOB Malaysia Dividend Fund ("**MDIV**"); or OSK-UOB Cash Management Fund ("**CASH**").
ICULS	Irredeemable Convertible Unsecured Loan Stock.
ICL	Irredeemable Convertible Loan Stock.
IBFIM	IBFIM.
Latest Practicable Date	20 June 2011.
Manager/Management Company	OSK-UOB Investment Management Berhad (355720-P) (formerly known as OSK-UOB Unit Trust Management Berhad).
MSCI AC Asia Ex Japan	Morgan Stanley Capital International All Country Asia Ex-Japan.
Net Asset Value (NAV)	The Net Asset Value of the respective Fund is determined by deducting the value of all the respective Fund's liabilities from the value of all the respective Fund's assets, at the valuation point.
Net Asset Value of a Unit	The Net Asset Value of the respective Fund divided by the total number of units in circulation at that valuation point.

Repurchase Price	In relation to **Equity Trust**, **SCOUT**, **KidSave**, **Tracker**, **Dana Islam**, **Income Fund**, **EOUT**, **GIFT**, **MM Fund**, **MIF**, **IMMF**, **TGF** and **MDIV**: The price payable by the Manager to an investor or a Unit Holder of the Fund pursuant to the repurchase of a unit of the Fund. The Repurchase Price shall be the Net Asset Value of a unit as at the next valuation point of the Fund's relevant Business Day ("forward pricing") after the repurchase request is received by the Manager. A repurchase charge may be computed separately based on the net withdrawal amount/repurchase proceeds. In relation to **CASH**: The price payable by the Manager to an investor or a Unit Holder of the Fund pursuant to the repurchase of a unit of the Fund. The Repurchase Price shall be the Net Asset Value of a unit as at the valuation point immediately preceeding the Fund's relevant Business Day when the request for repurchase is received by the Manager ("historical pricing"). A repurchase charge may be computed separately based on the net withdrawal amount/repurchase proceeds.
RM or Ringgit Malaysia	The lawful currency of Malaysia.
SACSC	Shariah Advisory Council of the Securities Commission.
Securities Commission	Securities Commission Malaysia.
Selling Price	In relation to **Equity Trust**, **SCOUT**, **KidSave**, **Tracker**, **Dana Islam**, **Income Fund**, **EOUT**, **GIFT**, **MM Fund**, **MIF**, **IMMF**, **TGF** and **MDIV**: The price payable by an investor or a Unit Holder of the Fund for the purchase of a unit of the Fund. The Selling Price shall be the Net Asset Value of a unit as at the next valuation point of the Fund's relevant Business Day ("forward pricing") after the application for units of a Fund is received by the Manager. A sales charge, where applicable, will be computed separately based on the net investment amount/purchase amount. In relation to **CASH**: The price payable by an investor or a Unit Holder of the Fund for the purchase of a unit of the Fund. The Selling Price shall be the Net Asset Value of a unit as at the valuation point immediately preceding the Fund's relevant Business Day when the application for units of **CASH** is received by the Manager ("historical pricing"). A sales charge may be computed separately based on the net investment amount/purchase amount.
Shariah	Islamic Law comprising the whole body of rulings pertaining to human conducts derived from the sources of the Shariah. The primary sources are the Quran, the Sunnah, Ijma' and Qiyas while the secondary ones are those established sources such as Maslahah, Istihsan, Istishab, 'Uruf and Sadd Zara'ie.
Shariah Adviser	Any Shariah Adviser appointed for the Fund which includes its permitted assigns, successors in title and any new or replacement Shariah Adviser.

Shariah requirements	Phrase or expression which generally means making sure that any human conduct must not involve any prohibition and that in performing that conduct all the essential elements that make up the conduct must be present and each essential element must meet all the necessary conditions required by the Shariah for that element.
Sukuk	A document or certificate, documenting the undivided pro-rated ownership of underlying assets. The sak (singular of sukuk) is freely traded at par, premium or discount. In Malaysia, the term sukuk is used for fixed income securities which comply with Shariah requirements. It is normally used together with Shariah contracts applied in the structure, such as bai bithaman ajil, murabahah and istisna' for underlying transactions based on indebtedness, or musyarakah and mudharabah for underlying transactions based on partnership.
TSR	Transferable Subscription Rights.
Trustee	HSBC (Malaysia) Trustee Berhad.
Unit Holder	The person(s) for the time being registered under the provisions of the Deed as the holder of units and person(s) jointly so registered and where applicable, includes the Manager.

CORPORATE DIRECTORY

MANAGER

OSK-UOB Investment Management Berhad (formerly known as OSK-UOB Unit Trust Management Berhad).

REGISTERED AND PRINCIPAL OFFICE

5th Floor, Plaza OSK, Jalan Ampang
50450 Kuala Lumpur
Tel: 03-2164 3036 Fax: 03-2164 4226
*E-mail: **oskuob_hq-enquiry@my.oskgroup.com***
*Website: **www.oskuob.com.my***

BRANCHES

Petaling Jaya Office
32A, Jalan SS2/63,
47300 Petaling Jaya,
Selangor Darul Ehsan.
Tel: 03-7877 3733 Fax: 03-7877 8733

Johor Bahru Office
2nd Floor, 21 & 23,
Jalan Molek 1/30, Taman Molek
81100 Johor Bahru, Johor
Tel: 07-358 3587 Fax: 07-358 3581

Penang Office
20-E Penang Street,
10200 Penang
Tel: 04-264 5639 Fax: 04-264 5640

Kuantan Office
B 32-34, 2nd Floor, Lorong Tun Ismail 8
Sri Dagangan II
25000 Kuantan, Pahang
Tel: 09-517 3611 Fax: 09-517 3612

Butterworth Office
2677, Jalan Chain Ferry
Taman Inderawasih
13600 Prai, Penang
Tel: 04-390 0022 Fax: 04-390 0023

Kota Bharu Office
1st Floor, No 3953-J
Jalan Kebun Sultan
15350 Kota Bharu, Kelantan
Tel: 09-741 8539 Fax: 09-741 8540

Ipoh Office
4th Floor, 21 – 25, Jalan Seenivasagam,
Greentown
30450 Ipoh, Perak
Tel: 05-242 4311 Fax: 05-242 4312

Kota Kinabalu Office
Lot 14-1, 1 st Floor, Lorong Lintas Plaza 2,
Lintas Plaza, Off Jalan Lintas,
88300 Kota Kinabalu, Sabah
Tel: 088-248 211 Fax: 088-232 312

Melaka Office
581B, Taman Melaka Raya
75000 Melaka
Tel: 06-284 4211 Fax: 06-292 2212

Miri Office
Lot 1268, First Floor
Centre Point Commercial Centre,
Jalan Melayu
98000 Miri, Sarawak
Tel: 085-422 788 Fax: 085-415 243

Batu Pahat Office
53, 53-A and 53-B Jalan Sultanah
83000 Batu Pahat, Johor
Tel: 07-438 0271 Fax: 07-438 0277

Kuching Office
Lot 172, Section 49, K.T.L.D
Jalan Chan Chin Ann
93100 Kuching, Sarawak
Tel: 082-245 611 Fax: 082-242 712

EXTERNAL INVESTMENT MANAGER

UOB Asset Management Ltd, Singapore
Registered Address:
80, Raffles Place, UOB Plaza, Singapore 048624.
Business Address:
80, Raffles Place, UOB Plaza 2, Level 3, Singapore 048624.
Tel: (65) 6532 7988 Fax: (65) 6532 3868
Website : ***www.uobam.com.sg***

MANAGER'S DELEGATE

OSK Investment Bank Berhad
20th Floor, Plaza OSK
Jalan Ampang
50450 Kuala Lumpur
Tel: 03-2333 8333 Fax: 03-2175 3333

TRUSTEE

HSBC (Malaysia) Trustee Berhad
13th Floor,
Bangunan HSBC, South Tower,
No 2, Leboh Ampang, 50100 Kuala Lumpur.
Tel: 03 - 2075 7800 Fax: 03 - 2026 1273

TRUSTEE'S DELEGATE (foreign)

HSBC Institutional Trust Services (Asia) Limited
6th Floor, Tower One ,HSBC Centre
1 Sham Mong Road
Kowloon, Hong Kong
Tel: 852 - 2533 6333 Fax: 852 - 2869 6120

TRUSTEE'S DELEGATE (local)

The Hongkong And Shanghai Banking Corporation Limited (As Custodian) and assets held through :
HSBC Nominees (Tempatan) Sdn Bhd
No. 2 Leboh Ampang, 50100 Kuala Lumpur
Tel: 03-2070 0744 Fax: 03-2072 9787

SHARIAH ADVISER

IBFIM (763075-W)
3rd Floor, Dataran Kewangan Darul Takaful
Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel : 03 - 2031 1010 Fax : 03 - 2078 5250
Website : ***www.ibfim.com***

BOARD OF DIRECTORS

1. *Dr Choong Tuck Yew (Independent Non-Executive Director)*
2. *Encik Izlan Bin Izhab (Independent Non-Executive Director)*
3. *Ms Eliza Ong Yin Suen (Non-Executive Director)*
4. *Dato' Nik Mohamed Din Bin Datuk Nik Yusoff (Non-Executive Director)*
5. *Mr Thio Boon Kiat (Non-Executive Director)*
6. *Ms Lim Suet Ling (Alternate Non-Executive Director to Mr Thio Boon Kiat)*
7. *Mr Ho Seng Yee (Executive Director)*

MEMBERS OF INVESTMENT COMMITTEE

1. *Dr Choong Tuck Yew (Independent Committee Member)*
2. *Encik Izlan Bin Izhab (Independent Committee Member)*
3. *Ms Eliza Ong Yin Suen (Committee Member)*
4. *Dato' Nik Mohamed Din Bin Datuk Nik Yusoff (Committee Member)*
5. *Mr.Thio Boon Kiat (Committee Member)**
6. *Mr Ho Seng Yee (Committee Member)*

** except for* ***MIF***

SOLICITORS

Messrs Naqiz & Partners
No. 42A, Lorong Dungun
Damansara Heights
50490 Kuala Lumpur
Tel: 03-2095 1188

TAX ADVISER

KPMG Tax Services Sdn Bhd
Level 10, KPMG Tower
8, First Avenue, Bandar Utama
47800, Petaling Jaya
Selangor
Tel: 03-7721 3388

AUDITORS OF THE MANAGER & AUDITORS OF THE FUNDS

Ernst & Young
Level 23A Menara Milenium
Jalan Damanlela Pusat Bandar Damansara
50490 Kuala Lumpur
Tel: 03-7495 8000

FEDERATION OF INVESTMENT MANAGERS MALAYSIA

19-07-3, 7th Floor,PNB Damansara,
19, Lorong Dungun, 50490 Kuala Lumpur
Tel: 03-2093 2600

PRINCIPAL BANKER

United Overseas Bank (Malaysia) Berhad
No. 10 - 12 Medan Pasar
50020 Kuala Lumpur
Tel: 03-2078 8344

SECRETARIES

Chua Siew Chuan (MAICSA 0777689)
Chin Mun Yee (MAICSA 7019243)
Securities Services (Holdings) Sdn. Bhd.
Level 7, Menara Milenium
Jalan Damanlela, Pusat Bandar Damansara
Damansara Heights
50490 Kuala Lumpur
Tel: 03 2084 9000

1. KEY DATA SECTION

Investors are advised that the following section is only a summary of the Funds' salient information and investors should read and understand the whole Master Prospectus before making any investment decisions.

1.1 KEY DATA SECTION OF OSK-UOB EQUITY TRUST

1.1.1 General Information		Pages
Name of Management Company	OSK-UOB Investment Management Berhad (formerly known as OSK-UOB Unit Trust Management Berhad).	255
Name of Trustee	HSBC (Malaysia) Trustee Berhad.	272
Name of Fund	OSK-UOB Equity Trust.	-
Fund Category	Equity fund.	256
Fund Type	Growth fund.	256
Investment Objective	This Fund aims to provide investors with capital growth through investments in stocks with high growth potential over a medium to long term* period. *Note: "medium to long term" in this context refers to a period of between 3 – 7 years.	78
Principal Investment Strategy	90% - 98% of Net Asset Value - Investments in securities of companies that have good growth potential. In managing these investments, the Fund may invest up to 50% of this Fund's Net Asset Value in Asia ex Japan markets. 2% - 10% of Net Asset Value - Investments in liquid assets including bonds, money market instruments and deposits with financial institutions. The above asset allocation is only indicative and will be reviewed from time to time depending on economic and market conditions.	78
Benchmark	Composite Benchmark comprising: 70% FBM KLCI or such other equivalent index as may be substituted by BMSB; 30% MSCI AC Asia Ex-Japan Index.	79
Principal Risks	▪ Country risk. ▪ Currency risk. ▪ Market risk. ▪ Particular security risk.	71

		Pages
Investor Profile	This Fund is suitable for investors who: (i) wish to participate in the upside of the Asia ex Japan markets; (ii) are willing to accept moderate to high risk in their investments; and (iii) prefer capital growth rather than income over a medium to long term period.	-
Current Approved Fund Size	750 million units.	256
Commencement Date	8 August 1996.	152
Financial Year End	31 December.	152
Distribution Mode	Distribution, if any, after deduction of taxation and expenses (i.e. net distribution), will be reinvested to purchase additional units of the Fund based on the Net Asset Value of a unit as at the first Business Day when units in the Fund are quoted ex-entitlement. Allotment of such units shall be within two (2) weeks thereafter.	243
Distribution Policy	Consistent with the Fund's objective to achieve capital growth, distributions will therefore be of secondary importance. Distributions, if any, after deduction of taxation and expenses, are generally declared annually and will be reinvested.	-

1.1.2 Fees and Charges

This table describes the charges that you may directly incur when you buy or redeem units of this Fund :

	Charges		Pages
(i)	Sales Charge by distribution channels		215
	Institutional Unit Trust Adviser (IUTA)	Up to 6.38% of investment amount.	
	Tied (Retail) Agent	Up to 6.38% of investment amount.	
	Direct Sales (Direct Investment with Fund House)	Up to 6.38% of investment amount.	
	An investor can expect differing sales charge to be levied when buying units of the Fund from the various distribution channels and within each distribution channel, subject to the maximum sales charge stipulated herein. This is due to the different levels of services provided by each distribution channel and / or the size of the investment undertaken.		
(ii)	Repurchase Charge	None.	220
(iii)	Dilution fee / transaction cost factor	None.	-

			Pages
	Charges		
(iv)	Other charges payable directly by the investors		
	Switching fee	RM25.00 per switch or the difference in sales charge between switching funds on the amount to be switched, where applicable.	220
	Transfer fee	RM5.00 per transfer.	221

This table describes the fees that you may indirectly incur when you invest in this Fund:

	Fees and Expenses		
(i)	Annual management fee	1.50% per annum of Net Asset Value before deducting the Manager's and Trustee's fees for that particular day.	222
(ii)	Annual trustee fee	0.07% per annum of Net Asset Value before deducting the Manager's and Trustee's fees for that particular day, subject to a minimum of RM18,000 per annum.	225
(iii)	Expenses directly related to the Fund	Auditors' fees, custodial charges, other relevant professional fees, cost of distribution of interim/annual reports, tax certificates, reinvestment statements and other notices to Unit Holders, commissions paid to brokers, other transaction costs and taxes.	225
(iv)	Other fees payable indirectly by an investor	None.	-

Note: The Manager may, for any reason at any time, waive or reduce the amount of any fees (except the Trustee's fees) or other charges payable by the Unit Holder and/or investor in respect of the Fund, either generally (for all Unit Holders and/or investors) or specifically (for any particular Unit Holder and/or investor) and for any period or periods of time at its absolute discretion. 226

1.1.3 Transactions Details

Minimum Initial Investment	RM1,000 or such other amount as the Manager may from time to time accept.	-
Minimum Additional Investment	RM100 or such other amount as the Manager may from time to time accept.	-
Minimum Repurchase units	Any number of units.	237
Restriction on Frequency of Repurchase	No restrictions.	237
Minimum Investment Balance	100 units or such other quantity as the Manager may from time to time decide.	237

		Pages
Redemption Period	Redemption monies to be paid within ten (10) days after receipt by the Manager of the request to repurchase.	-
Cooling-Off Period	Unit Holders have the right within six (6) business days[#] and shall be effective from the date of receipt of the application by the Manager, to obtain a refund of their investment, subject to eligibility. [#]These are the working days when the Manager is open for business.	240
Switching Facility and Frequency of Switching	Available. There are no restrictions as to the number or frequency of switching.	220 & 242
Transfer Facility	Available. In the event of a partial transfer, both the transferor and the transferee must each hold a Minimum Investment Balance of one hundred (100) units after the transfer.	221 & 242
Dealing Hours	9:00 a.m. to 4:00 p.m. (Malaysia time) on any Business Day or such later time as the Manager may determine provided always the orders are received before the next valuation point.	-
1.1.4 Other Information		
Deed / Supplemental Deed	The Principal Deed in respect of OSK-UOB Equity Trust is dated 24 July 1996 as amended via its First Supplemental Deed dated 18 March 1998 and Supplemental Master Deed dated 1 June 2009.	1 & 246

There are fees and charges involved and investors are advised to consider them before investing in the Fund.

Unit price and distributions payable, if any, may go down as well as up.

For information concerning certain risk factors which should be considered by prospective investors, see "risk factors" commencing on page 68.

Past performance of the Fund is not an indication of its future performance.

1.2 KEY DATA SECTION OF OSK-UOB SMALL CAP OPPORTUNITY UNIT TRUST

1.2.1 General Information		Pages
Name of Management Company	OSK-UOB Investment Management Berhad (formerly known as OSK-UOB Unit Trust Management Berhad).	255
Name of Trustee	HSBC (Malaysia) Trustee Berhad.	272
Name of Fund	OSK-UOB Small Cap Opportunity Unit Trust.	-
Fund Category	Equity fund (Small-cap fund).	256
Fund Type	Aggressive growth fund.	256
Investment Objective	This Fund aims to achieve long term* capital appreciation through investments in companies with market capitalisation of not more than RM750 million. * Note: "long term" in this context refers to a period of between 5 – 7 years.	83
Principal Investment Strategy	95% - 98% of Net Asset Value - Investments in securities of companies with market capitalisation of not more than RM750 million. 2% - 5% of Net Asset Value - Investments in liquid assets including bonds, money market instruments and deposits with financial institutions. The restriction on market capitalisation mentioned above is determined at the point of purchase. The above asset allocation is only indicative and will be reviewed from time to time depending on economic and market conditions.	83
Benchmark	FBM Fledgling Index	84
Principal Risks	▪ Lack of diversification to include larger sized companies. ▪ Liquidity of underlying investments. ▪ Equity investment risks such as market risk and particular security risk.	70 - 71
Investor Profile	This Fund is suitable for fairly aggressive investors who are willing to accept higher risk in order to obtain higher growth of their capital over a long term period.	-
Current Approved Fund Size	1.00 billion units.	256
Commencement Date	20 April 1998.	156

		Pages
Financial Year End	31 December.	156
Distribution Mode	Distribution, if any, after deduction of taxation and expenses (i.e. net distribution), will be reinvested to purchase additional units of the Fund based on the Net Asset Value of a unit as at the first Business Day when units in the Fund are quoted ex-entitlement. Allotment of such units shall be within two (2) weeks thereafter.	243
Distribution Policy	Consistent with the Fund's objective to achieve capital growth, distributions will therefore be of secondary importance. Distributions, if any, after deduction of taxation and expenses, are generally declared annually and will be reinvested.	-

1.2.2 Fees and Charges

This table describes the charges that you may directly incur when you buy or redeem units of this Fund :

	Charges		
(i)	Sales Charge by distribution channels		215
	Institutional Unit Trust Adviser (IUTA)	Up to 6.38% of investment amount.	
	Tied (Retail) Agent	Up to 6.38% of investment amount.	
	Direct Sales (Direct Investment with Fund House)	Up to 6.38% of investment amount.	
	An investor can expect differing sales charge to be levied when buying units of the Fund from the various distribution channels and within each distribution channel, subject to the maximum sales charge stipulated herein. This is due to the different levels of services provided by each distribution channel and / or the size of the investment undertaken.		
(ii)	Repurchase Charge	None.	220
(iii)	Dilution fee / Transaction cost factor	None.	-
(iv)	Other charges payable directly by the investors		
	Switching fee	RM25.00 per switch or the difference in sales charge between switching funds on the amount to be switched, where applicable.	220
	Transfer fee	RM5.00 per transfer.	221

This table describes the fees that you may indirectly incur when you invest in this Fund:

	Fees and Expenses		**Pages**
(i)	Annual management fee	1.50% per annum of Net Asset Value before deducting the Manager's and Trustee's fees for that particular day.	222
(ii)	Annual trustee fee	0.07% per annum of Net Asset Value before deducting the Manager's and Trustee's fees for that particular day, subject to a minimum of RM18,000 per annum.	225
(iii)	Expenses directly related to the Fund	Auditors' fees, custodial charges, other relevant professional fees, cost of distribution of interim/annual reports, tax certificates, reinvestment statements and other notices to Unit Holders, commissions paid to brokers, other transaction costs and taxes.	225
(iv)	Other fees payable indirectly by an investor	None.	-

Note: The Manager may, for any reason at any time, waive or reduce the amount of any fees (except the Trustee's fees) or other charges payable by the Unit Holder and/or investor in respect of the Fund, either generally (for all Unit Holders and/or investors) or specifically (for any particular Unit Holder and/or investor) and for any period or periods of time at its absolute discretion. 226

1.2.3 Transactions Details

Minimum Initial Investment	RM200 or such other amount as the Manager may from time to time accept.	-
Minimum Additional Investment	Any amount.	-
Minimum Repurchase units	Any number of units.	237
Restriction on Frequency of Repurchase	No restrictions.	237
Minimum Investment Balance	100 units or such other quantity as the Manager may from time to time decide.	237
Redemption Period	Redemption monies to be paid within ten (10) days after receipt by the Manager of the request to repurchase.	-
Cooling-Off Period	Unit Holders have the right within six (6) business days[#] and shall be effective from the date of receipt of the application by the Manager, to obtain a refund of their investment, subject to eligibility. [#]These are the working days when the Manager is open for business.	240

		Pages
Switching Facility and Frequency of Switching	Available. There are no restrictions as to the number or frequency of switching.	220 & 242
Transfer Facility	Available. In the event of a partial transfer, both the transferor and the transferee must each hold a Minimum Investment Balance of one hundred (100) units after the transfer.	221 & 242
Dealing Hours	9:00 a.m. to 4:00 p.m. (Malaysia time) on any Business Day or such later time as the Manager may determine provided always the orders are received before the next valuation point.	-
1.2.4 Other Information		
Deed / Supplemental Deed	The Deed in respect of OSK-UOB Small Cap Opportunity Unit Trust is dated 14 April 1998 as amended via its Supplemental Master Deed dated 1 June 2009.	1 & 246

There are fees and charges involved and investors are advised to consider them before investing in the Fund.

Unit price and distributions payable, if any, may go down as well as up.

For information concerning certain risk factors which should be considered by prospective investors, see "risk factors" commencing on page 68.

Past performance of the Fund is not an indication of its future performance.

1.3 KEY DATA SECTION OF OSK-UOB KIDSAVE TRUST

1.3.1 General Information

		Pages
Name of Management Company	OSK-UOB Investment Management Berhad (formerly known as OSK-UOB Unit Trust Management Berhad).	255
Name of Trustee	HSBC (Malaysia) Trustee Berhad.	272
Name of Fund	OSK-UOB KidSave Trust.	-
Fund Category	Balanced fund.	256
Fund Type	Income and growth fund.	256
Investment Objective	This Fund aims to maximise total returns through a combination of long term* growth of capital and current income consistent with the preservation of capital. * Note: "long term" in this context refers to a period of between 5 – 7 years.	88
Principal Investment Strategy	40% - 60% of Net Asset Value - Investments in equities. 40% - 60% of Net Asset Value - Investments in fixed income securities, money market instruments, cash and deposits with financial institutions. The actual asset allocation will be reviewed from time to time depending on economic and market conditions.	88
Benchmark	Composite Benchmark comprising: 50% FBM KLCI or such other equivalent index as may be substituted by BMSB; 50% 12-month KLIBOR.	89
Principal Risks	▪ The fixed income securities portion of this balanced Fund is exposed to interest rate risk and credit/default risk. ▪ Equity investment risks such as market risk and particular security risk.	69 - 71
Investor Profile	This Fund is suitable for investors who are willing to accept moderate risk in their investments in order to achieve long term capital growth and income.	-
Current Approved Fund Size	700 million units.	256
Commencement Date	10 May 1999.	159

		Pages
Financial Year End	31 March.	159
Distribution Mode	Distribution, if any, after deduction of taxation and expenses (i.e. net distribution), will be reinvested to purchase additional units of the Fund based on the Net Asset Value of a unit as at the first Business Day when units in the Fund are quoted ex-entitlement. Allotment of such units shall be within two (2) weeks thereafter.	243
Distribution Policy	Consistent with the Fund's objective of long term growth of capital and current income, the Fund will distribute a substantial portion of its returns to Unit Holders. Distributions, if any, after deduction of taxation and expenses, are generally declared annually and will be reinvested.	-

1.3.2 Fees and Charges

This table describes the charges that you may directly incur when you buy or redeem units of this Fund:

	Charges		
(i)	Sales Charge by distribution channels		215
	Institutional Unit Trust Adviser (IUTA)	Up to 6.38% of investment amount.	
	Tied (Retail) Agent	Up to 6.38% of investment amount.	
	Direct Sales (Direct Investment with Fund House)	Up to 6.38% of investment amount.	
	An investor can expect differing sales charge to be levied when buying units from the various distribution channels and within each distribution channel, subject to the maximum sales charge stipulated herein. This is due to the different levels of services provided by each distribution channel and / or the size of the investment undertaken.		
(ii)	Repurchase Charge	None.	220
(iii)	Dilution fee / transaction cost factor	None.	-
(iv)	Other charges payable directly by the investors		
	Switching fee	RM25.00 per switch or the difference in sales charge between switching funds on the amount to be switched, where applicable.	220
	Transfer fee	RM5.00 per transfer.	221

This table describes the fees that you may indirectly incur when you invest in this Fund:

	Fees and Expenses		**Pages**
(i)	Annual management fee	1.50% per annum of Net Asset Value before deducting the Manager's and Trustee's fees for that particular day.	222
(ii)	Annual trustee fee	0.07% per annum of Net Asset Value before deducting the Manager's and Trustee's fees for that particular day, subject to a minimum of RM18,000 per annum.	225
(iii)	Expenses directly related to the Fund	Auditors' fees, custodial charges, other relevant professional fees, cost of distribution of interim/annual reports, tax certificates, reinvestment statements and other notices to Unit Holders, commissions paid to brokers, other transaction costs and taxes.	225
(iv)	Other fees payable indirectly by an investor	None.	-

Note: The Manager may, for any reason at any time, waive or reduce the amount of any fees (except the Trustee's fees) or other charges payable by the Unit Holder and/or investor in respect of the Fund, either generally (for all Unit Holders and/or investors) or specifically (for any particular Unit Holder and/or investor) and for any period or periods of time at its absolute discretion. 226

1.3.3 Transactions Details

Minimum Initial Investment	RM100 or such other amount as the Manager may from time to time accept.	-
Minimum Additional Investment	Any amount.	-
Minimum Repurchase units	Any number of units.	237
Restriction on Frequency of Repurchase	No restrictions.	237
Minimum Investment Balance	100 units or such other quantity as the Manager may from time to time decide.	237
Redemption Period	Redemption monies to be paid within ten (10) days after receipt by the Manager of the request to repurchase.	-
Cooling-Off Period	Unit Holders have the right within six (6) business days[#] and shall be effective from the date of receipt of the application by the Manager, to obtain a refund of their investment, subject to eligibility. [#]These are the working days when the Manager is open for business.	240

		Pages
Switching Facility and Frequency of Switching	Available. There are no restrictions as to the number or frequency of switching.	220 & 242
Transfer Facility	Available. In the event of a partial transfer, both the transferor and the transferee must each hold a Minimum Investment Balance of one hundred (100) units after the transfer.	221 & 242
Dealing Hours	9:00 a.m. to 4:00 p.m. (Malaysia time) on any Business Day or such later time as the Manager may determine provided always the orders are received before the next valuation point.	-
1.3.4 Other Information		
Deed / Supplemental Deed	The Deed in respect of OSK-UOB KidSave Trust is dated 1 April 1999 as amended via its First Supplemental Deed dated 24 December 2007 and Supplemental Master Deed dated 1 June 2009.	2 & 246

There are fees and charges involved and investors are advised to consider them before investing in the Fund.

Unit price and distributions payable, if any, may go down as well as up.

For information concerning certain risk factors which should be considered by prospective investors, see "risk factors" commencing on page 68.

Past performance of the Fund is not an indication of its future performance.

1.4 KEY DATA SECTION OF KLCI TRACKER FUND

1.4.1 General Information

		Pages
Name of Management Company	OSK-UOB Investment Management Berhad (formerly known as OSK-UOB Unit Trust Management Berhad).	255
Name of Trustee	HSBC (Malaysia) Trustee Berhad.	272
Name of Fund	KLCI Tracker Fund.	-
Fund Category	Equity fund.	256
Fund Type	Index tracking fund.	256
Investment Objective	This Fund aims to provide investment results that closely correspond to the performance of the Kuala Lumpur Composite Index (KLCI) or such other index as may be substituted by BMSB. Note: Effective 6 July 2009, BMSB replaced the KLCI with the FBM KLCI.	93
Principal Investment Strategy	90% - 99.5% of Net Asset Value - Investments in the FBM KLCI component stocks. 0% - 10% of Net Asset Value - Participation in futures contracts. 0.5% - 10% of Net Asset Value - Investments in liquid assets, money market instruments and deposits with financial institutions. The above asset allocation is only indicative and will be reviewed from time to time depending on economic and market conditions.	93
Benchmark	FBM KLCI.	94
Principal Risks	▪ As this Fund tracks the performance of the FBM KLCI, it may be subject to the Bursa Malaysia market volatility and therefore pose a higher level of risk than a portfolio diversifying its holdings across several markets and economies. ▪ Equity investment risks such as market risk and particular security risk.	70 & 72
Investor Profile	This Fund is suitable for investors who seek equity market returns as measured by the benchmark FBM KLCI and prefer passive investment management. These investors are willing to accept high risk in their investments in order to obtain capital growth over a short to medium term* period.	-

* Note : “short to medium term” in this context refers to a period of between 1-3 years.

		Pages
Current Approved Fund Size	500 million units.	256
Commencement Date	3 April 2000.	163
Financial Year End	31 March.	163
Distribution Mode	Distribution, if any, after deduction of taxation and expenses (i.e. net distribution), will be reinvested to purchase additional units of the Fund based on the Net Asset Value of a unit as at the first Business Day when units in the Fund are quoted ex-entitlement. Allotment of such units shall be within two (2) weeks thereafter.	243
Distribution Policy	Consistent with the Fund's objective to achieve capital growth, distributions will therefore be of secondary importance. Distributions, if any, after deduction of taxation and expenses, are generally declared annually and will be reinvested.	-

1.4.2 Fees and Charges

This table describes the charges that you may directly incur when you buy or redeem units of this Fund:

	Charges		
(i)	Sales Charge	None.	-
(ii)	Repurchase Charge	None.	-
(iii)	Transaction Fee by distribution channels for sales transactions		216
	Institutional Unit Trust Adviser (IUTA)	Up to 1.00% of investment amount.	
	Tied (Retail) Agent	Up to 1.00% of investment amount.	
	Direct Sales (Direct Investment with Fund House)	Up to 1.00% of investment amount.	
	An investor can expect differing transaction fee to be levied when buying units from the various distribution channels and within each distribution channel, subject to the maximum transaction fee stipulated herein. This is due to the different levels of services provided by each distribution channel and / or the size of the investment undertaken.		
(iv)	Transaction Fee by distribution channels for repurchase transactions		220
	Institutional Unit Trust Adviser (IUTA)	1.00% of redemption amount.	
	Tied (Retail) Agent	1.00% of redemption amount.	
	Direct Sales (Direct Investment with Fund House)	1.00% of redemption amount.	

			Pages
	Charges		
(v)	Dilution fee / Transaction cost factor	None.	-
(vi)	Other charges payable directly by the investors		
	Switching fee	Not applicable (switching is not allowed).	221
	Transfer fee	RM5.00 per transfer.	221

This table describes the fees that you may indirectly incur when you invest in this Fund:

	Fees and Expenses		
(i)	Annual management fee	1.50% per annum of Net Asset Value before deducting the Manager's and Trustee's fees for that particular day.	222
(ii)	Annual trustee fee	0.07% per annum of Net Asset Value before deducting the Manager's and Trustee's fees for that particular day, subject to a minimum of RM18,000 per annum.	225
(iii)	Expenses directly related to the Fund	Auditors' fees, custodial charges, other relevant professional fees, cost of distribution of interim/annual reports, tax certificates, reinvestment statements and other notices to Unit Holders, commissions paid to brokers and taxes.	225
(iv)	Other fees payable indirectly by an investor	None.	-

Note: The Manager may, for any reason at any time, waive or reduce the amount of any fees (except the Trustee's fees) or other charges payable by the Unit Holder and/or investor in respect of the Fund, either generally (for all Unit Holders and/or investors) or specifically (for any particular Unit Holder and/or investor) and for any period or periods of time at its absolute discretion. 226

1.4.3 Transactions Details

Minimum Initial Investment	RM1,000 or such other amount as the Manager may from time to time accept.	-
Minimum Additional Investment	RM100 or such other amount as the Manager may from time to time accept.	-
Minimum Repurchase units	Any number of units.	237
Restriction on Frequency of Repurchase	No restrictions.	237
Minimum Investment Balance	100 units or such other quantity as the Manager may from time to time decide.	237

		Pages
Redemption Period	Redemption monies to be paid within ten (10) days after receipt by the Manager of the request to repurchase.	-
Cooling-Off Period	Unit Holders have the right within six (6) business days[#] and shall be effective from the date of receipt of the application by the Manager, to obtain a refund of their investment, subject to eligibility. [#]These are the working days when the Manager is open for business.	240
Switching Facility and Frequency of Switching	Not available.	220 & 242
Transfer Facility	Available. In the event of a partial transfer, both the transferor and the transferee must each hold a Minimum Investment Balance of one hundred (100) units after the transfer.	221 & 242
Dealing Hours	9:00 a.m. to 4:00 p.m. (Malaysia time) on any Business Day or such later time as the Manager may determine provided always the orders are received before the next valuation point.	-
1.4.4 Other Information		
Deed / Supplemental Deed	The Deed in respect of KLCI Tracker Fund is dated 24 March 2000 as amended via its Supplemental Master Deed dated 1 June 2009.	2 & 246

There are fees and charges involved and investors are advised to consider them before investing in the Fund.

Unit price and distributions payable, if any, may go down as well as up.

For information concerning certain risk factors which should be considered by prospective investors, see "risk factors" commencing on page 68.

Past performance of the Fund is not an indication of its future performance.

1.5 KEY DATA SECTION OF OSK-UOB DANA ISLAM

1.5.1 General Information

		Pages
Name of Management Company	OSK-UOB Investment Management Berhad (formerly known as OSK-UOB Unit Trust Management Berhad).	255
Name of Trustee	HSBC (Malaysia) Trustee Berhad.	272
Name of Fund	OSK-UOB Dana Islam.	-
Fund Category	Equity fund (Islamic/Shariah-based fund).	256
Fund Type	Growth fund.	256
Investment Objective	This Fund aims to provide investors with above average capital growth over a medium to long term* period by investing in a carefully selected portfolio of stocks which complies with the Shariah principles. * Note : "medium to long term" in this context refers to a period of between 3 – 7 years.	97
Principal Investment Strategy	90% - 98% of Net Asset Value - Investments in securities that comply with Shariah requirements. 2% - 10% of Net Asset Value - Investments in Shariah-based liquid assets including sukuk, Islamic money market instruments and Shariah-based deposits with financial institutions. The above asset allocation is only indicative and will be reviewed from time to time depending on economic and market conditions.	97
Benchmark	FTSE Bursa Malaysia EMAS Shariah Index.	98
Principal Risks	▪ Reclassification of Shariah status risk. ▪ As this Fund invests only in securities of companies whose principal activities complies with Shariah requirements, it may be subject to a higher level of risk than a portfolio diversifying its holdings across several markets and economies. ▪ Equity investment risks such as market risk and particular security risk.	70 & 72
Investor Profile	This Fund is suitable for investors who are looking for investments in a diversified portfolio of assets that comply with Shariah requirements. These investors are willing to accept moderate to high risk in their investments and prefer capital growth rather than income over a medium to long term period.	-

		Pages
Current Approved Fund Size	100 million units.	256
Commencement Date	26 October 2001.	166
Financial Year End	31 March.	166
Distribution Mode	Distribution, if any, after deduction of taxation and expenses (i.e. net distribution), will be reinvested to purchase additional units of the Fund based on the Net Asset Value of a unit as at the first Business Day when units in the Fund are quoted ex-entitlement. Allotment of such units shall be within two (2) weeks thereafter.	243
Distribution Policy	Consistent with the Fund's objective to achieve capital growth, distributions will therefore be of secondary importance. Distributions, if any, after deduction of taxation and expenses, are generally declared annually and will be reinvested.	-

1.5.2 Fees and Charges

This table describes the charges that you may directly incur when you buy or redeem units of this Fund:

	Charges		
(i)	Sales Charge by distribution channels		215
	Institutional Unit Trust Adviser (IUTA)	Up to 6.38% of investment amount.	
	Tied (Retail) Agent	Up to 6.38% of investment amount.	
	Direct Sales (Direct Investment with Fund House)	Up to 6.38% of investment amount.	
	An investor can expect differing sales charge to be levied when buying units from the various distribution channels and within each distribution channel, subject to the maximum sales charge stipulated herein. This is due to the different levels of services provided by each distribution channel and / or the size of the investment undertaken.		
(ii)	Repurchase Charge	None.	220
(iii)	Dilution fee / transaction cost factor	None.	-
(iv)	Other charges payable directly by the investors		
	Switching Fee	RM25.00 per switch or the difference in sales charge between switching funds on the amount to be switched, where applicable.	220
	Transfer Fee	RM5.00 per transfer.	221

This table describes the fees that you may indirectly incur when you invest in this Fund:

	Fees and Expenses		**Pages**
(i)	Annual management fee	1.50% per annum of Net Asset Value before deducting the Manager's and Trustee's fees for that particular day.	222
(ii)	Annual trustee fee	0.07% per annum of Net Asset Value before deducting the Manager's and Trustee's fees for that particular day, subject to a minimum of RM18,000 per annum.	225
(iii)	Expenses directly related to the Fund	Auditors' fees, custodial charges, other relevant professional fees, cost of distribution of interim/annual reports, tax certificates, reinvestment statements and other notices to Unit Holders, commissions paid to brokers, other transaction costs and taxes.	225
(iv)	Other fees payable indirectly by an investor	None.	-

Note: The Manager may, for any reason at any time, waive or reduce the amount of any fees (except the Trustee's fees) or other charges payable by the Unit Holder and/or investor in respect of the Fund, either generally (for all Unit Holders and/or investors) or specifically (for any particular Unit Holder and/or investor) and for any period or periods of time at its absolute discretion. 226

1.5.3 Transactions Details

Minimum Initial Investment	RM100 or such other amount as the Manager may from time to time accept.	-
Minimum Additional Investment	Any amount.	-
Minimum Repurchase units	Any number of units.	
Restriction on Frequency of Repurchase	No restrictions.	237
Minimum Investment Balance	100 units or such other quantity as the Manager may from time to time decide.	237
Redemption Period	Redemption monies to be paid within ten (10) days after receipt by the Manager of the request to repurchase.	-
Cooling-Off Period	Unit Holders have the right within six (6) business days[#] and shall be effective from the date of receipt of the application by the Manager, to obtain a refund of their investment, subject to eligibility. [#]These are the working days when the Manager is open for business.	240

		Pages
Switching Facility and Frequency of Switching	Available. There are no restrictions as to the number or frequency of switching. However, switching from a Shariah-based Fund to a conventional Fund is discouraged especially for Muslim Unit Holders.	220 & 242
Transfer Facility	Available. In the event of a partial transfer, both the transferor and the transferee must each hold a Minimum Investment Balance of one hundred (100) units after the transfer.	221 & 242
Dealing Hours	9:00 a.m. to 4:00 p.m. (Malaysia time) on any Business Day or such later time as the Manager may determine provided always the orders are received before the next valuation point.	-
1.5.4 Other Information		
Deed / Supplemental Deed	The Deed in respect of OSK-UOB Dana Islam is dated 11 September 2001 as amended via its First Supplemental Deed dated 24 December 2007 and Supplemental Master Deed dated 1 June 2009.	2 & 246

There are fees and charges involved and investors are advised to consider them before investing in the Fund.

Unit price and distributions payable, if any, may go down as well as up.

For information concerning certain risk factors which should be considered by prospective investors, see "risk factors" commencing on page 68.

Past performance of the Fund is not an indication of its future performance.

1.6 KEY DATA SECTION OF OSK-UOB INCOME FUND

1.6.1 General Information

		Pages
Name of Management Company	OSK-UOB Investment Management Berhad (formerly known as OSK-UOB Unit Trust Management Berhad).	255
Name of Trustee	HSBC (Malaysia) Trustee Berhad.	272
Name of Fund	OSK-UOB Income Fund.	-
Fund Category	Bond fund.	256
Fund Type	Income fund.	256
Investment Objective	This Fund aims to provide investors with higher than average income returns compared to fixed deposits over the medium to long term* period through investments in a portfolio of predominantly quality fixed income securities with minimum risk to capital invested. * Note: "medium to long term" in this context refers to a period of between 3 - 7 years.	102
Principal Investment Strategy	The Fund seeks to achieve its objective by investing substantially all of its assets in fixed income securities, money market instruments, cash and deposits with financial institutions.	102
Benchmark	12-month fixed deposit rate by Maybank Berhad.	102
Principal Risks	▪ As this Fund invests primarily in fixed income securities, it may be subject to a higher level of risk than a portfolio diversifying its holdings across several asset classes. ▪ Fixed income securities are subject to interest rate fluctuations and the creditworthiness of the debt issuers. ▪ Other fixed income securities investment risks such as liquidity risk and risk of inflation.	69 & 72
Investor Profile	This Fund is suitable for conservative investors who seek a steady income stream from their investments and have a low to moderate risk tolerance with a medium to long term investment horizon.	-
Current Approved Fund Size	300 million units.	256
Commencement Date	26 February 2003.	169
Financial Year End	31 March.	169

		Pages
Distribution Mode	Distribution, if any, after deduction of taxation and expenses (i.e. net distribution), will be reinvested to purchase additional units of the Fund based on the Net Asset Value of a unit as at the first Business Day when units in the Fund are quoted ex-entitlement. Allotment of such units shall be within two (2) weeks thereafter.	243
Distribution Policy	Consistent with the Fund's objective to provide investors with higher than average income returns compared to fixed deposits, the Fund will distribute a substantial portion of its returns to Unit Holders. Distributions, if any, after deduction of taxation and expenses, are generally declared annually and will be reinvested.	-

1.6.2 Fees and Charges

This table describes the charges that you may directly incur when you buy or redeem units of this Fund:

	Charges		
(i)	Sales Charge by distribution channels		219
	Institutional Unit Trust Adviser (IUTA)	None.	
	Tied (Retail) Agent	None.	
	Direct Sales (Direct Investment with Fund House)	None.	
(ii)	Repurchase Charge	None.	220
(iii)	Dilution fee / transaction cost factor	None.	-
(iv)	Other charges payable directly by the investors		
	Switching Fee	Not applicable (switching is not allowed).	221
	Transfer Fee	RM5.00 per transfer.	221

			Pages
This table describes the fees that you may indirectly incur when you invest in this Fund:			
	Fees and Expenses		
(i)	Annual management fee	1.00% per annum of Net Asset Value before deducting the Manager's and Trustee's fees for that particular day.	222
(ii)	Annual trustee fee	0.07% per annum of Net Asset Value before deducting the Manager's and Trustee's fees for that particular day, subject to a minimum of RM18,000 per annum.	225
(iii)	Expenses directly related to the Fund	Auditors' fees, custodial charges, other relevant professional fees, cost of distribution of interim/annual reports, tax certificates, reinvestment statements and other notices to Unit Holders, commissions paid to brokers, other transaction costs and taxes.	225
(iv)	Other fees payable indirectly by an investor	None.	-
Note: The Manager may, for any reason at any time, waive or reduce the amount of any fees (except the Trustee's fees) or other charges payable by the Unit Holder and/or investor in respect of the Fund, either generally (for all Unit Holders and/or investors) or specifically (for any particular Unit Holder and/or investor) and for any period or periods of time at its absolute discretion.			226
1.6.3 Transactions Details			
Minimum Initial Investment		RM1,000 or such other amount as the Manager may from time to time accept.	-
Minimum Additional Investment		RM1,000 or such other amount as the Manager may from time to time accept.	-
Minimum Repurchase units		Any number of units.	237
Restriction on Frequency of Repurchase		No restrictions.	237
Minimum Investment Balance		100 units or such other quantity as the Manager may from time to time decide.	237
Redemption Period		Redemption monies to be paid within ten (10) days after receipt by the Manager of the request to repurchase.	-

		Pages
Cooling-Off Period	Unit Holders have the right within six (6) business days[#] and shall be effective from the date of receipt of the application by the Manager, to obtain a refund of their investment, subject to eligibility. [#]These are the working days when the Manager is open for business.	240
Switching Facility and Frequency of Switching	Not available.	221 & 242
Transfer Facility	Available. In the event of a partial transfer, both the transferor and the transferee must each hold a Minimum Investment Balance of one hundred (100) units after the transfer.	221 & 242
Dealing Hours	9:00 a.m. to 4:00 p.m. (Malaysia time) on any Business Day or such later time as the Manager may determine provided always the orders are received before the next valuation point.	-
1.6.4 Other Information		
Deed / Supplemental Deed	The Deed in respect of OSK-UOB Income Fund is dated 13 February 2003 as amended via its First Supplemental Deed dated 24 December 2007 and Supplemental Master Deed dated 1 June 2009.	2 & 246

There are fees and charges involved and investors are advised to consider them before investing in the Fund.

Unit price and distributions payable, if any, may go down as well as up.

For information concerning certain risk factors which should be considered by prospective investors, see "risk factors" commencing on page 68.

Past performance of the Fund is not an indication of its future performance.

1.7 KEY DATA SECTION OF OSK-UOB EMERGING OPPORTUNITY UNIT TRUST

1.7.1 General Information

		Pages
Name of Management Company	OSK-UOB Investment Management Berhad (formerly known as OSK-UOB Unit Trust Management Berhad).	255
Name of Trustee	HSBC (Malaysia) Trustee Berhad.	272
Name of Fund	OSK-UOB Emerging Opportunity Unit Trust.	-
Fund Category	Equity fund.	257
Fund Type	Aggressive growth fund.	257
Investment Objective	This Fund aims to achieve superior long term* capital appreciation through investments in companies with high growth potential. * Note : "long term" in this context refers to a period of between 5 -7 years.	106
Principal Investment Strategy	95% - 98% of Net Asset Value - Investments in securities of companies with market capitalisation of not more than RM1.50 billion. 2% - 5% of Net Asset Value - Investments in liquid assets including bonds, money market instruments and deposits with financial institutions. The above mentioned restriction on market capitalisation is determined at the point of purchase. The above asset allocation is only indicative and will be reviewed from time to time depending on economic and market conditions.	106
Benchmark	FBM Small Cap Index.	107
Principal Risks	▪ Lack of diversification to include larger sized companies. ▪ Liquidity of underlying investments. ▪ Equity investment risks such as market risk and particular security risk.	70 & 73
Investor Profile	This Fund is suitable for fairly aggressive investors who are willing to accept higher risk in order to obtain higher growth of their capital over a long term period.	-
Current Approved Fund Size	400 million units.	257
Commencement Date	18 May 2004.	172

		Pages
Financial Year End	31 March.	172
Distribution Mode	Distribution, if any, after deduction of taxation and expenses (i.e. net distribution), will be reinvested to purchase additional units of the Fund based on the Net Asset Value of a unit as at the first Business Day when units in the Fund are quoted ex-entitlement. Allotment of such units shall be within two (2) weeks thereafter.	243
Distribution Policy	Consistent with the Fund's objective to achieve capital growth, distributions will therefore be of secondary importance. Distributions, if any, after deduction of taxation and expenses, are generally declared annually and will be reinvested.	-

1.7.2 Fees and Charges

This table describes the charges that you may directly incur when you buy or redeem units of this Fund:

	Charges		
(i)	Sales Charge by distribution channels		216
	Institutional Unit Trust Adviser (IUTA)	Up to 5.26% of investment amount.	
	Tied (Retail) Agent	Up to 5.26% of investment amount.	
	Direct Sales (Direct Investment with Fund House)	Up to 5.26% of investment amount.	
	An investor can expect differing sales charge to be levied when buying units from the various distribution channels and within each distribution channel, subject to the maximum sales charge stipulated herein. This is due to the different levels of services provided by each distribution channel and / or the size of the investment undertaken.		
(ii)	Repurchase Charge	None.	220
(iii)	Dilution fee / transaction cost factor	None.	-
(iv)	Other charges payable directly by the investors		
	Switching Fee	RM25.00 per switch or the difference in sales charge between switching funds on the amount to be switched, where applicable.	220
	Transfer Fee	RM5.00 per transfer.	221

	Pages
This table describes the fees that you may indirectly incur when you invest in this Fund:	

	Fees and Expenses		
(i)	Annual management fee	1.50% per annum of Net Asset Value before deducting the Manager's and Trustee's fees for that particular day.	222
(ii)	Annual trustee fee	0.07% per annum of Net Asset Value before deducting the Manager's and Trustee's fees for that particular day, subject to a minimum of RM18,000 per annum.	225
(iii)	Expenses directly related to the Fund	Auditors' fees, custodial charges, other relevant professional fees, cost of distribution of interim/annual reports, tax certificates, reinvestment statements and other notices to Unit Holders, commissions paid to brokers, other transaction costs and taxes.	225
(iv)	Other fees payable indirectly by an investor	None.	-

Note: The Manager may, for any reason at any time, waive or reduce the amount of any fees (except the Trustee's fees) or other charges payable by the Unit Holder and/or investor in respect of the Fund, either generally (for all Unit Holders and/or investors) or specifically (for any particular Unit Holder and/or investor) and for any period or periods of time at its absolute discretion. 226

1.7.3 Transactions Details

Minimum Initial Investment	RM200 or such other amount as the Manager may from time to time accept.	-
Minimum Additional Investment	Any amount.	-
Minimum Repurchase units	Any number of units.	237
Restriction on Frequency of Repurchase	No restrictions.	237
Minimum Investment Balance	100 units or such other quantity as the Manager may from time to time decide.	237
Redemption Period	Redemption monies to be paid within ten (10) days after receipt by the Manager of the request to repurchase.	-
Cooling-Off Period	Unit Holders have the right within six (6) business days[#] and shall be effective from the date of receipt of the application by the Manager, to obtain a refund of their investment, subject to eligibility. [#]These are the working days when the Manager is open for business.	240

		Pages
Switching Facility and Frequency of Switching	Available. There are no restrictions as to the number or frequency of switching.	220 & 242
Transfer Facility	Available. In the event of a partial transfer, both the transferor and the transferee must each hold a Minimum Investment Balance of one hundred (100) units after the transfer.	221 & 242
Dealing Hours	9:00 a.m. to 4:00 p.m. (Malaysia time) on any Business Day or such later time as the Manager may determine provided always the orders are received before the next valuation point.	-
1.7.4 Other Information		
Deed / Supplemental Deed	The Master Deed dated 27 April 2004 as modified via its First Supplemental Master Deed dated 8 June 2004, Second Supplemental Master Deed dated 19 October 2005, Third Supplemental Master Deed dated 8 December 2005, Fourth Supplemental Master Deed dated 28 February 2006, Fifth Supplemental Master Deed dated 9 March 2006, Sixth Supplemental Master Deed dated 22 September 2006, Seventh Supplemental Master Deed dated 15 December 2006, Eighth Supplemental Master Deed dated 30 January 2007, Ninth Supplemental Master Deed dated 9 April 2007, Tenth Supplemental Master Deed dated 14 May 2007, Eleventh Supplemental Master Deed dated 15 May 2007, Twelfth Supplemental Master Deed dated 27 June 2007 and Thirteenth Supplemental Master Deed dated 24 December 2007.	2 & 246

There are fees and charges involved and investors are advised to consider them before investing in the Fund.

Unit price and distributions payable, if any, may go down as well as up.

For information concerning certain risk factors which should be considered by prospective investors, see "risk factors" commencing on page 68.

Past performance of the Fund is not an indication of its future performance.

1.8 KEY DATA SECTION OF OSK-UOB GROWTH AND INCOME FOCUS TRUST

1.8.1 General Information

		Pages
Name of Management Company	OSK-UOB Investment Management Berhad (formerly known as OSK-UOB Unit Trust Management Berhad).	255
Name of Trustee	HSBC (Malaysia) Trustee Berhad.	272
Name of Fund	OSK-UOB Growth and Income Focus Trust.	-
Fund Category	Equity (small cap) / Bond fund.	257
Fund Type	High growth and income fund.	257
Investment Objective	This Fund aims to achieve maximum total returns through a combination of long term* growth of capital and current income. * Note : "long term" in this context refers to a period of between 5 – 7 years.	111
Principal Investment Strategy	30% - 70% of Net Asset Value - Investments in securities of companies with market capitalization of not more than RM750 million ("small cap securities"). 30% - 70% of Net Asset Value - Investments in fixed income securities, money market instruments, cash and deposits with financial institutions. The restriction on market capitalisation mentioned above is determined at the point of purchase. The actual asset allocation will be reviewed from time to time depending on economic and market conditions.	111
Benchmark	Composite Benchmark comprising: 50% FBM Fledgling Index; 50% 12-month fixed deposit rate by Maybank Berhad.	112
Principal Risks	▪ Liquidity of underlying investments. ▪ Interest rate risk. ▪ Credit / default risk. ▪ Inflation / purchasing power risk. ▪ Equity investment risks such as market risk and particular security risk.	69 - 70 & 73

		Pages
Investor Profile	This Fund is suitable for investors who: (i) seek long term capital appreciation through investments in high growth potential small cap securities whilst requiring the flexibility of a conservative portfolio of fixed income securities in order to capitalise and adapt to prevailing market conditions; and (ii) are willing to accept slightly higher risk in their investments than that normally associated with a general balanced fund in order to achieve long term capital growth and income.	-
Current Approved Fund Size	400 million units.	257
Commencement Date	7 January 2005.	176
Financial Year End	31 December.	176
Distribution Mode	Distribution, if any, after deduction of taxation and expenses (i.e. net distribution), will be reinvested to purchase additional units of the Fund based on the Net Asset Value of a unit as at the first Business Day when units in the Fund are quoted ex-entitlement. Allotment of such units shall be within two (2) weeks thereafter.	243
Distribution Policy	Consistent with the Fund's objective of long term growth of capital and current income, the Fund will distribute a portion of its returns to Unit Holders. Distributions, if any, after deduction of taxation and expenses, are generally declared annually and will be reinvested.	-

1.8.2 Fees and Charges

This table describes the charges that you may directly incur when you buy or redeem units of this Fund:

	Charges		Pages
(i)	Sales Charge by distribution channels		216
	Institutional Unit Trust Adviser (IUTA)	Up to 5.26% of investment amount.	
	Tied (Retail) Agent	Up to 5.26% of investment amount.	
	Direct Sales (Direct Investment with Fund House)	Up to 5.26% of investment amount.	
	An investor can expect differing sales charge to be levied when buying units from the various distribution channels and within each distribution channel, subject to the maximum sales charge stipulated herein. This is due to the different levels of services provided by each distribution channel and / or the size of the investment undertaken.		

			Pages
	Charges		
(ii)	Repurchase Charge	None.	220
(iii)	Dilution fee / transaction cost factor	None.	-
(iv)	Other charges payable directly by the investors		
	Switching Fee	RM25.00 per switch or the difference in sales charge between switching funds on the amount to be switched, where applicable.	220
	Transfer Fee	RM5.00 per transfer.	221

This table describes the fees that you may indirectly incur when you invest in this Fund:

	Fees and Expenses		
(i)	Annual management fee	1.50% per annum of Net Asset Value before deducting the Manager's and Trustee's fees for that particular day.	222
(ii)	Annual trustee fee	0.07% per annum of Net Asset Value before deducting the Manager's and Trustee's fees for that particular day, subject to a minimum of RM18,000 per annum.	225
(iii)	Expense directly related to the Fund	Auditors' fees, custodial charges, other relevant professional fees, cost of distribution of interim / annual reports, tax certificates, reinvestment statements and other notices to Unit Holders, commissions paid to brokers, other transaction costs and taxes.	225
(iv)	Other fees payable indirectly by an investor	None.	-

Note: The Manager may, for any reason at any time, waive or reduce the amount of any fees (except the Trustee's fees) or other charges payable by the Unit Holder and/or investor in respect of the Fund, either generally (for all Unit Holders and/or investors) or specifically (for any particular Unit Holder and / or investor) and for any period or periods of time at its absolute discretion. 226

1.8.3 Transactions Details

Minimum Initial Investment	RM200 or such other amount as the Manager may from time to time accept.	-
Minimum Additional Investment	Any amount.	-
Minimum Repurchase units	Any number of units.	237
Restriction on Frequency of Repurchase	No restrictions.	237
Minimum Investment Balance	100 units or such other quantity as the Manager may from time to time decide.	237

		Pages
Redemption Period	Redemption monies to be paid within ten (10) days after receipt by the Manager of the request to repurchase.	-
Cooling-Off Period	Unit Holders have the right within six (6) business days[#] and shall be effective from the date of receipt of the application by the Manager, to obtain a refund of their investment, subject to eligibility. [#]These are the working days when the Manager is open for business.	240
Switching Facility and Frequency of Switching	Available. There are no restrictions as to the number and frequency of switching.	220 & 242
Transfer Facility	Available. In the event of a partial transfer, both the transferor and the transferee must each hold a Minimum Investment Balance of one hundred (100) units after the transfer.	221 & 242
Dealing Hours	9:00 a.m. to 4:00 p.m. (Malaysia time) on any Business Day or such later time as the Manager may determine provided always the orders are received before the next valuation point.	-
1.8.4 Other Information		
Deed / Supplemental Deed	The Master Deed dated 27 April 2004 as modified via its First Supplemental Master Deed dated 8 June 2004, Second Supplemental Master Deed dated 19 October 2005, Third Supplemental Master Deed dated 8 December 2005, Fourth Supplemental Master Deed dated 28 February 2006, Fifth Supplemental Master Deed dated 9 March 2006, Sixth Supplemental Master Deed dated 22 September 2006, Seventh Supplemental Master Deed dated 15 December 2006, Eighth Supplemental Master Deed dated 30 January 2007, Ninth Supplemental Master Deed dated 9 April 2007, Tenth Supplemental Master Deed dated 14 May 2007, Eleventh Supplemental Master Deed dated 15 May 2007, Twelfth Supplemental Master Deed dated 27 June 2007 and Thirteenth Supplemental Master Deed dated 24 December 2007.	2 & 246

There are fees and charges involved and investors are advised to consider them before investing in the Fund.

Unit price and distributions payable, if any, may go down as well as up.

For information concerning certain risk factors which should be considered by prospective investors, see "risk factors" commencing on page 68.

Past performance of the Fund is not an indication of its future performance.

1.9 KEY DATA SECTION OF OSK-UOB MONEY MARKET FUND

1.9.1 General Information		Pages
Name of Management Company	OSK-UOB Investment Management Berhad (formerly known as OSK-UOB Unit Trust Management Berhad).	255
Name of Trustee	HSBC (Malaysia) Trustee Berhad.	272
Name of Fund	OSK-UOB Money Market Fund.	-
Fund Category	Money market fund.	257
Fund Type	Income fund.	257
Investment Objective	This Fund aims to provide investors with a high level of liquidity^ whilst providing reasonable returns by investing in low risk investments. ^Note: Redemption monies of this Fund will generally be paid the day following the next business day (a working day when the Manager is open for business) after receipt by the Manager of request to repurchase.	116
Principal Investment Strategy	Invests in a portfolio of money market instruments and other short term debentures and placements of deposits with financial institutions. Investment in debentures issued by financial institutions or private entities must at the point of purchase, carry a credit rating of at least A / P3 by RAM Rating Services Berhad or its equivalent rating by any other rating establishment. The portfolio's asset allocation will comprise as follows: 90% - 100% of Net Asset Value - Investments in debentures, money market instruments and placements of deposits with financial institutions ("Permitted Investments") which have a remaining maturity period of not more than 365 days. 0% - 10% of Net Asset Value - Investments in Permitted Investments which have a remaining maturity period of more than 365 days but less than 732 days.	116
Benchmark	Interbank Overnight Deposit Rates as published by Bank Negara Malaysia.	117
Principal Risks	▪ Interest rate risk. ▪ Credit / default risk. ▪ Inflation / purchasing power risk.	69 & 74

		Pages
Investor Profile	This Fund is suitable for investors who: (i) require a high level of liquidity; (ii) are conservative and seek capital preservation; (iii) seek reasonable returns that commensurate with the low risks; (iv) prefer a short term investment horizon.	-
Current Approved Fund Size	1.00 billion units.	257
Commencement Date	20 January 2006.	180
Financial Year End	31 December.	180
Distribution Mode	Distribution, if any, after deduction of taxation and expenses (i.e. net distribution), will be reinvested to purchase additional units of the Fund based on the Net Asset Value of a unit as at the first Business Day when units in the Fund are quoted ex-entitlement. Allotment of such units shall be within two (2) weeks thereafter.	243
Distribution Policy	Consistent with the Fund's objective to provide reasonable returns, the Fund will distribute a substantial portion of its returns to Unit Holders. Distributions, if any, after deduction of taxation, if any, and expenses, are generally declared annually and will be reinvested.	-

1.9.2 Fees and Charges

This table describes the charges that you may directly incur when you buy or redeem units of this Fund:

	Charges		
(i)	Sales Charge by distribution channels .		219
	Institutional Unit Trust Adviser (IUTA)	None.	
	Tied (Retail) Agent	None.	
	Direct Sales (Direct Investment with Fund House)	None.	
(ii)	Repurchase Charge	None.	220
(iii)	Dilution fee / transaction cost factor	None.	-
(iv)	Any other charges payable directly by the investors		
	Switching Fee	Not applicable (switching is not allowed).	221
	Transfer Fee	RM5.00 per transfer.	221

	Pages
This table describes the fees that you may indirectly incur when you invest in the Fund:	

	Fees and Expenses		
(i)	Annual management fee	0.50% per annum of Net Asset Value before deducting the Manager's and Trustee's fees for that particular day.	223
(ii)	Annual trustee fee	0.05% per annum of Net Asset Value before deducting the Manager's and Trustee's fees for that particular day, subject to a minimum of RM18,000 per annum.	225
(iii)	Expenses directly related to the Fund	Auditors' fees, custodial charges, other relevant professional fees, cost of distribution of interim / annual reports, tax certificates, reinvestment statements and other notices to Unit Holders, commissions paid to brokers, other transaction costs and taxes.	225
(iv)	Other fees payable indirectly by an investor	None.	-

Note: The Manager may, for any reason at any time, waive or reduce the amount of any fees (except the Trustee's fees) or other charges payable by the Unit Holder and / or investor in respect of the Fund, either generally (for all Unit Holders and / or investors) or specifically (for any particular Unit Holder and/or investor) and for any period or periods of time at its absolute discretion. — 226

1.9.3 Transactions Details

Minimum Initial Investment	RM10,000 or such other amounts as the Manager may from time to time accept.	-
Minimum Additional Investment	RM5,000 or such other amounts as the Manager may from time to time accept.	-
Minimum Repurchase units	5,000 units or such other quantity as the Manager may from time to time decide.	237 - 239
Restriction on Frequency of Repurchase	No restrictions.	237 - 239
Minimum Investment Balance	5,000 units or such other quantity as the Manager may from time to time decide.	237 - 239
Redemption Period	Redemption monies to be paid the day following the next business day[#] after receipt by the Manager of the request to repurchase. [#]These are the working days when the Manager is open for business.	-

		Pages
Cooling-Off Period	Unit Holders have the right within six (6) business days[#] and shall be effective from the date of receipt of the application by the Manager, to obtain a refund of their investment, subject to eligibility. [#]These are the working days when the Manager is open for business.	240
Switching Facility and Frequency of Switching	Not Available.	221 & 242
Transfer Facility	Available. In the event of a partial transfer, both the transferor and the transferee must each hold a Minimum Investment Balance of five thousand (5,000) units after the transfer.	221 & 242
Dealing Hours	9:00 a.m. to 4:00 p.m. (Malaysia time) on any Business Day or such later time as the Manager may determine provided always the orders are received before the next valuation point.	-
1.9.4 Other Information		
Deed / Supplemental Deed	The Master Deed dated 27 April 2004 as modified via its First Supplemental Master Deed dated 8 June 2004, Second Supplemental Master Deed dated 19 October 2005, Third Supplemental Master Deed dated 8 December 2005, Fourth Supplemental Master Deed dated 28 February 2006, Fifth Supplemental Master Deed dated 9 March 2006, Sixth Supplemental Master Deed dated 22 September 2006, Seventh Supplemental Master Deed dated 15 December 2006, Eighth Supplemental Master Deed dated 30 January 2007, Ninth Supplemental Master Deed dated 9 April 2007, Tenth Supplemental Master Deed dated 14 May 2007, Eleventh Supplemental Master Deed dated 15 May 2007, Twelfth Supplemental Master Deed dated 27 June 2007 and Thirteenth Supplemental Master Deed dated 24 December 2007.	2 & 246

There are fees and charges involved and investors are advised to consider them before investing in the Fund.

Unit price and distributions payable, if any, may go down as well as up.

For information concerning certain risk factors which should be considered by prospective investors, see "risk factors" commencing on page 68.

Past performance of the Fund is not an indication of its future performance.

1.10 KEY DATA SECTION OF OSK-UOB MUHIBBAH INCOME FUND

1.10.1 General Information

		Pages
Name of Management Company	OSK-UOB Investment Management Berhad (formerly known as OSK-UOB Unit Trust Management Berhad).	255
Name of External Investment Manager	UOB Asset Management Ltd, Singapore.	265
Name of Trustee	HSBC (Malaysia) Trustee Berhad.	272
Name of Fund	OSK-UOB Muhibbah Income Fund.	-
Fund Category	Balanced fund (Islamic/ Shariah-based fund)	257
Fund Type	Income and growth fund.	257
Investment Objective	This Fund aims to maximise total returns through a combination of medium to long term* growth of capital and current income consistent with the preservation of capital. *Note: "medium to long term" in this context refers to a period of between 3-7 years.	120
Principal Investment Strategy	Invests in sukuk of Malaysian incorporated companies and Shariah-compliant securities of companies listed on the local and/or foreign markets which have high growth potential and/or good dividend yield over a medium to long term period. Its asset allocation is as follows: Up to 40% of Net Asset Value - Investments in Shariah-compliant securities of and Shariah-compliant securities relating to companies that have dividend and/or growth potential. 60% - 100% of Net Asset Value - Investments in Malaysian sukuk, Islamic money market instruments, cash and Shariah-based deposits with financial institutions. The above asset allocation is only indicative and will be reviewed from time to time depending on economic and market conditions.	120
Benchmark	Composite Benchmark comprising: 40% DJIM (Dow Jones Islamic Market World Index); 60% RAM QuantShop GII (medium term) Index.	121

		Pages
Principal Risks	▪ Reclassification of Shariah status risk. ▪ Interest rate risk. ▪ Credit/default risk. ▪ Foreign investment risks such as country risk and currency risk. ▪ Equity investment risks such as market risk and particular security risk.	69 - 70 & 74
Investor Profile	This Fund is suitable for investors who: (i) are conservative and willing to accept moderate risk in their investment; (ii) wish to have some Shariah-compliant equities exposure in a predominantly sukuk portfolio; (iii) require investments that comply with Shariah requirements; and (iv) are concerned with socially responsible investing and ethical issues, such as drugs and tobacco, proliferation of weapons, pollution and fair labour practices.	-
Current Approved Fund Size	400 million units.	257
Commencement Date	12 March 2007.	183
Financial Year End	31 March.	183
Distribution Mode	Distribution, if any, after deduction of taxation and expenses (i.e. net distribution), will be reinvested to purchase additional units of the Fund based on the Net Asset Value of a unit as at the first Business Day when units in the Fund are quoted ex-entitlement. Allotment of such units shall be within two (2) weeks thereafter.	243
Distribution Policy	Consistent with the Fund's objective to maximise total returns through a combination of medium to long term growth of capital and current income, the Fund will distribute a substantial portion of its returns to Unit Holders. Distributions, if any, after deduction of taxation and expenses, are generally declared annually and will be reinvested.	-

1.10.2 Fees and Charges

This table describes the charges that you may directly incur when you buy or redeem units of this Fund:

	Charges		**Pages**
(i)	Sales Charge by distribution channels		217
	Institutional Unit Trust Adviser (IUTA)	Up to 6% of investment amount.	
	Tied (Retail) Agent	Up to 6% of investment amount.	
	Direct Sales (Direct Investment with Fund House)	Up to 6% of investment amount.	
	An investor can expect differing sales charge to be levied when buying units from the various distribution channels and within each distribution channel, subject to the maximum sales charge stipulated herein. This is due to the different levels of services provided by each distribution channel and / or the size of the investment undertaken.		
(ii)	Repurchase Charge	None.	220
(iii)	Dilution fee / transaction cost factor	None.	
(iv)	Other charges payable directly by the investors		
	Switching Fee	RM25.00 per switch or the difference in sales charge between switching funds on the amount to be switched, where applicable.	220
	Transfer Fee	RM5.00 per transfer.	221

This table describes the fees that you may indirectly incur when you invest in the Fund:

	Fees and Expenses		
(i)	Annual management fee	1.50% per annum of Net Asset Value before deducting the Manager's and Trustee's fees for that particular day.	223
(ii)	Annual trustee fee	0.08% per annum of Net Asset Value before deducting the Manager's and Trustee's fees for that particular day, subject to a minimum of RM18,000 per annum.	225
(iii)	Expenses directly related to the Fund	Auditors' fees, custodial charges, other relevant professional fees, cost of distribution of interim/annual reports, tax certificates, reinvestment statements and other notices to Unit Holders, commissions paid to brokers, other transaction costs and taxes.	225
(iv)	Other fees payable indirectly by an investor	None.	-

		Pages
Note: The Manager may, for any reason at any time, waive or reduce the amount of any fees (except the Trustee's fees) or other charges payable by the Unit Holder and / or investor in respect of the Fund, either generally (for all Unit Holders and / or investors) or specifically (for any particular Unit Holder and / or investor) and for any period or periods of time at its absolute discretion.		226
1.10.3 Transactions Details		
Minimum Initial Investment	RM1,000 or such other amounts as the Manager may from time to time accept.	-
Minimum Additional Investment	RM100 or such other amounts as the Manager may from time to time accept.	-
Minimum Repurchase units	Any number of units.	237
Restriction on Frequency of Repurchase	No restrictions.	237
Minimum Investment Balance	100 units or such other quantity as the Manager may from time to time decide.	237
Redemption Period	Redemption monies to be paid within ten (10) days after receipt by the Manager of the request to repurchase.	-
Cooling-Off Period	Unit Holders have the right within six (6) business days[#] and shall be effective from the date of receipt of the application by the Manager, to obtain a refund of their investment, subject to eligibility. [#]These are the working days when the Manager is open for business.	240
Switching Facility and Frequency of Switching	Available. There are no restrictions as to the number and frequency of switching. However, switching from a Shariah-based Fund to a conventional Fund is discouraged especially for Muslim Unit Holders.	220 & 242
Transfer Facility	Available. In the event of a partial transfer, both the transferor and the transferee must each hold a Minimum Investment Balance of one hundred (100) units after the transfer.	221 & 242
Dealing Hours	9:00 a.m. to 4:00 p.m. (Malaysia time) on any Business Day or such later time as the Manager may determine provided always the orders are received before the next valuation point.	-

1.10.4 Other Information

		Pages
Deed / Supplemental Deed	The Master Deed dated 27 April 2004 as modified via its First Supplemental Master Deed dated 8 June 2004, Second Supplemental Master Deed dated 19 October 2005, Third Supplemental Master Deed dated 8 December 2005, Fourth Supplemental Master Deed dated 28 February 2006, Fifth Supplemental Master Deed dated 9 March 2006, Sixth Supplemental Master Deed dated 22 September 2006, Seventh Supplemental Master Deed dated 15 December 2006, Eighth Supplemental Master Deed dated 30 January 2007, Ninth Supplemental Master Deed dated 9 April 2007, Tenth Supplemental Master Deed dated 14 May 2007, Eleventh Supplemental Master Deed dated 15 May 2007, Twelfth Supplemental Master Deed dated 27 June 2007 and Thirteenth Supplemental Master Deed dated 24 December 2007.	2 & 246

There are fees and charges involved and investors are advised to consider them before investing in the Fund.

Unit price and distributions payable, if any, may go down as well as up.

For information concerning certain risk factors which should be considered by prospective investors, see "risk factors" commencing on page 68.

Past performance of the Fund is not an indication of its future performance.

1.11 KEY DATA SECTION OF OSK-UOB THEMATIC GROWTH FUND

1.11.1 General Information		Pages
Name of Management Company	OSK-UOB Investment Management Berhad (formerly known as OSK-UOB Unit Trust Management Berhad).	255
Name of Trustee	HSBC (Malaysia) Trustee Berhad.	272
Name of Fund	OSK-UOB Thematic Growth Fund.	-
Fund Category	Dynamic.	258
Fund Type	Growth fund.	258
Investment Objective	This Fund aims to provide investors with medium to long term* capital appreciation through investments in securities of Malaysian companies that will benefit from evolving domestic and / or global trends. * Note: "medium to long term" in this context refers to a period of between 3 - 7 years.	126
Principal Investment Strategy	This Fund will focus on a minimum of 3 themes from the evolving domestic and / or global trends identified by the Manager as having strong potential to outperform the benchmark return of 8.00% growth per annum in Net Asset Value of a unit. The Manager views Malaysia as dynamic, with a high-growth and rapidly expanding economy, undergoing long term structural changes. The Manager's strategy is to identify the said themes in its early phase to capitalise on its growth. After identifying the most promising themes, the Manager will proceed to select companies with strong fundamentals and attractive valuations. Undervalued securities are uncovered through intensive and independent fundamental research. Within a theme, the focus is generally on companies with a) sustainable business model; b) ability to expand locally and / or regionally; c) ability to deliver above average growth; d) consistently strong underlying profitability; e) reasonable valuations; and f) strong balance sheet.	126

		Pages
	The portfolio's asset allocation will comprise as follows: Up to 98% of Net Asset Value - Investments in equity and equity-related securities of Malaysian companies that will benefit from evolving domestic and / or global trends. 2% - 100% of Net Asset Value - Investments in fixed income securities, money market instruments, cash and deposits with financial institutions. Hence, the Fund will generally have an equity exposure of up to 98% of the Fund's Net Asset Value to generate returns to the Fund. However, the Manager may lower the equity exposure of the Fund in favour of fixed income securities such as government bonds and corporate debt securities and which include money market instruments in order to help achieve the benchmark return and / or to help preserve capital. Accordingly, the Fund's exposure to fixed income securities may increase up to 100% of the Fund's Net Asset Value.	-
Benchmark	8.00% growth per annum in Net Asset Value of a unit over the medium to long term. This is not a guaranteed return and is only a measurement of the Fund's performance. The Fund may not achieve the aforesaid 8% per annum growth rate in any particular financial year but targets to achieve this growth over the medium to long term.	127
Principal Risks	▪ Equities investment risks such as market risk and particular security risk. ▪ Interest rate risk. ▪ Credit / Default risk.	69 - 70 & 75
Investor Profile	This Fund is suitable for investors who: (i) seek participation in Malaysian companies that will benefit from evolving domestic and / or global trends; (ii) seek a dynamic and flexible investment mandate; (iii) prefer capital growth rather than income over a medium to long term period; and (iv) are willing to accept moderate risk in their investments.	-
Current Approved Fund Size	1.40 billion units.	258

		Pages
Commencement Date	26 September 2007.	186
Financial Year End	31 December.	186
Distribution Mode	Distribution, if any, after deduction of taxation and expenses (i.e. net distribution), will be reinvested to purchase additional units of the Fund based on the Net Asset Value of a unit as at the first Business Day when units in the Fund are quoted ex-entitlement. Allotment of such units shall be within two (2) weeks thereafter.	243
Distribution Policy	Consistent with the Fund's objective which aims to achieve medium to long term capital appreciation, distributions will therefore be of secondary importance. Distributions, if any, after deduction of taxation and expenses will be reinvested.	-

1.11.2 Fees and Charges

This table describes the charges that you may directly incur when you buy or redeem units of this Fund:

	Charges		
(i)	Sales Charge by distribution channels		218
	Institutional Unit Trust Adviser (IUTA)	Up to 5.00% of investment amount.	
	Tied (Retail) Agent	Up to 5.00% of investment amount.	
	Direct Sales (Direct Investment with Fund House)	Up to 5.00% of investment amount.	
	An investor can expect differing sales charge to be levied when buying units from the various distribution channels and within each distribution channel, subject to the maximum sales charge stipulated herein. This is due to the different levels of services provided by each distribution channel and / or the size of the investment undertaken.		
(ii)	Repurchase Charge	None.	220
(iii)	Dilution fee / transaction cost factor	None.	
(iv)	Other charges payable directly by the investors		
	Switching Fee	RM25.00 per switch or the difference in sales charge between switching funds on the amount to be switched, where applicable.	220
	Transfer Fee	RM5.00 per transfer.	221

		Pages
This table describes the fees that you may indirectly incur when you invest in the Fund:		

	Fees and Expenses		
(i)	Annual management fee	1.50% per annum of Net Asset Value before deducting the Manager's and Trustee's fees for that particular day.	223
(ii)	Annual trustee fee	0.08% per annum of Net Asset Value before deducting the Manager's and Trustee's fees for that particular day, subject to a minimum of RM18,000 per annum.	225
(iii)	Expenses directly related to the Fund	Auditors' fees, custodial charges, other relevant professional fees, cost of distribution of interim/annual reports, tax certificates, reinvestment statements and other notices to Unit Holders, commissions paid to brokers, other transaction costs and taxes.	225
(iv)	Other fees payable indirectly by an investor	None.	-

Note: The Manager may, for any reason at any time, waive or reduce the amount of any fees (except the Trustee's fees) or other charges payable by the Unit Holder and/or investor in respect of the Fund, either generally (for all Unit Holders and/or investors) or specifically (for any particular Unit Holder and/or investor) and for any period or periods of time at its absolute discretion. 226

1.11.3 Transactions Details

Minimum Initial Investment	RM1,000 or such other amount as the Manager may from time to time accept.	-
Minimum Additional Investment	RM100 or such other amount as the Manager may from time to time accept.	-
Minimum Repurchase units	Any number of units.	237
Restriction on Frequency of Repurchase	No restrictions.	237
Minimum Investment Balance	100 units or such other quantity as the Manager may from time to time decide.	237
Redemption Period	Redemption monies to be paid within ten (10) days after receipt by the Manager of the request to repurchase.	-

		Pages
Cooling-Off Period	Unit Holders have the right within six (6) business days[#] and shall be effective from the date of receipt of the application by the Manager, to obtain a refund of their investment, subject to eligibility. [#]These are the working days when the Manager is open for business.	240
Switching Facility and Frequency of Switching	Available. There are no restrictions as to the number or frequency of switching.	220 & 242
Transfer Facility	Available. In the event of a partial transfer, both the transferor and the transferee must each hold a Minimum Investment Balance of one hundred (100) units after the transfer.	221 & 242
Dealing Hours	9:00 a.m. to 4:00 p.m. (Malaysia time) on any Business Day or such later time as the Manager may determine provided always the orders are received before the next valuation point.	-
1.11.4 Other Information		
Deed / Supplemental Deed	The Deed of OSK-UOB Thematic Growth Fund is dated 16 August 2007.	2 & 246

There are fees and charges involved and investors are advised to consider them before investing in the Fund.

Unit price and distributions payable, if any, may go down as well as up.

For information concerning certain risk factors which should be considered by prospective investors, see "risk factors" commencing on page 68.

Past performance of the Fund is not an indication of its future performance.

1.12 KEY DATA SECTION OF OSK-UOB INSTITUTIONAL ISLAMIC MONEY MARKET FUND

1.12.1 General Information		Pages
Name of Management Company	OSK-UOB Investment Management Berhad (formerly known as OSK-UOB Unit Trust Management Berhad).	255
Name of Trustee	HSBC (Malaysia) Trustee Berhad.	272
Name of Fund	OSK-UOB Institutional Islamic Money Market Fund.	-
Fund Category	Money market fund (Islamic / Shariah-based fund).	258
Fund Type	Income fund.	258
Investment Objective	This Fund aims to provide investors with a high level of liquidity^ whilst providing reasonable returns by investing in low risk investments that complies with Shariah requirements. ^Note: Redemption monies of this Fund will generally be paid the next business day (a working day when the Manager is open for business) after receipt by the Manager of the request to repurchase.	131
Principal Investment Strategy	The Fund invests in a portfolio of Islamic money market instruments and other short term sukuk and placements of Shariah-based deposits with financial institutions. Investments in sukuk issued by financial institutions or private entities must carry a credit rating of at least an A / P2 by RAM Rating Services Berhad or its equivalent rating by any other rating establishment at the point of purchase. The portfolio's asset allocation will comprise as follows: 90% - 100% of Net Asset Value - Investments in sukuk, Islamic money market instruments and Shariah-based deposits with financial institutions ("Permitted Investments") which have a remaining maturity period of not more than 365 days. Up to 10% of Net Asset Value - Investments in Permitted Investments which have a remaining maturity period of more than 365 days but less than 732 days.	131
Benchmark	Maybank 1 month General Investment Account (GIA) Tier 1 Rate.	132

		Pages
Principal Risks	▪ Interest rate risk. ▪ Credit/default risk. ▪ Inflation/purchasing power risk.	69 & 76
Investor Profile	This Fund is suitable for investors who: (i) require investments that comply with Shariah requirements; (ii) require a high level of liquidity; (iii) are conservative and seek capital preservation; (iv) seek reasonable returns that commensurate with the low risks; and (v) prefer a short term investment horizon.	-
Current Approved Fund Size	600 million units.	258
Commencement Date	1 November 2007.	189
Financial Year End	31 March.	189
Distribution Mode	Distributions, if any, after deduction of taxation and expenses (i.e. net distributions), will be in the form of cheque payment to the Unit Holder.	243
Distribution Policy	Consistent with the Fund's objective to provide reasonable returns, the Fund will distribute a substantial portion of its returns to the Unit Holders. Distributions, if any, after deduction of taxation, if any, and expenses are declared monthly.	-

1.12.2 Fees and Charges

This table describes the charges that you may directly incur when you buy or redeem units of this Fund:

	Charges		
(i)	Sales Charge by distribution channels		219
	Institutional Unit Trust Adviser (IUTA)	None.	
	Tied (Retail) Agent	None.	
	Direct Sales (Direct Investment with Fund House)	None.	
(ii)	Repurchase Charge	None.	220
(iii)	Dilution fee / transaction cost factor	None.	-
(iv)	Other charges payable directly by the investors		
	Switching Fee	Not applicable (switching is not allowed).	221
	Transfer Fee	RM5.00 per transfer.	221

	Pages
This table describes the fees that you may indirectly incur when you invest in the Fund:	

	Fees and Expenses		
(i)	Annual management fee	0.50% per annum of Net Asset Value before deducting the Manager's and Trustee's fees for that particular day.	224
(ii)	Annual trustee fee	0.08% per annum of Net Asset Value before deducting the Manager's and Trustee's fees for that particular day, subject to a minimum of RM18,000 per annum.	225
(iii)	Expenses directly related to the Fund	Auditors' fees, custodial charges, other relevant professional fees, cost of distribution of interim/annual reports, tax certificates, distribution cheques and other notices to Unit Holders, commissions paid to brokers, other transaction costs and taxes.	225
(iv)	Other fees payable indirectly by an investor	None.	-

Note: The Manager may, for any reason at any time, waive or reduce the amount of any fees (except the Trustee's fees) or other charges payable by the Unit Holder and/or investor in respect of the Fund, either generally (for all Unit Holders and/or investors) or specifically (for any particular Unit Holder and/or investor) and for any period or periods of time at its absolute discretion. — 226

1.12.3 Transactions Details

Minimum Initial Investment	RM50,000 or such other amount as the Manager may from time to time accept.	-
Minimum Additional Investment	RM10,000 or such other amount as the Manager may from time to time accept.	-
Minimum Repurchase units	Any number of units.	237 - 239
Restriction on Frequency of Repurchase	No restrictions.	237 - 239
Minimum Investment Balance	10,000 units or such other quantity as the Manager may from time to time decide.	237 - 239
Redemption Period	Redemption monies to be paid the next business day[#] after receipt by the Manager of the request to repurchase. [#]These are the working days when the Manager is open for business.	-

		Pages
Cooling-Off Period	Unit Holders have the right within six (6) business days[#] and shall be effective from the date of receipt of the application by the Manager, to obtain a refund of their investment, subject to eligibility. [#]These are the working days when the Manager is open for business.	240
Switching Facility and Frequency of Switching	Not Available.	221 & 242
Transfer Facility	Available. In the event of a partial transfer, both the transferor and the transferee must each hold a Minimum Investment Balance of ten thousand (10,000) units after the transfer.	221 & 242
Dealing Hours	9:00 a.m. to 4:00 p.m. (Malaysia time) on any Business Day or such later time as the Manager may determine provided always the orders are received before the next valuation point.	-
1.12.4 Other Information		
Deed / Supplemental Deed	The Deed of OSK-UOB Institutional Islamic Money Market Fund is dated 15 August 2007.	2 & 246

There are fees and charges involved and investors are advised to consider them before investing in the Fund.

Unit price and distributions payable, if any, may go down as well as up.

For information concerning certain risk factors which should be considered by prospective investors, see "risk factors" commencing on page 68.

Past performance of the Fund is not an indication of its future performance.

1.13 KEY DATA SECTION OF OSK-UOB MALAYSIA DIVIDEND FUND

1.13.1 General Information

		Pages
Name of Management Company	OSK-UOB Investment Management Berhad (formerly known as OSK-UOB Unit Trust Management Berhad).	255
Name of Trustee	HSBC (Malaysia) Trustee Berhad.	272
Name of Fund	OSK-UOB Malaysia Dividend Fund.	-
Fund Category	Equity fund.	258
Fund Type	Income and growth fund.	258
Investment Objective	This Fund aims to provide investors with capital growth and recurring income in the medium to long term* through investments in securities of and securities relating to Malaysian companies which offer attractive yields and sustainable dividend payments. * Note: "medium to long term" in this context refers to a period between 3-7 years.	135
Principal Investment Strategy	The Fund aims to achieve its objective through investments in companies that focus on shareholder value in the form of sustainable dividend returns or have the potential to offer attractive dividend yields combined with the prospect for growth. Hence, the Manager's strategy is to identify companies that offer high dividend yields and whose cash flow generated by business and management activities are expected to support such dividend payment. The Manager may also invest in growth or recovery stocks which have the potential to adopt a strong dividend payout policy. The Fund will also invest in fixed income securities where the yields from these securities are attractive and are favourable as compared to equities. The Fund's investment in fixed income securities will be that of debt securities issued by corporations, financial institutions and government (comprising amongst others of convertible debt securities, redeemable debt securities, bonds / securities that are issued and / or guaranteed by the government or quasi-government agencies, corporate bonds carrying at least BBB ratings by the RAM Rating Services Berhad or its equivalent rating by any other rating establishment) as well as fixed income collective investment scheme, money market instruments, cash and deposits with financial institutions.	135

		Pages
	The Manager employs fundamental and bottom-up valuation analysis as an integral part of their investment process. This includes evaluation of company management, products & services, competitive positioning, operating outlook, earnings prospects, risk factors and corporate governance standards, looking at discounted cashflow models, comparative multiples (eg. price earnings ratio, price to book value) and profitability measures (eg. returns on equity). Its asset allocation is as follows: 70% - 98% of Net Asset Value - Investment in equity and equity-related securities of Malaysian companies which offer attractive yields and sustainable dividend payments. 2% - 30% of Net Asset Value - Investment in liquid assets, fixed income securities, money market instruments and deposits with financial institutions. The above asset allocation is only indicative and will be reviewed from time to time depending on the judgement of the Manager as to the general market and economic conditions.	
Benchmark	FTSE Bursa Malaysia Emas Index.	136
Principal Risks	▪ Equities investment risks such as market risk and particular security risk. ▪ Interest rate risk. ▪ Credit/Default risk.	69 - 70 & 76
Investor Profile	This Fund is suitable for investors who: (i) seek a diversified domestic investment portfolio; (ii) seek capital growth and recurring income in the medium to long term period; (iii) seek a steady investment; and (iv) are willing to accept a moderate risk in their investment.	-
Current Approved Fund Size	1.20 billion units.	258
Commencement Date	4 March 2008.	192
Financial Year End	31 March.	192

		Pages
Distribution Mode	Distribution, if any, after deduction of taxation and expenses (i.e. net distribution), will be reinvested to purchase additional units of the Fund based on the Net Asset Value of a unit as at the first Business Day when units in the Fund are quoted ex-entitlement. Allotment of such units shall be within two (2) weeks thereafter.	243
Distribution Policy	Consistent with the Fund's objective to provide medium to long term capital growth and recurring income, the Fund will distribute a substantial portion of its returns to the Unit Holders. Distributions, if any, will be declared annually and will be reinvested after deduction of taxation and expenses.	-

1.13.2 Fees and Charges

This table describes the charges that you may directly incur when you buy or redeem units of this Fund:

	Charges		
(i)	Sales Charge by distribution channels		218
	Institutional Unit Trust Adviser (IUTA)	Up to 5.50% of investment amount	
	Tied (Retail) Agent	Up to 5.50% of investment amount	
	Direct Sales (Direct Investment with Fund House)	Up to 5.50% of investment amount	
	An investor can expect differing sales charge to be levied when buying units from the various distribution channels and within each distribution channel, subject to the maximum sales charge stipulated herein. This is due to the different levels of services provided by each distribution channel and / or the size of the investment undertaken.		
(ii)	Repurchase Charge	None.	220
(iii)	Dilution fee / transaction cost factor	None.	-
(iv)	Other charges payable directly by the investors		
	Switching Fee	RM25.00 per switch or the difference in sales charge between switching funds on the amount to be switched, where applicable.	220
	Transfer Fee	RM5.00 per transfer.	221

			Pages
This table describes the fees that you may indirectly incur when you invest in the Fund:			
	Fees and Expenses		
(i)	Annual management fee	1.50% per annum of Net Asset Value before deducting the Manager's and Trustee's fees for that particular day.	223
(ii)	Annual trustee fee	0.08% per annum of Net Asset Value before deducting the Manager's and Trustee's fees for that particular day, subject to a minimum of RM18,000 per annum.	225
(iii)	Expenses directly related to the Fund	Auditors' fees, custodial charges, other relevant professional fees, cost of distribution of interim/annual reports, tax certificates, reinvestment statements and other notices to Unit Holders, commissions paid to brokers, other transaction costs and taxes.	225
(iv)	Other fees payable indirectly by an investor	None.	-

Note: The Manager may, for any reason at any time, waive or reduce the amount of any fees (except the Trustee's fees) or other charges payable by the Unit Holder and/or investor in respect of the Fund, either generally (for all Unit Holders and/or investors) or specifically (for any particular Unit Holder and/or investor) and for any period or periods of time at its absolute discretion. 226

1.13.3 Transactions Details

Minimum Initial Investment	RM1,000 or such other amount as the Manager may from time to time accept.	-
Minimum Additional Investment	RM100 or such other amount as the Manager may from time to time accept.	-
Minimum Repurchase units	Any number of units.	237
Restriction on Frequency of Repurchase	No restrictions.	237
Minimum Investment Balance	100 units or such other quantity as the Manager may from time to time decide.	237
Redemption Period	Redemption monies to be paid within ten (10) days after receipt by the Manager of the request to repurchase.	-

		Pages
Cooling-Off Period	Unit Holders have the right within six (6) business days[#] and shall be effective from the date of receipt of the application by the Manager, to obtain a refund of their investment, subject to eligibility. [#]These are the working days when the Manager is open for business.	240
Switching Facility and Frequency of Switching	Available. There are no restrictions as to the number or frequency of switching	220 & 242
Transfer Facility	Available. In the event of a partial transfer, both the transferor and the transferee must each hold a Minimum Investment Balance of one hundred (100) units after the transfer.	221 & 242
Dealing Hours	9:00 a.m. to 4:00 p.m. (Malaysia time) on any Business Day or such later time as the Manager may determine provided always the orders are received before the next valuation point.	-
1.13.4 Other Information		
Deed / Supplemental Deed	The Deed of OSK-UOB Malaysia Dividend Fund is dated 22 November 2007.	2 & 246

There are fees and charges involved and investors are advised to consider them before investing in the Fund.

Unit price and distributions payable, if any, may go down as well as up.

For information concerning certain risk factors which should be considered by prospective investors, see "risk factors" commencing on page 68.

Past performance of the Fund is not an indication of its future performance.

1.14 KEY DATA SECTION OF OSK-UOB CASH MANAGEMENT FUND

1.14.1 General Information

		Pages
Name of Management Company	OSK-UOB Investment Management Berhad (formerly known as OSK-UOB Unit Trust Management Berhad).	255
Name of Trustee	HSBC (Malaysia) Trustee Berhad.	272
Name of Fund	OSK-UOB Cash Management Fund.	-
Fund Category	Money market fund.	258
Fund Type	Income fund.	258
Investment Objective	The Fund aims to provide investors a high level of liquidity^ while providing reasonable returns by predominantly investing its assets in Malaysian Ringgit deposits with financial institutions in Malaysia. ^Note: Redemption monies of this Fund will generally be paid the next business day (a working day when the Manager is open for business) after receipt by the Manager of the request to repurchase.	140
Principal Investment Strategy	The Fund will invest in a portfolio of Malaysian Ringgit deposits with financial institutions. The Fund's portfolio will be structured as follows: Up to 100% of Net Asset Value – Investments in deposits with financial institutions which have a remaining maturity period of not more than 365 days.	140
Benchmark	Maybank Berhad – Savings Account Rate.	140
Principal Risks	▪ Credit/default risk ▪ Inflation/purchasing power risk ▪ Returns are not guaranteed	69 & 77
Investor Profile	This Fund is suitable for investors who: (i) require a high level of liquidity; (ii) are conservative and seek capital preservation; (iii) seek reasonable returns that commensurate with the low risks investments; and (iv) prefer a short term investment horizon.	-
Current Approved Fund Size	450 million units.	258
Commencement Date	4 September 2008.	195
Financial Year End	31 March.	195

		Pages
Distribution Mode	No distribution will be made. All returns achieved by the Fund will be reflected in the Net Asset Value of the units of the Fund.	244
Distribution Policy	Consistent with the Fund's objective which aims to provide investors a high level of liquidity while providing reasonable returns, there will be no distribution of returns to the Unit Holders.	-

1.14.2 Fees and Charges

This table describes the charges that you may directly incur when you buy or redeem units of this Fund:

	Charges		
(i)	Sales charge	None.	219
	Currently, units of the Fund are only available for purchase via the Manager's authorised Institutional Unit Trust Advisers (IUTAs), iFAST Capital Sdn Bhd, an on-line distributor and a unit trust transactions platform provider, and OSK Investment Bank Berhad.		
(ii)	Repurchase Charge	None.	220
(iii)	Dilution fee/ transaction cost factor, if any	None.	-
(iv)	Other charges payable directly by the investors		
	Switching fee	Not applicable (switching is not allowed).	221
	Transfer fee	RM5.00 per transfer.	221

This table describes the fees that you may indirectly incur when you invest in the Fund*:*

	Fees and Expenses		
(i)	Annual management fee	0.40% per annum of Net Asset Value before deducting the Manager's fee for that particular day. From this fee received, the Manager will pay the annual trustee fee of 0.08% per annum of Net Asset Value of the Fund (subject to a minimum of RM18,000 per annum) and all expenses which are directly related in the ordinary course of business of the Fund.	224
(ii)	Annual trustee fee	None.	225

			Pages
	Fees and Expenses		
(iii)	Expenses directly related to the Fund	Generally none, except for those fees and charges which are out of the ordinary course of business of the Fund and directly related and necessary in administering the Fund such as, taxation of the Fund, if any, and expenses incurred in terminating the Fund will be charged to the Fund.	226
(iv)	Other fees payable indirectly by an investor	None.	-

Note: The Manager may, for any reason at any time, waive or reduce the amount of any fees or other charges payable by the Unit Holder and/or investor in respect of the Fund, either generally (for all Unit Holders and/or investors) or specifically (for any particular Unit Holder and/or investor) and for any period or periods of time at its absolute discretion. — 226

1.14.3 Transactions Details

		Pages
Minimum Initial Investment	RM500.00 or such other amount as the Manager may from time to time accept.	-
Minimum Additional Investment	RM100.00 or such other amount as the Manager may from time to time accept.	-
Minimum Repurchase units	100 units or such other quantity as the Manager may from time to time decide.	239
Restriction on Frequency of Repurchase	No restriction.	239
Minimum Investment Balance	500 units or such other quantity as the Manager may from time to time decide.	239
Redemption Period	Redemption monies to be paid the next business day[#] after receipt by the Manager of the request to repurchase.	-
Cooling-Off Period	Unit Holders have the right within six (6) business days[#] and shall be effective from the date of receipt of the application by the Manager, to obtain a refund of their investment, subject to eligibility. [#]These are the working days when the Manager is open for business.	240
Switching Facility and Frequency of Switching	Not available.	221 & 242

		Pages
Transfer Facility	Available. In the event of a partial transfer, both the transferor and transferee must each hold a Minimum Investment Balance of five hundred (500) units after the transfer.	221 & 242
Dealing Hours	9:00 a.m. to 4:00 p.m. (Malaysia time) on any Business Day or such later time as the Manager may determine provided always the orders are received before the next valuation point.	-
1.14.4 Other Information		
Deed / Supplemental Deed	The Deed in respect of the Fund is dated 30 June 2008.	2 & 246

There are fees and charges involved and investors are advised to consider them before investing in the Fund.

Unit price and distributions payable, if any, may go down as well as up.

For information concerning certain risk factors which should be considered by prospective investors, see "risk factors" commencing on page 68.

Past performance of the Fund is not an indication of its future performance.

2. RISKS FACTORS

2.1 General Risks of investing in unit trusts

The following are risks involved in investing in unit trusts:

General Risks

a)	*Management Risk*	This risk refers to the expertise of the Manager in managing the Fund. Inadequate expertise will jeopardize the investment of Unit Holders through the risk of reduced returns and in some cases the Unit Holders may also lose the capital invested in the Fund.
b)	*Inflation/Purchasing Power Risk*	The purchasing power of Unit Holders' money may not keep pace with inflation. There is a risk that Unit Holders' investment returns will be reduced by inflation.
c)	*Liquidity Risk*	The ability of a Fund to honour requests for redemption or to pay back Unit Holders' investments is subject to the Fund's holding of adequate liquid assets and/or its ability to borrow on a temporary basis as permitted by the relevant laws.
d)	*Counterparty Risk*	The funds' placements of cash / deposits / Shariah-based deposits with financial institutions is subject to the risk of the counterparty. Counterparty risk refers to the possibility that the counterparty of a securities / instruments / deposits / Shariah-compliant securities / instruments / Shariah-based deposits will not be able to make timely payments of interest/profit or principal repayment/payment on the maturity date. This may lead to a default in the payment of principal and/or interest/profit and ultimately a reduction in the value of the Fund.
e)	*Loan Financing Risk*	Investors should assess the inherent risk of investing with borrowed money which should include the following: i) the ability to service the loan repayments and the effect of increase in interest rates on the loan repayments; and ii) (in a case where the units of a Fund are used as collateral to the loan) the ability to provide additional units should unit prices fall beyond a certain level. Shariah-based unit trust fund's investors are advised to seek Islamic financing to finance their acquisition.

[Please see Unit Trust Loan Financing Risk Disclosure Statement in the Application Form]

f)	*Risk of Non-Compliance*	The risk that the Manager will not follow the provisions set out in the respective Deed or the law that governs the Fund or its own internal procedures, or will act fraudulently or dishonestly, may result in the Fund being mismanaged and may affect the Unit Holders' investment.
g)	*Fund Management Risk*	The selection of securities which make up the assets of the Fund is a subjective process. Securities selected by the investment manager may perform better or worse than the overall market, or as compared to portfolios of a similar mandate selected by their competitors.
h)	*Returns are not Guaranteed*	There is no guarantee on the investment returns to Unit Holders. Unlike fixed deposits which carry a specific rate of return, the Fund does not provide a fixed rate of return.

Investments Risks

For Funds investing in Fixed Income Securities / sukuk:

a)	*Interest Rate Risk**	The interest rate is a general economic indicator that will have an impact on the management of a Fund regardless of whether it is a Shariah-based fund or otherwise. This risk refers to the effect of interest rate changes on the market value of a fixed income portfolio/performance of a sukuk portfolio. In the event of rising interest rates, prices of debt securities/demand for sukuk will decrease and vice versa. Meanwhile, debt securities/sukuk with longer maturities and lower coupon/profit rates are more sensitive to interest rate changes. This risk will be mitigated via the management of the duration structure of the fixed income/sukuk portfolio. Nevertheless, a Shariah-based fund will only invest in sukuk which are in accordance with requirements of the Shariah. In respect of equities / Shariah-compliant equities, this risk refers to the impact of interest rate changes to companies in general. Any increase in interest rate would generally increase a company's cost of financing which may impact their profitability which in turn may impact a company's share price.
b)	*Credit/Default Risk*	The possibility that the issuer of a fixed income security/debenture/sukuk will be unable to make coupon/profit payments and/or repay/pay the principal in a timely manner thus lowering the value of the Fund's investments and subsequently the value of Unit Holders' investments.

c)	*Liquidity Risk**	This refers to the ease with which a security can be sold at or near its fair value depending on the volume traded on the market. Should a security become illiquid, it may be sold at a discount to its fair value, thus lowering the value of the Fund's investments and subsequently the value of Unit Holders' investments.

* This risk will apply to both Fixed Income Securities / sukuk and Equities

For Funds investing in Equities and Equity Related Securities:

a)	*Market Risk*	Fluctuations in the performance of the capital market caused by the changes in the economic, political and social environment will affect the Fund's investment and thus, the price of the units of a Fund.
b)	*Particular Security Risk*	The performance of each individual security that the Fund invests in will affect the price of the units of the Fund. Not all companies are successful. The success or failure of the companies will cause their value to rise or fall. Valued collectively, the performance of individual securities will cause the unit price of a Fund to rise or fall accordingly.

Additional risks for Funds with foreign market exposure:

a)	*Currency Risk*	Where a percentage of the value of the Fund is invested in foreign currency or assets denominated in a foreign currency, the Fund may be exposed to currency risk. Fluctuation in foreign exchange rates will affect the value of the Fund's foreign investments when converted into local currency and subsequently the value of Unit Holders' investments. This risk can be minimised through investing in a wide range of foreign currency denominated asset thus diversifying the risk of single currency exposure. Hedging may be applied to minimize the currency risk, if necessary.
b)	*Country Risk*	In addition to currency risk, 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 countries in which the Fund may invest. Further, when investing in foreign markets, there are countries which may require prior approvals before investment can take place. For example, if and when the Fund invests in countries such as China, Taiwan, South Korea, India and Vietnam, such countries require the prior application/registration of an investment licence/investor code before any investment can be made in these countries. As such, if investments in such countries are undertaken, there may be a risk that such registration or license may be revoked or not renewed by the relevant authority and the Fund's investments in these countries may be affected. To manage this, the

Manager will monitor closely the Fund's investments in such countries.

2.2 Specific Risks when investing in the Funds

Equity Trust

As this Fund may invest up to 50% of its Net Asset Value in approved foreign markets, it may be subject to further risks, such as currency risk and country risk [see Section 2.1 (Investments Risks)], when compared to a portfolio which concentrates its holdings in a single market or economy. Furthermore, share investments are susceptible to the movements of share prices which can rise or fall for a number of reasons, such as industry trends, economic factors, changes in a company's operations, management and financial performance as well as market perception of that particular company. Other risks associated with investments in equities are as set out in Section 2.1 (Investments Risks) such as market risk and particular security risk.

SCOUT

As this Fund invests only in small to medium sized companies, it may therefore be subject to a higher level of risk than a portfolio diversifying its holdings to include larger sized companies. Moreover, the acquisition or disposal of securities of small to medium size companies may require a longer time period as there are generally less ready buyers or sellers as compared to the securities of larger, more established companies. Hence there is a risk that securities may not be sold at or near fair value depending on the volume traded on the market. Furthermore, as the size of the Fund grows larger, there may be insufficient securities of small to medium sized companies as a larger number of these securities is required to be acquired or disposed before there is any impact on the Fund. Other risks associated with investments in equities are as set out in Section 2.1 (Investments Risks) such as market risk and particular security risk.

KIDSAVE

As this Fund generally invests 50% of its investments in equities and 50% of its investments in fixed income securities, it will therefore be subject to both equity investment risks and fixed income investment risks such as:

(a) Market Risk
Developments in the market environment, typically due to changes in regulations, politics and the economy can result in stock market fluctuations. Movements of overseas markets may also have an impact on the local markets. These in turn, may affect the Fund's investments and hence its unit price.

(b) Particular Securities Risk
The value of equity investments fluctuate in response to, amongst other factors, the activities and success of individual companies. Valued collectively, the performance of individual securities will cause the Fund's unit price to rise or fall accordingly.

(c) Interest Rate Risk
Prices of fixed income securities / debentures move in opposite direction with interest rates. When interest rates rise, prices of fixed income securities / debentures fall. This rise in interest rates will cause the investor to face the risk of capital loss. However, when interest rates fall, prices of fixed income securities / debentures will increase, thus investors will see capital gains.

(d) Credit / Default Risk

This refers to the creditworthiness of the fixed income securities / debentures issuer and its expected ability to repay debt. Default happens when the issuer is not able to make timely coupon payments and / or repay / pay the principal in a timely manner thus lowering the value of the Fund's investments and subsequently the value of Unit Holders' investments.

Tracker

As this Fund tracks the performance of the FBM KLCI, it may be subject to the Bursa Malaysia market volatility and therefore pose a higher level of risk than a portfolio diversifying its holdings across several markets and economies. Changes in the Net Asset Value of the Fund are unlikely to exactly replicate changes in the FBM KLCI. This amongst others, is due to the fees and expenses payable by the Fund and transaction costs incurred in adjusting the composition of or the weighting of the Fund's investments because of changes in the FBM KLCI. Other risks associated with investments in equities are as set out in Section 2.1 (Investments Risks).

In addition, as the Manager will participate in financial derivatives for the purpose of achieving the Fund's investment objective, there are certain tracking risks involved. Such risks may include an imperfect correlation between price movements of the financial derivatives with price movements of the Fund's investments.

Further, the risk of loss in trading financial derivatives is potentially great, due to both low margin deposits required, and the extremely high degree of leverage involved in futures derivatives pricing. As a result, a relatively small price movement in a financial derivative may result in immediate and substantial loss (or gain) to the Fund.

Dana Islam

As this Fund invests only in securities of companies whose principal activities complies with Shariah requirements, it may be subject to a higher level of risk than a portfolio diversifying its holdings across several markets and economies. Furthermore, there is an inherent risk, the reclassification of Shariah status risk, where the currently held Shariah-compliant securities in this portfolio of Shariah-based funds may be re-designated to be Shariah non-compliant securities in the periodic review of the securities by the SACSC. If this occurs, the value of the Fund may be adversely affected where the Manager will take the necessary steps to dispose of such securities. Any capital gains arising from the disposal of the Shariah non-compliant securities made at the time of the announcement can be kept by the investors. However, any excess capital gains derived from the disposal after the announcement day at the market price that is higher than the closing price on the announcement day should be channelled to baitulmal or charitable bodies as advised by the Shariah Adviser. Other risks associated with investments in Shariah-compliant equity are as set out in Section 2.1 (Investments Risks).

Income Fund

As this Fund invests primarily in fixed income securities, certain risks are therefore peculiar to this Fund. They are:

(a) Interest Rate Risk

Prices of fixed income securities / debentures move in opposite direction with interest rates. When interest rates rise, prices of fixed income securities / debentures fall. This rise in interest rate would cause the investor to face the risk of capital loss. But when interest rates fall, prices of fixed income securities / debentures would increase, therefore, investors would see capital gains.

(b) Credit / Default Risk
This refers to the creditworthiness of the fixed income securities / debentures issuer and its expected ability to repay debt. Default happens when the issuer is not able to make timely coupon payments and / or repay / pay the principal in a timely manner thus lowering the value of the Fund's investments and subsequently the value of Unit Holders' investments.

(c) Liquidity Risk
Liquidity is the ability to convert an investment portfolio to cash without suffering a noticeable loss in value. The Malaysian fixed income securities / debentures market is not as liquid as the equity market and this may affect the price of any fixed income securities / debentures.

(d) Inflation/Purchasing Power Risk
Inflation can be defined as increases of the price level of goods and services and is commonly reported using the Consumer Price Index as a measure. Inflation is one of the major risks to investors over the long term and results in uncertainty over the future value of the investments. Inflation reduces purchasing power of money. In an inflationary environment, fixed rate securities are exposed to higher inflation risks than other types of investments, for example equities.

EOUT

As this Fund invests only in small to medium size companies, it may therefore be subject to a higher level of risk than a portfolio diversifying its holdings to include larger sized companies. Moreover, the acquisition or disposal of securities of small to medium size companies may require a longer time period as there are generally less ready buyers or sellers as compared to the securities of larger, more established companies. Hence there is a risk that securities may not be sold at or near fair value depending on the volume traded on the market. Furthermore, as the size of the Fund grows larger, there may be insufficient securities of small to medium sized companies as a larger number of these securities is required to be acquired or disposed before there is any impact on the Fund. Other risks associated with investments in equities are as set out in Section 2.1 (Investments Risks).

GIFT

As this Fund will have an asset mix of securities of companies with market capitalisation of not more than RM750 million ("small cap securities") and fixed income securities, money market instruments, cash and deposits with financial institutions, certain risks peculiar to the Fund are:

(a) Liquidity Risk of Underlying Investments
Liquidity is the ability to convert an investment portfolio to cash without suffering a noticeable loss in value. The Malaysian fixed income securities / debentures market is not as liquid as the equity market and this may affect the price of any fixed income securities / debentures. Likewise, when investing in small to medium size companies, the acquisition or disposal of securities of these companies may require a longer time period as there are generally less ready buyers or sellers as compared to the securities of larger, more established companies.

(b) Interest Rate Risk
Prices of fixed income securities / debentures move in opposite direction with interest rates. When interest rates rise, prices of fixed income securities / debentures fall. This

rise in interest rates will cause the investor to face the risk of capital loss. However, when interest rates fall, prices of fixed income securities / debentures will increase, thus investors will see capital gains.

(c) Credit / Default Risk
This refers to the creditworthiness of the fixed income securities / debentures issuer and its expected ability to repay debt. Default happens when the issuer is not able to make timely coupon payments and / or repay / pay the principal in a timely manner thus lowering the value of the Fund's investments and subsequently the value of Unit Holders' investments.

(d) Inflation/Purchasing Power Risk
Inflation can be defined as increases in the price level of goods and services and is commonly reported using the Consumer Price Index as a measure. Inflation is one of the major risks to investors over the long term and results in uncertainty over the future value of the investments. Inflation reduces purchasing power of money. In an inflationary environment, fixed rate securities are exposed to higher inflation risks than other types of investments, for example equities.

Other risks associated with investments in equities are as set out in Section 2.1 (Investments Risks)

MM Fund

As this Fund's portfolio will comprise mainly of short term debentures, money market instruments and placements of deposits in financial institutions, the risks peculiar to this Fund are:

(a) Interest Rate Risk
Prices of debentures move in opposite direction with interest rates. When interest rates rise, prices of debentures fall. This rise in interest rate would cause the investor to face the risk of capital loss. But when interest rates fall, prices of debentures would increase, therefore, investors would see capital gains.

(b) Credit / Default Risk
This refers to the creditworthiness of the debenture issuer and its expected ability to repay debt. Default happens when the issuer is not able to make timely coupon / profit payments and / or repay / pay the principal in a timely manner thus lowering the value of the Fund's investments and subsequently the value of Unit Holders' investments.

(c) Inflation / Purchasing Power Risk
Inflation can be defined as increases of the price level of goods and services and is commonly reported using the Consumer Price Index as a measure. Inflation is one of the major risks to investors over the long term and results in uncertainty over the future value of the investments. Inflation reduces purchasing power of money. In an inflationary environment, fixed rate securities are exposed to higher inflation risks than other types of investments, for example equities.

MIF

As this Fund invests only in securities of companies whose principal activities comply with Shariah requirements, it may be subject to a higher level of risk than a portfolio which is not subject to any specific requirements. Furthermore, there is an inherent risk, the reclassification of Shariah status risk, where the currently held Shariah-compliant securities in this portfolio of Shariah-based funds may be re-designated to be Shariah non-compliant in the periodic review

of the securities by the SACSC, the Shariah Adviser or the Shariah Boards of the relevant Islamic indices. If this occurs, the value of the Fund may be adversely affected where the Manager will take the necessary steps to dispose of such securities. Any capital gains arising from the disposal of the Shariah non-compliant securities made at the time of the announcement can be kept by the investors. However, any excess capital gains derived from the disposal after the announcement day at a market price that is higher than the closing price on the announcement day should be channelled to baitulmal or charitable bodies as advised by the Shariah Adviser.

This Fund is also subject to interest rate risk. As demand for sukuk move in opposite direction with interest rates, when interest rates rise, demand for sukuk fall and vice versa. The interest rate is a general economic indicator that will have an impact on the management of the Fund regardless whether it is a Shariah-based unit trust fund or otherwise. It does not in any way suggest that the Fund will invest in conventional financial instruments.

In addition, this Fund is subject to credit/default risk. This refers to the creditworthiness of the sukuk issuer and its expected ability to pay principal and/or profit. Default happens when the issuer is not able to make timely payments of profit on the profit payment date and/or principal payment on the maturity date.

As this Fund may invest up to 40% of its Net Asset Value in Shariah-compliant securities of approved foreign markets, it may be subject to further risks, such as currency risk and country risk [see Section 2.1 (Investments Risks)], when compared to a portfolio which concentrates its holdings in a single market or economy. Furthermore, Shariah-compliant equities investments are susceptible to the movements of share prices which can rise or fall for a number of reasons such as industry trends, economic factors, changes in a company's operations, management and financial performance as well as market perception of that particular company. Other risks associated with investments in Shariah-compliant equities are as set out in Section 2.1 (Investments Risks).

TGF

As this Fund's dynamic mandate allows it to generally have an equity exposure of up to 98% of its Net Asset Value or an exposure to fixed income securities of up to 100% of its Net Asset Value, the risks peculiar to this Fund are:

(a) Market Risk
Developments in the market environment, typically due to changes in regulations, politics and the economy can result in stock market fluctuations. Movements of overseas markets may also have an impact on the local markets. These in turn, may affect the Fund's investments and hence its unit price.

(b) Particular Securities Risk
The value of equity investments fluctuate in response to, amongst other factors, the activities and success of individual companies. Valued collectively, the performance of individual securities will cause the Fund's unit price to rise or fall accordingly.

(c) Interest Rate Risk
Prices of fixed income securities / debentures move in opposite direction with interest rates. When interest rates rise, prices of fixed income securities / debentures fall. This rise in interest rates will cause the investor to face the risk of capital loss. However, when interest rates fall, prices of fixed income securities / debentures will increase, thus investors will see capital gains.

(d) Credit / Default Risk

This refers to the creditworthiness of the fixed income securities / debentures issuer and its expected ability to repay debt. Default happens when the issuer is not able to make timely coupon payments and / or repay / pay the principal in a timely manner thus lowering the value of the Fund's investments and subsequently the value of Unit Holders' investments.

IMMF

As this Fund invests in a portfolio of Islamic money market instruments and other short term sukuk and placements of Shariah-based deposits with financial institutions, the risks peculiar to this Fund are:

(a) Interest Rate Risk
Demand for sukuk move in opposite direction with interest rates. When interest rates rise, demand for sukuk fall and vice versa. The interest rate is a general economic indicator that will have an impact on the management of funds regardless of whether it is a Shariah-based fund or otherwise. It does not in any way suggest that this Fund will invest in conventional financial instruments.

(b) Credit / Default Risk
This refers to the creditworthiness of the sukuk issuer and its expected ability to make timely payment of profit and principal. Default happens when the issuer is not able to make timely payments of principal and / or profit.

(c) Inflation/Purchasing Power Risk
Inflation can be defined as increases of the price level of goods and services and is commonly reported using the Consumer Price Index as a measure. Inflation is one of the major risks to investors over the long term and results in uncertainty over the future value of the investments. Inflation reduces purchasing power of money. In an inflationary environment, sukuk are exposed to higher inflation risks than other types of investments, for example equities.

MDIV

As this Fund invests in a portfolio mix mainly of equity and equity-related securities which offer attractive yields and sustainable dividend payments and fixed income securities, money market instruments and deposits with financial institutions / liquid assets, certain specific risks peculiar to this Fund are:

(a) Market Risk
Developments in the market environment, typically due to changes in regulations, politics and the economy can result in stock market fluctuations. Movements of overseas markets may also have an impact on the local markets. These in turn, may affect the Fund's underlying investments and hence its unit price.

(b) Particular Securities Risk
The value of equity investments fluctuate in response to, amongst other factors, the activities and success of individual companies. Valued collectively, the performance of individual securities will cause the Fund's unit price to rise or fall accordingly.

(c) Interest Rate Risk
Prices of fixed income securities / debentures move in opposite direction with interest rates. When interest rates rise, prices of fixed income securities / debentures fall. This rise in interest rates will cause the investor to face the risk of capital loss. However, when interest rates fall, prices of fixed income securities / debentures will increase, thus investors will see capital gains.

(d) Credit/Default Risk

This refers to the creditworthiness of the fixed income securities / debentures issuer and its expected ability to repay debt. Default happens when the issuer is not able to make timely coupon payments and / or repay / pay the principal in a timely manner thus lowering the value of the Fund's investments and subsequently the value of Unit Holders' investments.

CASH

As this Fund invests its assets in a portfolio of deposits with financial institutions, certain risks are therefore peculiar to this Fund. They are:

(a) Credit/Default Risk

This refers to the creditworthiness of the financial institutions and its expected ability to make timely payment of interest and principal. Default happens when the financial institutions are not able to make timely payments of interest and principal.

(b) Inflation/Purchasing Power Risk

Inflation can be defined as increases in the price level of goods and services and is commonly reported using the Consumer Price Index as a measure. Inflation is one of the major risks to investors over the long term and results in uncertainty over the future value of the investments. Inflation reduces purchasing power of money. In an inflationary environment, fixed rate deposits are exposed to higher inflation risks than other types of investments, for example equities.

3. INFORMATION ON THE FUNDS

3.1 INFORMATION ON OSK-UOB EQUITY TRUST

3.1.1 Objective

This Fund aims to provide investors with capital growth through investments in stocks with high growth potential over a medium to long term* period.

Any material changes to the objective of this Fund require the Unit Holders' approval.

*Note : "medium to long term" in this context refers to a period of between 3 – 7 years.

3.1.2 Strategy

This Fund seeks to achieve its investment objective by structuring a portfolio as follows:

90% - 98% of Net Asset Value
- Investments in securities of companies that have good growth potential. In managing these investments, the Fund may invest up to 50% of this Fund's Net Asset Value in Asia ex Japan markets.

2% - 10% of Net Asset Value
- Investments in liquid assets including bonds, money market instruments and deposits with financial institutions.

The above asset allocation is only indicative and will be reviewed from time to time depending on the judgement of the Manager as to the general market and economic conditions. Although the Fund is actively managed, how active or the frequency of its trading strategy will very much depend on market opportunities. Specific risks associated with such securities and investments are as elaborated in Section 2.2.

For investments in foreign markets, the Manager in managing the principal risks such as country risk and currency risk, will always take into consideration the reference benchmark as well as its evaluation of the historical developments and its prior experience in such markets. Such practice will be managed through active management and constant review, drawing on the resources and infrastructure of the investment arm of our joint-venture partner, UOB Asset Management Ltd., Singapore, an established global fund manager. Investments will ultimately be made based on the risk-reward principle.

The risk management strategies and techniques employed by the Manager include diversification of the Fund's asset allocation in terms of its exposure to various industries, sectors, countries and asset classes/type of investments (i.e. equity, fixed income, money market instruments). Financial derivatives may also be used for hedging purposes where appropriate. The bulk of the investments will be invested over a medium to long term period with active disposal and liquidation of the investments, this being a further strategy to control risk as well as to optimise capital gains. This is especially so when the full growth potential of the investment is deemed to have been reduced over a prolonged rise in equity values and the available alternative investment may present more attractive valuations and potential returns. The Fund complies with the permitted investments and restrictions imposed by the Securities Commission. This also helps to manage the Fund's risks. Moreover, the Manager in making its investment decisions shall at all times comply with the investment restrictions of the Fund and requirements as set out in the Deed.

The Manager may take temporary defensive positions that may be inconsistent with the Fund's principal strategy in attempting to respond to adverse economic, political or any other

market conditions. In such circumstances, the Manager may reallocate the Fund's equity investments into other asset classes such as fixed income securities, money market instruments, cash and deposits with any financial institutions, which are defensive in nature. In its reallocation, the level of equity investments would normally not be below 20% of the Fund's Net Asset Value.

The performance of this Fund cannot be compared directly with any specific publicly available benchmark such as the FBM KLCI or the MSCI AC Asia Ex-Japan Index as the Fund may invest up to 50% of its Net Asset Value in securities of foreign markets. As such, a benchmark comprising 70% of the performance of the FBM KLCI and 30% of the MSCI AC Asia Ex-Japan Index is used for comparative purposes as it best reflects the Fund's underlying investments. For ease of reference, investors may refer to the newspapers, Bloomberg L.P or the MSCI website (**www.msci.com**) for these indicators.

3.1.3 Permitted Investments and Restrictions

This Fund may invest in securities traded on Bursa Malaysia or any other market considered as an Eligible Market, securities not listed in or traded under the rules of an Eligible Market ("Unlisted Securities"), collective investment schemes, securities/instruments in foreign markets, financial derivatives, structured products, liquid assets (including money market instruments and deposits with any financial institutions), participate in the lending of securities, and any other investments permitted by the Securities Commission from time to time.

The acquisition of such permitted investments is subject to the following restrictions:

a) The value of the Fund's investments in Unlisted Securities must not exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

b) The value of the Fund's investments in ordinary shares issued by any single issuer must not exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

c) The value of the Fund's investments in Transferable Securities (i.e. equities, debentures and warrants) and money market instruments issued by any single issuer must not exceed fifteen (15) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

d) The value of the Fund's placement in deposits with any single financial institution must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

e) The value of the Fund's investments in Transferable Securities and money market instruments issued by any group of companies must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

f) The aggregate value of the Fund's investments in Transferable Securities, money market instruments, deposits, over-the-counter (OTC) financial derivatives and structured products issued by or placed with (as the case may be) any single issuer/institution must not exceed twenty five (25) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

g) The value of the Fund's investments in units/shares of any collective investment scheme must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

h) The value of the Fund's investments in structured products issued by any single counter-party must not exceed fifteen (15) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time. This single counter-party limit may be exceeded if the counter-party has a minimum long-term rating that indicates very strong capacity for timely payment of financial obligations provided by any domestic or global rating agency and the structured product has a capital protection feature. When this applies, the calculation of the aggregate value to determine compliance with item (f) should exclude the value of investments in structured product.

i) The value of the Fund's OTC financial derivatives transactions with any single counter-party must not exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time; and the Fund's exposure to the underlying assets (vide the derivatives) must not exceed the Fund's investment spread limits as stipulated in (b), (c), (d), (e), (f), (g) and (h) above. In addition, the Fund's net market exposure owing to its financial derivatives position must not exceed the Fund's Net Asset Value.

j) The Fund's investments in Transferable Securities (other than debentures) must not exceed ten (10) per cent of the securities issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time.

k) The Fund's investments in debentures must not exceed twenty (20) per cent of the debentures issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time.

l) The Fund's investments in money market instruments must not exceed ten (10) per cent of the instruments issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time. Such limit does not apply to money market instruments that do not have a pre-determined issue size.

m) The Fund's investments in collective investment schemes must not exceed twenty five (25) per cent of the units/shares in any one collective investment scheme, or any other limit as may be prescribed by the Securities Commission from time to time.

The limits and restrictions mentioned herein must be complied with at all times based on the most up-to-date value of the Fund's investments. However, a 5% allowance in excess of the limits or restrictions is permitted where the limits or restrictions is breached through an appreciation or depreciation of the Net Asset Value of the Fund (whether as a result of an appreciation or depreciation of the investments or as a result of repurchase of units of the Fund or payment made from the Fund). The Manager will not make any further acquisitions to which the relevant limit is breached, and the Manager will within a reasonable period of not more than three (3) months from the date of the breach take all necessary steps and actions to rectify the breach. Such limits and restrictions however, do not apply to securities / instruments that are issued or guaranteed by the government or Bank Negara Malaysia.

In addition to the limits and restrictions mentioned above which apply to this particular Fund, the Manager has further imposed an internal restriction on certain Funds under its management whereby the total holding by those Funds of any class of security of any single issuer should not exceed in aggregate ten (10) per cent of the security issued. This Fund is subject to the said internal restriction. Any increase beyond this percentage requires the approval of the members of the Investment Committee.

3.1.4 Investment in Securities Not Traded in or under the Rules of an Eligible Market ("Unlisted Securities")

The Manager will only make such investments where the Manager expects those investments to complement the objective and enhance the performance of this Fund. Such investments shall not include:

(a) Equities not listed for trading in a stock market of a stock exchange but have been approved for such listing and offered directly to the Fund by the issuer;

(b) Debentures traded on an organised over-the-counter (OTC) market; and

(c) Structured products.

The Fund's investments in Unlisted Securities (if any) shall always be subject to the restriction stipulated in section 3.1.3 (a).

3.1.5 Collective Investment Schemes

The Manager will only make such investments where the Manager expects those investments to complement the objective and enhance the performance of this Fund. In addition, the Manager will only make such investments if the target fund is registered/ authorised/approved by the relevant regulatory authority in its home jurisdiction as the case may be and which operates within the general investment principles of the Guidelines on Unit Trust Funds issued by the Securities Commission. The Fund's investments in collective investment schemes (if any) shall always be subject to the restrictions stipulated in section 3.1.3 (g) and (m).

3.1.6 Financial Derivatives

The Manager may participate in futures contracts and other financial derivatives, when appropriate. The category of financial derivatives to be participated in shall be stock index futures contracts, stock index options contracts, single stock futures contracts, forwards and swaps or any other categories/types of futures contracts or financial derivatives that may be allowable by the relevant authorities from time to time. The Fund's participation in financial derivatives is basically to hedge the portfolio from any unexpected price movement in the underlying market and also the portfolio's exposure to foreign currency as well as to hedge against any opportunity loss arising from its uninvested cash. The primary interest is to protect the value of the portfolio and to manage risks in relation to the benchmark. Nonetheless, the Fund may also invest in financial derivatives for investment purpose to enhance the returns of the Fund. The Fund's investments in financial derivatives (if any) shall always be subject to the restrictions stipulated in section 3.1.3 (f) and (i).

3.1.7 Structured Products

The Manager may also invest in structured products where the Manager expects those investments to complement the objective and enhance the performance of this Fund. The Fund's investments in structured products (if any) shall always be subject to the restrictions stipulated in section 3.1.3 (f) and (h).

3.1.8 Foreign Securities

The Fund may invest up to 50% (or such other percentage as may be permitted by the relevant authorities from time to time) of this Fund's Net Asset Value in securities of foreign markets where its regulatory authority is a member of the International Organisation of Securities Commissions (IOSCO).

The Fund will invest in securities/instruments listed on or traded in Asia ex Japan markets (such as Singapore, Korea, Hong Kong, Thailand, Taiwan, Indonesia, China and India) including securities/instruments of Asia ex Japan companies that are listed on or traded in non-Asian markets (such as the New York Stock Exchange and the London Stock Exchange).

When investing in foreign markets which require prior permission / approval such as in the form of an investment licence / investor code / investor registration, the Fund has / will obtain such necessary permission / approval in order to invest in such markets.

In undertaking these foreign investments, the Manager may invest directly in equities and/or bonds, and/or may invest through other collective investment schemes (provided the investment mandate of the scheme complements the Fund's investment objective and other conditions as set out in section 3.1.5), where appropriate.

3.1.9 Liquid Assets

The Manager in structuring this Fund's portfolio will maintain a minimum liquid assets level of 2% of the Net Asset Value of the Fund for the purpose of meeting redemptions and to enable the proper and efficient management of the Fund. However, this does not preclude the Manager from lowering or raising the liquid assets level from the stipulated level to allow the Manager to react to the prevailing market conditions and to manage investment risks when circumstances warrant it.

This Fund shall not borrow in connection with its activities or lend any of its cash or investments unless permitted by the relevant laws pertaining to unit trusts. However, the Fund may borrow cash on a temporary basis (i.e. not more than one month) from financial institutions to meet redemption requests. Such borrowing shall not exceed ten (10) per cent of the Fund's Net Asset Value at the time the borrowing is incurred.

3.2 INFORMATION ON OSK-UOB SMALL CAP OPPORTUNITY UNIT TRUST

3.2.1 Objective

This Fund aims to achieve long term* capital appreciation through investments in companies with market capitalisation of not more than RM750 million.

Any material changes to the objective of this Fund require the Unit Holders' approval.

*Note: "long term" in this context refers to a period of between 5 – 7 years.

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3.2.2 Strategy

This Fund seeks to achieve its investment objective by structuring a portfolio as follows:

95% - 98% of Net Asset Value
- Investments in securities of companies with market capitalisation of not more than RM750 million.

2% - 5% of Net Asset Value
- Investments in liquid assets including bonds, money market instruments and deposits with financial institutions.

Restriction on market capitalisation mentioned above is determined at the point of purchase. The above asset allocation is only indicative and will be reviewed from time to time depending on the judgement of the Manager as to the general market and economic conditions. Although the Fund is actively managed, how active or the frequency of its trading strategy will very much depend on market opportunities. Specific risks associated with such securities and investments are as elaborated in Section 2.2.

For investments in foreign markets which may commence from 1 September 2011, the Manager in managing the principal risks such as country risk and currency risk will always take into consideration its evaluation of the historical developments and its prior experience in such markets. Such practice will be managed through active management and constant review, drawing on the resources and infrastructure of the investment arm of our joint-venture partner, UOB Asset Management Ltd., Singapore, an established global fund manager. Investments will ultimately be made based on risk-reward.

The risk management strategies and techniques employed by the Manager include diversification of the Fund's asset allocation in terms of its exposure to various industries, sectors and asset classes/type of investments (i.e. equity, fixed income, money market instruments). Financial derivatives may also be used for hedging purposes where appropriate. The bulk of the investments will be invested over a medium to long term period with active disposal and liquidation of the investments, this being a further strategy to control risk as well as to optimise capital gains. This is especially so when the full growth potential of the investment is deemed to have been reduced over a prolonged rise in equity values and the available alternative investment may present more attractive valuations and potential returns. The Fund complies with the permitted investments and restrictions imposed by the Securities Commission. This also helps to manage the Fund's risks. Moreover, the Manager in making its investment decisions shall at all times comply with the investment restrictions of the Fund and requirements as set out in the Deed.

The Manager may take temporary defensive positions that may be inconsistent with the Fund's principal strategy in attempting to respond to adverse economic, political or any other

market conditions. In such circumstances, the Manager may reallocate the Fund's equity investments into other asset classes such as fixed income securities, money market instruments, cash and deposits with any financial institutions, which are defensive in nature. In its reallocation, the level of equity investments would normally not be below 20% of the Fund's Net Asset Value.

The performance of this Fund is benchmarked against the FBM Fledgling Index or such other equivalent index as may be substituted by Bursa Malaysia Securities Berhad which is reflective of the Fund's underlying investments. For ease of reference, investors may refer to the newspapers for this indicator.

3.2.3 Permitted Investments and Restrictions

This Fund may invest in securities traded on Bursa Malaysia or any other market considered as an Eligible Market, securities not listed in or traded under the rules of an Eligible Market ("Unlisted Securities"), collective investment schemes, financial derivatives, structured products, liquid assets (including money market instruments and deposits with any financial institutions), participate in the lending of securities, and any other investments permitted by the Securities Commission from time to time.

The acquisition of such permitted investments is subject to the following restrictions:

a) The value of the Fund's investments in Unlisted Securities must not exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

b) The value of the Fund's investments in ordinary shares issued by any single issuer must not exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

c) The value of the Fund's investments in Transferable Securities (i.e. equities, debentures and warrants) and money market instruments issued by any single issuer must not exceed fifteen (15) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

d) The value of the Fund's placement in deposits with any single financial institution must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

e) The value of the Fund's investments in Transferable Securities and money market instruments issued by any group of companies must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

f) The aggregate value of the Fund's investments in Transferable Securities, money market instruments, deposits, over-the-counter (OTC) financial derivatives and structured products issued by or placed with (as the case may be) any single issuer/institution must not exceed twenty five (25) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

g) The value of the Fund's investments in units/shares of any collective investment scheme must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

h) The value of the Fund's investments in structured products issued by any single counter-party must not exceed fifteen (15) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time. This single counter-party limit may be exceeded if the counter-party has a minimum long-term rating that indicates very strong capacity for timely payment of financial obligations provided by any domestic or global rating agency and the structured product has a capital protection feature. When this applies, the calculation of the aggregate value to determine compliance with item (f) should exclude the value of investments in structured products.

i) The value of the Fund's OTC financial derivatives transactions with any single counter-party must not exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time; and the Fund's exposure to the underlying assets (vide the derivatives) must not exceed the Fund's investment spread limits as stipulated in (b), (c), (d), (e), (f), (g) and (h) above. In addition, the Fund's net market exposure owing to its financial derivatives position must not exceed the Fund's Net Asset Value.

j) The Fund's investments in Transferable Securities (other than debentures) must not exceed ten (10) per cent of the securities issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time.

k) The Fund's investments in debentures must not exceed twenty (20) per cent of the debentures issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time.

l) The Fund's investments in money market instruments must not exceed ten (10) per cent of the instruments issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time. Such limit does not apply to money market instruments that do not have a pre-determined issue size.

m) The Fund's investments in collective investment schemes must not exceed twenty five (25) per cent of the units/shares in any one collective investment scheme, or any other limit as may be prescribed by the Securities Commission from time to time.

The limits and restrictions mentioned herein must be complied with at all times based on the most up-to-date value of the Fund's investments. However, a 5% allowance in excess of the limits or restrictions is permitted where the limits or restrictions is breached through an appreciation or depreciation of the Net Asset Value of the Fund (whether as a result of an appreciation or depreciation of the investments, or as a result of repurchase of units of the Fund or payment made from the Fund). The Manager will not make any further acquisitions to which the relevant limit is breached, and the Manager will within a reasonable period of not more than three (3) months from the date of the breach take all necessary steps and actions to rectify the breach. Such limits and restrictions however, do not apply to securities / instruments that are issued or guaranteed by the government or Bank Negara Malaysia.

In addition to the limits and restrictions mentioned above which apply to this particular Fund, the Manager has further imposed an internal restriction on certain Funds under its management whereby the total holding by those Funds of any class of security of any single issuer should not exceed in aggregate ten (10) per cent of the security issued. This Fund is subject to the said internal restriction. Any increase beyond this percentage requires the approval of the members of the Investment Committee.

3.2.4 Investment in Securities Not Traded in or under the Rules of an Eligible Market ("Unlisted Securities")

The Manager will only make such investments where the Manager expects those investments to complement the objective and enhance the performance of this Fund. Such investments shall not include:

(a) Equities not listed for trading in a stock market of a stock exchange but have been approved for such listing and offered directly to the Fund by the issuer;

(b) Debentures traded on an organised over-the-counter (OTC) market; and

(c) Structured products.

The Fund's investments in Unlisted Securities (if any) shall always be subject to the restriction stipulated in section 3.2.3 (a).

3.2.5 Collective Investment Schemes

The Manager will only make such investments where the Manager expects those investments to complement the objective and enhance the performance of this Fund. In addition, the Manager will only make such investments if the target fund is registered/ authorised/approved by the relevant regulatory authority in its home jurisdiction as the case may be and which operates within the general investment principles of the Guidelines on Unit Trust Funds issued by the Securities Commission. The Fund's investments in collective investment schemes (if any) shall always be subject to the restrictions stipulated in section 3.2.3 (g) and (m).

3.2.6 Financial Derivatives

The Manager may participate in futures contracts and other financial derivatives, when appropriate. The category of financial derivatives to be participated in shall be stock index futures contracts, stock index options contracts, single stock futures contracts, forwards and swaps, or any other categories/types of futures contracts or financial derivatives that may be allowable by the relevant authorities from time to time. The Fund's participation in financial derivatives is basically to hedge the portfolio from any unexpected price movement in the underlying market and also the portfolio's exposure to foreign currency as well as to hedge against any opportunity loss arising from its uninvested cash. The primary interest is to protect the value of the portfolio and to manage risks in relation to the benchmark. Nonetheless, the Fund may also invest in financial derivatives for investment purpose to enhance the returns of the Fund. The Fund's investments in financial derivatives (if any) shall always be subject to the restrictions stipulated in section 3.2.3 (f) and (i).

3.2.7 Structured Products

The Manager may also invest in structured products where the Manager expects those investments to complement the objective and enhance the performance of this Fund. The Fund's investment in structured product (if any) shall always be subject to the restrictions stipulated in section 3.2.3 (f) and (h).

3.2.8 Foreign Securities

Effective from 1 September 2011, the Manager may invest up to 30% of this Fund's Net Asset Value in securities of foreign markets where its regulatory authority is a member of the International Organisation of Securities Commissions (IOSCO).

The Fund will invest in securities / instruments listed on or traded in Asia Pacific ex Japan markets (such as Australia, China, Hong Kong SAR, India, Indonesia, New Zealand, Philippines, Singapore, Vietnam, South Korea, Sri Lanka, Taiwan and Thailand) including securities / instruments of Asia Pacific ex Japan companies that are listed on or traded in non-Asia Pacific ex Japan markets (such as the New York Stock Exchange and the London Stock Exchange) and / or securities / instruments issued and / or guaranteed by governments or quasi-government agencies.

When investing in foreign markets which require prior permission / approval such as in the form of an investment licence / investor code / investor registration, the Fund has / will obtain such necessary permission / approval in order to invest in such markets.

In undertaking these foreign investments, the Manager may invest directly in equities and / or fixed income securities, and /or may invest through other collective investment schemes (provided the investment mandate of the scheme complements the Fund's investment objective and other conditions as set out in section 3.2.5), where appropriate.

3.2.9 Liquid Assets

The Manager in structuring this Fund’s portfolio will maintain a minimum liquid assets level of 2% of the Net Asset Value of the Fund for the purpose of meeting redemptions and to enable the proper and efficient management of the Fund. However, this does not preclude the Manager from lowering or raising the liquid assets level from the stipulated level to allow the Manager to react to the prevailing market conditions and to manage investment risks when circumstances warrant it.

This Fund shall not borrow in connection with its activities or lend any of its cash or investments unless permitted by the relevant laws pertaining to unit trusts. However, the Fund may borrow cash on a temporary basis (i.e. not more than one month) from financial institutions to meet redemption requests. Such borrowing shall not exceed ten (10) per cent of the Fund’s Net Asset Value at the time the borrowing is incurred.

3.3 INFORMATION ON OSK-UOB KIDSAVE TRUST

3.3.1 Objective

This Fund aims to maximise total returns through a combination of long term* growth of capital and current income consistent with the preservation of capital.

Any material changes to the objective of this Fund require the Unit Holders' approval.

*Note : "long term" in this context refers to a period of between 5 – 7 years.

3.3.2 Strategy

This Fund seeks to achieve its investment objective through a policy of diversified investment in equities and fixed income securities (comprising amongst others of convertible debt securities, redeemable debt securities, bonds/securities that are issued and/or guaranteed by the government or quasi-government agencies, corporate bonds carrying at least BBB ratings by RAM Rating Services Berhad or its equivalent rating by any other rating establishment and fixed income collective investment schemes), money market instruments, cash and deposits with financial institutions. Specific risks associated with such securities and investments are as elaborated in Section 2.2.

This Fund will generally adopt a 50% equities and 50% fixed income securities asset allocation strategy. Given this balanced asset mix, the Fund will be very much protected from wild swings in the market while still able to enjoy part of the appreciation from growth in the stock market. However, the actual percentage of assets invested in equities and fixed income securities will vary from time to time, depending on the judgement of the Manager as to the general market and economic conditions, trends and yields, interest rates and changes in fiscal and monetary policies. In reviewing this asset allocation strategy, the Fund's asset mix would normally range from 40% to 60% in equities and from 40% to 60% in fixed income securities to reflect the market conditions but subject always to a minimum allocation of 40% in equities and 40% in fixed income securities. Although the Fund is actively managed, how active or the frequency of its trading strategy will very much depend on market opportunities.

For investments in foreign markets which may commence from 1 September 2011, the Manager in managing the principal risks such as country risk and currency risk will always take into consideration its evaluation of the historical developments and its prior experience in such markets. Such practice will be managed through active management and constant review, drawing on the resources and infrastructure of the investment arm of our joint-venture partner, UOB Asset Management Ltd., Singapore, an established global fund manager. Investments will ultimately be made based on risk-reward.

The risk management strategies and techniques employed by the Manager include diversification of the Fund's asset allocation in terms of its exposure to various industries, sectors and asset classes/type of investments (i.e. equity, fixed income, money market instruments). Financial derivatives may also be used for hedging purposes where appropriate. The bulk of the investments will be invested over a medium to long term period with active disposal and liquidation of the investments, this being a further strategy to control risk as well as to optimise capital gains. This is especially so when the full growth potential of the investment is deemed to have been reduced over a prolonged rise in equity values and the available alternative investment may present more attractive valuations and potential returns. The Fund complies with the permitted investments and restrictions imposed by the Securities Commission. This also helps to manage the Fund's risks. Moreover, the Manager in making

its investment decisions shall at all times comply with the investment restrictions of the Fund and requirements as set out in the Deed.

The Manager may take temporary defensive positions that may be inconsistent with the Fund's principal strategy in attempting to respond to adverse economic, political or any other market conditions. In such circumstances, the Manager may reallocate the Fund's equity investments into other asset classes such as fixed income securities, money market instruments, cash and deposits with any financial institutions, which are defensive in nature. In its reallocation, the level of equity investments would not fall below 20% of the Fund's Net Asset Value.

The performance of this Fund cannot be compared directly with any specific publicly available benchmark such as the FBM KLCI, the FTSE Bursa Malaysia EMAS Index nor the Kuala Lumpur Interbank Offered Rate (KLIBOR) as the Fund is a balanced fund where investment in equities and fixed income securities are each restricted to a maximum of 60%. As such, a benchmark comprising 50% of the performance of the FBM KLCI and 50% of the 12-month KLIBOR is used for comparative purposes which is reflective of the Fund's underlying investments. For ease of reference, investors may refer to the newspapers for these indicators.

3.3.3 Permitted Investments and Restrictions

This Fund may invest in securities traded on Bursa Malaysia or any other market considered as an Eligible Market, securities not listed in or traded under the rules of an Eligible Market ("Unlisted Securities"), collective investment schemes, financial derivatives, structured products, liquid assets (including money market instruments and deposits with any financial institutions), participate in the lending of securities, and any other investments permitted by the Securities Commission from time to time.

The acquisition of such permitted investments is subject to the following restrictions:

a) The value of the Fund's investments in Unlisted Securities must not exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

b) The value of the Fund's investments in ordinary shares issued by any single issuer must not exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

c) The value of the Fund's investments in Transferable Securities (i.e. equities, debentures and warrants) and money market instruments issued by any single issuer must not exceed fifteen (15) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

d) The value of the Fund's placement in deposits with any single financial institution must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

e) The value of the Fund's investments in Transferable Securities and money market instruments issued by any group of companies must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

f) The aggregate value of the Fund's investments in Transferable Securities, money market instruments, deposits, over-the-counter (OTC) financial derivatives and

structured products issued by or placed with (as the case may be) any single issuer/institution must not exceed twenty five (25) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

g) The value of the Fund's investments in units/shares of any collective investment scheme must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

h) The value of the Fund's investments in structured products issued by any single counter-party must not exceed fifteen (15) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time. This single counter-party limit may be exceeded if the counter-party has a minimum long-term rating that indicates very strong capacity for timely payment of financial obligations provided by any domestic or global rating agency and the structured product has a capital protection feature. When this applies, the calculation of the aggregate value to determine compliance with item (f) should exclude the value of investments in structured products.

i) The value of the Fund's OTC financial derivatives transactions with any single counter-party must not exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time; and the Fund's exposure to the underlying assets (vide the derivatives) must not exceed the Fund's investment spread limits as stipulated in (b), (c), (d), (e), (f), (g) and (h) above. In addition, the Fund's net market exposure owing to its financial derivatives position must not exceed the Fund's Net Asset Value.

j) The Fund's investments in Transferable Securities (other than debentures) must not exceed ten (10) per cent of the securities issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time.

k) The Fund's investments in debentures must not exceed twenty (20) per cent of the debentures issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time.

l) The Fund's investments in money market instruments must not exceed ten (10) per cent of the instruments issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time. Such limit does not apply to money market instruments that do not have a pre-determined issue size.

m) The Fund's investments in collective investment schemes must not exceed twenty five (25) per cent of the units/shares in any one collective investment scheme, or any other limit as may be prescribed by the Securities Commission from time to time.

The limits and restrictions mentioned herein must be complied with at all times based on the most up-to-date value of the Fund's investments. However, a 5% allowance in excess of the limits or restrictions is permitted where the limits or restrictions is breached through an appreciation or depreciation of the Net Asset Value of the Fund (whether as a result of an appreciation or depreciation of the investments, or as a result of repurchase of units of the Fund or payment made from the Fund). The Manager will not make any further acquisitions to which the relevant limit is breached, and the Manager will within a reasonable period of not more than three (3) months from the date of the breach take all necessary steps and actions to rectify the breach. Such limits and restrictions however, do not apply to securities / instruments that are issued or guaranteed by the government or Bank Negara Malaysia.

In addition to the limits and restrictions mentioned above which apply to this particular Fund, the Manager has further imposed an internal restriction on certain Funds under its management whereby the total holding by those Funds of any class of security of any single issuer should not exceed in aggregate ten (10) per cent of the security issued. This Fund is subject to the said internal restriction. Any increase beyond this percentage requires the approval of the members of the Investment Committee.

3.3.4 Investment in Securities Not Traded in or under the Rules of an Eligible Market ("Unlisted Securities")

The Manager will only make such investments where the Manager expects those investments to complement the objective and enhance the performance of this Fund. Such investments shall not include:

(a) Equities not listed for trading in a stock market of a stock exchange but have been approved for such listing and offered directly to the Fund by the issuer;

(b) Debentures traded on an organised over-the-counter (OTC) market; and

(c) Structured products.

The Fund's investment in Unlisted Securities (if any) shall always be subject to the restriction stipulated in section 3.3.3 (a).

3.3.5 Collective Investment Schemes

The Manager will only make such investments where the Manager expects those investments to complement the objective and enhance the performance of this Fund. In addition, the Manager will only make such investments if the target fund is registered/ authorised/approved by the relevant regulatory authority in its home jurisdiction as the case may be and which operates within the general investment principles of the Guidelines on Unit Trust Funds issued by the Securities Commission. The Fund's investments in collective investment schemes (if any) shall always be subject to the restrictions stipulated in section 3.3.3 (g) and (m).

3.3.6 Financial Derivatives

The Manager may participate in futures contracts and other financial derivatives, when appropriate. The category of financial derivatives to be participated in shall be stock index futures contracts, stock index options contracts, single stock futures contracts, interest rate futures contracts, bond futures contracts or any other categories/types of futures contracts or financial derivatives that may be allowable by the relevant authorities from time to time. The Fund's participation in financial derivatives is basically to hedge the portfolio from any unexpected price or interest rate movement in the underlying market and also the portfolio's exposure to foreign currency as well as to hedge against any opportunity loss arising from its uninvested cash. The primary interest is to protect the value of the portfolio and to manage risks in relation to the benchmark. Nonetheless, the Fund may also invest in financial derivatives for investment purpose to enhance the returns of the Fund. The Fund's investments in financial derivatives (if any) shall always be subject to the restrictions stipulated in section 3.3.3 (f) and (i).

3.3.7 Structured Products

The Manager may also invest in structured products where the Manager expects those investments to complement the objective and enhance the performance of this Fund. The Fund's investment in structured products (if any) shall always be subject to the restrictions stipulated in section 3.3.3 (f) and (h).

3.3.8 Foreign Securities

Effective from 1 September 2011, the Manager may invest up to 30% of this Fund's Net Asset Value in securities of foreign markets where its regulatory authority is a member of the International Organisation of Securities Commissions (IOSCO).

The Fund will invest in securities / instruments listed on or traded in Asia Pacific ex Japan markets (such as Australia, China, Hong Kong SAR, India, Indonesia, New Zealand, Philippines, Singapore, Vietnam, South Korea, Sri Lanka, Taiwan and Thailand) including securities / instruments of Asia Pacific ex Japan companies that are listed on or traded in non-Asia Pacific ex Japan markets (such as the New York Stock Exchange and the London Stock Exchange) and / or securities / instruments issued and / or guaranteed by governments or quasi-government agencies.

When investing in foreign markets which require prior permission / approval such as in the form of an investment licence / investor code / investor registration, the Fund has / will obtain such necessary permission / approval in order to invest in such markets.

In undertaking these foreign investments, the Manager may invest directly in equities and / or fixed income securities, and /or may invest through other collective investment schemes (provided the investment mandate of the scheme complements the Fund's investment objective and other conditions as set out in section 3.3.5), where appropriate.

3.3.9 Liquid Assets

The Manager in structuring this Fund's portfolio will maintain a minimum liquid assets level of 2% of the Net Asset Value of the Fund for the purpose of meeting redemptions and to enable the proper and efficient management of the Fund. However, this does not preclude the Manager from lowering or raising the liquid assets level from the stipulated level to allow the Manager to react to the prevailing market conditions and to manage investment risks when circumstances warrant it.

This Fund shall not borrow in connection with its activities or lend any of its cash or investments unless permitted by the relevant laws pertaining to unit trusts. However, the Fund may borrow cash on a temporary basis (i.e. not more than one month) from financial institutions to meet redemption requests. Such borrowing shall not exceed ten (10) per cent of the Fund's Net Asset Value at the time the borrowing is incurred.

3.4 INFORMATION ON KLCI TRACKER FUND

3.4.1 Objective

This Fund aims to provide investment results that closely correspond to the performance of the Kuala Lumpur Composite Index or such other index as may be replaced by Bursa Malaysia Securities Berhad.

Any material changes to the objective of this Fund require the Unit Holders' approval.

Note: Effective 6 July 2009, BMSB replaced the KLCI with the FBM KLCI.

3.4.2 Strategy

This Fund seeks to achieve its investment objective by investing all or substantially all of the Fund's assets in the FBM KLCI component stocks in substantially the same weightings as they appear in the FBM KLCI.

The FBM KLCI is an index that provides a performance benchmark for the Malaysian equity market by reflecting the performance of listed companies that are representative of the major sectors in the Malaysian economy. The FBM KLCI is an index of the thirty (30) largest companies listed on the Main Market by full market capitalisation that meet the eligibility requirements of the FTSE Bursa Malaysia Ground Rules. The FBM KLCI index is calculated by FTSE based on its own specific calculation methodology and rules. Therefore, any error or non-adherence to these calculation methodology and rules may affect the accuracy and / or completeness of the FBM KLCI Index computation. Investors may obtain more information about the FBM KLCI's calculation methodology and rules from Bursa Malaysia's website: www.bursamalaysia.com

Generally, the Fund will invest in all of the 30 component stocks of the FBM KLCI. To the extent consistent with achieving its investment objective, the Fund may also participate in FBM KLCI futures. Although this Fund is passively managed, the investments in the Fund will be rebalanced from time to time to reflect any changes to the composition of or the weightings of shares in the FBM KLCI. Accordingly, a daily analysis of the portfolio is conducted to ensure that:

- Tracking errors are within expectations;
- Stocks continue to be within the perimeters of the FBM KLCI component stocks;
- Investment weightings are within the tolerance limit, otherwise rebalancing of the portfolio is required; and
- Cash is properly hedged.

This Fund seeks to achieve its investment objective by structuring a portfolio as follows:

90% - 99.5% of Net Asset Value
- Investments in the FBM KLCI component stocks.

0% - 10% of Net Asset Value
- Participation in financial derivatives.

0.5% - 10% of Net Asset Value
- Investments in liquid assets including money market instruments and deposits with any financial institutions.

Specific risks associated with such securities and investments are as elaborated in Section 2.2.

Tracking errors against the benchmark FBM KLCI may occur due to the necessity of the Fund to set aside some liquid funds which would otherwise be invested to achieve 100% weightage. Another contributing factor to the tracking errors are the fees and expenses payable by the Fund and transaction costs incurred in rebalancing the portfolio. As such, the risk management strategies and techniques employed by the Manager include the use of financial derivatives to replicate the benchmark FBM KLCI and the constant rebalancing of the portfolio. The Fund complies with the permitted investments and restrictions imposed by the Securities Commission. This also helps to manage the Fund's risks. Moreover, the Manager in making its investment decisions shall at all times comply with the investment restrictions of the Fund and requirements as set out in the Deed.

The performance of this Fund is therefore benchmarked against the FBM KLCI which the Fund seeks to track. For ease of reference, investors may refer to the newspapers for this indicator.

3.4.3 Permitted Investments and Restrictions

This Fund may invest in securities traded on the Bursa Malaysia, money market instruments, cash and deposits with any financial institutions, collective investment schemes, financial derivatives, participate in the lending of securities, and any other investments permitted by the Securities Commission from time to time.

The acquisition of such permitted investments is subject to the following restrictions:

a) The value of the Fund's investments in the share capital of the component stocks of the FBM KLCI shall be limited to the prevailing weightage in the FBM KLCI, or any other limit as may be prescribed by the Securities Commission from time to time.

b) The value of the Fund's investments in the share capital of the component stocks of the FBM KLCI issued by any group of companies may exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time provided that the investment in any component securities does not exceed its respective weightings in the underlying index.

c) The value of the Fund's investments in the ordinary share capital of the component stocks of the FBM KLCI issued by any single issuer may exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time provided that the investment in any component securities does not exceed its respective weightings in the underlying index.

d) The value of the Fund's placement in deposits with any single financial institution must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

e) The value of the Fund's investments in units/shares of any collective investment scheme must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

f) The Fund's investments in collective investment schemes must not exceed twenty five (25) per cent of the units/shares in any one collective investment scheme, or any other limit as may be prescribed by the Securities Commission from time to time.

The limits and restrictions mentioned herein must be complied with at all times based on the most up-to-date value of the Fund's investments.

3.4.4 Collective Investment Schemes

The Manager will only make such investments where the Manager expects those investments to complement the objective and enhance the performance of this Fund. In addition, the Manager will only make such investments if the target fund is registered/ authorised/approved by the relevant regulatory authority in its home jurisdiction as the case may be and which operates within the general investment principles of the Guidelines on Unit Trust Funds issued by the Securities Commission. The Fund's investments in collective investment schemes (if any) shall always be subject to the restrictions stipulated in section 3.4.3 (e) and (f).

3.4.5 Financial Derivatives

The Manager intends to participate in futures contracts and other financial derivatives, when appropriate. The category of financial derivatives to be participated in shall be stock index futures contracts, stock index options contracts, single stock futures contracts, or any other categories/types of futures contracts or financial derivatives that may be allowable by the relevant authorities from time to time. The Fund's participation in financial derivatives will be used to replicate the benchmark FBM KLCI and also to minimise potential tracking error against the benchmark due to the necessity of the Fund to set aside some liquid funds which would otherwise be invested to achieve 100% weightage. The primary interest is to enhance correlation with the benchmark FBM KLCI. The Fund's net market exposure owing to its financial derivatives position must not exceed the Fund's Net Asset Value.

3.4.6 Foreign Securities

The Manager will not invest in foreign securities as it is inconsistent with the objective of this Fund.

3.4.7 Liquid Assets

The Manager in structuring this Fund's portfolio will maintain a minimum liquid assets level of 0.5% of the Net Asset Value of the Fund for the purpose of meeting redemptions and to enable the proper and efficient management of the Fund. However, this does not preclude the Manager from lowering or raising the liquid assets level from the stipulated level to allow the Manager to react to the prevailing market conditions and to manage investment risks when circumstances warrant it.

This Fund shall not borrow in connection with its activities or lend any of its cash or investments unless permitted by the relevant laws pertaining to unit trusts. However, the Fund may borrow cash on a temporary basis (i.e. not more than one month) from financial institutions to meet redemption requests. Such borrowing shall not exceed ten (10) per cent of the Fund's Net Asset Value at the time the borrowing is incurred.

3.4.8 Weightings of the Top 10 Component Stocks of the FBM KLCI

Weightings of the Top 10 Component Stocks as at 23 June 2011:

		FBM KLCI Weightage (%)*	Tracker Weightage (%)
1.	Malayan Banking Bhd	9.80	9.65
2.	CIMB Group Holdings Bhd	9.40	9.21
3.	Public Bank Bhd	9.23	9.05
4.	Sime Darby Bhd	8.17	8.01
5.	Axiata Group Berhad	6.27	6.15
6.	Genting Bhd	6.20	6.08
7.	Tenaga Nasional Bhd	5.42	5.31
8.	IOI Corp Bhd	5.08	4.98
9.	Petronas Chemicals Group Bhd	4.49	4.40
10.	DIGI.Com Bhd	3.34	3.28

* Source: Bloomberg

There is no guarantee or assurance of exact or identical replication at any time of the performance of the FBM KLCI. The FBM KLCI composition may change and component securities of the FBM KLCI may be delisted and (where applicable) the investment of the Fund may be concentrated in securities of a single issuer or several issuers.

3.5 INFORMATION ON OSK-UOB DANA ISLAM

3.5.1 Objective

This Fund aims to provide investors with above average capital growth over a medium to long term period* by investing in a carefully selected portfolio of stocks which complies with the Shariah principles.

Any material changes to the objective of this Fund require the Unit Holders' approval.

* Note : "medium to long term" in this context refers to a period of between 3 – 7 years.

3.5.2 Shariah Adviser

The Shariah Adviser for this Fund is IBFIM. Please refer to Section 9.10 for the details of their roles and responsibilities.

3.5.3 Strategy

This Fund seeks to achieve its investment objective by structuring a portfolio as follows:

90% - 98% of Net Asset Value
- Investments in securities of companies that have good growth potential and whose business activities comply with Shariah requirements.

2% - 10% of Net Asset Value
- Investments in Shariah-based liquid assets comprising of cash and Shariah-based deposits with financial institutions, Islamic accepted bills, sukuk, Cagamas Sukuk, Government Investment Issues and any other Shariah-compliant instrument capable of being converted into cash within seven (7) days.

The above asset allocation is only indicative and will be reviewed from time to time depending on the judgement of the Manager as to the general market and economic conditions. Although the Fund is actively managed, how active or the frequency of its trading strategy will very much depend on market opportunities. Specific risks associated with such Shariah-compliant securities and investments are as elaborated in Section 2.2.

For investments in foreign markets which may commence from 1 September 2011, the Manager in managing the principal risks such as country risk and currency risk will always take into consideration its evaluation of the historical developments and its prior experience in such markets. Such practice will be managed through active management and constant review, drawing on the resources and infrastructure of the investment arm of our joint-venture partner, UOB Asset Management Ltd., Singapore, an established global fund manager. Investments will ultimately be made based on risk-reward.

The risk management strategies and techniques employed by the Manager include diversification of the Fund's asset allocation in terms of its exposure to various industries, sectors and asset classes/type of investments (i.e. Shariah-compliant equity, sukuk, Islamic money market instruments). Islamic financial derivatives may also be used for hedging purposes where appropriate. The bulk of the Shariah-compliant investments will be invested over a medium to long term period with active disposal and liquidation of the Shariah-compliant investments, this being a further strategy to control risk as well as to optimise capital gains. This is especially so when the full growth potential of the investment is deemed

to have been reduced over a prolonged rise in Shariah-compliant equity values and the available alternative Shariah-compliant investment may present more attractive valuations and potential returns. The Fund complies with the permitted investments and restrictions imposed by the Securities Commission. This also helps to manage the Fund's risks. Moreover, the Manager in making its investment decisions shall at all times comply with the investment restrictions of the Fund and requirements as set out in the Deed.

The Manager may take temporary defensive positions that may be inconsistent with the Fund's principal strategy in attempting to respond to adverse economic, political or any other market conditions. However, any position if taken, will always comply with Shariah requirements. In such circumstances, the Manager may reallocate the Fund's Shariah-compliant equity investments into other asset classes such as sukuk, Islamic money market instruments, cash and Shariah-based deposits with any financial institutions, which are defensive in nature and comply with Shariah requirements. In its reallocation, the level of Shariah-compliant equity investments would normally not be below 20% of the Fund's Net Asset Value.

The performance of this Fund is benchmarked against the FTSE Bursa Malaysia EMAS Shariah Index which reflects the Fund's Shariah-compliant investments and also the broad Shariah-compliant equities mandate. For ease of reference, investors may refer to the newspapers for this indicator.

3.5.4 Permitted Investments and Restrictions

This Fund may invest in Shariah-compliant securities traded on the Bursa Malaysia or any other market considered as an Eligible Market, Shariah-compliant securities not listed in or traded under the rules of an Eligible Market ("Unlisted Shariah-compliant Securities"), Shariah-based collective investment schemes, Islamic financial derivatives, Islamic structured products, Shariah-based liquid assets (including Islamic money market instruments and Shariah-based deposits with any financial institutions), participate in the lending of Shariah-compliant securities, and any other Shariah-compliant investments permitted by the SACSC and/or the Shariah Adviser from time to time. Consequently, all investments for this Fund are to be designated as Shariah-compliant and in this regard, our Shariah Adviser, IBFIM, will advise on the selection of investments to ensure compliance with Shariah requirements.

The acquisition of such permitted investments is subject to the following restrictions:

a) The value of the Fund's Shariah-compliant investments in Unlisted Shariah-compliant Securities must not exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

b) The value of the Fund's Shariah-compliant investments in Shariah-compliant ordinary shares issued by any single issuer must not exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

c) The value of the Fund's Shariah-compliant investments in Transferable Shariah-compliant Securities (i.e. Shariah-compliant equities, Islamic debentures and Shariah-compliant warrants) and Islamic money market instruments issued by any single issuer must not exceed fifteen (15) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

d) The value of the Fund's placement in Shariah-based deposits with any single financial institution must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

e) The value of the Fund's Shariah-compliant investments in Transferable Shariah-compliant Securities and Islamic money market instruments issued by any group of companies must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

f) The aggregate value of the Fund's Shariah-compliant investments in Transferable Shariah-compliant Securities, Islamic money market instruments, Shariah-based deposits, over-the-counter (OTC) Islamic financial derivatives and Islamic structured products issued by or placed with (as the case may be) any single issuer/institution must not exceed twenty five (25) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

g) The value of the Fund's Shariah-compliant investments in units/shares of any Shariah-based collective investment scheme must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

h) The value of the Fund's Shariah-compliant investments in Islamic structured products issued by any single counter-party must not exceed fifteen (15) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time. This single counter-party limit may be exceeded if the counter-party has a minimum long-term rating that indicates very strong capacity for timely payment of financial obligations provided by any domestic or global rating agency and the Islamic structured product has a capital protection feature. When this applies, the calculation of the aggregate value to determine compliance with item (f) should exclude the value of investments in Islamic structured products.

i) The value of the Fund's OTC Islamic financial derivatives transactions with any single counter-party must not exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time; and the Fund's exposure to the underlying assets (vide the derivatives) must not exceed the Fund's investment spread limits as stipulated in (b), (c), (d), (e), (f), (g) and (h) above. In addition, the Fund's net market exposure owing to its Islamic financial derivatives position must not exceed the Fund's Net Asset Value.

j) The Fund's Shariah-compliant investments in Transferable Shariah-compliant Securities (other than sukuk) must not exceed ten (10) per cent of the securities issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time.

k) The Fund's Shariah-compliant investments in sukuk must not exceed twenty (20) per cent of the Islamic debentures issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time.

l) The Fund's Shariah-compliant investments in Islamic money market instruments must not exceed ten (10) per cent of the instruments issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time. Such limit does not apply to Islamic money market instruments that do not have a pre-determined issue size.

m) The Fund's Shariah-compliant investments in Shariah-based collective investment schemes must not exceed twenty five (25) per cent of the units/shares in any one Shariah-based collective investment scheme, or any other limit as may be prescribed by the Securities Commission from time to time.

The limits and restrictions mentioned herein must be complied with at all times based on the most up-to-date value of the Fund's Shariah-compliant investments. However, a 5% allowance in excess of the limits or restrictions is permitted where the limits or restrictions is breached through an appreciation or depreciation of the Net Asset Value of the Fund (whether as a result of an appreciation or depreciation of the Shariah-compliant investments, or as a result of repurchase of units of the Fund or payment made from the Fund). The Manager will not make any further acquisitions to which the relevant limit is breached, and the Manager will within a reasonable period of not more than three (3) months from the date of the breach take all necessary steps and actions to rectify the breach. Such limits and restrictions however, do not apply to Shariah-compliant securities and sukuk that are issued or guaranteed by the government or Bank Negara Malaysia.

In addition to the limits and restrictions mentioned above which apply to this particular Fund, the Manager has further imposed an internal restriction on certain Funds under its management whereby the total holding by those Funds of any class of security of any single issuer should not exceed in aggregate ten (10) per cent of the security issued. This Fund is subject to the said internal restriction. Any increase beyond this percentage requires the approval of the members of the Investment Committee.

3.5.5 Investment in Shariah-compliant Securities Not Traded in or under the Rules of an Eligible Market ("Unlisted Shariah-compliant Securities")

The Manager will only make such investments where the Manager expects those investments to complement the objective and enhance the performance of this Fund. Such investments shall not include:

(a) Shariah-compliant equities not listed for trading in a stock market of a stock exchange but have been approved for such listing and offered directly to the Fund by the issuer;

(b) Islamic debentures traded on an organised over-the-counter (OTC) market; and

(c) Islamic structured products.

The Fund's investments in Unlisted Shariah-compliant Securities (if any) shall always be subject to the restriction stipulated in section 3.5.4 (a).

3.5.6 Shariah-based Collective Investment Schemes

The Manager will only make such investments where the Manager expects those investments to complement the objective and enhance the performance of this Fund. In addition, the Manager will only make such investments if the target fund is registered/ authorised/approved by the relevant regulatory authority in its home jurisdiction as the case may be and which operates within the general investment principles of the Guidelines on Unit Trust Funds issued by the Securities Commission. The Fund's investments in Shariah-based collective investment schemes (if any) shall always be subject to the restrictions stipulated in section 3.5.4 (g) and (m).

3.5.7 Islamic Financial Derivatives

The Manager may participate in Islamic futures contracts and other Islamic financial derivatives, when appropriate. The Fund's participation in Islamic financial derivatives is basically to hedge the portfolio from any unexpected price movement in the underlying market and also the portfolio's exposure to foreign currency as well as to hedge against any

opportunity loss arising from its uninvested cash, and shall commence only if the underlying financial instrument complies with Shariah requirements. The primary interest is to protect the value of the portfolio. The Fund may also invest in Islamic financial derivatives for investment purpose to enhance the returns of the Fund. Currently, there are no relevant Islamic futures contracts for participation that pertains to this Fund. The Fund's investments in financial derivatives (if any) shall always be subject to the restriction stipulated in section 3.5.4 (f) and (i).

3.5.8 Foreign Shariah-compliant Securities

Effective from 1 September 2011, the Manager may invest up to 30% of this Fund's Net Asset Value in Shariah-compliant securities of foreign markets provided the securities are reviewed and designated as Shariah-compliant by the Shariah Adviser and the foreign market to be invested in is a foreign market where its regulatory authority is a member of the International Organisation of Securities Commissions (IOSCO) and / or securities / instruments issued and / or guaranteed by governments or quasi-government agencies.

The Fund will invest in Shariah-compliant securities / instruments listed on or traded in Asia Pacific ex Japan markets (such as Australia, China, Hong Kong SAR, India, Indonesia, New Zealand, Philippines, Singapore, Vietnam, South Korea, Sri Lanka, Taiwan and Thailand) including Shariah-compliant securities / instruments of Asia Pacific ex Japan companies that are listed on or traded in non-Asia Pacific ex Japan markets (such as the New York Stock Exchange and the London Stock Exchange) and / or Shariah-compliant securities / instruments issued and / or guaranteed by governments or quasi government agencies.

When investing in foreign markets which require prior permission / approval such as in the form of an investment licence / investor code / investor registration, the Fund has / will obtain such necessary permission / approval in order to invest in such markets.

In undertaking these foreign investments, the Manager may invest directly in Shariah compliant equities and / or sukuk, and /or may invest through other Shariah-based collective investment schemes (provided the investment mandate of the scheme complements the Fund's investment objective and other conditions as set out in section 3.5.6), where appropriate.

3.5.9 Shariah-based Liquid Assets

The Manager in structuring this Fund's portfolio will maintain a minimum Shariah-based liquid assets level of 2% of the Net Asset Value of the Fund for the purpose of meeting redemptions and to enable the proper and efficient management of the Fund. However, this does not preclude the Manager from lowering or raising the Shariah-based liquid assets level from the stipulated level to allow the Manager to react to the prevailing market conditions and to manage investment risks when circumstances warrant it.

This Fund shall not borrow in connection with its activities or lend any of its cash or investments unless permitted by the relevant laws pertaining to unit trusts. However, the Fund may seek an Islamic financing facility on a temporary basis (i.e. not more than one month) from financial institutions to meet redemption requests. Such financing facility shall not exceed ten (10) per cent of the Fund's Net Asset Value at the time the facility is incurred.

3.6 INFORMATION ON OSK-UOB INCOME FUND

3.6.1 Objective

This Fund aims to provide investors with higher than average income returns compared to fixed deposits over a medium to long term* period through investments in a portfolio of predominantly quality fixed income securities with minimum risk to capital invested.

Any material changes to the objective of this Fund require the Unit Holders' approval.

* Note: "medium to long term" in this context refers to a period of between 3 - 7 years.

3.6.2 Strategy

This Fund seeks to achieve its investment objective by investing substantially all of its assets in fixed income securities (comprising amongst others of convertible debt securities, redeemable debt securities, bonds/securities that are issued and/or guaranteed by the government or quasi-government agencies, corporate bonds carrying at least BBB ratings by RAM Rating Services Berhad or its equivalent rating by any other rating establishment and fixed income collective investments schemes), money market instruments, cash and deposits with any financial institutions. Although the Fund is actively managed, how active or the frequency of its trading strategy will very much depend on market opportunities. Specific risks associated with such securities and investments are as elaborated in Section 2.2.

For investments in foreign markets which may commence from 1 September 2011, the Manager in managing the principal risks such as country risk and currency risk will always take into consideration its evaluation of the historical developments and its prior experience in such markets. Such practice will be managed through active management and constant review, drawing on the resources and infrastructure of the investment arm of our joint-venture partner, UOB Asset Management Ltd., Singapore, an established global fund manager. Investments will ultimately be made based on risk-reward.

The risk management strategies and techniques employed by the Manager include diversification of the Fund's asset allocation in terms of its exposure to various industries, sectors and asset classes/type of investments (i.e. fixed income, money market instruments). Financial derivatives may also be used for hedging purposes where appropriate. The bulk of the investments will be invested over a medium to long term period with active disposal and liquidation of the investments, this being a further strategy to control risk as well as to optimise capital gains. The Fund complies with the permitted investments and restrictions imposed by the Securities Commission. This also helps to manage the Fund's risks. Moreover, the Manager in making its investment decisions shall at all times comply with the investment restrictions of the Fund and requirements as set out in the Deed.

The performance of this Fund is benchmarked against the 12-month fixed deposit rate offered by Maybank Berhad in line with the conservative investments of the Fund. The benchmark selected is reflective of the Fund's investment objective. For ease of reference, investors may refer to Maybank's website, www.maybank2u.com for this indicator. It should be noted that the risk of investing in this Fund is different from the risk of investing in a bank's fixed deposit account. In addition, investors of the Fund assume higher risk compared to a depositor of the Maybank's 12-month fixed deposit.

3.6.3 Permitted Investments and Restrictions

This Fund may invest in debentures/instruments traded on the Bursa Malaysia or any other market considered as an Eligible Market, collective investment schemes, financial derivatives, structured products, liquid assets (including money market instruments and deposits with any financial institutions), and any other investments permitted by the Securities Commission from time to time.

The acquisition of such permitted investments shall be subject to the following restrictions:

a) The value of the Fund's investments in debentures issued by any single issuer must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

b) The value of the Fund's investments in debentures issued by any single issuer may exceed twenty (20) per cent but must not exceed thirty (30) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time, if the debentures are rated by any global or domestic rating agency to be of the best quality and offer the highest safety of timely payment of interest and principal.

c) The value of the Fund's investments in the debentures issued by any group of companies must not exceed thirty (30) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

d) The Fund's investments in debentures must not exceed twenty (20) per cent of the debentures issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time.

e) The value of the Fund's placement in deposits with any single financial institution must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

f) The aggregate value of the Fund's investments in debentures, money market instruments, deposits, over-the-counter (OTC) financial derivatives and structured products issued by or placed with (as the case may be) any single issuer/institution must not exceed twenty five (25) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time. For the purpose of calculation of this limit, where the single issuer limit is increased to thirty (30) per cent of the Fund's Net Asset Value or such other limit prescribed by the Securities Commission pursuant to paragraph (b), the aggregate value of the Fund's investment must not exceed thirty (30) per cent, or such other limit prescribed by the Securities Commission.

g) The value of the Fund's investments in units/shares of any collective investment scheme must not exceed twenty (20) per cent of the Fund's Net Asset Value or any other limit as may be prescribed by the Securities Commission from time to time.

h) The Fund's investments in collective investment schemes must not exceed twenty five (25) per cent of the units/shares in any one collective investment scheme or any other limit as may be prescribed by the Securities Commission from time to time.

i) The value of the Fund's investments in structured products issued by a single counter-party must not exceed fifteen (15) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time. This single counter-party limit may be exceeded if the counter-party has a minimum long-

term rating that indicates very strong capacity for timely payment of financial obligations provided by any domestic or global rating agency and the structured product has a capital protection feature. When this applies, the calculation of the aggregate value to determine compliance with item (f) should exclude the value of investment in structured products.

j) The value of the Fund's OTC financial derivatives transactions with any single counter-party must not exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time; and the Fund's exposure to the underlying assets (vide the derivatives) must not exceed the Fund's investment spread limits as stipulated in (a), (b), (c), (e), (f), (g) and (i). In addition, the Fund's net market exposure owing to its financial derivatives positions must not exceed the Fund's Net Asset Value.

The limits and restrictions mentioned herein must be complied with at all times based on the most up-to-date value of the Fund's investments. However, a 5% allowance in excess of the limits or restrictions is permitted where the limits or restrictions is breached through an appreciation or depreciation of the Net Asset Value of the Fund (whether as a result of an appreciation or depreciation of the investments, or as a result of repurchase of units of the Fund or payment made from the Fund). The Manager will not make any further acquisitions to which the relevant limit is breached, and the Manager will within a reasonable period of not more than three (3) months from the date of the breach take all necessary steps and actions to rectify the breach. Such limits and restrictions however, do not apply to securities / instruments that are issued or guaranteed by the government or Bank Negara Malaysia.

3.6.4 Collective Investment Schemes

The Manager will only make such investments where the Manager expects those investments to complement the objective and enhance the performance of this Fund. In addition, the Manager will only make such investments if the target fund is registered/ authorised/approved by the relevant regulatory authority in its home jurisdiction as the case may be and which operates within the general investment principles of the Guidelines on Unit Trust Funds issued by the Securities Commission. The Fund's investments in collective investment schemes (if any) shall always be subject to the restrictions stipulated in section 3.6.3 (g) and (h).

3.6.5 Financial Derivatives

The Manager may participate in futures contracts and other financial derivatives, when appropriate. The category of financial derivatives to be participated in shall be interest rates futures contracts and bonds futures contracts or any other categories/types of futures contracts or financial derivatives that may be allowable by the relevant authorities from time to time. The Fund's participation in financial derivatives is basically to hedge the portfolio from any unexpected interest rate movement in the underlying fixed income market and also the portfolio's exposure to foreign currency as well as to hedge against any opportunity loss arising from its uninvested cash. The primary interest is to protect the value of the portfolio. Nonetheless, the Fund may also invest in financial derivatives for investment purposes to enhance the returns of the Fund. The Fund's investments in financial derivatives (if any) shall always be subject to the restrictions stipulated in section 3.6.3 (f) and (j).

3.6.6 Structured Products

The Manager may also invest in structured products where the Manager expects those investments to complement the objective and enhance the performance of this Fund. The

Fund's investment in structured products (if any) shall always be subject to the restrictions stipulated in section 3.6.3 (f) and (i).

3.6.7 Foreign Debentures/Instruments

Effective from 1 September 2011, the Manager may invest up to 30% of this Fund's Net Asset Value in fixed income securities of foreign markets where its regulatory authority is a member of the International Organisation of Securities Commissions (IOSCO).

The Fund will invest in fixed income securities / instruments listed on or traded in Asia Pacific ex Japan markets (such as Australia, China, Hong Kong SAR, India, Indonesia, New Zealand, Philippines, Singapore, Vietnam, South Korea, Sri Lanka, Taiwan and Thailand) including fixed income securities / instruments of Asia Pacific ex Japan companies that are listed on or traded in non-Asia Pacific ex Japan markets (such as the New York Stock Exchange and the London Stock Exchange) and / or fixed income securities / instruments issued and / or guaranteed by governments or quasi-government agencies.

When investing in foreign markets which require prior permission / approval such as in the form of an investment licence / investor code / investor registration, the Fund has / will obtain such necessary permission / approval in order to invest in such markets.

In undertaking these foreign investments, the Manager may invest directly in fixed income securities and /or may invest through other collective investment schemes (provided the investment mandate of the scheme complements the Fund's investment objective and other conditions as set out in section 3.6.4), where appropriate.

3.6.8 Liquid Assets

The Manager in structuring this Fund's portfolio will maintain a minimum liquid assets level of 1% of the Net Asset Value of the Fund for the purpose of meeting redemptions and to enable the proper and efficient management of the Fund. However, this does not preclude the Manager from lowering or raising the liquid assets level from the stipulated level to allow the Manager to react to the prevailing market conditions and to manage investment risks when circumstances warrant it.

This Fund shall not borrow in connection with its activities or lend any of its cash or investments unless permitted by the relevant laws pertaining to unit trusts. However, the Fund may borrow cash on a temporary basis (i.e. not more than one month) from financial institutions to meet redemption requests. Such borrowing shall not exceed ten (10) per cent of the Fund's Net Asset Value at the time the borrowing is incurred.

3.7 INFORMATION ON OSK-UOB EMERGING OPPORTUNITY UNIT TRUST

3.7.1 Objective

This Fund aims to achieve superior long term* capital appreciation through investments in companies with high growth potential.

Any material changes to the objective of this Fund require the Unit Holders' approval.

* Note : "long term" in this context refers to a period of between 5 -7 years.

3.7.2 Strategy

This Fund seeks to achieve its investment objective by structuring a portfolio as follows:

95% - 98 % of Net Asset Value
- Investments in securities of companies with market capitalisation of not more than RM1.50 billion.

2% - 5% of Net Asset Value
- Investments in liquid assets including bonds, money market instruments and deposits with financial institutions.

The above mentioned restriction on market capitalisation is determined at the point of purchase. The above asset allocation is only indicative and will be reviewed from time to time depending on economic and market conditions. Although the Fund is actively managed, how active or the frequency of its trading strategy will very much depend on market opportunities. Specific risks associated with such securities and investments are as elaborated in Section 2.2.

For investments in foreign markets which may commence from 1 September 2011, the Manager in managing the principal risks such as country risk and currency risk will always take into consideration its evaluation of the historical developments and its prior experience in such markets. Such practice will be managed through active management and constant review, drawing on the resources and infrastructure of the investment arm of our joint-venture partner, UOB Asset Management Ltd., Singapore, an established global fund manager. Investments will ultimately be made based on risk-reward.

The risk management strategies and techniques employed by the Manager include diversification of this Fund's asset allocation in terms of its exposure to various industries, sectors and asset classes/type of investments (i.e. equity, fixed income, money market instruments). Financial derivatives may also be used for hedging purposes where appropriate. The bulk of the investments will be invested over a medium to long term period with active disposal and liquidation of the investments, this being a further strategy to control risk as well as to optimise capital gains. This is especially so when the full growth potential of the investment is deemed to have been reduced over a prolonged rise in equity values and the available alternative investment may present more attractive valuations and potential returns. The Fund complies with the permitted investments and restrictions imposed by the Securities Commission. This also helps to manage the Fund's risks. Moreover, the Manager in making its investment decisions shall at all times comply with the investment restrictions of the Fund and requirements as set out in the Deed.

The Manager may take temporary defensive positions that may be inconsistent with the Fund's principal strategy in attempting to respond to adverse economic, political or any other market conditions. In such circumstances, the Manager may reallocate the Fund's equity

investments into other asset classes such as fixed income securities, money market instruments, cash and deposits with any financial institutions, which are defensive in nature. In its reallocation, the level of equity investments would normally not be below 20% of the Fund's Net Asset Value.

The performance of this Fund is benchmarked against the FBM Small Cap Index. The benchmark selected is reflective of the Fund's underlying investments. For ease of reference, investors may refer to the newspapers for this indicator.

3.7.3 Permitted Investments and Restrictions

This Fund may invest in securities traded on the Bursa Malaysia or any other market considered as an Eligible Market, securities not listed in or traded under the rules of an Eligible Market ("Unlisted Securities"), collective investment schemes, financial derivatives, structured products, liquid assets (including money market instruments and deposits with any financial institutions), participate in the lending of securities, and any other investments permitted by the Securities Commission from time to time.

The acquisition of such permitted investments is subject to the following restrictions:

a) The value of the Fund's investments in Unlisted Securities must not exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

b) The value of the Fund's investments in ordinary shares issued by any single issuer must not exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

c) The value of the Fund's investments in Transferable Securities (i.e. equities, debentures and warrants) and money market instruments issued by any single issuer must not exceed fifteen (15) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

d) The value of the Fund's placement in deposits with any single financial institution must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

e) The value of the Fund's investment in Transferable Securities and money market instruments issued by any group of companies must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

f) The aggregate value of the Fund's investments in Transferable Securities, money market instruments, deposits, over-the-counter (OTC) financial derivatives and structured products issued by or placed with (as the case may be) any single issuer/institution must not exceed twenty five (25) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

g) The value of the Fund's investments in units/shares of any collective investment scheme must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

h) The value of the Fund's investments in structured products issued by any single counter-party must not exceed fifteen (15) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

This single counter-party limit may be exceeded if the counter-party has a minimum long-term rating that indicates very strong capacity for timely payment of financial obligations provided by any domestic or global rating agency and the structured product has a capital protection feature. When this applies, the calculation of the aggregate value to determine compliance with item (f) should exclude the value of investment in structured products.

i) The value of the Fund's OTC financial derivatives transactions with any single counter-party must not exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time; and the Fund's exposure to the underlying assets (vide the derivatives) must not exceed the Fund's investment spread limits as stipulated in (b), (c), (d), (e), (f), (g) and (h) above. In addition, the Fund's net market exposure owing to its financial derivatives positions must not exceed the Fund's Net Asset Value.

j) The Fund's investments in Transferable Securities (other than debentures) must not exceed ten (10) per cent of the securities issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time.

k) The Fund's investments in debentures must not exceed twenty (20) per cent of the debentures issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time.

l) The Fund's investments in money market instruments must not exceed ten (10) per cent of the instruments issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time. Such limit does not apply to money market instruments that do not have a pre-determined issue size.

m) The Fund's investments in collective investment schemes must not exceed twenty five (25) per cent of the units/shares in any one collective investment scheme, or any other limit as may be prescribed by the Securities Commission from time to time.

The limits and restrictions mentioned herein must be complied with at all times based on the most up-to-date value of the Fund's investments. However, a 5% allowance in excess of the limits or restrictions is permitted where the limits or restrictions is breached through an appreciation or depreciation of the Net Asset Value of the Fund (whether as a result of an appreciation or depreciation of the investments, or as a result of repurchase of units of the Fund or payment made from the Fund). The Manager will not make any further acquisitions to which the relevant limit is breached, and the Manager will within a reasonable period of not more than three (3) months from the date of the breach take all necessary steps and actions to rectify the breach. Such limits and restrictions however, do not apply to securities / instruments that are issued or guaranteed by the government or Bank Negara Malaysia.

In addition to the limits and restrictions mentioned above which apply to this particular Fund, the Manager has further imposed an internal restriction on certain Funds under its management whereby the total holding by those Funds of any class of security of any single issuer should not exceed in aggregate ten (10) per cent of the security issued. This Fund is subject to the said internal restriction. Any increase beyond this percentage requires the approval of the members of the Investment Committee.

3.7.4 Investment in Securities Not Traded in or under the Rules of an Eligible Market ("Unlisted Securities")

The Manager will only make such investments where the Manager expects those investments to complement the objective and enhance the performance of this Fund. Such investments shall not include:

(a) Equities not listed for trading in a stock market of a stock exchange but have been approved for such listing and offered directly to the Fund by the issuer;

(b) Debentures traded on an organised over-the-counter (OTC) market; and

(c) Structured products.

The Fund's investments in Unlisted Securities (if any) shall always be subject to the restriction stipulated in section 3.7.3 (a).

3.7.5 Collective Investment Schemes

The Manager will only make such investments where the Manager expects those investments to complement the objective and enhance the performance of this Fund. In addition, the Manager will only make such investments if the target fund is registered/ authorised/approved by the relevant regulatory authority in its home jurisdiction as the case may be and which operates within the general investment principles of the Guidelines on Unit Trust Funds issued by the Securities Commission. The Fund's investments in collective investment schemes (if any) shall always be subject to the restrictions stipulated in section 3.7.3 (g) and (m).

3.7.6 Financial Derivatives

The Manager may participate in futures contracts and other financial derivatives, when appropriate. The category of financial derivatives to be participated in shall be stock index futures contracts, stock index options contracts, single stock futures contracts or any other categories/types of futures contracts or financial derivatives that may be allowable by the relevant authorities from time to time. The Fund's participation in financial derivatives is basically to hedge the portfolio from any unexpected price movement in the underlying market and also the portfolio's exposure to foreign currency as well as to hedge against any opportunity loss arising from its uninvested cash. The primary interest is to protect the value of the portfolio and to manage risks in relation to the benchmark. Nonetheless, the Fund may also invest in financial derivatives for investment purpose to enhance the returns of the Fund. The Fund's investments in financial derivatives (if any) shall always be subject to the restrictions stipulated in section 3.7.3 (f) and (i).

3.7.7 Structured Products

The Manager may also invest in structured products where the Manager expects those investments to complement the objective and enhance the performance of this Fund. The Fund's investment in structured product (if any) shall always be subject to the restrictions stipulated in section 3.7.3 (f) and (h).

3.7.8 Foreign Securities

Effective from 1 September 2011, the Manager may invest up to 30% of this Fund's Net Asset Value in securities of foreign markets where its regulatory authority is a member of the International Organisation of Securities Commissions (IOSCO).

The Fund will invest in securities / instruments listed on or traded in Asia Pacific ex Japan markets (such as Australia, China, Hong Kong SAR, India, Indonesia, New Zealand, Philippines, Singapore, Vietnam, South Korea, Sri Lanka, Taiwan and Thailand) including securities / instruments of Asia Pacific ex Japan companies that are listed on or traded in non-Asia Pacific ex Japan markets (such as the New York Stock Exchange and the London Stock Exchange) and / or securities / instruments issued and / or guaranteed by governments or quasi-government agencies.

When investing in foreign markets which require prior permission / approval such as in the form of an investment licence / investor code / investor registration, the Fund has / will obtain such necessary permission / approval in order to invest in such markets.

In undertaking these foreign investments, the Manager may invest directly in equities and / or fixed income securities, and /or may invest through other collective investment schemes (provided the investment mandate of the scheme complements the Fund's investment objective and other conditions as set out in section 3.7.5), where appropriate.

3.7.9 Liquid Assets

The Manager in structuring this Fund’s portfolio will maintain a minimum liquid assets level of 2% of the Net Asset Value of the Fund for the purpose of meeting redemptions and to enable the proper and efficient management of the Fund. However, this does not preclude the Manager from lowering or raising the liquid assets level from the stipulated level to allow the Manager to react to the prevailing market conditions and to manage investment risks when circumstances warrant it.

This Fund shall not borrow in connection with its activities or lend any of its cash or investments unless permitted by the relevant laws pertaining to unit trusts. However, the Fund may borrow cash on a temporary basis (i.e. not more than one month) from financial institutions to meet redemption requests. Such borrowing shall not exceed ten (10) per cent of the Fund’s Net Asset Value at the time the borrowing is incurred.

3.8 INFORMATION ON OSK-UOB GROWTH AND INCOME FOCUS TRUST

3.8.1 Objective

This Fund aims to achieve maximum total returns through a combination of long term* growth of capital and current income.

Any material changes to the objective of this Fund require the Unit Holders' approval.

* Note : "long term" in this context refers to a period of between 5 – 7 years.

3.8.2 Strategy

This Fund seeks to achieve its investment objective through a policy of diversified investment in equities and quality fixed income securities. Specific risks associated with securities and investments are as elaborated in Section 2.2.

This Fund's portfolio will comprise a blend of carefully selected investments in securities of companies with market capitalization of not more than RM750 million ("small cap securities"), quality fixed income securities (comprising amongst others of convertible debt securities, redeemable debt securities, bonds/securities that are issued and/or guaranteed by the government or quasi-government agencies, corporate bonds carrying at least BBB ratings by RAM Rating Services Berhad or its equivalent rating by any other rating establishment and fixed income collective investment schemes), money market instruments, cash and deposits with financial institutions, but subject always to a minimum allocation of 30% in small cap securities and 30% in fixed income securities, money market instruments, cash and deposits with financial institutions.

In reviewing this asset allocation strategy, the Fund's asset mix would normally range from 30% - 70% in small cap securities and 30% - 70% in fixed income securities, money market instruments, cash and deposits with financial institutions. Accordingly, this Fund will be able to have a maximum exposure to the equities market of up to 70% through investments in small cap securities whilst maintaining a minimum of 30% in fixed income securities to provide stability through diversification of the asset class. Similarly, this Fund can also invest up to 70% of its investments in fixed income securities whilst maintaining the minimum of 30% in small cap securities to diversify the portfolio and to provide capital growth. The restriction on market capitalisation mentioned above is determined at the point of purchase.

Given this asset mix, the Fund will be able to tap into varied market conditions in order to capitalise on any market opportunities. The actual percentage of assets invested in equities and fixed income securities will therefore vary from time to time, depending on the judgement of the Manager as to the general market and economic conditions, trends and yields, interest rates and changes in fiscal and monetary policies. Thus, although this Fund is actively managed, how active or the frequency of its trading strategy will very much depend on market opportunities.

For investments in foreign markets which may commence from 1 September 2011, the Manager in managing the principal risks such as country risk and currency risk will always take into consideration its evaluation of the historical developments and its prior experience in such markets. Such practice will be managed through active management and constant review, drawing on the resources and infrastructure of the investment arm of our joint-venture partner, UOB Asset Management Ltd., Singapore, an established global fund manager. Investments will ultimately be made based on risk-reward.

The risk management strategies and techniques employed by the Manager include diversification of this Fund's asset allocation in terms of its exposure to various industries, sectors and asset classes/type of investments (i.e. equity, fixed income, money market instruments). Financial derivatives may also be used for hedging purposes where appropriate. The bulk of the investments will be invested over a medium to long term period with active disposal and liquidation of the investments, this being a further strategy to control risk as well as to optimise capital gains. This is especially so when the full growth potential of the investment is deemed to have been reduced over a prolonged rise in equity values and the available alternative investment may present more attractive valuations and potential returns. The Fund complies with the permitted investments and restrictions imposed by the Securities Commission. This also helps to manage the Fund's risks. Moreover, the Manager in making its investment decisions shall at all times comply with the investment restrictions of the Fund and requirements as set out in the Deed.

The Manager may take temporary defensive positions that may be inconsistent with the Fund's principal strategy in attempting to respond to adverse economic, political or any other market conditions. In such circumstances, the Manager may reallocate the Fund's equity investments into other asset classes such as fixed income securities, money market instruments, cash and deposits with any financial institutions, which are defensive in nature. In its reallocation, the level of equity investments would not fall below 10% of the Fund's Net Asset Value.

The performance of this Fund cannot be compared directly with any specific publicly available benchmark such as the FBM Fledgling Index nor the 12-month fixed deposit rate offered by financial institutions as the Fund's investments in equities and fixed income securities are restricted to a maximum of 70% each. As such, a benchmark comprising 50% of the performance of the FBM Fledging Index and 50% of the 12-month fixed deposit rate offered by Maybank Berhad is used for comparative purposes. The composite benchmark selected best reflects the Fund's underlying investments. For ease of reference, investors may refer to the newspapers for the index indicator and the Maybank website at www.maybank2u.com for the fixed deposits rates.

3.8.3 Permitted Investments and Restrictions

This Fund may invest in securities traded on the Bursa Malaysia or any other market considered as an Eligible Market, securities not listed in or traded under the rules of an Eligible Market ("Unlisted Securities"), collective investment schemes, financial derivatives, structured products, liquid assets (including money market instruments and deposits with any financial institutions), participate in the lending of securities, and any other investments permitted by the Securities Commission from time to time.

The acquisition of such permitted investments is subject to the following restrictions:

a) The value of the Fund's investments in Unlisted Securities must not exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

b) The value of the Fund's investments in ordinary shares issued by any single issuer must not exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

c) The value of the Fund's investments in Transferable Securities (i.e. equities, debentures and warrants) and money market instruments issued by any single issuer must not exceed fifteen (15) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

d) The value of the Fund's placement in deposits with any single financial institution must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

e) The value of the Fund's investments in Transferable Securities and money market instruments issued by any group of companies must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

f) The aggregate value of the Fund's investments in Transferable Securities, money market instruments, deposits, over-the-counter (OTC) financial derivatives and structured products issued by or placed with (as the case may be) any single issuer/institution must not exceed twenty five (25) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

g) The value of the Fund's investments in units/shares of any collective investment scheme must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

h) The value of the Fund's investments in structured products issued by any single counter-party must not exceed fifteen (15) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time. This single counter-party limit may be exceeded if the counter-party has a minimum long-term rating that indicates very strong capacity for timely payment of financial obligations provided by any domestic or global rating agency and the structured product has a capital protection feature. When this applies, the calculation of the aggregate value to determine compliance with item (f) should exclude the value of investments in structured products.

i) The value of the Fund's OTC financial derivatives transactions with any single counter-party must not exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time; and the Fund's exposure to the underlying assets (vide the derivatives) must not exceed the Fund's investment spread limits as stipulated in (b), (c), (d), (e), (f), (g) and (h) above. In addition, the Fund's net market exposure owing to its financial derivatives positions must not exceed the Fund's Net Asset Value.

j) The Fund's investments in Transferable Securities (other than debentures) must not exceed ten (10) per cent of the securities issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time.

k) The Fund's investments in debentures must not exceed twenty (20) per cent of the debentures issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time.

l) The Fund's investments in money market instrument must not exceed ten (10) per cent of the instruments issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time. Such limit does not apply to money market instruments that do not have a pre-determined issue size.

m) The Fund's investments in collective investment schemes must not exceed twenty five (25) per cent of the units/shares in any one collective investment scheme, or any other limit as may be prescribed by the Securities Commission from time to time.

The limits and restrictions mentioned herein must be complied with at all times based on the most up-to-date value of the Fund's investments. However, a 5% allowance in excess of the limits or restrictions is permitted where the limits or restrictions is breached through an appreciation or depreciation of the Net Asset Value of the Fund (whether as a result of an appreciation or depreciation of the investments, or as a result of repurchase of units of the Fund or payment made from the Fund). The Manager will not make any further acquisitions to which the relevant limit is breached, and the Manager will within a reasonable period of not more than three (3) months from the date of the breach take all necessary steps and actions to rectify the breach. Such limits and restrictions however, do not apply to securities / instruments that are issued or guaranteed by the government or Bank Negara Malaysia.

In addition to the limits and restrictions mentioned above which apply to this particular Fund, the Manager has further imposed an internal restriction on certain Funds under its management whereby the total holding by those Funds of any class of security of any single issuer should not exceed in aggregate ten (10) per cent of the security issued. This Fund is subject to the said internal restriction. Any increase beyond this percentage requires the approval of the members of the Investment Committee.

3.8.4 Investment in Securities Not Traded in or under the Rules of an Eligible Market ("Unlisted Securities")

The Manager will only make such investments where the Manager expects those investments to complement the objective and enhance the performance of this Fund. Such investments shall not include:

(a) Equities not listed for trading in a stock market of a stock exchange but have been approved for such listing and offered directly to the Fund by the issuer;

(b) Debentures traded on an organised over-the-counter (OTC) market; and

(c) Structured products.

The Fund's investments in Unlisted Securities (if any) shall always be subject to the restriction stipulated in section 3.8.3 (a).

3.8.5 Collective Investment Schemes

The Manager will only make such investments where the Manager expects those investments to complement the objective and enhance the performance of this Fund. In addition, the Manager will only make such investments if the target fund is registered/ authorised/approved by the relevant regulatory authority in its home jurisdiction as the case may be and which operates within the general investment principles of the Guidelines on Unit Trust Funds issued by the Securities Commission. The Fund's investments in collective investment schemes (if any) shall always be subject to the restrictions stipulated in section 3.8.3 (g) and (m).

3.8.6 Financial Derivatives

The Manager may participate in futures contracts and other financial derivatives, when appropriate. The category of financial derivatives to be participated in shall be stock index futures contracts, stock index options contracts, interest rates futures contracts, bonds futures contracts or any other categories/types of futures contracts or financial derivatives that may be allowable by the relevant authorities from time to time. The Fund's participation in financial derivatives is basically to hedge the portfolio from any unexpected price or interest rate

movement in the underlying market and also the portfolio's exposure to foreign currency as well as to hedge against any opportunity loss arising from its uninvested cash. The primary interest is to protect the value of the portfolio and to manage risks in relation to the benchmark. Nonetheless, the Fund may also invest in financial derivatives for investment purpose to enhance the returns of the Fund. The Fund's investments in financial derivatives (if any) shall always be subject to the restrictions stipulated in section 3.8.3 (f) and (i).

3.8.7 Structured Products

The Manager may also invest in structured products where the Manager expects those investments to complement the objective and enhance the performance of this Fund. The Fund's investments in structured products (if any) shall always be subject to the restrictions stipulated in section 3.8.3 (f) and (h).

3.8.8 Foreign Securities

Effective from 1 September 2011, the Manager may invest up to 30% of this Fund's Net Asset Value in securities of foreign markets where its regulatory authority is a member of the International Organisation of Securities Commissions (IOSCO).

The Fund will invest in securities / instruments listed on or traded in Asia Pacific ex Japan markets (such as Australia, China, Hong Kong SAR, India, Indonesia, New Zealand, Philippines, Singapore, Vietnam, South Korea, Sri Lanka, Taiwan and Thailand) including securities / instruments of Asia Pacific ex Japan companies that are listed on or traded in non-Asia Pacific ex Japan markets (such as the New York Stock Exchange and the London Stock Exchange) and / or securities / instruments issued and / or guaranteed by governments or quasi-government agencies.

When investing in foreign markets which require prior permission / approval such as in the form of an investment licence / investor code / investor registration, the Fund has / will obtain such necessary permission / approval in order to invest in such markets.

In undertaking these foreign investments, the Manager may invest directly in equities and / or fixed income securities, and /or may invest through other collective investment schemes (provided the investment mandate of the scheme complements the Fund's investment objective and other conditions as set out in section 3.8.5), where appropriate.

3.8.9 Liquid Assets

The Manager in structuring this Fund's portfolio will maintain a minimum liquid assets level of 2% of the Net Asset Value of the Fund for the purpose of meeting redemptions and to enable the proper and efficient management of the Fund. However, this does not preclude the Manager from lowering or raising the liquid assets level from the stipulated level to allow the Manager to react to the prevailing market conditions and to manage investment risks when circumstances warrant it.

This Fund shall not borrow in connection with its activities or lend any of its cash or investments unless permitted by the relevant laws pertaining to unit trusts. However, the Fund may borrow cash on a temporary basis (i.e. not more than one month) from financial institutions to meet redemption requests. Such borrowing shall not exceed ten (10) per cent of the Fund's Net Asset Value at the time the borrowing is incurred.

3.9 INFORMATION ON OSK-UOB MONEY MARKET FUND

3.9.1 Objective

This Fund aims to provide investors with a high level of liquidity^ whilst providing reasonable returns by investing in low risk investments.

Any material changes to the objective of this Fund require the Unit Holders' approval.

^Note: Redemption monies of this Fund will generally be paid the day following the next business day (a working day when the Manager is open for business) after receipt by the Manager of request to repurchase.

3.9.2 Strategy

This Fund seeks to achieve its objective through investments in a portfolio of money market instruments and other short term debentures and placements of deposits with financial institutions. Investment in debentures issued by financial institutions or private entities must at the point of purchase, carry a credit rating of at least A / P3 by RAM Rating Services Berhad or its equivalent rating by any other rating establishment. Should the ratings thereafter be downgraded below the said minimum credit rating, such papers shall be disposed off within a reasonable time frame taking into consideration prevailing market conditions and factors.

Thus, this Fund's portfolio will be structured as follows:

90% - 100% of Net Asset Value
- Investments in debentures, money market instruments and placements of deposits ("Permitted Investments") with financial institutions which have a remaining maturity period of not more than 365 days.

0% - 10% of Net Asset Value
- Investments in debentures, money market instruments and placements of deposits with financial institutions which have a remaining maturity period of more than 365 days but less than 732 days.

Although the Fund is actively managed, its fund management strategy will depend on the interest rate environment and the anticipated redemption requests by unit holders. Specific risks associated with such securities and investments are as elaborated in Section 2.2.

For investments in foreign markets which may commence from 1 September 2011, the Manager in managing the principal risks such as country risk and currency risk will always take into consideration its evaluation of the historical developments and its prior experience in such markets. Such practice will be managed through active management and constant review, drawing on the resources and infrastructure of the investment arm of our joint-venture partner, UOB Asset Management Ltd., Singapore, an established global fund manager. Investments will ultimately be made based on risk-reward.

The risk management strategies and techniques employed by the Manager include diversification of the Fund's asset allocation in terms of its exposure to various industries, sectors, countries and asset classes/type of investments (i.e. bonds and money market instruments). Financial derivatives may also be used for hedging purposes where appropriate. The Fund complies with the permitted investments and restrictions imposed by the Securities Commission. This also helps to manage the Fund's risks. Moreover, the Manager in making

its investment decisions shall at all times comply with the investment restrictions of the Fund and requirements as set out in the Deed.

The performance of this Fund is benchmarked against the Interbank Overnight Deposit Rates as published by Bank Negara Malaysia. The benchmark selected is a reflection of the Fund's underlying investments and also the high level of liquidity offered to the investors. For ease of reference, investors may refer to the newspapers or Bank Negara Malaysia's website, www.bnm.gov.my for this indicator.

3.9.3 Permitted Investments and Restrictions

This Fund may invest in debentures traded on the Bursa Malaysia or any other market considered as an Eligible Market; Malaysian Government Securities, Treasury Bills, Bank Negara Malaysia Certificates/Bills, Government Investments Certificates; other obligations issued or guaranteed by the Malaysian Government, Bank Negara Malaysia, State Governments and Government-related agencies; Malaysian currency balances in hand, Malaysian currency deposits with financial institutions; Negotiable Instruments of Deposits, Bankers Acceptances; Cagamas Bonds, unlisted loan stocks and corporate bonds traded in the money market and either bank-guaranteed or carrying at least an A/P3 rating by RAM Rating Services Berhad or its equivalent rating by any other rating establishment; other collective investment schemes; financial derivatives and any other investments permitted by the Securities Commission from time to time ("Permitted Investments").

The acquisition of such Permitted Investments is subject to the following restrictions:

a) The value of the Fund's investments in Permitted Investments must not be less than ninety (90) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

b) The value of the Fund's investments in Permitted Investments which have a remaining maturity period of not more than 365 days must not be less than ninety (90) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

c) The value of the Fund's investments in Permitted Investments which have a remaining maturity period of more than 365 days but less than 732 days must not exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

d) The value of the Fund's investments in debentures and money market instruments issued by any single issuer must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

e) The value of the Fund's investments in debentures and money market instruments issued by any single issuer may exceed twenty (20) per cent but must not exceed thirty (30) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time, provided the debentures are rated by any domestic or global rating agency to be of the best quality and offer highest safety for timely payment of interest and principal.

f) The value of the Fund's placement in deposits with any single financial institution must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

g) The value of the Fund's investments in debentures and money market instruments issued by any group of companies must not exceed thirty (30) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

h) The aggregate value of the Fund's investments in debentures, money market instrument and deposits issued by or placed with (as the case may be) any single issuer / institution must not exceed twenty five (25) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

i) The value of the Fund's investments in units / shares of any collective investment scheme must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

j) The Fund's investments in debentures must not exceed twenty (20) per cent of the securities issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time.

k) The Fund's investments in money market instruments must not exceed twenty (20) per cent of the securities issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time.

l) The Fund's investments in collective investment schemes must not exceed twenty five (25) per cent of the units / shares in any collective investment scheme, or any other limit as may be prescribed by the Securities Commission from time to time.

The limits and restrictions mentioned herein must be complied with at all times based on the most up-to-date value of the Fund's investments. However, a 5% allowance in excess of the limits or restrictions is permitted where the limits or restrictions is breached through an appreciation or depreciation of the Net Asset Value of the Fund (whether as a result of an appreciation or depreciation of the investments, or as a result of repurchase of units of the Fund or payment made from the Fund). The Manager will not make any further acquisitions to which the relevant limit is breached, and the Manager will within a reasonable period of not more than three (3) months from the date of the breach take all necessary steps and actions to rectify the breach. Such limits and restrictions however, do not apply to securities / instruments that are issued or guaranteed by the government or Bank Negara Malaysia.

3.9.4 Collective Investment Schemes

The Manager will only make such investments where the Manager expects those investments to complement the objective and enhance the performance of this Fund. In addition, the Manager will only make such investments if the target fund is registered/ authorised/approved by the relevant regulatory authority in its home jurisdiction as the case may be and which operates within the general investment principles of the Guidelines on Unit Trust Funds issued by the Securities Commission. The Fund's investments in collective investment schemes (if any) shall always be subject to the restrictions stipulated in section 3.9.3 (i) and (l).

3.9.5 Financial Derivatives

The Manager may participate in futures contracts and other financial derivatives, when appropriate. The category of financial derivatives to be participated in shall be interest rates futures contracts and bonds futures contracts, or any other categories/types of futures contracts or financial derivatives that may be allowable by the relevant authorities from time to time.

The Fund's participation in financial derivatives is basically to hedge the portfolio from any unexpected interest rate movement in the underlying fixed income market and also the portfolio's exposure to foreign currency. The primary interest is to protect the value of the portfolio. The Fund's net market exposure owing to its financial derivatives positions must not exceed the Fund's Net Asset Value.

3.9.6 Foreign Securities

Effective from 1 September 2011, the Manager may invest up to 30% of this Fund's Net Asset Value in fixed income securities of foreign markets where its regulatory authority is a member of the International Organisation of Securities Commissions (IOSCO).

The Fund will invest in fixed income securities listed on or traded in Asia Pacific ex Japan markets (such as Australia, China, Hong Kong SAR, India, Indonesia, New Zealand, Philippines, Singapore, Vietnam, South Korea, Sri Lanka, Taiwan and Thailand) including fixed income securities of Asia Pacific ex Japan companies that are listed on or traded in non-Asia Pacific ex Japan markets (such as the New York Stock Exchange and the London Stock Exchange) and / or fixed income securities issued and / or guaranteed by governments or quasi-government agencies.

When investing in foreign markets which require prior permission / approval such as in the form of an investment licence / investor code / investor registration, the Fund has / will obtain such necessary permission / approval in order to invest in such markets.

In undertaking these foreign investments, the Manager may invest directly in fixed income securities and /or may invest through other collective investment schemes (provided the investment mandate of the scheme complements the Fund's investment objective and other conditions as set out in section 3.9.4), where appropriate.

3.9.7 Liquid Assets

The Manager in structuring this Fund's portfolio will maintain a minimum liquid assets level of 0.5% of the Net Asset Value of the Fund for the purpose of meeting redemptions and to enable the proper and efficient management of the Fund. However, this does not preclude the Manager from lowering or raising the liquid assets level from the stipulated level to allow the Manager to react to the prevailing market conditions and to manage investment risks when circumstances warrant it.

This Fund shall not borrow in connection with its activities or lend any of its cash or investments unless permitted by the relevant laws pertaining to unit trusts. However, the Fund may borrow cash on a temporary basis (i.e. not more than one month) from financial institutions to meet redemption requests. Such borrowing shall not exceed ten (10) per cent of the Fund's Net Asset Value at the time the borrowing is incurred.

Investment in this Fund is not the same as placing funds in a deposit with a financial institution. There are risks involved and investors should rely on their own evaluation to assess the merits and risks when investing in this Fund.

3.10 INFORMATION ON OSK-UOB MUHIBBAH INCOME FUND

3.10.1 Objective

This Fund aims to maximise total returns through a combination of medium to long term* growth of capital and current income consistent with the preservation of capital.

Any material changes to the objective of this Fund require the Unit Holders' approval.

*Note: "medium to long term" in this context refers to a period of between 3-7 years.

3.10.2 External Investment Manager

In managing this Fund, the Manager has delegated the investment management function of the Fund's investments in foreign markets to UOB Asset Management Ltd, Singapore ("UOBAM") who will manage the relevant portion of the assets of the Fund in accordance with the investment objective of the Fund and the Deed, and subject to the Capital Markets and Services Act 2007, the Guidelines on Unit Trust Funds and any practice notes issued by the Securities Commission from time to time, as well as the internal policies and procedures of the Manager (please refer to Section 9.9 for further details).

3.10.3 Shariah Adviser

The Shariah Adviser for this Fund is IBFIM. Please refer to Section 9.10 for the details of their roles and responsibilities.

3.10.4 Strategy

The Fund seeks to maximise total returns through a combination of growth and current income by investing in sukuk of Malaysian incorporated companies and Shariah-compliant securities of companies listed on the local and/or foreign markets which have high growth potential and/or good dividend yield over a medium to long term period. These are Shariah-compliant securities of companies listed or traded in the global markets including but not limited to Malaysia, Australia, Hong Kong, Indonesia, Japan, New Zealand, Philippines, Singapore, South Korea, Taiwan, Thailand, United States of America, Canada, Brazil, Chile, Mexico, Austria, Belgium, Denmark, Finland, France, Germany, Ireland, Italy, Netherlands, Norway, Spain, Sweden, Switzerland, United Kingdom and South Africa.

Companies in which the Fund invests are selected based on a number of criteria: Shariah compliant, noted for offering an above average dividend yield, good management, sound fundamentals and consistent earnings growth.

The sukuk shall comprise amongst others of Government Investment Issues (GII), Islamic Accepted Bills, Bank Negara Monetary Notes-i, Cagamas Sukuk, other Government Islamic Papers, corporate sukuk, General Investment Account (GIA) and Shariah-based collective investment schemes. The Fund's investments in sukuk shall carry at least BBB ratings by RAM Rating Services Berhad or its equivalent rating by any other rating establishment.

Thus, this Fund's portfolio will be structured as follows:

Up to 40% of Net Asset Value
- Investments in Shariah-compliant securities of and Shariah-compliant securities relating to companies that have dividend and/or growth potential.

60% - 100% of Net Asset Value
- Investments in Malaysian sukuk, Islamic money market instruments, cash and Shariah-based deposits with any financial institutions.

The above asset allocation is only indicative and will be reviewed from time to time depending on the judgement of the Manager and the External Investment Manager as to the general market and economic conditions. Although the Fund is actively managed, how active or the frequency of its trading strategy will very much depend on market opportunities. Specific risks associated with such Shariah-compliant securities and investments are as elaborated in Section 2.2.

The risk management strategies and techniques employed by the Manager and the External Investment Manager include diversification of the Fund's asset allocation in terms of its exposure to various industries, sectors and asset classes/type of investments (i.e. Shariah-compliant equity, sukuk, cash). Islamic financial derivatives may also be used for hedging purposes where appropriate. The bulk of the Shariah-compliant investments will be invested over a medium to long term period with active disposal and liquidation of the investments, this being a further strategy to control risk as well as to optimise capital gains. This is especially so when the full growth potential of the investment is deemed to have been reduced over a prolonged rise in equity values, and the available alternative investment may present more attractive valuations and potential returns. The Fund complies with the permitted investments and restrictions imposed by the Securities Commission. This also helps to manage the Fund's risks. Moreover, the Manager in making its investment decisions shall at all times comply with the investment restrictions of the Fund and requirements as set out in the Deed.

For investments in foreign markets, the External Investment Manager in managing the principal risks such as country risk and currency risk, will always take into consideration the reference benchmark as well as its evaluation of the historical developments and its prior experience in such markets. Such practice will be managed through active management and constant review, drawing on its resources and infrastructure as an established global fund manager. Investments will ultimately be made based on the risk-reward.

The Manager and / or the External Investment Manager may take temporary defensive positions that may be inconsistent with the Fund's principal strategy in attempting to respond to adverse economic, political or any other market conditions. However, any position if taken, will always comply with Shariah requirements. In such circumstances, the Manager and / or the External Investment Manager may reallocate up to 100% of the Fund's Shariah-compliant equity investments into other asset classes such as sukuk, Islamic money market instruments, cash and Shariah-based deposits with any financial institutions, which are defensive in nature and comply with Shariah requirements.

The performance of this Fund is benchmarked against a composite benchmark comprising:

40% DJIM (Dow Jones Islamic Market World Index);
60% RAM QuantShop GII (medium term) Index.

The composite benchmark selected is reflective of the Fund's Shariah-compliant investments and also its world-wide investment mandate. For ease of reference, investors may refer to Bloomberg L.P for these indicators.

3.10.5 Permitted Investments and Restrictions

This Fund may invest in Shariah-compliant securities traded on the Bursa Malaysia or any other market considered as an Eligible Market, Shariah-compliant securities not listed in or traded under the rules of an Eligible Market ("Unlisted Shariah-compliant Securities"), Shariah-based collective investment schemes, Shariah-compliant securities/instruments in foreign markets, Islamic financial derivatives, Islamic structured products, Shariah-based liquid assets (including Islamic money market instruments and Shariah-based deposits with any financial institutions), participate in the lending of Shariah-compliant securities that complies with Shariah requirements, and any other Shariah-compliant investments permitted by the SACSC and/or the Shariah Adviser from time to time. Consequently, all investments for this Fund are to be designated as Shariah-compliant and in this regard, our Shariah Adviser, IBFIM, will advise on the selection of investments to ensure compliance with Shariah requirements.

The acquisition of such permitted investments is subject to the following restrictions:

a) The value of the Fund's Shariah-compliant investments in Unlisted Shariah-compliant Securities must not exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

b) The value of the Fund's Shariah-compliant investments in Shariah-compliant ordinary shares issued by any single issuer must not exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

c) The value of the Fund's Shariah-compliant investments in Transferable Shariah-compliant Securities (i.e. Shariah-compliant equities, Islamic debentures and Shariah-compliant warrants) and Islamic money market instruments issued by any single issuer must not exceed fifteen (15) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

d) The value of the Fund's placement in Shariah-based deposits with any single financial institution must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

e) The value of the Fund's Shariah-compliant investments in Transferable Shariah-compliant Securities and Islamic money market instruments issued by any group of companies must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

f) The aggregate value of the Fund's Shariah-compliant investments in Transferable Shariah-compliant Securities, Islamic money market instruments, Shariah-based deposits, over-the-counter ("OTC") Islamic financial derivatives and Islamic structured products issued by or placed with (as the case may be) any single issuer/institution must not exceed twenty five (25) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

g) The value of the Fund's Shariah-compliant investments in units/shares of any Shariah-based collective investment scheme must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

h) The value of the Fund's Shariah-compliant investments in Islamic structured products issued by any single counter-party must not exceed fifteen (15) per cent of the Fund's

Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time. This single counter-party limit may be exceeded if the counter-party has a minimum long-term rating that indicates very strong capacity for timely payment of financial obligations provided by any domestic or global rating agency and the Islamic structured product has a capital protection feature. When this applies, the calculation of the aggregate value to determine compliance with item (f) should exclude the value of investments in Islamic structured products.

i) The value of the Fund's OTC Islamic financial derivatives transactions with any single counter-party must not exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time; and the Fund's exposure to the underlying assets (vide the Islamic derivatives) must not exceed the Fund's investment spread limits as stipulated in (b), (c), (d), (e), (f), (g) and (h) above. In addition, the Fund's net market exposure owing to its Islamic financial derivatives positions must not exceed the Fund's Net Asset Value.

j) The Fund's Shariah-compliant investments in Transferable Shariah-compliant Securities (other than Islamic debentures) must not exceed ten (10) per cent of the Shariah-compliant securities issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time.

k) The Fund's Shariah-compliant investments in sukuk must not exceed twenty (20) per cent of the Islamic debentures issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time.

l) The Fund's Shariah-compliant investments in Islamic money market instrument must not exceed ten (10) per cent of the instruments issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time. Such limit does not apply to Islamic money market instruments that do not have a pre-determined issue size.

m) The Fund's Shariah-compliant investments in Shariah-based collective investment schemes must not exceed twenty five (25) per cent of the units/shares in any one Shariah-based collective investment scheme, or any other limit as may be prescribed by the Securities Commission from time to time.

The limits and restrictions mentioned herein must be complied with at all times based on the most up-to-date value of the Fund's Shariah-compliant investments. However, a 5% allowance in excess of the limits or restrictions is permitted where the limits or restrictions is breached through an appreciation or depreciation of the Net Asset Value of the Fund (whether as a result of an appreciation or depreciation of the Shariah-compliant investments, or as a result of repurchase of units of the Fund or payment made from the Fund). The Manager and / or External Investment Manager will not make any further acquisitions to which the relevant limit is breached, and the Manager and / or External Investment Manager will within a reasonable period of not more than three (3) months from the date of the breach take all necessary steps and actions to rectify the breach. Such limits and restrictions however, do not apply to Shariah-compliant securities and sukuk that are issued or guaranteed by the government or Bank Negara Malaysia.

3.10.6 Investment in Shariah-compliant Securities Not Traded in or under the Rules of an Eligible Market ("Unlisted Shariah-compliant Securities")

The Manager and / or the External Investment Manager will only make such investments where the Manager and / or the External Investment Manager expects those investments to complement the objective and enhance the performance of this Fund. Such investments shall not include:

(a) Shariah-compliant equities not listed for trading in a stock market of a stock exchange but have been approved for such listing and offered directly to the Fund by the issuer;

(b) Islamic debentures traded on an organised over-the-counter (OTC) market; and

(c) Islamic structured products.

The Fund's investment holding in Unlisted Shariah-compliant Securities (if any) shall always be subject to the restriction stipulated in section 3.10.5 (a).

3.10.7 Shariah-based Collective Investment Schemes

The Manager and / or External Investment Manager will only make such investments where the Manager and / or External Investment Manager expect those investments to complement the objective and enhance the performance of this Fund. In addition, the Manager will only make such investments if the target fund is registered/ authorised/approved by the relevant regulatory authority in its home jurisdiction as the case may be and which operates within the general investment principles of the Guidelines on Unit Trust Funds issued by the Securities Commission. The Fund's investments in Shariah-based collective investment schemes (if any) shall always be subject to the restrictions stipulated in section 3.10.5 (g) and (m).

3.10.8 Islamic Financial Derivatives

The Manager and / or External Investment Manager may participate in Islamic futures contracts and other Islamic financial derivatives, when appropriate. The category of Islamic financial derivatives to be participated in shall be stock index futures contracts, stock index options contracts, sukuk futures contracts, single stock futures contracts, forwards and swaps or any other categories/types of Islamic futures contracts or Islamic financial derivatives that may be allowable by the relevant authorities from time to time. The Fund's participation in Islamic financial derivatives is basically to hedge the portfolio from any unexpected price or interest rate movement in the underlying market and also the portfolio's exposure to foreign currency as well as to hedge against any opportunity loss arising from its uninvested cash. Such participation in Islamic financial derivatives shall commence only if the underlying financial instrument complies with Shariah requirements. The primary interest is to protect the value of the portfolio and to manage risks in relation to the benchmark. Nonetheless, the Fund may also invest in Islamic financial derivatives for investment purpose to enhance the returns of the Fund. The Fund's Shariah-compliant investments in Islamic financial derivatives (if any) shall always be subject to the restrictions stipulated in section 3.10.5 (f) and (i).

3.10.9 Islamic Structured Products

The Manager and / or External Investment Manager may invest in Islamic structured products where the Manager and / or External Investment Manager expects those investments to complement the objective and enhance the performance of this Fund. The Fund's investments

in Islamic Structured Products (if any) shall always be subject to the restriction stipulated in section 3.10.5 (f) and (h).

3.10.10 Foreign Shariah-compliant Securities

The External Investment Manager may invest up to 40% of this Fund's Net Asset Value in securities of foreign markets provided the securities are reviewed and designated as Shariah-compliant by the Shariah Adviser and the foreign market to be invested in is a market where its regulatory authority is a member of the International Organisation of Securities Commission (IOSCO). The Fund will invest in Shariah-compliant securities/instruments listed on or traded in foreign markets including but not limited to Australia, Hong Kong SAR, Indonesia, Japan, New Zealand, Philippines, Singapore, South Korea, Taiwan, Thailand, United States of America, Canada, Brazil, Chile, Mexico, Austria, Belgium, Denmark, Finland, France, Germany, Ireland, Italy, Netherlands, Norway, Spain, Sweden, Switzerland, United Kingdom and South Africa.

When investing in foreign markets which require prior permission / approval such as in the form of an investment licence / investor code / investor registration, the Fund has / will obtain such necessary permission / approval in order to invest in such markets.

In undertaking these foreign investments, the External Investment Manager will invest directly in the equities markets and/or may also invest through other Shariah-compliant collective investment schemes (provided the investment mandate of the scheme complements the Fund's investment objective and other conditions as set out in section 3.10.7), where appropriate.

3.10.11 Shariah-based Liquid Assets

The Manager in structuring the Fund's portfolio will maintain a minimum Shariah-based liquid assets level of 2% of the Net Asset Value of the Fund for the purpose of meeting redemptions and to enable the proper and efficient management of the Fund. However, this does not preclude the Manager from lowering or raising the Shariah-based liquid assets level from the stipulated level to allow the Manager to react to the prevailing market conditions and to manage investment risks when circumstances warrant it.

This Fund shall not borrow in connection with its activities or lend any of its cash or Shariah-compliant investments unless permitted by the relevant laws pertaining to unit trusts. However, the Fund may seek an Islamic financing facility on a temporary basis (i.e. not more than one month) from financial institutions to meet redemption requests. Such financing facility shall not exceed ten (10) per cent of the Fund's Net Asset Value at the time the facility is incurred.

3.11 INFORMATION ON OSK-UOB THEMATIC GROWTH FUND

3.11.1 Objective

This Fund aims to provide investors with medium to long term* capital appreciation through investments in securities of Malaysian companies that will benefit from evolving domestic and / or global trends.

Any material changes to the objective of this Fund require the Unit Holders' approval.

* Note: "medium to long term" in this context refers to a period of between 3 - 7 years.

3.11.2 Strategy

This Fund will focus on a minimum of 3 themes from the evolving domestic and / or global trends identified by the Manager as having strong potential to outperform the benchmark return of 8.00% growth per annum in Net Asset Value of a Unit. Hence, the name "Thematic Growth".

The Manager views Malaysia as dynamic, with a high-growth and rapidly expanding economy, undergoing long term structural changes. Depending on which stage of the economic cycle we are in, the Manager will look for the appropriate themes which the Manager will seek to take advantage of. For example, during periods of economic slowdown, the Manager will look for defensive themes such as high dividend yielding stocks and companies with sustainable earnings growth. Other themes would also include counter-cyclical sectors as well as mergers & acquisitions. Conversely, during economic up-cycles, the Manager will look for growth stocks, possibly in export oriented sectors (e.g., manufacturing, technology and electronics) as well as consumer discretionary like properties, automobiles and other luxury goods. The Manager's strategy is to identify the said themes in its early phase to capitalise on its growth. After identifying the most promising themes, the Manager will proceed to select companies with strong fundamentals and attractive valuations. Undervalued securities are uncovered through intensive and independent fundamental research.

Within a theme, the focus is generally on companies with
a) sustainable business model;
b) ability to expand locally and / or regionally;
c) ability to deliver above average growth;
d) consistently strong underlying profitability;
e) reasonable valuations; and
f) strong balance sheet.

The Manager will rebalance and reposition the Fund accordingly to reap the benefits of the change in market dynamics, economic cycle and specific factors influencing each sector.

This Fund's portfolio will be structured as follows:

Up to 98% of Net Asset Value
- Investments in equity and equity-related securities of Malaysian companies that will benefit from evolving domestic and / or global trends.

2% - 100% of Net Asset Value
- Investments in fixed income securities, money market instruments, cash and deposits with financial institutions.

Hence, the Fund will generally have an equity exposure of up to 98% of the Fund's Net Asset Value to generate returns to the Fund. However, the Manager may lower the equity exposure of the Fund in favour of fixed income securities such as government bonds and corporate debt securities which include money market instruments in order to help achieve the benchmark return and/or to help preserve capital. Accordingly, the Fund's exposure to fixed income securities may increase up to 100% of the Fund's Net Asset Value.

Although the Fund is actively managed, how active or the frequency of its trading strategy will depend on market opportunities. Specific risks associated with such securities and investments are as elaborated in Section 2.2.

The risk management strategies and techniques employed by the Manager include diversification of the Fund's asset allocation in terms of its exposure to various industries, sectors and asset classes/type of investments (i.e. equity, fixed income securities and money market instruments). Financial derivatives may also be used for hedging purposes where appropriate. The bulk of the investments will be invested over a medium to long term period with active disposal and liquidation of the investments, this being a further strategy to control risk as well as to optimise capital gains. This is especially so when the full growth potential of the investment is deemed to have been reduced over a prolonged rise in equity values and the alternative asset type may present more attractive valuations. The Fund complies with the permitted investments and restrictions imposed by the Securities Commission. This also helps to manage the Fund's risks. Moreover, the Manager in making its investment decisions shall at all times comply with the investment restrictions of the Fund and requirements as set out in the Deed.

The performance of this Fund is benchmarked against the targeted 8.00% growth per annum in Net Asset Value of a Unit over the medium to long term. An absolute return benchmark is chosen as there is no suitable benchmark which can fairly reflect the Fund's investment strategy.

This is not a guaranteed return and is only a measurement of the Fund's performance. The Fund may not achieve the aforesaid 8% per annum growth rate in any particular financial year but targets to achieve this growth over the medium to long term.

3.11.3 Permitted Investments and Restrictions

This Fund may invest in securities traded on the Bursa Malaysia or any other market considered as an Eligible Market, securities not listed in or traded under the rules of an Eligible Market ("Unlisted Securities"), collective investment schemes, financial derivatives, structured products, liquid assets (including money market instruments and deposits with any financial institutions), participate in the lending of securities, and any other investments permitted by the Securities Commission from time to time.

The acquisition of such permitted investments is subject to the following restrictions:

a) The value of the Fund's investments in Unlisted Securities must not exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

b) The value of the Fund's investments in ordinary shares issued by any single issuer must not exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

c) The value of the Fund's investments in Transferable Securities (i.e. equities, debentures and warrants) and money market instruments issued by any single issuer

must not exceed fifteen (15) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

d) The value of the Fund's placement in deposits with any single financial institution must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

e) The value of the Fund's investments in Transferable Securities and money market instruments issued by any group of companies must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

f) The aggregate value of the Fund's investment in Transferable Securities, money market instruments, deposits, over-the-counter ("OTC") financial derivatives and structured products issued by or placed with (as the case may be) any single issuer/institution must not exceed twenty five (25) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

g) The value of the Fund's investments in units/shares of any collective investment scheme must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

h) The value of the Fund's investments in structured products issued by any single counter-party must not exceed fifteen (15) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time. This single counter-party limit may be exceeded if the counter-party has a minimum long-term rating that indicates very strong capacity for timely payment of financial obligations provided by any domestic or global rating agency and the structured product has a capital protection feature. When this applies, the calculation of the aggregate value to determine compliance with item (f) should exclude the value of investments in structured products.

i) The value of the Fund's OTC financial derivatives transactions with any single counter-party must not exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time; and the Fund's exposure to the underlying assets (vide the derivatives) must not exceed the Fund's investment spread limits as stipulated in (b), (c), (d), (e), (f), (g) and (h) above. In addition, the Fund's net market exposure owing to its financial derivatives position must not exceed the Fund's Net Asset Value.

j) The Fund's investments in Transferable Securities (other than debentures) must not exceed ten (10) per cent of the securities issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time.

k) The Fund's investment in debentures must not exceed twenty (20) per cent of the debentures issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time.

l) The Fund's investment in money market instrument must not exceed ten (10) per cent of the instruments issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time. Such limit does not apply to money market instruments that do not have a pre-determined issue size.

m) The Fund's investments in collective investment schemes must not exceed twenty five (25) per cent of the units/shares in any one collective investment scheme, or any other limit as may be prescribed by the Securities Commission from time to time.

The limits and restrictions mentioned herein must be complied with at all times based on the most up-to-date value of the Fund's investments. However, a 5% allowance in excess of the limits or restrictions is permitted where the limits or restrictions is breached through an appreciation or depreciation of the Net Asset Value of the Fund (whether as a result of an appreciation or depreciation of the investments, or as a result of repurchase of units of the Fund or payment made from the Fund). The Manager will not make any further acquisitions to which the relevant limit is breached, and the Manager will within a reasonable period of not more than three (3) months from the date of the breach take all necessary steps and actions to rectify the breach. Such limits and restrictions however, do not apply to securities / instruments that are issued or guaranteed by the government or Bank Negara Malaysia.

3.11.4 Investment in Securities Not Traded in or under the Rules of an Eligible Market ("Unlisted Securities")

The Manager will only make such investments where the Manager expects those investments to complement the objective and enhance the performance of this Fund. Such investments shall not include:

(a) Equities not listed for trading in a stock market of a stock exchange but have been approved for such listing and offered directly to the Fund by the issuer;

(b) Debentures traded on an organised over-the-counter (OTC) market; and

(c) Structured products.

The Fund's investments in Unlisted Securities (if any) shall always be subject to the restriction stipulated in section 3.11.3 (a).

3.11.5 Collective Investment Schemes

The Manager will only make such investments where the Manager expects those investments to complement the objective and enhance the performance of this Fund. In addition, the Manager will only make such investments if the target fund is registered/ authorised/approved by the relevant regulatory authority in its home jurisdiction as the case may be and which operates within the general investment principles of the Guidelines on Unit Trust Funds issued by the Securities Commission. The Fund's investments in collective investment schemes (if any) shall always be subject to the restrictions stipulated in section 3.11.3 (g) and (m).

3.11.6 Financial Derivatives

The Manager may participate in futures contracts and other financial derivatives, when appropriate. The category of financial derivatives to be participated in shall be stock index futures contracts, stock index options contracts, single stock futures contracts, interest rate futures contacts, bond futures contacts or any other categories/types of futures contracts or financial derivatives that may be allowable by the relevant authorities from time to time. The Fund's participation in financial derivatives is basically to hedge the portfolio from any unexpected price or interest rate movement in the underlying market as well as to hedge against any opportunity loss arising from its uninvested cash. The primary interest is to protect the value of the portfolio and to manage risks in relation to the benchmark. Nonetheless, the

Fund may also invest in financial derivatives for investment purpose to enhance the returns of the Fund. The Fund's investments in financial derivatives (if any) shall always be subject to the restrictions stipulated in section 3.11.3 (f) and (i).

3.11.7 Structured Products

The Manager may also invest in structured products where the Manager expect those investments to complement the objective and enhance the performance of this Fund. The Fund's investments in structured products (if any) shall always be subject to the restrictions stipulated in section 3.11.3 (f) and (h).

3.11.8 Foreign Securities

This Fund will not invest in foreign securities as the Fund seeks to achieve its investment objective through investing in domestic securities.

3.11.9 Liquid Assets

The Manager in structuring the Fund's portfolio will maintain a minimum liquid assets level of 2% of the Net Asset Value of the Fund for the purpose of meeting redemptions and to enable the proper and efficient management of the Fund. However, this does not preclude the Manager from lowering or raising the liquid assets level from the stipulated level to allow the Manager to react to the prevailing market conditions and to manage investment risks when circumstances warrant it.

This Fund shall not borrow in connection with its activities or lend any of its cash or investments unless permitted by the relevant laws pertaining to unit trusts. However, the Fund may borrow cash on a temporary basis (i.e. not more than one month) from financial institutions to meet redemption requests. Such borrowing shall not exceed ten (10) per cent of the Fund's Net Asset Value at the time the borrowing is incurred.

3.12 INFORMATION ON OSK-UOB INSTITUTIONAL ISLAMIC MONEY MARKET FUND

3.12.1 Objective

This Fund aims to provide investors with a high level of liquidity^ whilst providing reasonable returns by investing in low risk investments that complies with Shariah requirements.

Any material changes to the objective of this Fund require the Unit Holders' approval.

^Note: Redemption monies of this Fund will generally be paid the next business day (a working day when the Manager is open for business) after receipt by the Manager of the request to repurchase.

3.12.2 Shariah Adviser

The Shariah Adviser for this Fund is IBFIM. Please refer to Section 9.10 for the details of their roles and responsibilities.

3.12.3 Strategy

The Fund will invest in a portfolio of Islamic money market instruments and other short term sukuk and placements of Shariah-based deposits with financial institutions. Investments in sukuk issued by financial institutions or private entities must carry a credit rating of at least an A / P2 by RAM Rating Services Berhad or its equivalent rating by any other rating establishment at the point of purchase. Should the ratings thereafter be downgraded below the said minimum credit rating, such papers shall be disposed off within a reasonable time frame taking into consideration prevailing market conditions and factors.

Thus, this Fund's portfolio will be structured as follows:

90% - 100% of Net Asset Value
- Investments in sukuk, Islamic money market instruments and Shariah-based deposits with financial institutions ("Permitted Investments") which have a remaining maturity period of not more than 365 days.

Up to 10% of Net Asset Value
- Investments in Permitted Investments which have a remaining maturity period of more than 365 days but less than 732 days.

Although the Fund is actively managed, its fund management strategy will depend on the interest rate environment and the anticipated redemption requests by Unit Holders. Specific risks associated with such Shariah-compliant securities and investments are as elaborated in Section 2.2.

For investments in foreign markets which may commence from 1 September 2011, the Manager in managing the principal risks such as country risk and currency risk will always take into consideration its evaluation of the historical developments and its prior experience in such markets. Such practice will be managed through active management and constant review, drawing on the resources and infrastructure of the investment arm of our joint-venture partner, UOB Asset Management Ltd., Singapore, an established global fund manager. Investments will ultimately be made based on risk-reward.

The risk management strategies and techniques employed by the Manager include diversification of the Fund's asset allocation in terms of its exposure to various industries, sectors and asset classes/type of Shariah-compliant investments (i.e. sukuk and Islamic money market instruments). Islamic financial derivatives may also be used for hedging purposes where appropriate. The Fund complies with the permitted investments and restrictions imposed by the Securities Commission. This also helps to manage the Fund's risks. Moreover, the Manager in making its investment decisions shall at all times comply with the investment restrictions of the Fund and requirements as set out in the Deed.

The performance of this Fund is benchmarked against the Maybank 1 month General Investment Account (GIA) Tier 1 rate as published by Maybank. The benchmark selected is reflective of the Fund's Shariah-compliant investments and also the high level of liquidity offered to the investors. For ease of reference, investors may refer to Maybank's website, **www.maybank2u.com** for this indicator.

3.12.4 Permitted Investments and Restrictions

This Fund may invest in corporate sukuk traded on the Bursa Malaysia or any other market considered as an Eligible Market, Shariah-based collective investment schemes, Government Investment Issues (GII), Islamic Accepted Bills, Bank Negara Monetary Notes-i, Cagamas Sukuk, other obligations issued or guaranteed by the Malaysian Government, Bank Negara Malaysia and government–related agencies that comply with Shariah requirements, Islamic financial derivatives, Islamic money market instruments, cash and Shariah-based deposits with any financial institutions and any other investments permitted by the Shariah Advisory Council of the Securities Commission and/or the Shariah Adviser from time to time ("Permitted Investments").

The acquisition of such Permitted Investments is subject to the following restrictions:

a) The value of the Fund's Shariah-compliant investments in Permitted Investments must not be less than ninety (90) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

b) The value of the Fund's Shariah-compliant investments in Permitted Investments which have a remaining maturity period of not more than 365 days must not be less than ninety (90) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

c) The value of the Fund's Shariah-compliant investments in Permitted Investments which have a remaining maturity period of more than 365 days but less than 732 days must not exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

d) The value of the Fund's Shariah-compliant investments in sukuk and Islamic money market instruments issued by any single issuer must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

e) The value of the Fund's Shariah-compliant investments in sukuk and Islamic money market instruments issued by any single issuer may exceed twenty (20) per cent but must not exceed thirty (30) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time, provided the Islamic debentures are rated by any domestic or global rating agency to be of the best quality and offer highest safety for timely payment of profit and principal.

f) The value of the Fund's placement in Shariah-based deposits with any single financial institution must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

g) The value of the Fund's Shariah-compliant investment in sukuk and Islamic money market instruments issued by any group of companies must not exceed thirty (30) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

h) The aggregate value of the Fund's Shariah-compliant investments in sukuk, Shariah-based deposits and Islamic money market instruments issued by or placed with (as the case may be) any single issuer / institution must not exceed twenty five (25) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

i) The value of the Fund's Shariah-compliant investment in units / shares of any Shariah-based collective investment scheme must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

j) The Fund's Shariah-compliant investments in sukuk must not exceed twenty (20) per cent of the Shariah-compliant securities issued by any single issuer or any other limit as may be prescribed by the Securities Commission from time to time.

k) The Fund's Shariah-compliant investments in Islamic money market instruments must not exceed twenty (20) per cent of the securities issued by any single issuer or any other limit as may be prescribed by the Securities Commission from time to time.

l) The Fund's Shariah-compliant investments in Shariah-based collective investment schemes must not exceed twenty five (25) per cent of the units / shares in any Shariah-based collective investment scheme or any other limit as may be prescribed by the Securities Commission from time to time.

The limits and restrictions mentioned herein must be complied with at all times based on the most up-to-date value of the Fund's Shariah-compliant investments. However, a 5% allowance in excess of the limits or restrictions is permitted where the limits or restrictions is breached through an appreciation or depreciation of the Net Asset Value of the Fund (whether as a result of an appreciation or depreciation of the Shariah-compliant investments, or as a result of repurchase of units of the Fund or payment made from the Fund). The Manager will not make any further acquisitions to which the relevant limit is breached, and the Manager will within a reasonable period of not more than three (3) months from the date of the breach take all necessary steps and actions to rectify the breach. Such limits and restrictions however, do not apply to Shariah-compliant securities and sukuk that are issued or guaranteed by the government or Bank Negara Malaysia.

3.12.5 Shariah-based Collective Investment Schemes

The Manager will only make such investments where the Manager expects those investments to complement the objective and enhance the performance of this Fund. In addition, the Manager will only make such investments if the target fund is registered/ authorised/approved by the relevant regulatory authority in its home jurisdiction as the case may be and which operates within the general investment principles of the Guidelines on Unit Trust Funds issued by the Securities Commission. The Fund's investments in Shariah-based collective investment schemes (if any) shall always be subject to the restrictions stipulated in section 3.12.4 (i) and (l).

3.12.6 Islamic Financial Derivatives

The Manager may participate in Islamic futures contracts or any other categories / types of Islamic financial derivatives that may be allowable by the relevant authorities from time to time, when appropriate. The Fund's participation in Islamic financial derivatives is basically to hedge the portfolio from any unexpected interest rate movement and any opportunity loss arising from its uninvested cash as well as to hedge the portfolio's exposure to foreign currency. The primary interest is to protect the value of the portfolio. Such participation in Islamic financial derivatives shall commence only if the underlying Islamic financial instruments complies with Shariah requirements. The Fund's net market exposure owing to its Islamic financial derivatives positions must not exceed the Fund's Net Asset Value.

3.12.7 Foreign Shariah-compliant Securities

Effective from 1 September 2011, the Manager may invest up to 30% of this Fund's Net Asset Value in sukuk of foreign markets where its regulatory authority is a member of the International Organisation of Securities Commissions (IOSCO).

The Fund will invest in sukuk listed on or traded in Asia Pacific ex Japan markets (such as Australia, China, Hong Kong SAR, India, Indonesia, New Zealand, Philippines, Singapore, Vietnam, South Korea, Sri Lanka, Taiwan and Thailand) including sukuk of Asia Pacific ex Japan companies that are listed on or traded in non-Asia Pacific ex Japan markets (such as the New York Stock Exchange and the London Stock Exchange) and / or sukuk issued and / or guaranteed by governments or quasi-government agencies.

When investing in foreign markets which require prior permission / approval such as in the form of an investment licence / investor code / investor registration, the Fund has / will obtain such necessary permission / approval in order to invest in such markets.

In undertaking these foreign investments, the Manager may invest directly in sukuk and /or may invest through other Shariah-based collective investment schemes (provided the investment mandate of the scheme complements the Fund's investment objective and other conditions as set out in section 3.12.5), where appropriate.

3.12.8 Shariah-based Liquid Assets

The Manager in structuring this Fund's portfolio will maintain a minimum Shariah-based liquid assets level of 0.5% of the Net Asset Value of the Fund for the purpose of meeting redemptions and to enable the proper and efficient management of the Fund. However, this does not preclude the Manager from lowering or raising the Shariah-based liquid assets level from the stipulated level to allow the Manager to react to the prevailing market conditions and to manage investment risks when circumstances warrant it.

This Fund shall not borrow in connection with its activities or lend any of its cash or investments unless permitted by the relevant laws pertaining to unit trusts. However, the Fund may seek an Islamic financing facility on a temporary basis (i.e. not more than one month) from financial institutions to meet redemption requests. Such financing facility shall not exceed ten (10) per cent of the Fund's Net Asset Value at the time the facility is incurred.

Investment in this Fund is not the same as placing funds in a Shariah-based deposit with a financial institution. There are risks involved and investors should rely on their own evaluation to assess the merits and risks when investing in this Fund.

3.13 INFORMATION ON OSK-UOB MALAYSIA DIVIDEND FUND

3.13.1 Objective

This Fund aims to provide investors with capital growth and recurring income in the medium to long term* through investments in securities of and securities relating to Malaysian companies which offer attractive yields and sustainable dividend payments.

Any material changes to the objective of this Fund require the Unit Holders' approval.

* Note: "medium to long term" in this context refers to a period between 3-7 years.

3.13.2 Strategy

The Fund aims to achieve its objective through investments in companies that focus on shareholder value in the form of sustainable dividend returns or have the potential to offer attractive dividend yields combined with the prospect for growth.

Hence, the Manager's strategy is to identify companies that offer high dividend yields and whose cash flow generated by business and management activities are expected to support such dividend payment. The Manager may also invest in growth or recovery stocks which have the potential to adopt a strong dividend payout policy.

The Fund will also invest in fixed income securities where the yields from these securities are attractive and are favourable as compared to equities. The Fund's investment in fixed income securities will be that of debt securities issued by corporations, financial institutions and government (comprising amongst others of convertible debt securities, redeemable debt securities, bonds / securities that are issued and / or guaranteed by the government or quasi-government agencies, corporate bonds carrying at least BBB ratings by RAM Rating Services Berhad or its equivalent rating by any other rating establishment) as well as fixed income collective investment scheme, money market instruments, cash and deposits with financial institutions.

The Manager employs fundamental and bottom-up valuation analysis as an integral part of their investment process. This includes evaluation of company management, products & services, competitive positioning, operating outlook, earnings prospects, risk factors and corporate governance standards, looking at discounted cashflow models, comparative multiples (eg. price earnings ratio, price to book value) and profitability measures (eg. returns on equity).

This Fund's portfolio will be structured as follows:

70% to 98% of Net Asset Value
- Investment in equity and equity-related securities of Malaysian companies which offer attractive yields and sustainable dividend payments.

2% - 30% of Net Asset Value
- Investment in liquid assets, fixed income securities, money market instruments and deposits with financial institutions.

The above asset allocation is only indicative and will be reviewed from time to time depending on the judgement of the Manager as to the general market and economic conditions. Although the Fund is actively managed, how active or the frequency of its trading

strategy will depend on market opportunities. Specific risks associated with such securities and investments are as elaborated in Section 2.2.

The risk management strategies and techniques employed by the Manager include diversification of the Fund's asset allocation in terms of its exposure to various industries, sectors and asset classes/type of investments (i.e. equity, fixed income securities and money market instruments). Financial derivatives may also be used for hedging purposes where appropriate. The bulk of the investments will be invested over a medium to long term period with active disposal or liquidation of the investments, this being a further strategy to control risk as well as to optimise capital gains. This is especially so when the full growth potential of the investment is deemed to have been reduced over a prolonged rise in equity values and the available alternative investment may present more attractive valuations and potential returns.
The Fund complies with the permitted investments and restrictions imposed by the Securities Commission. This also helps to manage the Fund's risks. Moreover, the Manager in making its investment decisions shall at all times comply with the investment restrictions of the Fund and requirements as set out in the Deed.

The Manager may take temporary defensive positions that may be inconsistent with the Fund's principal strategy in attempting to respond to adverse economic, political or any other market conditions. In such circumstances, the Manager may reallocate up to 100% of the Fund's equity investments into other asset classes such as fixed income securities, money market instruments, cash and deposits with financial institutions, which are defensive in nature.

The performance of this Fund is benchmarked against FTSE Bursa Malaysia Emas Index which best reflects the Fund's investment universe i.e. the Main Market of Bursa Malaysia and which complements its investment strategy. For ease of reference, investors may refer to the newspapers for this indicator.

3.13.3 Permitted Investments and Restrictions

This Fund may invest in securities traded on the Bursa Malaysia or any other market considered as an Eligible Market, securities not listed in or traded under the rules of an Eligible Market ("Unlisted Securities"), collective investment schemes, structured products, liquid assets (including money market instruments and deposits with any financial institutions), participate in the lending of securities, and any other investments permitted by the Securities Commission from time to time.

The acquisition of such permitted investments is subject to the following restrictions:

a) The value of the Fund's investments in Unlisted Securities must not exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

b) The value of the Fund's investments in ordinary shares issued by any single issuer must not exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

c) The value of the Fund's investments in Transferable Securities (i.e. equities, debentures and warrants) and money market instruments issued by any single issuer must not exceed fifteen (15) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

d) The value of the Fund's placement in deposits with any single financial institution must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

e) The value of the Fund's investments in Transferable Securities and money market instruments issued by any group of companies must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

f) The aggregate value of the Fund's investments in Transferable Securities, money market instruments, deposits, over-the-counter ("OTC") financial derivatives and structured products issued by or placed with (as the case may be) any single issuer/institution must not exceed twenty five (25) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

g) The value of the Fund's investments in units/shares of any collective investment scheme must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

h) The value of the Fund's investments in structured products issued by any single counter-party must not exceed fifteen (15) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time. This single counter-party limit may be exceeded if the counter-party has a minimum long-term rating that indicates very strong capacity for timely payment of financial obligations provided by any domestic or global rating agency and the structured product has a capital protection feature. When this applies, the calculation of the aggregate value to determine compliance with item (f) should exclude the value of investments in structured products.

i) The value of the Fund's OTC financial derivatives transactions with any single counter-party must not exceed ten (10) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time; and the Fund's exposure to the underlying assets (vide the derivatives) must not exceed the Fund's investment spread limits as stipulated in (b), (c), (d), (e), (f), (g) and (h) above. In addition, the Fund's net market exposure owing to its financial derivatives position must not exceed the Fund's Net Asset Value.

j) The Fund's investments in Transferable Securities (other than debentures) must not exceed ten (10) per cent of the securities issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time.

k) The Fund's investments in debentures must not exceed twenty (20) per cent of the debentures issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time.

l) The Fund's investments in money market instruments must not exceed ten (10) per cent of the instruments issued by any single issuer, or any other limit as may be prescribed by the Securities Commission from time to time. Such limit does not apply to money market instruments that do not have a pre-determined issue size.

m) The Fund's investments in collective investment schemes must not exceed twenty five (25) per cent of the units/shares in any one collective investment scheme, or any other limit as may be prescribed by the Securities Commission from time to time.

The limits and restrictions mentioned herein must be complied with at all times based on the most up-to-date value of the Fund's investments. However, a 5% allowance in excess of the limits or restrictions is permitted where the limits or restrictions is breached through an appreciation or depreciation of the Net Asset Value of the Fund (whether as a result of an appreciation or depreciation of the investments, or as a result of repurchase of units of the Fund or payment made from the Fund). The Manager will not make any further acquisitions to which the relevant limit is breached, and the Manager will within a reasonable period of not more than three (3) months from the date of the breach take all necessary steps and actions to rectify the breach. Such limits and restrictions however, do not apply to securities that are issued or guaranteed by the government or Bank Negara Malaysia.

3.13.4 Investment in Securities Not Traded in or under the Rules of an Eligible Market ("Unlisted Securities")

The Manager will only make such investments where the Manager expects those investments to complement the objective and enhance the performance of this Fund. Such investments shall not include:

(a) Equities not listed for trading in a stock market of a stock exchange but have been approved for such listing and offered directly to the Fund by the issuer;

(b) Debentures traded on an organised over-the-counter (OTC) market; and

(c) Structured products.

The Fund's investments in Unlisted Securities (if any) shall always be subject to the restriction stipulated in section 3.13.3 (a).

3.13.5 Collective Investment Schemes

The Manager will only make such investments where the Manager expects those investments to complement the objective and enhance the performance of this Fund. In addition, the Manager will only make such investments if the target fund is registered/ authorised/approved by the relevant regulatory authority in its home jurisdiction as the case may be and which operates within the general investment principles of the Guidelines on Unit Trust Funds issued by the Securities Commission. The Fund's investments in collective investment schemes (if any) shall always be subject to the restrictions stipulated in section 3.13.3 (g) and (m).

3.13.6 Financial Derivatives

The Manager may participate in futures contracts and other financial derivatives, when appropriate. The category of financial derivatives to be participated in shall be stock index futures contracts, stock index options contracts, single stock futures contracts, interest rate futures contracts, bond futures contracts or any other categories/types of futures contracts or financial derivatives that may be allowable by the relevant authorities from time to time. The Fund's participation in financial derivatives is basically to hedge the portfolio from any unexpected price or interest rate movement in the underlying market as well as to hedge against any opportunity loss arising from its uninvested cash. The primary interest is to protect the value of the portfolio and to manage risks in relation to the benchmark. Nonetheless, the Fund may also invest in financial derivatives for investment purpose to enhance the returns of the Fund. The Fund's investments in financial derivatives (if any) shall always be subject to the restrictions stipulated in section 3.13.3 (f) and (i).

3.13.7 Structured Products

The Manager may also invest in structured products where the Manager expects those investments to complement the objective and enhance the performance of this Fund. The Fund's investments in structured products (if any) shall always be subject to the restrictions stipulated in section 3.13.3 (f) and (h).

3.13.8 Foreign Securities

This Fund will not invest in foreign securities as the Fund is established to invest only in domestic securities.

3.13.9 Liquid Assets

The Manager in structuring the Fund's portfolio will maintain a minimum liquid assets level of 2% of the Net Asset Value of the Fund for the purpose of meeting redemptions and to enable the proper and efficient management of the Fund. However, this does not preclude the Manager from lowering or raising the liquid assets level from the stipulated level to allow the Manager to react to the prevailing market conditions and to manage investment risks when circumstances warrant it.

This Fund shall not borrow in connection with its activities or lend any of its cash or investments unless permitted by the relevant laws pertaining to unit trusts. However, the Fund may borrow cash on a temporary basis (i.e. not more than one month) from financial institutions to meet redemption requests. Such borrowing shall not exceed ten (10) per cent of the Fund's Net Asset Value at the time the borrowing is incurred.

3.14 INFORMATION ON OSK-UOB CASH MANAGEMENT FUND

3.14.1 Objective

The Fund aims to provide investors a high level of liquidity^ while providing reasonable returns by predominantly investing its assets in Malaysian Ringgit deposits with financial institutions in Malaysia.

Any material changes to the objective of this Fund require the Unit Holders' approval.

^Note: Redemption monies of this Fund will generally be paid the next business day (a working day when the Manager is open for business) after receipt by the Manager of the request to repurchase.

3.14.2 Strategy

This Fund will invest in a portfolio of Malaysian Ringgit deposits with financial institutions in Malaysia.

This Fund's portfolio will be structured as follows:

Up to 100% of Net Asset Value
- Investments in deposits with financial institutions which have a remaining maturity period of not more than 365 days.

Although the Fund is actively managed, its fund management strategy will depend on the interest rate environment and the anticipated redemption requests by the Unit Holders.

In managing the risks of the Fund's investments, the Manager will only place deposits with financial institutions. The Manager will continuously monitor closely the financial health of these financial institutions.

The Fund complies with the permitted investments and restrictions imposed by the Securities Commission. This also helps to manage the Fund's risks. Moreover, the Manager in making its investment decisions shall at all times comply with the investment restrictions of the Fund and requirements as set out in the Deed.

The performance of this Fund is benchmarked against Maybank Berhad – Savings Account Rate as published by Maybank. The benchmark selected is reflective of the Fund's underlying investments and also the high level of liquidity offered to the investors. For ease of reference, investors may refer to Maybank's website, **www.maybank2u.com** for this indicator.

3.14.3 Permitted Investments and Restrictions

This Fund may only invest in or place deposits with financial institutions with a maturity period of not more than 365 days.

The acquisition of such permitted investment is subject to the following restriction:

a) The value of the Fund's placement in deposits with any single financial institution must not exceed twenty (20) per cent of the Fund's Net Asset Value, or any other limit as may be prescribed by the Securities Commission from time to time.

The limit and restriction mentioned herein must be complied with at all times based on the most up-to-date value of the Fund's investments. However, a 5% allowance in excess of the limits or restrictions is permitted where the limits or restrictions is breached through an appreciation or depreciation of the Net Asset Value of the Fund (whether as a result of an appreciation or depreciation of the investments or as a result of repurchase of units of the Fund or payment made from the Fund). The Manager will not make any further placements to which the limit is breached, and the Manager will within a reasonable period of not more than three (3) months from the date of the breach take all necessary steps and actions to rectify the breach.

3.14.4 Liquid Assets

This Fund shall not borrow in connection with its activities or lend any of its cash or investments unless permitted by the relevant laws pertaining to unit trusts.

However, the Fund may borrow cash on a temporary basis (i.e. not more than one month) from financial institutions to meet redemption requests. Such borrowing shall not exceed ten (10) per cent of the Fund's Net Asset Value at the time the borrowing is incurred.

3.15 GENERAL INFORMATION

3.15.1 Investment Philosophy

(a) Manager

Equity Trust	**SCOUT**	**KidSave**	**Tracker**
Dana Islam	**Income Fund**	**EOUT**	**GIFT**
MIF	**TGF**	**MDIV**	

The Manager believes that prices of securities are ultimately determined by fundamental factors, and superior long term investment performance can be achieved by exploiting inefficiencies in the capital market through rigorous and intensive research.

MM FUND	**IMMF**	**CASH**

The Manager will form a strategy based on the interest rate outlook derived from economic aggregates such as inflation, economic growth and general monetary policies. Further, the Manager's investment strategy will follow its views on the anticipated changes in the yield curve.

(b) External Investment Manager

MIF

The External Investment Manager believes that the global capital markets are, to varying degrees, inefficient. Therefore, it is possible to achieve superior long-term performance through rigorous research and analysis in the form of top down macro analysis of markets and bottom-up sector, stock and credit specific research process that is applied consistently firm-wide.

The External Investment Manager's team-based approach synthesizes the ideas and convictions generated by both the sukuk and equities teams who work closely with one another. This team-based approach has delivered consistent performance over time and across business cycles.

3.15.2 Investment Approach

(a) Manager

Equity Trust	**SCOUT**	**KidSave**	**Dana Islam**
Income Fund	**EOUT**	**GIFT**	**MM Fund**
MIF	**TGF**	**IMMF**	**MDIV**
CASH			

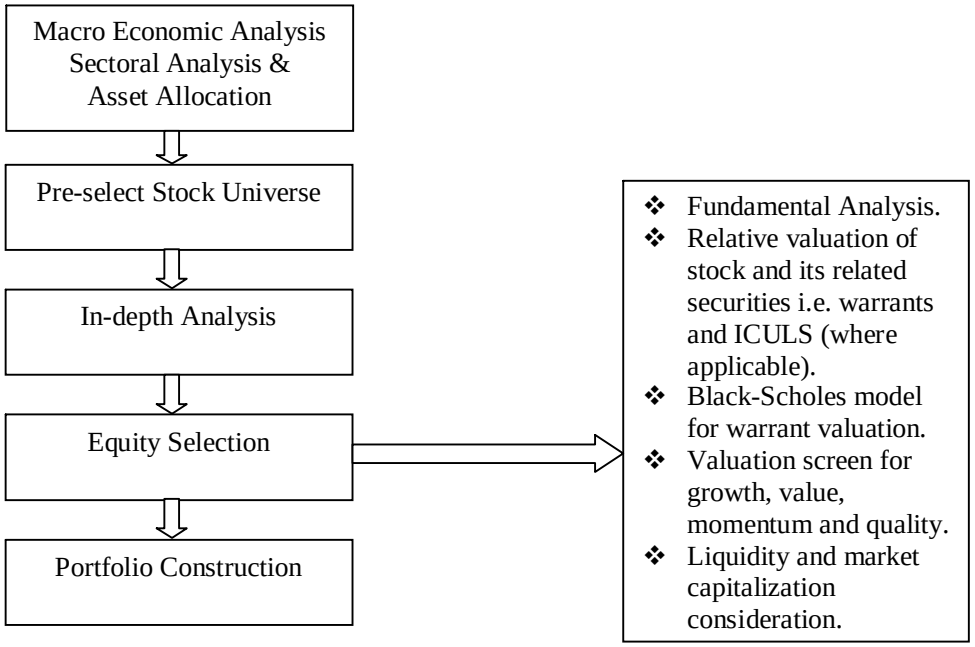
Whenever a Fund invests in equities and / or fixed income securities / sukuk, the Manager's investment approach will evolve around the following principles:-

Equities

1) Combination of "top-down" and "bottom-up" approach - an investment strategy that is not mutually exclusive but closely inter-twined between asset allocation and stock specific selection.

2) Value driven approach - Stocks are then selected for their value.

3) Emphasis on growth - Stocks are further selected for their growth potential.



The equity selection will be based on a rigorous process which will appraise the relative value of a company in terms of:-

1) Price/Earnings (P.E.)
2) P.E. to Growth
3) Dividend Growth
4) Dividend Yield
5) Price - Book Value
6) Quality of Earnings (Volatility, Sustainability, Visibility)
7) Financial Strength (Strong balance sheet)
8) Competitive Risks
9) Profit Margin
10) Cashflow Analysis
11) Quality of Management, Corporate Governance

<u>Fixed Income Securities (including sukuk)</u>

1) Fundamental Analysis – To identify value investments.
2) Interest Rate Anticipation – Forecast changes in interest rates and yield curve shapes.
3) Relative Return Analysis – Best risk-return trade-off within bonds of same credit ratings.
4) Market Timing – Time market entry to enhance yield.
5) Use of Futures Contracts - To manage risk.

<u>Malaysian Ringgit deposits</u>

1) Interest Rate Anticipation – Forecast changes in interest rates and yield curve shapes.

2) Market Timing – Time market entry to enhance yield.

3) Relative Return Analysis – Best risk-return trade-off within the financial institutions of same credit ratings.

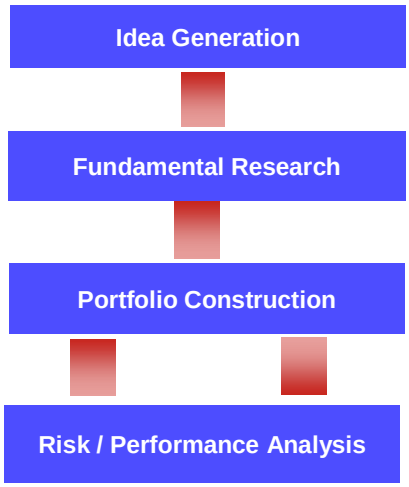
Tracker

In the case of KLCI Tracker Fund its equity investments are to mirror the FBM KLCI component stocks.

(b) External Investment Manager

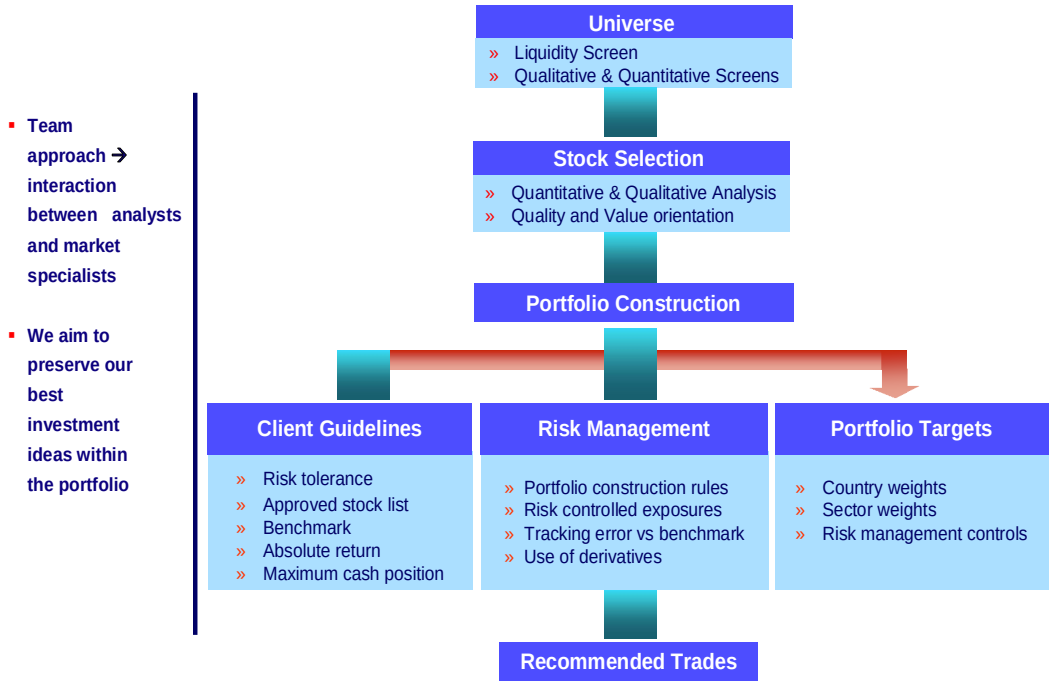
MIF

The External Investment Manager's investment approach is ultimately driven by fundamental research and will evolve around the following principles:-



- Quantitative and qualitative screens
- Quality and potential at a reasonable price; performance over varying conditions; shareholder value creation; cash flow generation
- Select best ideas; country diversification; client guidelines and restrictions
- Quantifying portfolio risks
- Tracking error and allocation controls; ongoing monitoring of all investments for fundamental deterioration
- Review performance against client expectations; performance attribution analysis

The portfolio is constructed from best fundamental ideas as follows:-



The equity selection will be based on a rigorous process which will appraise the relative value of a company in terms of:-

1) Valuation
2) Correct asset allocation based on economic cycle
3) Correct sector allocation based on market cycle
4) Dividend Payout
5) Earnings growth potential
6) Quality of Earnings (Volatility, Sustainability, Visibility)
7) Financial Strength (Strong Balance Sheet)
8) Risk Factors pertaining to stock/sector
9) Cash Flow
10) Quality of Management, Corporate Governance

The Fund's investments in foreign markets will comprise predominantly of Shariah-compliant stocks available in the Dow Jones Islamic Market World Index. However, all investments in foreign markets as well as Malaysian investments will be subject to the approval of the Shariah Boards of the relevant Islamic indices, the SACSC and the Shariah Adviser. The Shariah Adviser will review the portfolio of the Fund on a monthly basis.

(c) Islamic Funds

Dana Islam **MIF** **IMMF**

In addition to the Manager and / or External Investment Manager's investment approach stated above, the Fund's investments in Shariah-compliant stocks / sukuk are also screened to ensure they meet stipulated financial filters and are not involved in activities prohibited under

Shariah. The Fund is thus prohibited from investing in companies whose core activities are of the following:-

(a) financial services based on riba (interest);

(b) gambling and gaming activities;

(c) production, processing and sale of alcoholic beverages and non-halal food or related products;

(d) conventional insurance activities;

(e) entertainment activities that are non-permissible according to Shariah;

(f) manufacture or sale of tobacco-based products or related products;

(g) stockbroking or share trading in Shariah non-compliant securities; and/or

(h) any further restriction as determined from time to time by the Securities Commission's Shariah Advisory Council and/or the Shariah Adviser for Malaysian investments, and as determined from time to time by the Shariah Adviser for investments in foreign markets.

The Shariah Adviser will review the portfolio of the Fund on a monthly basis. In addition, should there be a breach, the following rules on Divestment of Shariah Non-Compliant Securities apply:

(i) "Shariah-compliant securities" which are subsequently considered "Shariah non-compliant"

This refers to those securities which were earlier classified as Shariah-compliant securities but due to certain reasons, such as changes in the companies' operations, are subsequently considered Shariah non-compliant. In this regard, if on the date the securities turned Shariah non-compliant, the value of the securities held exceeds the original investment cost, the Fund must liquidate such Shariah non-compliant securities held by it. Any capital gains arising from the disposal of the Shariah non-compliant securities can be kept by the Fund. However, any excess capital gains derived from the disposal after the said date at a market price that is higher than the closing price on the said date should be channeled to baitulmal or charitable bodies as advised by the Shariah Adviser.

On the other hand, the Fund is allowed to hold its investment in the Shariah non-compliant securities if the market price of the said securities is below the original investment costs. It is also permissible for the Fund to keep the dividends received during the holding period until such time when the total amount of dividends received and the market value of the Shariah non-compliant securities held equal the original investment cost. At this stage, the Fund is advised to dispose of its holding.

In addition, during the holding period, the Fund is allowed to subscribe for:

(a) any issue of new securities by a company whose Shariah non-compliant securities are held by the Fund, for example rights issues, bonus issues, special issues and warrants (excluding securities whose nature is Shariah non-compliant e.g. irredeemable convertible unsecured loan stock (ICULS)); and

(b) securities of other companies offered by the company whose Shariah non-compliant securities are held by the Fund on condition that they expedite the disposal of the Shariah non-compliant securities. For securities of other companies, they must be Shariah-compliant securities.

(ii) Shariah non-compliant securities

If the Manager and / or External Investment Manager mistakenly invests the Fund in Shariah non-compliant securities, the Manager and / or External Investment Manager needs to dispose of any Shariah non-compliant securities, as soon as possible upon becoming aware of the status of the securities. Any gain made in the form of capital gain or dividend received during or after the disposal of the securities has to be channeled to baitulmal or charitable bodies as advised by the Shariah Adviser. However, if the investment sustained a loss, the Manager is to reimburse the Fund the original investment cost. All transaction cost is to be borne by the Manager.

Shariah Investment Guidelines

The following matters are adopted by IBFIM in determining the Shariah status of investments of the Shariah-based funds.

Local Securities:

Reference for investment in local securities is based on the list of Shariah-compliant securities issued by the Shariah Advisory Council of the Securities Commission ("SACSC") twice yearly on the last Friday of May and November which is readily available at the Securities Commission's website. However, for Initial Public Offering ("IPO") company that has yet to be determined the Shariah status by the SACSC, IBFIM adopted the following qualitative and quantitative analysis in determining its Shariah status. [1]

[1] This criteria is adopted by IBFIM as a temporary measure until the SACSC releases the Shariah status of that particular IPO company.

Quantitative Analysis

1) Based on the opinions of the SC and most International Shariah Advisory Boards, IBFIM excludes companies whose main business activities involve the following:
   a) Conventional financial services;
   b) Gambling and gaming;
   c) Manufacture or sale of non-halal products or related products (e.g. pork and liquor);
   d) Manufacture or sale of tobacco-based products or related products;
   e) Pornography;
   f) Weaponry;
   g) Entertainment activities that are not permitted by the Shariah; and
   h) Other activities deemed non-permissible according to the Shariah.

2) IBFIM deduces the following to ensure that they do not exceed the Shariah tolerable benchmarks:
   a) Interest incomes over total incomes and interest incomes over profit before tax not exceeding 5%;
   b) Income contribution from mixed activities which involve Shariah-prohibited elements such as interest-based businesses, conventional banks, insurance, gambling, liquor and pork over total incomes and profit before tax not exceeding 5%;
   c) Income contribution from mixed activities which involve tobacco and tobacco-related businesses over total incomes and profit before tax not exceeding 10%;

d) Mixed rental income contribution from Shariah non-compliant activities over total incomes and profit before tax not exceeding 20%; and

e) Income contribution from mixed activities which involve businesses such as hotels and resorts, share trading and stock broking over total incomes and profit before tax not exceeding 25%.

Should any of the above deductions fail to meet the benchmarks, IBFIM will not accord a Shariah-compliant status for the companies.

Qualitative Analysis

IBFIM will look into aspects of the general public perception of the companies' images, core businesses which are considered important and *maslahah* (beneficial) to the Muslim ummah and the country, whether the non-permissible elements are very small and involve matters like *umum balwa* (common plight and difficult to avoid), *'uruf* (custom) and rights of the non-Muslim community which are accepted by the Shariah.

Foreign Securities:

Quantitative Analysis

1) Similar to the opinions of most Shariah Advisory Boards, IBFIM excludes companies with the following business activities:
   a) Conventional financial services;
   b) Gambling and gaming;
   c) Manufacture or sale of non-halal products or related products (e.g. pork and liquor);
   d) Manufacture or sale of tobacco-based products or related products;
   e) Pornography;
   f) Weaponry;
   g) Entertainment activities that are not permitted by the Shariah; and
   h) Other activities deemed non-permissible according to the Shariah.

2) IBFIM deduces financial ratios of the following to ensure that they do not exceed the benchmarks*:
   a) Interest incomes over total incomes;
   b) Total debts including all interest-bearing loans/debentures and their respective payables such as short term/long term debts, short term/long term debentures and all debentures payables divided by total assets;
   c) Total sum of company's cash divided by total assets; and
   d) Total account receivables including trade receivables divided by total assets.

* These benchmarks are set in accordance with the opinions of majority Shariah scholars and may vary in accordance with the development of Islamic finance. Should any of the calculations fail to satisfy the benchmarks, IBFIM will not accord a Shariah-compliant status for the company.

Qualitative Analysis

IBFIM will look into aspects of the general public perception of the companies' images, core businesses which are considered important and *maslahah* (beneficial) to the Muslim ummah and the country, whether the non-permissible elements are very small and involve matters like *umum balwa* (common plight and difficult to avoid), *'uruf* (custom) and rights of the non-Muslim community which are accepted by the Shariah.

Local Sukuk:

Based on the list of sukuk readily available at the Securities Commission website.

Foreign sukuk:

IBFIM will review the information memoranda or prospectuses of the sukuk, its structure, utilisation of proceeds, Shariah contracts, etc.

Islamic money market instruments:

IBFIM will review the Islamic Money Market Instruments based on the list of readily available at the BNM and SC website.

3.15.3 Valuation of Assets

Equity Trust*	**SCOUT***	**KidSave***	**Tracker**
Dana Islam*	**Income Fund***	**EOUT***	**GIFT***
MM Fund*	**MIF***	**TGF**	**IMMF***
MDIV	**CASH**		

* Funds with mandates investing in foreign markets

The Fund must be valued at least once every Business Day. However, certain foreign markets in which the Fund may invest in have different time zones from that of Malaysia.

Accordingly, for Funds investing solely in the local market, the valuation of the Fund for a Business Day will be conducted at the close of Bursa Malaysia for that Business Day. Thus, the daily price of the Fund for a particular Business Day will be published in the newspapers on the next day.

For Funds which have investments in foreign markets, the valuation of the Fund for a Business Day will be conducted before 5.00 pm on the following day in which the Manager is open for business, when the closing prices of the foreign markets for that Business Day would be available. As such, the daily price of the Fund for a particular Business Day will not be published in the newspapers on the next day but will instead be published the next following day (i.e. price will be two (2) days old). This will be specifically indicated in the newspapers.

Illustration (for Funds investing in foreign markets)

For the market close of 22 August 2011 (Monday), the valuation date will be the next day in which the Manager is open for business, that is, 23 August 2011 (Tuesday). Thus, the newspaper publication date for the price as at 22 August 2011 (Monday) will be on 24 August 2011 (Wednesday).

Investors may however obtain the most current computed prices by contacting the Manager directly or visiting our website, **www.oskuob.com.my** [please refer to Section 7.2(g) (Availability of Information on Investment)].

In undertaking any of the Fund's investments, the Manager will ensure that all the assets of the Fund will be valued appropriately, that is, at market value, failing which, such assets will be valued at fair value and at all times in compliance with the relevant laws including approved accounting standards.

Accordingly, where applicable:

(i) Listed local and foreign securities will be valued daily based on the last done market price or such other basis as may be prescribed by the relevant laws from time to time including approved accounting standards.

However, if:-

(a) a valuation based on the market price does not represent the fair value of the securities, for example during abnormal market conditions; or

(b) no market price is available, including in the event of a suspension in the quotation of securities for a period exceeding 14 days, or such shorter period as agreed by the Trustee,

then the securities would be valued at fair value, as determined in good faith by the Manager based on the methods or bases approved by the Trustee after appropriate technical consultation.

(ii) Investments in fixed income securities/sukuk which are not listed on any recognised stock exchange will be valued on a daily basis by reference to the fair value prices quoted by a bond pricing agency (BPA) registered with the Securities Commission. However, where quotations are not available, such fixed income securities/sukuk will generally be valued on a daily basis or as and when appropriate, by reference to the average indicative yield quoted by three reputable financial institutions in over-the-counter market at the close of trading. These institutions include investment banks and commercial banks dealing in fixed income securities/sukuk.

Notwithstanding the above, in the absence of reliable quotations, such fixed income securities/sukuk will be valued as determined in good faith by the Manager, based on the methods or bases verified by the auditors of the Fund and approved by the Trustee.

Generally, investments in fixed income securities are valued daily using the Bloomberg Generic Price (BGN), which is the Bloomberg's market consensus price (using its proprietary methodology) for corporate and government bonds. BGN prices are calculated by using prices contributed by at least three financial institutions to Bloomberg. Where BGN prices are not available on any business day, these securities will be valued by reference to the average indicative yield quoted by three independent and reputable financial institutions.

(iii) Investment in Unlisted Securities will be valued at the cost price of each investments until the securities of the investee companies are successfully listed on a recognised stock exchange, upon which quoted prices will be available and valuation will be based on the last done market price or such other basis as may be prescribed by the relevant laws from time to time including approved accounting standards.

(iv) Collective investment schemes which are quoted on an approved exchange shall be valued in the same manner as listed securities as described above. When investing in unlisted collective investment schemes, the value shall be determined by reference to

that manager's last published repurchase price of a unit for that unlisted collective investment scheme.

(v) Exchange traded financial derivatives positions will be "marked to market" at the close of each trading day. In respect of OTC derivatives, the Manager has access to the resources of specialists to verify the reasonableness of the prices quoted by the issuer whenever the Manager considers it necessary to do so.

(vi) Deposits placed with financial institutions will be valued each day by reference to the principal value of such investments and the interest/profits accrued thereon for the relevant period.

Unless otherwise prescribed by the relevant laws (including approved accounting standards), the valuation method for an asset is to be determined by the Manager, verified by the auditors of the Fund and approved by the Trustee.

4. PERFORMANCE OF THE FUNDS

4.1 PERFORMANCE OF OSK-UOB EQUITY TRUST

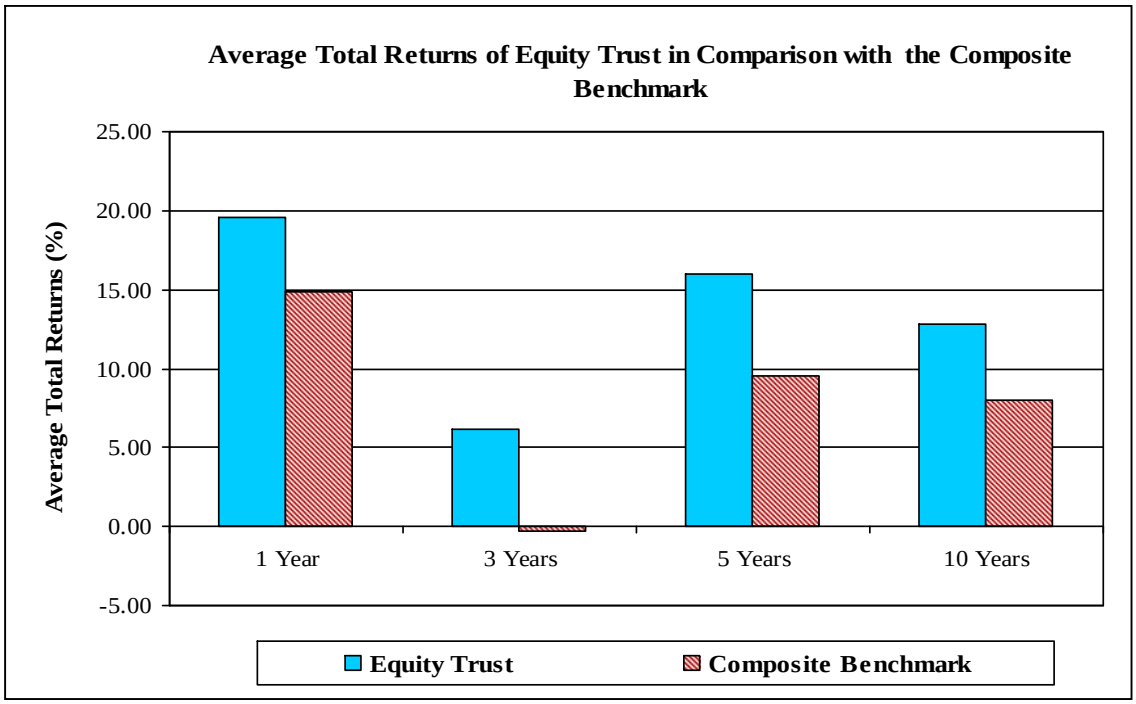
The Fund has been in operation since 8 August 1996 and its financial year end is on 31 December. At the end of August 2005, the Fund started investing in foreign markets. As such, the benchmark was changed from KLCI to a composite benchmark of 70% KLCI and 30% MSCI AC Asia Ex-Japan Index to reflect the same.

On 6 July 2009, BMSB replaced the KLCI with the FBM KLCI. As such the Fund's composite benchmark of 70% KLCI and 30% MSCI AC Asia Ex-Japan Index was accordingly changed to 70% FBM KLCI and 30% MSCI AC Asia Ex-Japan Index, which is used in all performance reporting.

As such, the Fund's performances as shown below, are computed based on a combination of the abovementioned.

4.1.1 Average Total Returns of the Fund

	Average Total Returns (%)*			
	1 Year 31/12/09 – 31/12/10	**3 Years 31/12/07 – 31/12/10**	**5 Years 31/12/05 – 31/12/10**	**10 Years 31/12/00 – 31/12/10**
Net Asset Value per unit	19.60	6.18	15.96	12.82
Composite Benchmark: - 70% FBM KLCI - 30% MSCI AC Asia Ex-Japan Index.	14.86	-0.34	9.56	8.02



* The abovementioned Fund performance are computed on NAV to NAV basis and have been adjusted to reflect distributions and unit splits, if any and are annualised.

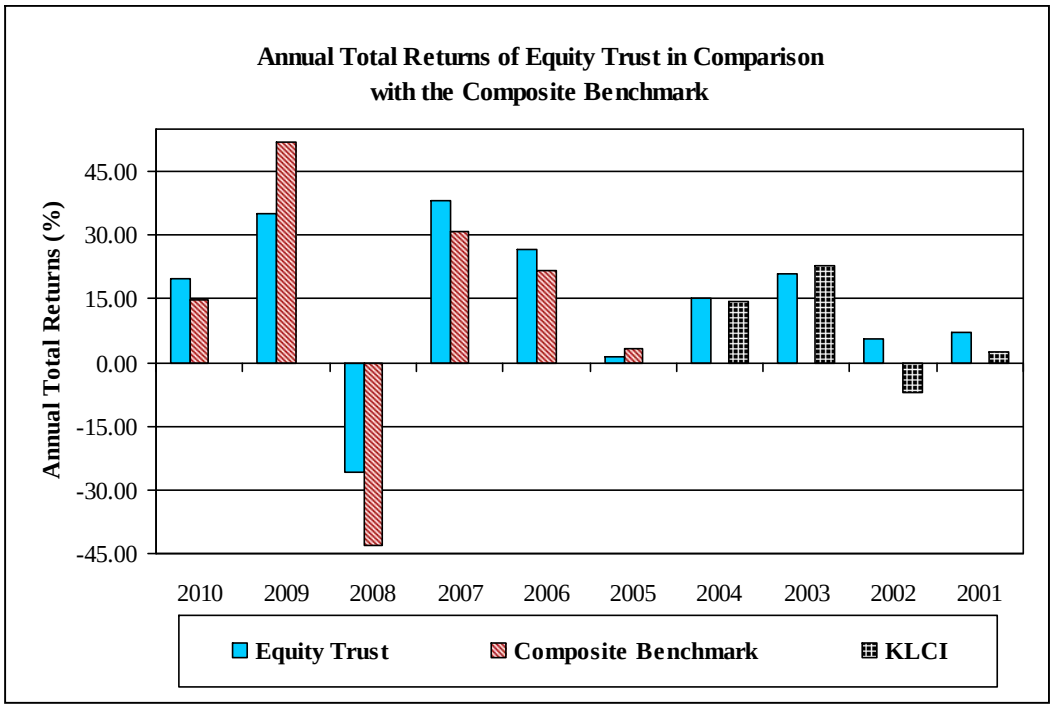
The Fund recorded an annual return of 19.60% outperforming its benchmark returns of 14.86% and also consistently outperformed its benchmark returns in each 3, 5 and 10 years period. Thus, the Fund has achieved its objective of providing investors with capital growth over a medium to long term period.

4.1.2 Annual Total Returns of the Fund

	Annual Total Returns (%)* For Financial Year Ended 31 December				
	2010	**2009**	**2008**	**2007**	**2006**
Net Asset Value per unit	19.60	35.03	-25.86	38.18	26.74
Composite Benchmark^	14.86	51.81	-42.98	30.82	21.73

	Annual Total Returns (%)* For Financial Year Ended 31 December				
	2005	**2004**	**2003**	**2002**	**2001**
Net Asset Value per unit	1.29	15.18	20.98	5.53	6.98
Composite Benchmark^ / KLCI#	3.28^	14.29#	22.84#	-7.15#	2.42#

^Composite Benchmark: 70% FBM KLCI and 30% MSCI AC Asia Ex-Japan Index



* The abovementioned Fund performance are computed on NAV to NAV basis and have been adjusted to reflect distributions and unit splits, if any.

Over a period of ten years, the Fund outperformed its benchmark although it recorded a negative return in 2008 except for the year 2009 and 2005. The Fund's poor performance in 2009 and 2008 were due to the difficult market conditions then prevailing culminating from the global financial crisis. In the last financial year, the Fund has recorded a gain of 19.60% compared to its benchmark which recorded a gain of 14.86%.

4.1.3 Distribution Record

	Financial Year Ended 31 December		
	2010*	**2009***	**2008****
Gross distribution per unit (sen)	6.8792	6.2230	6.0525
Net distribution per unit (sen)	5.5909	5.3056	4.7432

***** The distributions were reinvested to purchase additional units of the Fund based on the Net Asset Value of a unit as at the first Business Day when units in the Fund were quoted ex-entitlement.

****** The distribution was reinvested to purchase additional units of the Fund based on the Net Asset Value of a unit one month after the close of the Fund's financial year.

4.1.4 Portfolio Turnover Ratio (PTR) of the Fund

	Financial Year Ended 31 December		
	2010	**2009**	**2008**
PTR	0.82 times	1.46 times	0.86 times

The PTR for the latest financial year was lower compared with the previous financial year due to lesser investment activities during the financial year.

4.1.5 Asset Allocation

As at the latest financial year end (i.e. 31 December 2010), the Fund was 94.68% invested in equities and the remaining 5.32% invested in cash and deposits.

	As at 30/12/10		As at 30/12/09		As at 30/12/08	
	%	%	%	%	%	%
Sectors						
Equities:						
Construction	5.73		3.02		-	
Consumer Products	2.71		8.75		-	
Exchange-Traded Fund	4.45		-		-	
Finance	16.42		20.50		3.41	
Industrial Products	3.14		4.00		0.41	
Infrastructure Project Companies	4.19		-		1.19	
Mining	2.50		4.69		-	
Plantation	14.40		9.83		1.18	
Properties	1.91		1.37		-	
TSR & Warrants	1.55		1.09		0.01	
Technology	0.29		-		1.38	
Trading/Service	37.39	**94.68**	32.70	**85.95**	23.89	**31.47**
Collective Investment Schemes:						
Collective Investment Scheme	-		-		7.96	
Real Estate Investment Trust	-	**-**	2.31	**2.31**	0.70	**8.66**
Cash/Deposits		**5.32**		**11.74**		**59.87**
		100.00		**100.00**		**100.00**

The increase in equities investment weighting at the end of 2010 was reflective of the continued buoyant market since 2009, whereas in 2008 the asset allocation was reflective of the Manager's stance to realise equities into cash / deposits amidst global market uncertainties caused by the global financial crisis.

Past performance of the Fund is not an indication of its future performance.

4.2 PERFORMANCE OF OSK-UOB SMALL CAP OPPORTUNITY UNIT TRUST

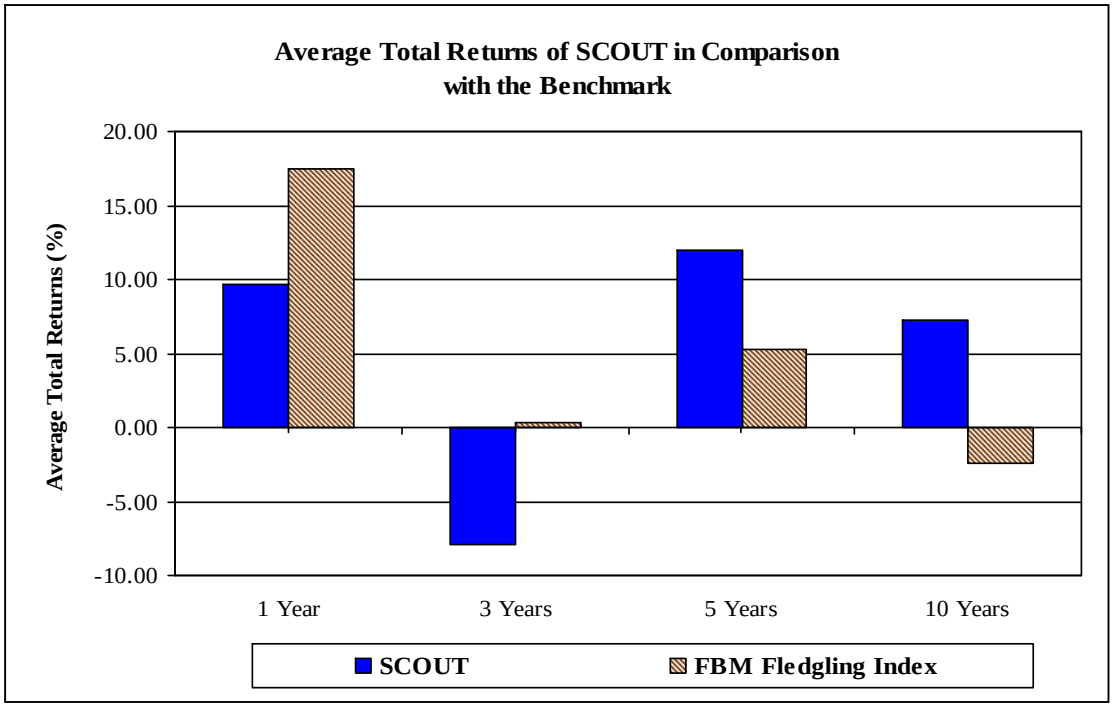
The Fund has been in operation since 20 April 1998 and its financial year end is on 31 December. Following the cessation of the KLSE Second Board Index in October 2007, the Fund's benchmark was replaced with the FBM Second Board Index and the benchmark performance has been adjusted accordingly to reflect the new benchmark (where data is available) to facilitate easy comparison.

On 3 August 2009, BMSB imposed a new framework which combined the Second Board with the Main Board to form a new unified board, the "Main Market". As such, the Fund's benchmark of FBM Second Board Index was changed to FBM Fledgling Index to best reflect the Fund's underlying investments, which is used in all performance reporting.

The Fund's performance is as follows:

4.2.1 Average Total Returns of the Fund

	Average Total Returns (%)*			
	1 Year 31/12/09 – 31/12/10	**3 Years 31/12/07 – 31/12/10**	**5 Years 31/12/05 – 31/12/10**	**10 Years 31/12/00 – 31/12/10**
Net Asset Value per unit	9.70	-7.93	11.94	7.24
Benchmark #	17.43	0.37	5.28	-2.42



* The abovementioned Fund performance are computed on NAV to NAV basis and have been adjusted to reflect distributions and unit splits, if any and are annualised.

\# The abovementioned benchmark performance are computed (where applicable) based on the following composition: KLSE Second Board Index from 31 December 1999 – 31 October 2007, FBM Second Board Index from 31 October 2007 – 31 July 2009 and FBM Fledgling Index from 31 July 2009 – 31 December 2010.

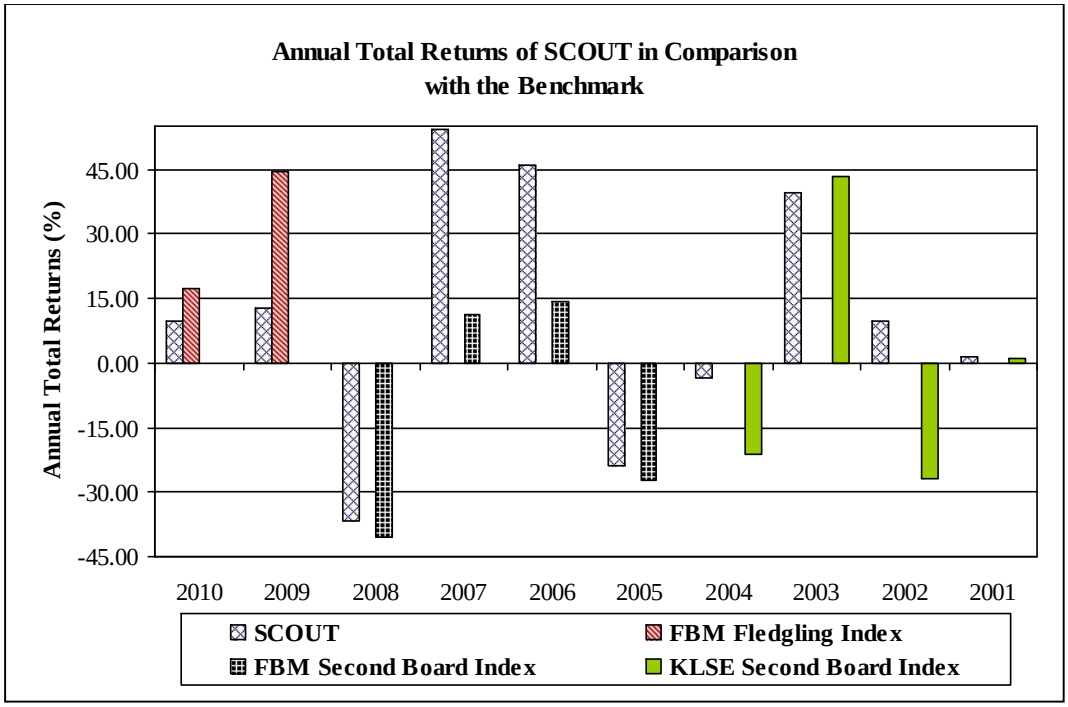
The Fund recorded an annual return of 9.70% in the last year. Although the Fund underperformed against the benchmark in the last year, on a longer term of a period of ten years, the Fund has outperformed the benchmark with an annualised return of 7.24% against the benchmark annualised loss of -2.42%.

4.2.2 Annual Total Returns of the Fund

	Annual Total Returns (%)* For Financial Year Ended 31 December		
	2010	**2009**	**2008**
Net Asset Value per unit	9.70	12.56	-36.79
FBM Fledgling Index	17.43	44.62**	-
FBM Second Board Index	-	-	-40.48

	Annual Total Returns (%)* For Financial Year Ended 31 December		
	2007	**2006**	**2005**
Net Asset Value per unit	54.17	46.09	-23.68
FBM Second Board Index	11.12	14.41	-27.45

	Annual Total Returns (%)* For Financial Year Ended 31 December			
	2004	**2003**	**2002**	**2001**
Net Asset Value per unit	-3.63	39.67	9.69	1.50
KLSE Second Board Index	-21.17	43.16	-26.76	0.86



* The abovementioned Fund performance are computed on NAV to NAV basis and have been adjusted to reflect distributions and unit splits, if any.

** The abovementioned benchmark performance computation are based on FBM Second Board Index from 31 December 2008 – 31 July 2009 and FBM Fledgling Index from 31 July 2009 – 31 December 2009.

The Fund outperformed its benchmark six times over the last ten years. The Fund's worst performance was in 2008 during the global financial crisis when it recorded a negative return of -36.79%. Since then, in 2009 and 2010, the Fund has recorded positive returns of 12.56% and 9.70% respectively for these two consecutive years.

4.2.3 Distribution Record

The Fund has not declared any distributions for the past three financial years.

4.2.4 Portfolio Turnover Ratio (PTR) of the Fund

	Financial Year Ended 31 December		
	2010	**2009**	**2008**
PTR	1.12 times	0.25 times	0.46 times

The PTR for the latest financial year was higher compared with the previous financial year as there were more investment activities due to the improved market conditions during the financial year.

4.2.5 Asset Allocation

As at the latest financial year end (i.e. 31 December 2010), the Fund was 94.90% invested in equities, 3.13% invested in collective investment schemes and the remaining 1.97% invested in cash and deposits.

	As at 30/12/10		**As at 30/12/09**		**As at 30/12/08**	
	%	**%**	**%**	**%**	**%**	**%**
Sectors						
Equities:						
Construction	10.66		12.78		10.73	
Consumer Products	2.99		6.79		2.91	
Finance	5.80		2.48		-	
Hotels	1.79		-		-	
Industrial Products	29.48		10.63		7.29	
Plantation	5.07		4.39		2.47	
Properties	3.45		-		-	
Technology	5.79		7.66		6.46	
Trading/Services	28.87		6.26		10.10	
Warrants/TSR	1.00	**94.90**	4.81	**55.80**	0.48	**40.44**
Fixed income securities:						
ICULS		**-**		**0.69**		**0.91**
Collective Investment Schemes:						
Collective Investment Schemes		**3.13**		**17.08**		**17.70**
Cash/Deposits		**1.97**		**26.43**		**40.95**
		100.00		**100.00**		**100.00**

The 2010 asset allocation was reflective of improved market sentiments with over 94.00% of the Fund invested in equities. In 2009, despite the lack of investment opportunities in small cap companies, the market conditions however improved, and this was reflected in the asset allocation during the year. The 2008 asset allocation was reflective of the difficult market conditions arising from the global financial crisis.

Past performance of the Fund is not an indication of its future performance.

4.3 PERFORMANCE OF OSK-UOB KIDSAVE TRUST

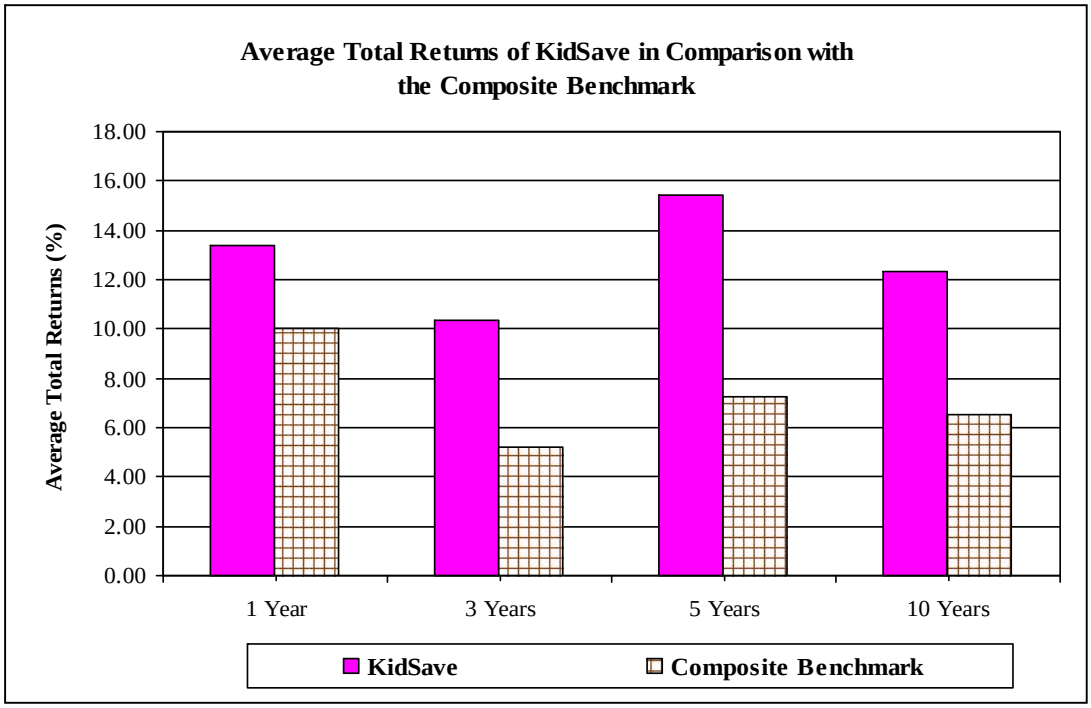
The Fund has been in operation since 10 May 1999 and its financial year end was previously 31 May. Effective year 2008, the Fund's financial year end has been changed to 31 March. For ease of comparison, the Fund's performance has been re-computed based on the new financial year end.

On 6 July 2009, BMSB replaced the KLCI with the FBM KLCI. As such the Fund's composite benchmark of 50% KLCI and 50% 12-month KLIBOR was accordingly changed to 50% FBM KLCI and 50% 12-month KLIBOR, which is used in all performance reporting.

The Fund's performance is as follows:

4.3.1 Average Total Returns of the Fund

	Average Total Returns (%)*			
	1 Year 31/03/10 – 31/03/11	**3 Years 31/03/08 – 31/03/11**	**5 Years 31/03/06 – 31/03/11**	**10 Years 31/03/01 – 31/03/11**
Net Asset Value per unit	13.38	10.33	15.43	12.30
Composite Benchmark - 50% FBM KLCI - 50% 12-Month KLIBOR	10.03	5.19	7.27	6.52



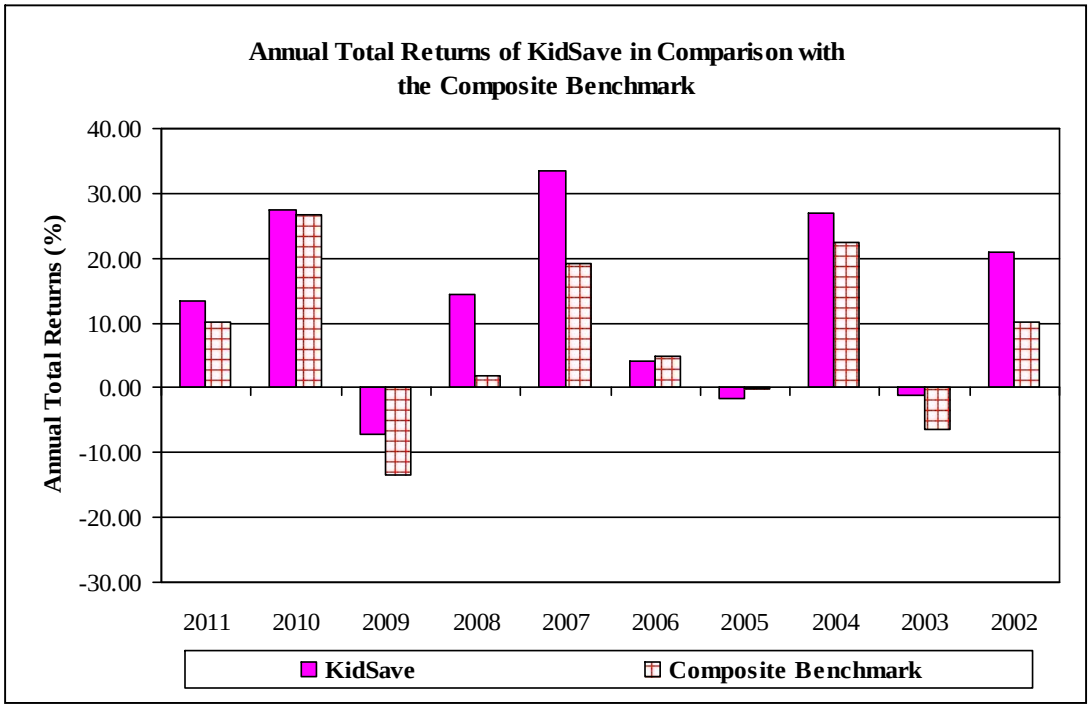
* The abovementioned Fund performance are computed on NAV to NAV basis and have been adjusted to reflect distributions and unit splits, if any and are annualised.

This Fund recorded an annual return of 13.38% in the last financial year outperforming its benchmark return of 10.03%. On a longer term, the Fund consistently outperformed its benchmark in the 3, 5 and 10 years period. Thus, the Fund has achieved its objective of providing investors with long term growth of the capital and current income.

4.3.2 Annual Total Returns of the Fund

	Annual Total Returns (%)* For Financial Year Ended 31 March				
	2011	**2010**	**2009**	**2008**	**2007**
Net Asset Value per unit	13.38	27.50	-7.10	14.32	33.50
Composite Benchmark - 50% FBM KLCI - 50% 12-Month KLIBOR	10.03	26.80	-13.36	1.85	19.24

	Annual Total Returns (%)* For Financial Year Ended 31 March				
	2006	**2005**	**2004**	**2003**	**2002**
Net Asset Value per unit	4.16	-1.55	26.93	-1.17	21.04
Composite Benchmark - 50% FBM KLCI - 50% 12-Month KLIBOR	4.75	-0.20	22.54	-6.31	10.09



* The abovementioned Fund performance have been re-computed based on the new financial year end of 31 March to facilitate easy comparison and are computed on NAV to NAV basis and have been adjusted to reflect distributions and unit splits, if any.

The Fund outperformed its benchmark eight times over a period of ten years even though it recorded negative returns for three financial years. The highest return generated by the Fund was 33.50% in 2007 with the worst performance of a loss of 7.10% recorded in 2009.

4.3.3 Distribution Record

	Financial Year Ended 31 March		
	2011	**2010**	**2009**
Gross distribution per unit (sen)	4.5758	7.6425	6.5075
Net distribution per unit (sen)	3.9858	7.1196	5.5150

The distributions were reinvested to purchase additional units of the Fund based on the Net Asset Value of a unit as at the first Business Day when units in the Fund were quoted ex-entitlement.

4.3.4 Portfolio Turnover Ratio (PTR) of the Fund

	Financial Year Ended 31 March		
	2011	**2010**	**2009**
PTR	0.87 times	0.86 times	0.65 times

The PTR for the latest financial year was higher compared with the previous financial year as there were more investments activities during the financial year following the improved market conditions.

4.3.5 Asset Allocation

As at the latest financial year end (i.e. 31 March 2011), the Fund was 48.18% invested in equities, 12.37% invested in collective investment scheme, 32.53% invested in fixed income securities and the remaining 6.92% in cash and deposits.

	As at 31/03/11		As at 31/03/10		As at 31/03/09	
	%	%	%	%	%	%
Sectors						
Equities:						
Construction	4.35		2.28		4.47	
Consumer Products	2.93		3.53		2.57	
Finance	13.57		19.52		4.42	
Industrial Products	4.00		3.85		1.73	
Infrastructure Project Companies	-		-		3.44	
Plantation	4.10		5.52		3.42	
Technology	-		-		0.66	
Properties	1.32		0.79		-	
Trading/Services	17.81		20.46		13.32	
Warrants/TSR	0.10	**48.18**	0.05	**56.00**	-	**34.03**
Collective Investment Schemes:						
Collective Investment Scheme		**12.37**		**3.26**		**17.47**
Fixed income securities:						
CRIS	-		-		2.72	
ICL	-		0.26		-	
Bonds	32.53	**32.53**	22.45	**22.71**	37.01	**39.73**
Cash/Deposits		**6.92**		**18.03**		**8.77**
		100.00		**100.00**		**100.00**

The decrease in equities investment weighting in 2011 was to wait for reinvestment opportunities following the improved market sentiment. The 2010 asset allocation was reflective of the improved market conditions following the global financial crisis while the 2009 asset allocations were reflective of the difficult market conditions then prevailing culminating from the global financial crisis.

Past performance of the Fund is not an indication of its future performance.

4.4 PERFORMANCE OF KLCI TRACKER FUND

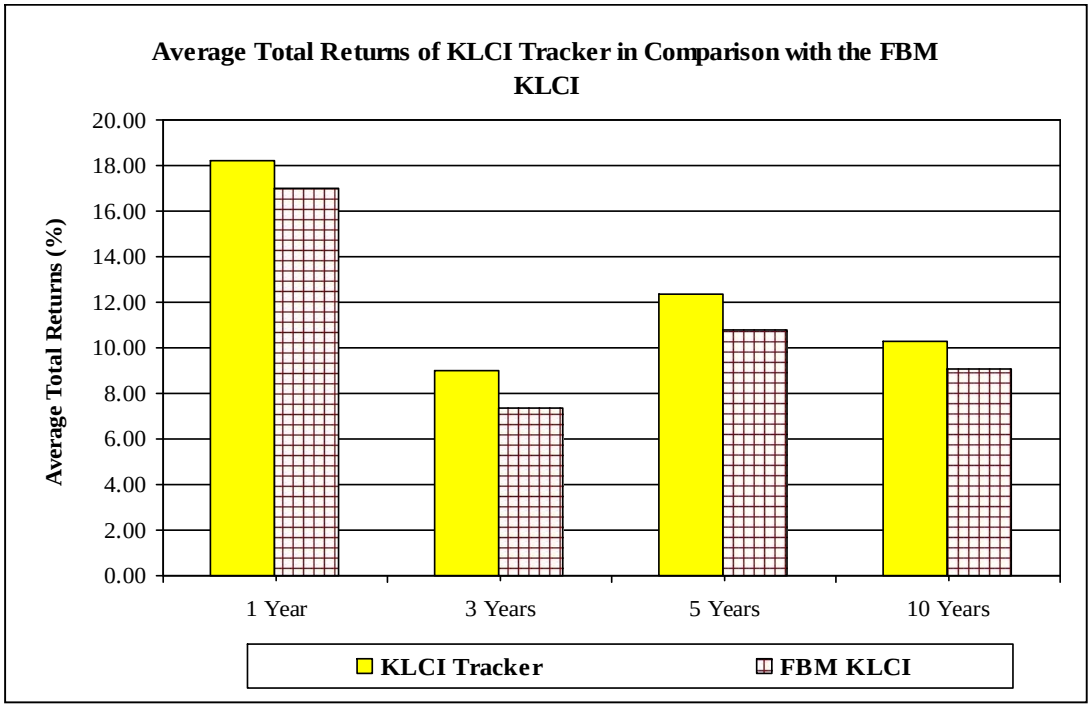
The Fund has been in operation since 3 April 2000 and its financial year end is on 31 March.

Following the replacement of the KLCI by BMSB with the FBM KLCI effective 6 July 2009, the Fund will now track the performance of the FBM KLCI. Accordingly, the Fund's performance is now benchmarked against the FBM KLCI instead of the KLCI. The changeover, however, does not affect the historical performance of the benchmark as the past index of FBM KLCI are the same as that of the KLCI. This new benchmark is used in all performance reporting.

The Fund's performance is as follows:

4.4.1 Average Total Returns of the Fund

	Average Total Returns (%)*			
	1 Year 31/03/10 – 31/03/11	**3 Years 31/03/08 – 31/03/11**	**5 Years 31/03/06 – 31/03/11**	**10 Years 31/03/01 – 31/03/11**
Net Asset Value per unit	18.19	9.00	12.33	10.31
FBM KLCI	17.00	7.39	10.77	9.09



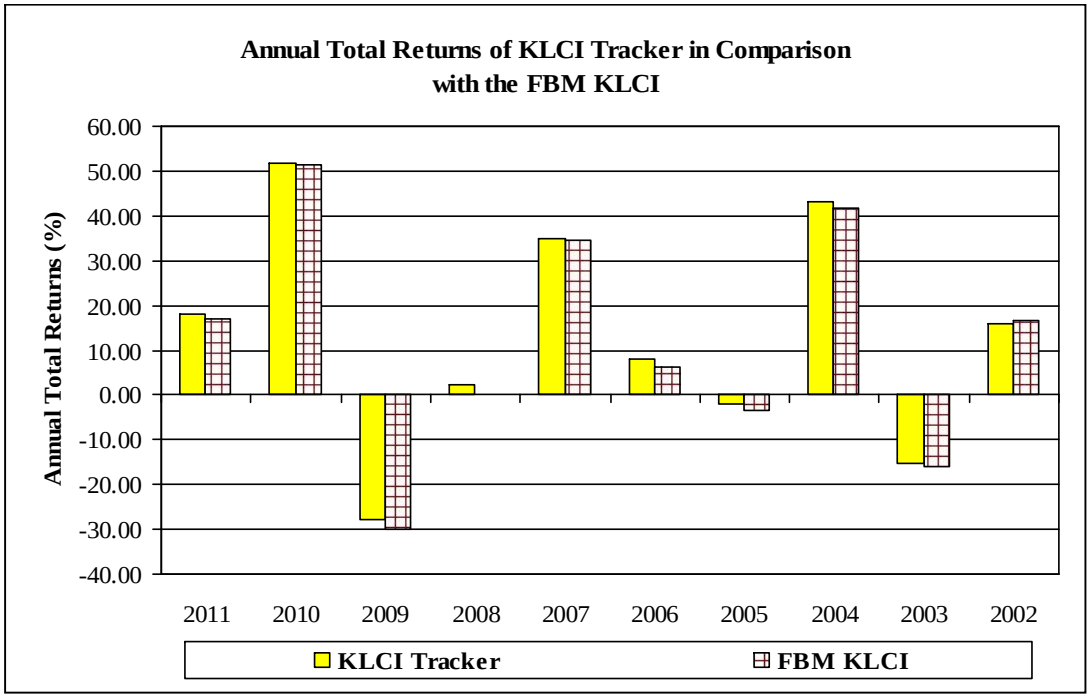
* The abovementioned Fund performance are computed on NAV to NAV basis and have been adjusted to reflect distributions and unit splits, if any and are annualised.

The Fund's objective is to provide investment results that closely correspond to the performance of the FBM KLCI. Based on the above tracking, the Fund has achieved its objective of tracking closely the performance of the FBM KLCI.

4.4.2 Annual Total Returns of the Fund

	Annual Total Returns (%)* For Financial Year Ended 31 March				
	2011	**2010**	**2009**	**2008**	**2007**
Net Asset Value per unit	18.19	51.90	-27.87	2.30	35.01
FBM KLCI	17.00	51.35	-30.06	0.05	34.56

	Annual Total Returns (%)* For Financial Year Ended 31 March				
	2006	**2005**	**2004**	**2003**	**2002**
Net Asset Value per unit	8.01	-1.94	43.19	-15.21	16.01
FBM KLCI	6.34	-3.38	41.86	-15.92	16.78



* The abovementioned Fund performance are computed on NAV to NAV basis and have been adjusted to reflect distributions and unit splits, if any.

For each of the financial year end, the Fund has closely tracked the movements of the FBM KLCI. Thus, the Fund has achieved its objective as an index tracking fund.

4.4.3 Distribution Record

The Fund has not declared any distributions for the past three financial years.

4.4.4 Portfolio Turnover Ratio (PTR) of the Fund

	Financial Year Ended 31 March		
	2011	**2010**	**2009**
PTR	0.33 times	0.37 times	0.27 times

The movement in the PTR for the latest financial year generally pertains to the realignment of the portfolio in its tracking of the FBM KLCI following the changes in the components stocks as well as creation or cancellation of units.

4.4.5 Asset Allocation

Generally, the Fund will invest in all of the 30 component stocks of the FBM KLCI. The portfolio is invested substantially in the same weightings as they appear in the FBM KLCI component stocks whilst cash is hedged using the FBM KLCI futures.

The following is the breakdown of the asset allocation of the Fund as at 31 March 2011:

	As at 31/03/11 %	As at 31/03/10 %	As at 31/03/09 %
Equity	97.83	98.48	95.58
Futures Contracts	0.58	0.89	0.56
Cash/Deposits	1.59	0.63	3.86
	100.00	**100.00**	**100.00**

The Fund's asset allocation in every year was reflective of the Fund's objective to track the movements of the FBM KLCI whereas the 2009 were reflective of its tracking of the then KLCI.

Past performance of the Fund is not an indication of its future performance.

4.5 PERFORMANCE OF OSK-UOB DANA ISLAM

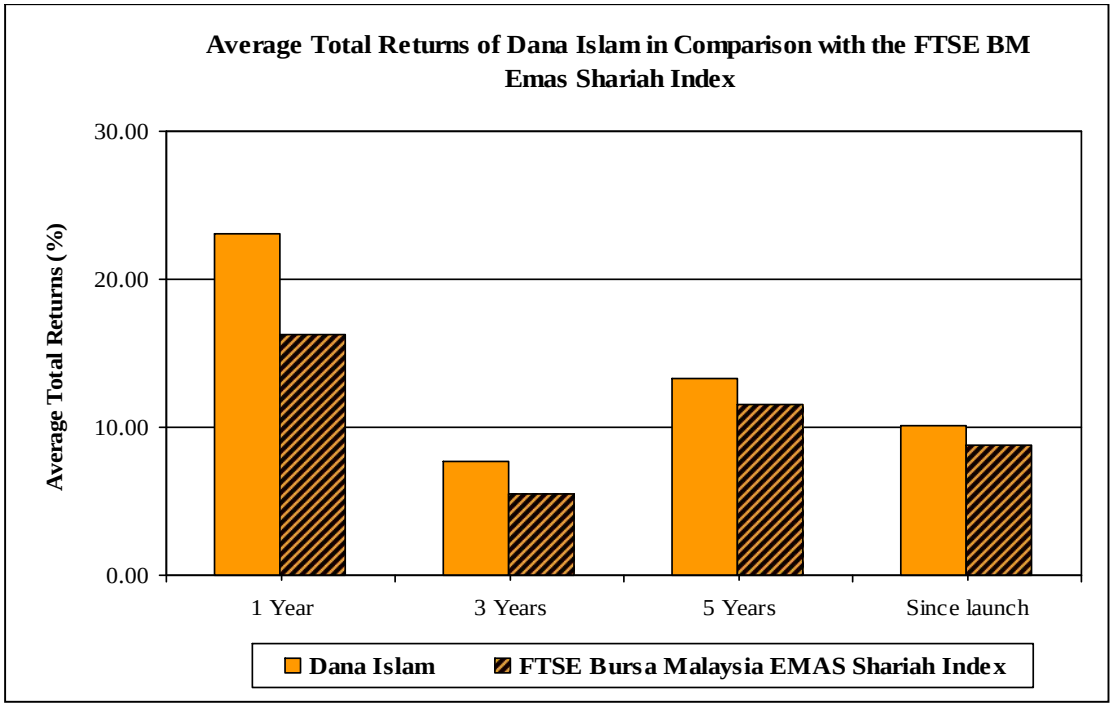
The Fund has been in operation since 26 October 2001 and its financial year end was previously 31 October. Effective year 2008, the Fund's financial year end has been changed to 31 March. For ease of comparison, the Fund's performance has been re-computed based on the new financial year end.

Following the cessation of the KLSE Syariah Index on October 2007, the Fund's benchmark was replaced with the FTSE Bursa Malaysia Emas Shariah Index and the benchmark performance has also been recomputed to reflect the new benchmark (where data is available).

The Fund's performance is as follows:

4.5.1 Average Total Returns of the Fund

	Average Total Returns (%)*			
	1 Year 31/03/10 – 31/03/11	**3 Years 31/03/08 – 31/03/11**	**5 Years 31/03/06 – 31/03/11**	**Since launch 15/11/01** – 31/03/11**
Net Asset Value per unit	23.10	7.66	13.35	10.11
FTSE Bursa Malaysia EMAS Shariah Index	16.22	5.44	11.57	8.77



* The abovementioned Fund performance are computed on NAV to NAV basis and have been adjusted to reflect distributions, if any and are annualised.

** Being the last day of the Initial Offer Period.

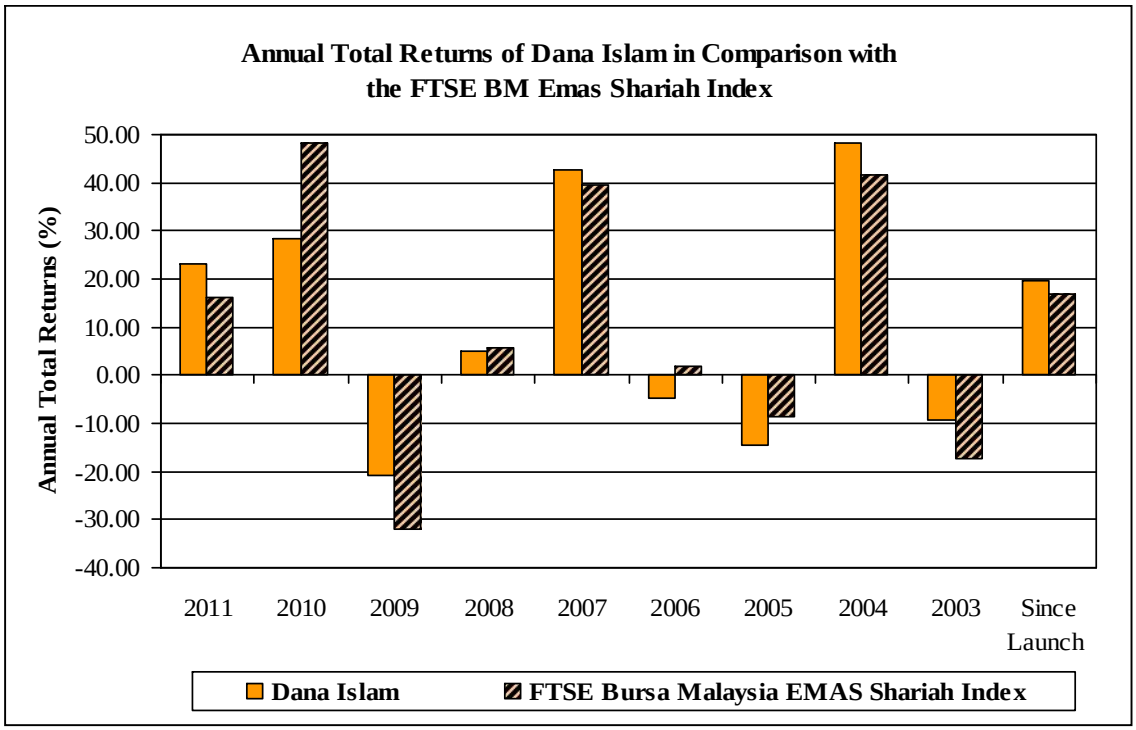
The Fund has outperformed its benchmark for the latest financial year which recorded an annual return of 23.10% compared to its benchmark annual return of 16.22%. On a longer term, the Fund has consistently outperformed its benchmark in the 3 and 5 years period as well

as since its launch. The Fund has thus achieved its objective of providing investors with long term capital growth.

4.5.2 Annual Total Returns of the Fund

	Annual Total Returns (%)* For Financial Year Ended 31 March				
	2011	**2010**	**2009**	**2008**	**2007**
Net Asset Value per unit	23.10	28.26	-20.97	5.12	42.68
FTSE Bursa Malaysia EMAS Shariah Index	16.22	48.28	-31.97	5.68	39.54

	Annual Total Returns (%)* For Financial Year Ended 31 March				
	2006	**2005**	**2004**	**2003**	**Since Launch 15/11/01** - 31/03/02**
Net Asset Value per unit	-4.62	-14.38	48.35	-9.16	19.73
FTSE Bursa Malaysia EMAS Shariah Index	1.80	-8.64	41.51	-17.21	16.71



* The abovementioned Fund performance are computed on NAV to NAV basis and have been adjusted to reflect distributions, if any.

** Being the last day of the Initial Offer Period.

The Fund has recorded six periods of outperformance against its benchmark out of the ten reported periods. For the latest financial year, the Fund outperformed its benchmark by 6.88% with a return of 23.10% while its benchmark recorded a return of 16.22%. The Fund's worst

performance of -20.97% in 2009 was due to the difficult market conditions then prevailing culminating from the global financial crisis.

4.5.3 Distribution Record

The Fund has not declared any distributions for the past three financial years.

4.5.4 Portfolio Turnover Ratio (PTR) of the Fund

	Financial Year Ended 31 March		
	2011	**2010**	**2009**
PTR	0.98 times	0.92 times	0.72 times

The PTR for the latest financial year was higher compared with the previous financial year as investments were sold to meet redemption payments during the financial year.

4.5.5 Asset Allocation

As at the latest financial year end (i.e. 31 March 2011), the Fund was 89.03% invested in quoted Shariah-compliant securities with the remaining 10.97% invested in cash and Shariah-based deposits.

	As at 31/03/11		As at 31/03/10		As at 31/03/09	
	%	%	%	%	%	%
Sectors						
Shariah-compliant Equities						
Construction	7.00		12.97		9.11	
Consumer Products	2.44		4.18		-	
Industrial Products	14.29		13.29		4.67	
Infrastructure Project Companies	4.86		3.81		4.11	
Plantation	8.54		13.29		6.79	
Properties	1.78		5.37		-	
Technology	-		3.36		2.70	
Trading/Services	46.39		32.16		12.65	
Shariah-compliant warrants/TSR	3.73	**89.03**	2.33	**90.76**	-	**40.03**
Cash/Shariah-based Deposits		**10.97**		**9.24**		**59.97**
		100.00		**100.00**		**100.00**

If compared with the 2010 asset allocation, the Shariah-complaint equities investment weighting shown in the 2011 asset allocation was relatively unchanged and was reflective of the prevailing market sentiments. For 2009, the asset allocations shown were reflective of the Manager's stance to realise Shariah-compliant equities into cash / Shariah-based deposits amidst global market uncertainties caused by the global financial crisis.

Past performance of the Fund is not an indication of its future performance.

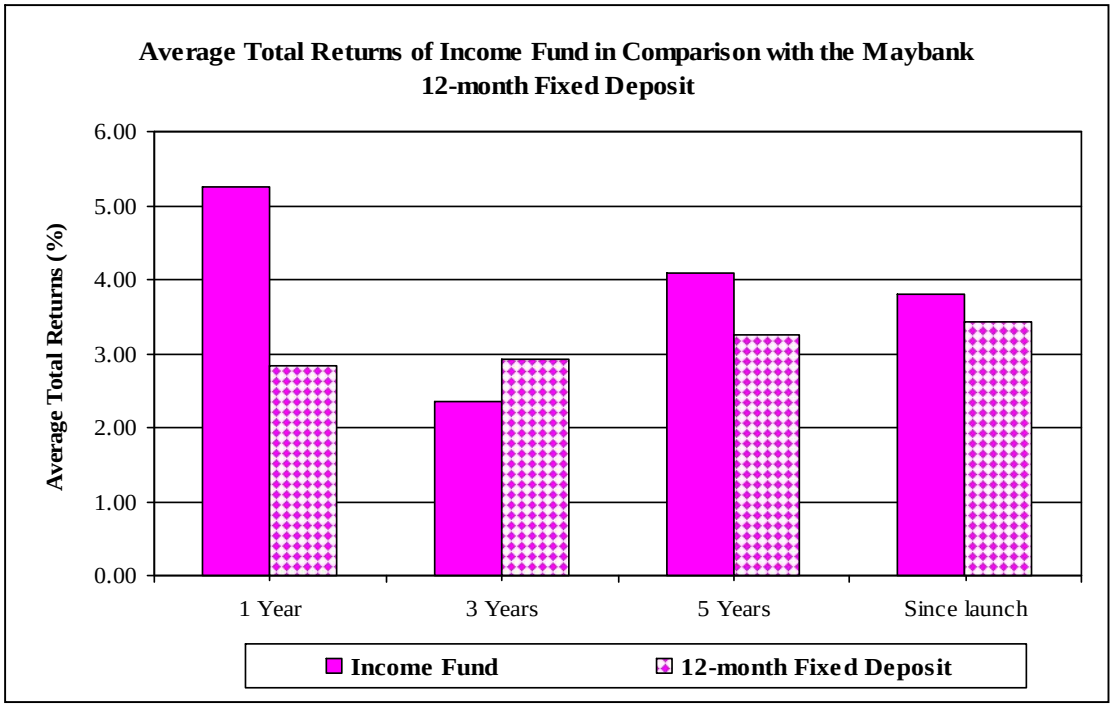
4.6 PERFORMANCE OF OSK-UOB INCOME FUND

The Fund has been in operation since 26 February 2003 and its financial year end was previously 28 February. Effective year 2008, the Fund's financial year has been changed to 31 March. For ease of comparison, the Fund's performance has been re-computed based on the new financial year end.

The Fund's performance is as follows:

4.6.1 Average Total Returns of the Fund

	Average Total Returns (%)*			
	1 Year 31/03/10 – 31/03/11	3 Years 31/03/08 – 31/03/11	5 Years 31/03/06 – 31/03/11	Since launch 18/03/03** – 31/03/11
Net Asset Value per unit	5.25	2.35	4.08	3.80
12-month fixed deposit rate by Maybank	2.83	2.93	3.26	3.43



* The abovementioned Fund performance are computed on NAV to NAV basis and have been adjusted to reflect distributions, if any and are annualised.

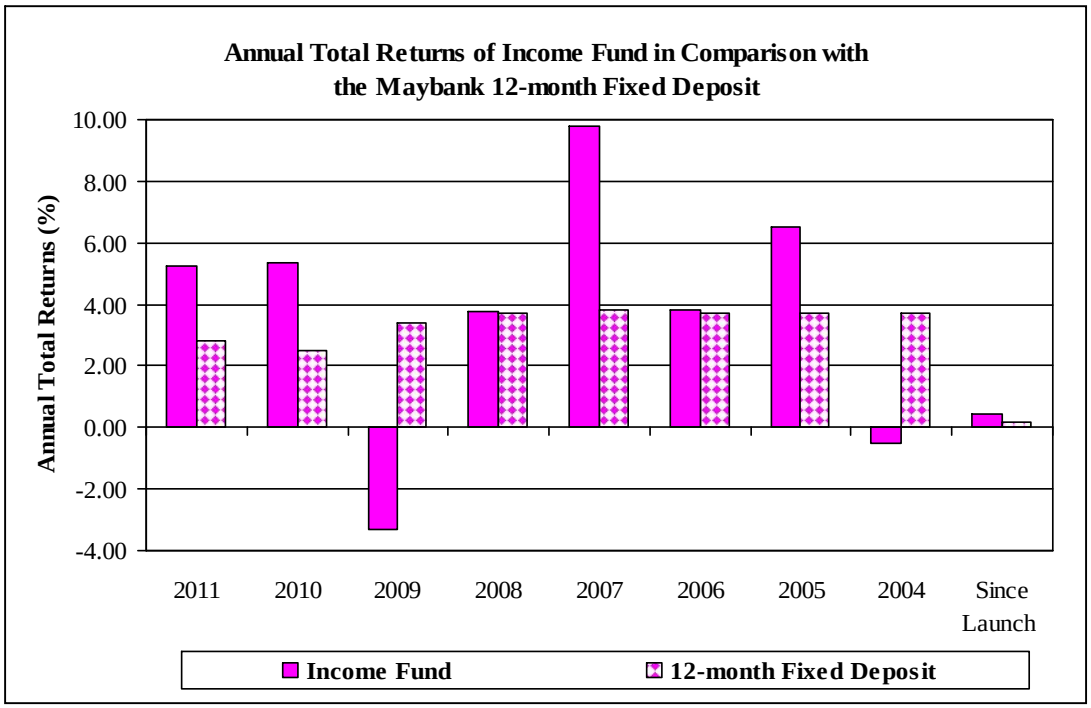
** Being the last day of the Initial Offer Period.

The Fund achieved an annual return of 5.25% in the last financial year compared to the benchmark which recorded an annual return of 2.83%. On a since launch basis, the Fund has recorded an annualised return of 3.80% compared to its benchmark, which recorded an annualised return of 3.43%. The Fund has met its objective of providing investors with higher than average income returns compared to fixed deposits over the medium to long term (3-7 years).

4.6.2 Annual Total Returns of the Fund

	Annual Total Returns (%)* For Financial Year Ended 31 March				
	2011	**2010**	**2009**	**2008**	**2007**
Net Asset Value per unit	5.25	5.33	-3.29	3.79	9.79
12-month fixed deposit rate by Maybank	2.83	2.52	3.42	3.70	3.81

	Annual Total Returns (%)* For Financial Year Ended 31 March			
	2006	**2005**	**2004**	**Since Launch 18/03/03** - 31/03/03**
Net Asset Value per unit	3.82	6.50	-0.52	0.45
12-month fixed deposit rate by Maybank	3.70	3.70	3.73	0.15



* The abovementioned Fund performance are computed on NAV to NAV basis and have been adjusted to reflect distributions, if any.

** Being the last day of the Initial Offer Period.

The Fund outperformed its benchmark in seven out of nine periods registering returns of between 0.45% and 9.79% with the two periods of underperformance registering negative returns of -0.52% (2004) and -3.29% (2009). For the latest financial year, the Fund has outperformed its benchmark by 2.42%.

4.6.3 Distribution Record

The Fund has not declared any distributions for the past three financial years.

4.6.4 Portfolio Turnover Ratio (PTR) of the Fund

	Financial Year Ended 31 March		
	2011	**2010**	**2009**
PTR	0.41 times	0.37 times	0.39 times

The PTR for the latest financial year was higher compared with the previous financial year as there were more investment activities during the financial year under review.

4.6.5 Asset Allocation

As at the latest financial year end (i.e. 31 March 2011), the Fund was 55.23% invested in fixed income securities and the remaining 44.77% invested in cash and money market instruments.

	As at 31/03/11 %	**As at 31/03/10 %**	**As at 31/03/09 %**
Sectors			
Fixed Income Securities			
CRIS	-	-	14.57
Bonds	55.23	71.65	80.26
	55.23	**71.65**	**94.83**
Collective Investment Scheme			
Collective Investment Scheme	**-**	**-**	**2.88**
Cash/Deposits	**44.77**	**28.35**	**2.29**
	100.00	**100.00**	**100.00**

The Fund's investment in bonds during the financial year 2011 has decreased due to limited availability of suitable corporate debt papers and the Manager's stringent credit selection of the issuers. The 2011 asset allocation also reflected the Manager's stance of providing investors with liquidity due to high cash inflows and outflows to the Fund.

Past performance of the Fund is not an indication of its future performance.

4.7 PERFORMANCE OF OSK-UOB EMERGING OPPORTUNITY UNIT TRUST

The Fund has been in operation since 18 May 2004 and its financial year end was previously 31 May. Effective year 2008, the Fund's financial year end has been changed to 31 March. For ease of comparison, the Fund's performance has been re-computed based on the new financial year end.

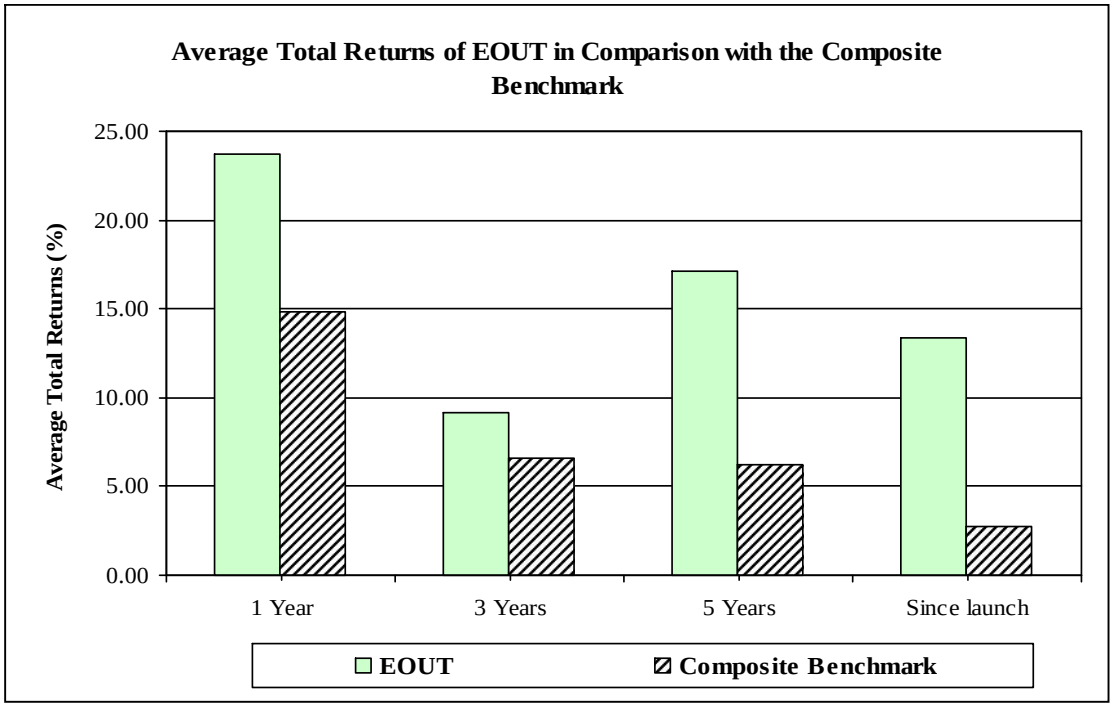
Following the cessation of the KLSE EMAS Index and the KLSE Second Board Index in the year 2006 and the year 2007 respectively, the Fund's composite benchmark was replaced with the FTSE Bursa Malaysia Emas Index and the FBM Second Board Index and the Fund's composite benchmark performance has been adjusted to reflect the new benchmark (where data is available) for ease of comparison.

On 3 August 2009, BMSB imposed a new framework which combined the Second Board with the Main Board to form a new unified board, the "Main Market". Consequently, the asset allocation strategy of the Fund was changed (as reflected in the Fund's strategy in this Master Prospectus). In addition, the Fund's composite benchmark of 70% FBM Second Board Index and 30% FTSE Bursa Malaysia Emas Index was changed to FBM Small Cap Index to best reflect the Fund's underlying investments, which is used in all performance reporting.

The Fund's performance is as follows:

4.7.1 Average Total Returns of the Fund

	Average Total Returns (%)*			
	1 Year 31/03/10 – 31/03/11	**3 Years 31/03/08 – 31/03/11**	**5 Years 31/03/06 – 31/03/11**	**Since launch 7/06/04** – 31/03/11**
Net Asset Value per unit	23.76	9.12	17.17	13.37
FBM Small Cap Index / Composite Benchmark	14.82	6.61#	6.22#	2.78#



* The abovementioned Fund performance are computed on NAV to NAV basis and have been adjusted to reflect distributions, if any and are annualised.

** Being the last day of the Initial Offer Period.

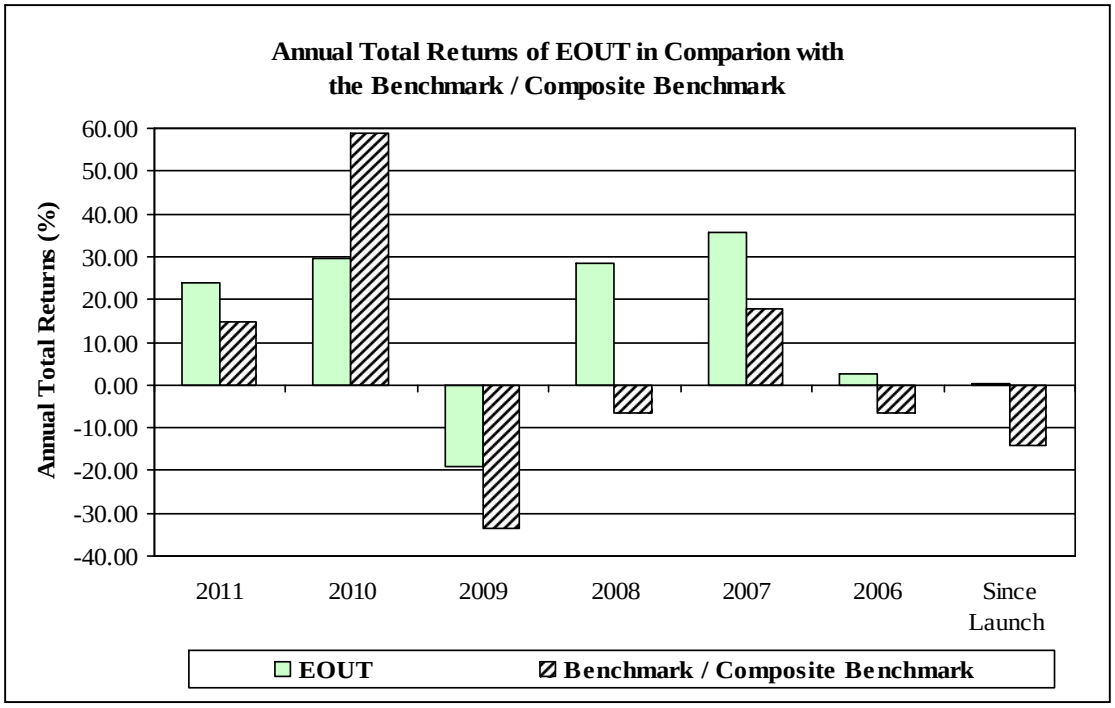
The abovementioned composite benchmark performance were computed based on the following composition (where applicable): 70% KLSE Second Board Index and 30% FTSE Bursa Malaysia Emas Index from 7 June 2004 – 31 October 2007; 70% FBM Second Board Index and 30% FTSE Bursa Malaysia Emas Index from 31 October 2007 – 31 July 2009; FBM Small Cap Index from 31 July 2009 – 31 March 2011.

The Fund has consistently outperformed its benchmark in all periods, i.e. 1, 3 and 5 years with annualised returns of 23.76%, 9.12% and 17.17% respectively. On a since launch basis, the Fund achieved an annualised gain of 13.37% compared to the composite benchmark annualised gain of 2.78%. Thus, the Fund has achieved its objective of providing investors with superior long term capital appreciation.

4.7.2 Annual Total Returns of the Fund

	Annual Total Returns (%)* For Financial Year Ended 31 March			
	2011	**2010**	**2009**	**2008**
Net Asset Value per unit	23.76	29.73	-19.08	28.44
FBM Small Cap Index ^/ Composite Benchmark -70% FBM Second Board Index -30% FTSE Bursa Malaysia Emas Index	14.82^	58.99##	-33.63	-6.69#

	Annual Total Returns (%)* For Financial Year Ended 31 March		
	2007	**2006**	**Since Launch 7/6/2004** - 31/3/2005**
Net Asset Value per unit	35.79	2.54	1.20
Composite Benchmark -70% KLSE Second Board Index -30% FTSE Bursa Malaysia Emas Index	17.96	-6.60	-14.21



* The abovementioned Fund performance are computed on NAV to NAV basis and have been adjusted to reflect distributions, if any.

** Being the last day of the Initial Offer Period.

The abovementioned composite benchmark performance were computed based on 70% KLSE Second Board Index and 30% FTSE Bursa Malaysia Emas Index from 7 June 2004 – 31 October 2007 and 70% FBM Second Board Index and 30% FTSE Bursa Malaysia Emas Index from 31 October 2007 – 31 July 2009.

The abovementioned benchmark performance were computed based on the following composition: 70% FBM Second Board Index and 30% FTSE Bursa Malaysia Emas Index from 31 March 2009 – 31 July 2009 and FBM Small Cap Index from 31 July 2009 – 31 March 2010.

The Fund has outperformed its benchmark in the last financial year and except for the year 2010 it consistently outperformed its benchmark each year even though it recorded negative returns in 2009. The poor performance in 2009 was due to the difficult market conditions then prevailing culminating from the global financial crisis. For the last financial year, the Fund registered a return of 23.76% compared to its benchmark return of 14.82%. It gave the Fund a gain of 8.94% compared to its benchmark.

4.7.3 Distribution Record

	Financial Year Ended 31 March		
	2011	**2010**	**2009**
Gross distribution per unit (sen)	2.8375	8.5969	7.3135
Net distribution per Unit (sen)	1.7512	7.7835	5.9800

All distributions were reinvested to purchase additional units of the Fund based on the Net Asset Value of a unit as at the first Business Day when units in the Fund were quoted ex-entitlement.

4.7.4 Portfolio Turnover Ratio (PTR) of the Fund

	Financial Year Ended 31 March		
	2011	**2010**	**2009**
PTR	2.22 times	0.67 times	0.31 times

The PTR for the latest financial year was higher compared with the previous financial year as there were more investment activities during the said financial year.

4.7.5 Asset Allocation

As at the latest financial year end (i.e. 31 March 2011), the Fund was 93.39% invested in equities, 1.06% invested in collective investment schemes and the remaining 5.55% in cash and deposits.

	As at 31/03/11		**As at 31/03/10**		**As at 31/03/09**	
	%	**%**	**%**	**%**	**%**	**%**
Sectors						
Equities						
Construction	4.35		9.48		12.50	
Consumer Products	5.85		9.09		5.73	
Finance	1.32		3.23		1.72	
Industrial Products	16.85		24.71		5.54	
Infrastructure Project Companies	8.97		-		-	
Plantation	-		3.25		2.89	
Properties	7.84		5.88		1.33	
Technology	1.50		6.53		9.17	
Trading/Services	41.46		17.00		10.61	
Warrants/TSR	5.25	**93.39**	0.29	**79.46**	0.28	**49.77**
Collective Investment Schemes:						
REIT		**1.06**		**5.93**		**4.58**
Cash/Deposits		**5.55**		**14.61**		**45.65**
		100.00		**100.00**		**100.00**

The increase in equities investment weighting in 2011 as compared to 2010 was in line with a more positive view of the Malaysian markets. The asset allocation for 2009 was reflective of the difficult market conditions then prevailing culminating from the global financial crisis.

Past performance of the Fund is not an indication of its future performance.

4.8 PERFORMANCE OF OSK-UOB GROWTH AND INCOME FOCUS TRUST

The Fund has been in operation since 7 January 2005 and its financial year end is on 31 December.

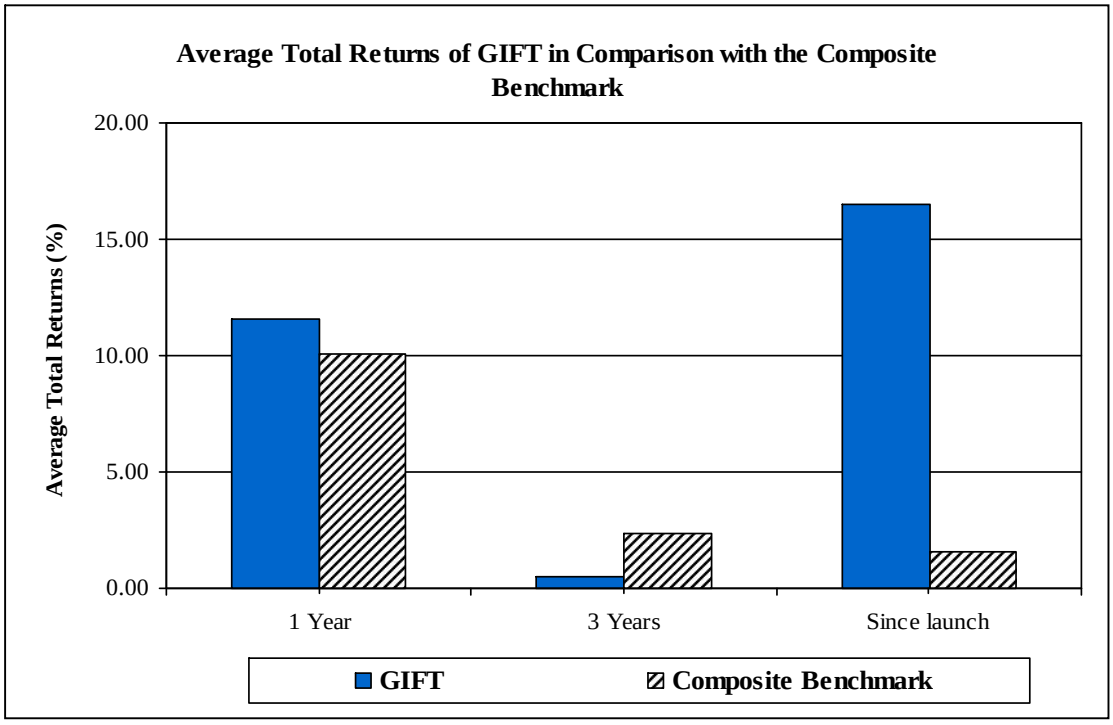
Following the cessation of the KLSE Second Board Index on October 2007, the Fund's composite benchmark of 50% KLSE Second Board Index and 50% 12-month fixed deposit rate was replaced with 50% FBM Second Board Index and 50% 12-month fixed deposit rate and the composite benchmark performance has been adjusted accordingly to reflect the new composite benchmark (where data is available) for ease of comparison.

On 3 August 2009, BMSB imposed a new framework which combined the Second Board with the Main Board to form a new unified board, the "Main Market". As such, the Fund's composite benchmark of 50% FBM Second Board Index and 50% 12-month fixed deposit rate by Maybank Berhad was changed to 50% FBM Fledgling Index and 50% 12-month fixed deposit rate by Maybank Berhad to best reflect the Fund's underlying investments. The new composite benchmark is used in all performance reporting.

The Fund performance is as follows:

4.8.1 Average Total Returns of the Fund

	Average Total Returns (%)*		
	1 Year 31/12/09 – 31/12/10	**3 Years 31/12/07 – 31/12/10**	**Since launch 27/01/05** – 31/12/10**
Net Asset Value per unit	11.59	0.52	16.49
Composite Benchmark#	10.10	2.33	1.59



* The abovementioned Fund performance are computed on NAV to NAV basis and have been adjusted to reflect distributions, if any and are annualised.

** Being the last day of the Initial Offer Period.

The abovementioned composite benchmark performance were computed based on the following composition (where applicable): 50% KLSE Second Board Index and 50% 12-month fixed deposit rate from 27 January 2005 - 31 October 2007, 50% FBM Second Board Index and 50% 12-month fixed deposit rate from 31 October 2007 - 31 July 2009 and 50% FBM Fledgling Index and 50% 12-month fixed deposit rate from 31 July 2009 – 31 December 2010.

In the last financial year, the Fund registered an annual return of 11.59% and outperformed its benchmark annual return of 10.10%. On a since launch basis, the Fund achieved an annualised gain of 16.49% compared to the composite benchmark annualised gain of 1.59%. Thus, the Fund has to-date achieved its objective of maximizing total returns through a combination of long term growth of capital and current income.

4.8.2 Annual Total Returns of the Fund

	Annual Total Returns (%)* For Financial Year Ended 31 December		
	2010	**2009**	**2008**
Net Asset Value per unit	11.59	13.79	-20.01
Composite Benchmark	10.10^	22.94##	-18.40

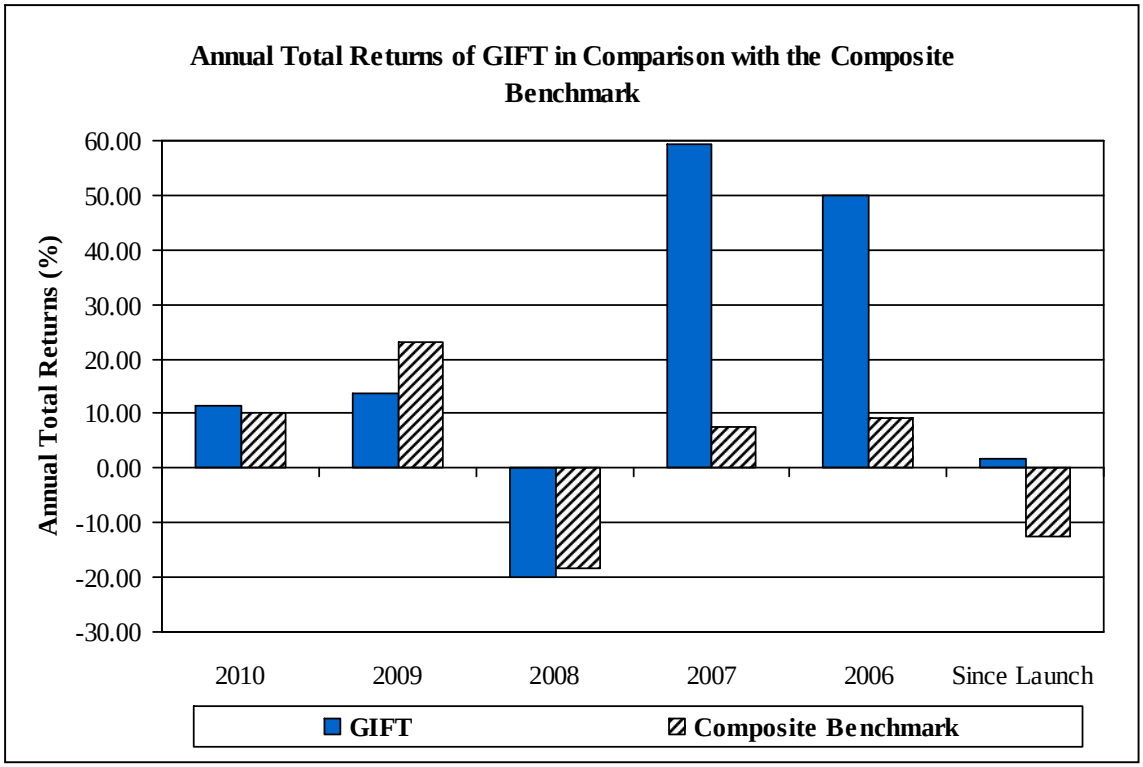
	Annual Total Returns (%)* For Financial Year Ended 31 December		
	2007	**2006**	**Since Launch 27/01/05** - 31/12/05**
Net Asset Value per unit	59.27	49.99	1.87
Composite Benchmark	7.41#	9.11#	-12.38#

** Being the last day of the Initial Offer Period.

The abovementioned composite benchmark performance were computed based on the following composition (where applicable): 50% KLSE Second Board Index and 50% 12-month fixed deposit rate from 27 January 2005 - 31 October 2007 and 50% FBM Second Board Index and 50% 12-month fixed deposit rate from 31 October 2007 - 31 July 2009.

The abovementioned composite benchmark performance were computed based on the following composition: 50% FBM Second Board Index and 50% 12-month fixed deposit rate from 31 December 2008 - 31 July 2009 and 50% FBM Fledgling Index and 50% 12-month fixed deposit rate from 31 July 2009 – 31 December 2009.

^ The abovementioned composite benchmark performance was computed based on the new composite benchmark: 50% FBM Fledgling Index and 50% 12-month fixed deposit rate.



* The abovementioned performance are computed on NAV to NAV basis and have been adjusted to reflect distributions, if any.

The Fund has registered positive returns for each year since its launch date except in 2008 where it registered a negative return of -20.01%. The negative return recorded in 2008 was during the global financial crisis. The lowest return of 1.87% was recorded in 2005 and the highest return of 59.27% was recorded in 2007.

4.8.3 Distribution Record

	Financial Year Ended 31 December		
	2010	**2009**	**2008**
Gross distribution per unit (sen)	8.9901	8.8629	8.5470
Net distribution per unit (sen)	8.1542	8.0939	7.2010

All distributions were reinvested to purchase additional units of the Fund based on the Net Asset Value of a unit as at the first Business Day when units in the Fund were quoted ex-entitlement.

4.8.4 Portfolio Turnover Ratio (PTR) of the Fund

	Financial Year Ended 31 December		
	2010	**2009**	**2008**
PTR	0.99 times	0.29 times	0.42 times

The PTR for latest financial year was higher compared with the previous financial year as there were more investment activities during the financial year under review following cash inflows to the Fund.

4.8.5 Asset Allocation

As at the latest financial year end (i.e. 31 December 2010), this Fund was 64.54% invested in equities, 12.84% invested in collective investment schemes and the remaining of 22.62% invested in cash, deposits and fixed income securities.

	As at 30/12/10		As at 30/12/09		As at 30/12/08	
	%	%	%	%	%	%
Sectors						
Equities:						
Construction	6.82		14.93		9.05	
Consumer Products	0.40		5.76		3.19	
Finance	4.15		2.20		-	
Hotels	1.56		-		-	
Industrial Products	17.99		5.58		5.27	
Plantations	3.70		4.26		2.19	
Properties	2.84		-		-	
TSR & Warrants	0.39		3.97		-	
Technology	3.24		9.30		7.52	
Trading/Service	23.45	**64.54**	7.25	**53.25**	3.78	**31.00**
Collective Investment Schemes:						
Collective Investment Scheme	10.77		13.53		20.75	
Real Estate Investment Trust	2.07	**12.84**	2.43	**15.96**	2.08	**22.83**
Fixed Income Securities						
Unquoted Bonds	14.07		1.14		5.68	
Cash/Deposits	8.55	**22.62**	29.65	**30.79**	40.49	**46.17**
		100.00		**100.00**		**100.00**

The 2010 asset allocation was reflective of the continued buoyant market prevailing since 2009 whereas the 2008 asset allocation was reflective of the difficult market conditions then prevailing arising from the global financial crisis.

Past performance of the Fund is not an indication of its future performance.

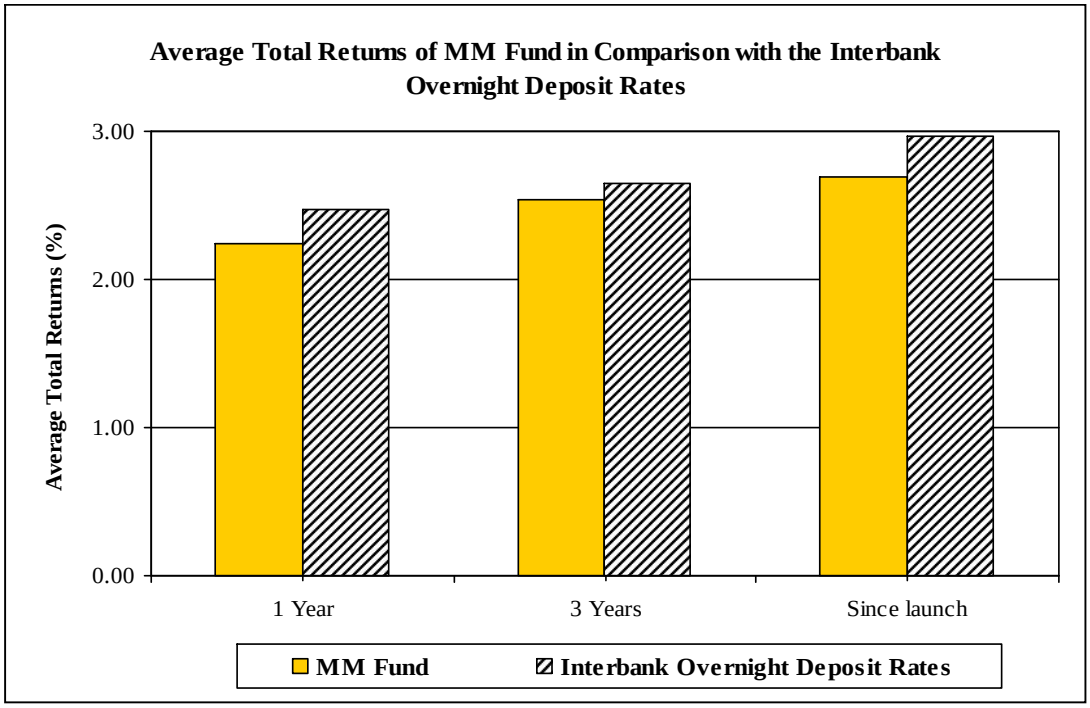
4.9 PERFORMANCE OF OSK-UOB MONEY MARKET FUND

The Fund has been in operation since 20 January 2006 and its financial year end is on 31 December.

The Fund's performance is as follows:

4.9.1 Average Total Returns of the Fund

	Average Total Returns (%)*		
	1 Year 31/12/09 – 31/12/10	**3 Years 31/12/07 – 31/12/10**	**Since launch 20/01/06** – 31/12/10**
Net Asset Value per unit	2.24	2.54	2.69
Interbank Overnight Deposit Rates	2.47	2.65	2.97



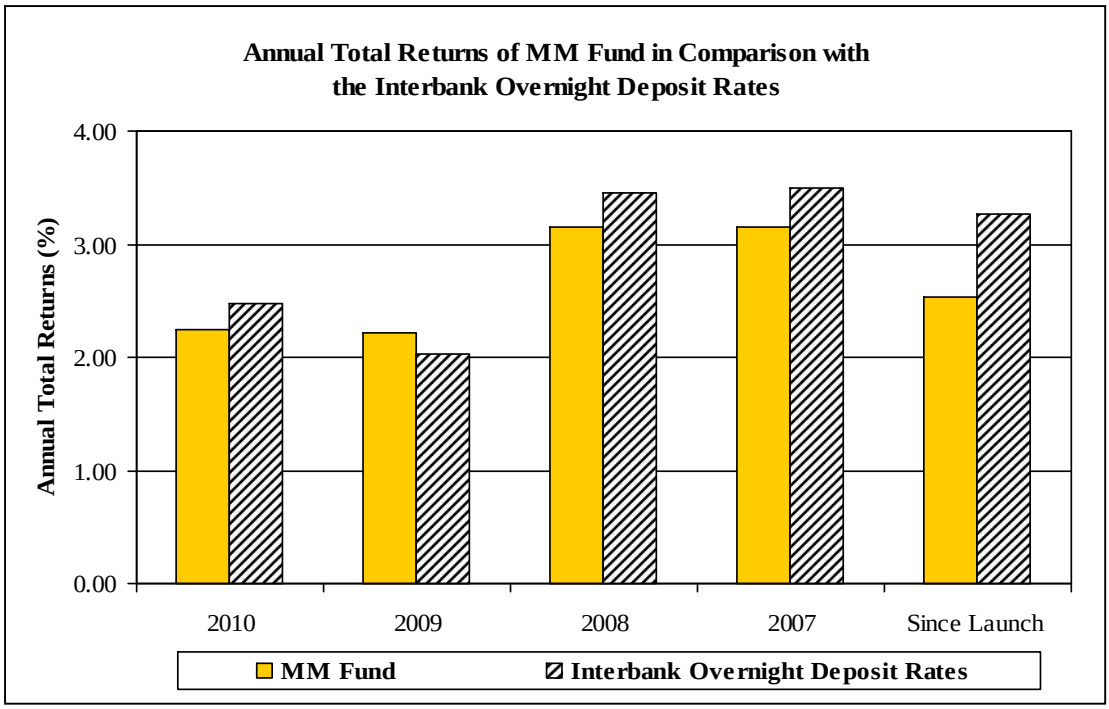
* The abovementioned Fund performance are computed on NAV to NAV basis and have been adjusted to reflect distributions, if any and are annualised.

** Being the last day of the Initial Offer Period.

The Fund has met its objective of providing investors with a high level of liquidity at reasonable returns. Since the launch of the Fund, it has generated an annualised return of 2.69% whilst its benchmark generated an annualised return of 2.97%.

4.9.2 Annual Total Returns of the Fund

	Annual Total Returns (%)* For Financial Year Ended 31 December				
	2010	**2009**	**2008**	**2007**	**Since Launch 20/01/06** - 31/12/2006**
Net Asset Value per unit	2.24	2.22	3.15	3.15	2.53
Interbank Overnight Deposit Rates	2.47	2.03	3.45	3.50	3.26



* The abovementioned Fund performance are computed on NAV to NAV basis and have been adjusted to reflect distributions, if any.

** Being the last day of the Initial Offer Period.

The Fund has provided investors with reasonable returns each year.

4.9.3 Distribution Record

	Financial Year Ended 31 December		
	2010	**2009**	**2008**
Gross distribution per unit (sen)	2.8000	2.8900	3.5760
Net distribution per unit (sen)	2.2000	2.2400	3.0900

All distributions were reinvested to purchase additional units of the Fund based on the Net Asset Value of a unit as at the first Business Day when units in the Fund were quoted ex-entitlement.

4.9.4 Portfolio Turnover Ratio (PTR) of the Fund

	Financial Year Ended 31 December		
	2010	**2009**	**2008**
PTR	14.27 times	14.17 times	29.04 times

The PTR for the latest financial year was higher compared with the previous financial year as more investment activities were carried out during the financial year following cash in-flows and out-flows.

4.9.5 Asset Allocation

As at the latest financial year end (i.e. 31 December 2010), this Fund was 12.17% invested in short term money market instruments (commercial papers), 13.33% invested in unquoted bonds and the remaining 74.50% invested in cash and short term deposits.

	As at 30/12/10 %	**As at 30/12/09 %**	**As at 30/12/08 %**
Sectors			
Commercial Papers	12.17	30.23	32.00
Unquoted Bonds	13.33	41.18	5.66
Cash/Deposits	74.50	28.59	62.34
	100.00	**100.00**	**100.00**

The asset allocation was reflective of the Fund's objective of providing investors with a high level of liquidity whilst providing reasonable returns.

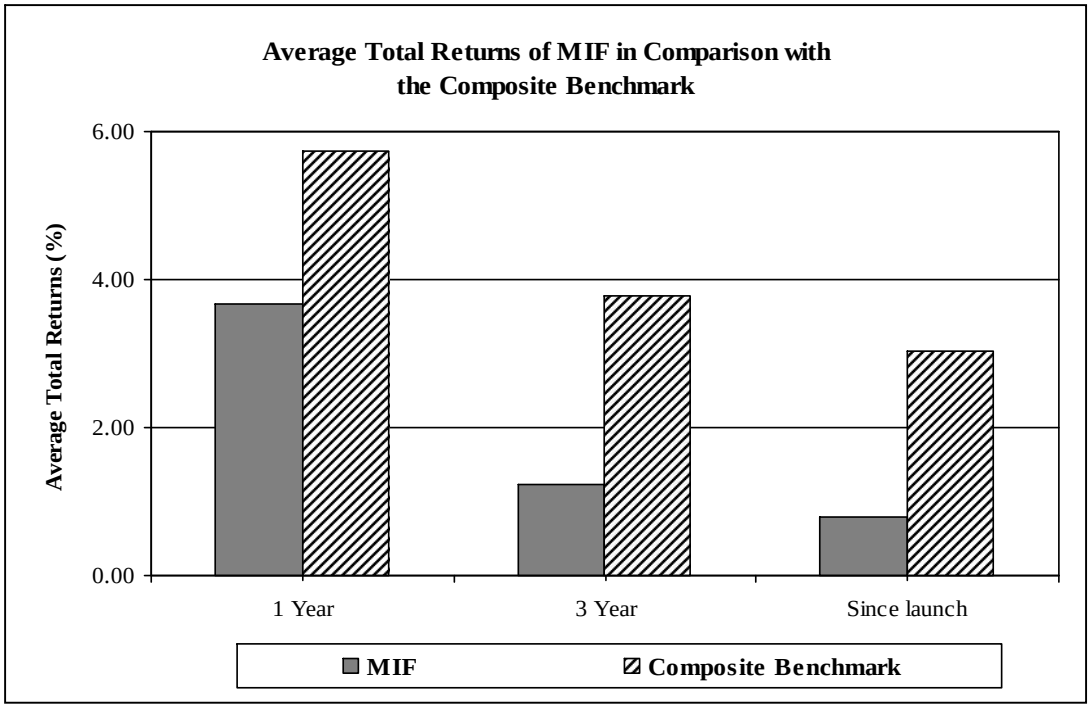
Past performance of the Fund is not an indication of its future performance.

4.10 PERFORMANCE OF OSK-UOB MUHIBBAH INCOME FUND

The Fund has been in operation since 12 March 2007 and its financial year end is on 31 March. Its performance is as follows:

4.10.1 Average Total Returns of the Fund

	Average Total Returns (%)*		
	1 Year 31/03/10 – 31/03/11	**3 Years 31/03/08 – 31/03/11**	**Since launch 01/04/07** – 31/03/11**
Net Asset Value per unit	3.68	1.23	0.80
Composite Benchmark -40% Dow Jones Islamic Market World Index (RM) -60% RAM QuantShop GII (medium term) Index	5.73	3.77	3.04



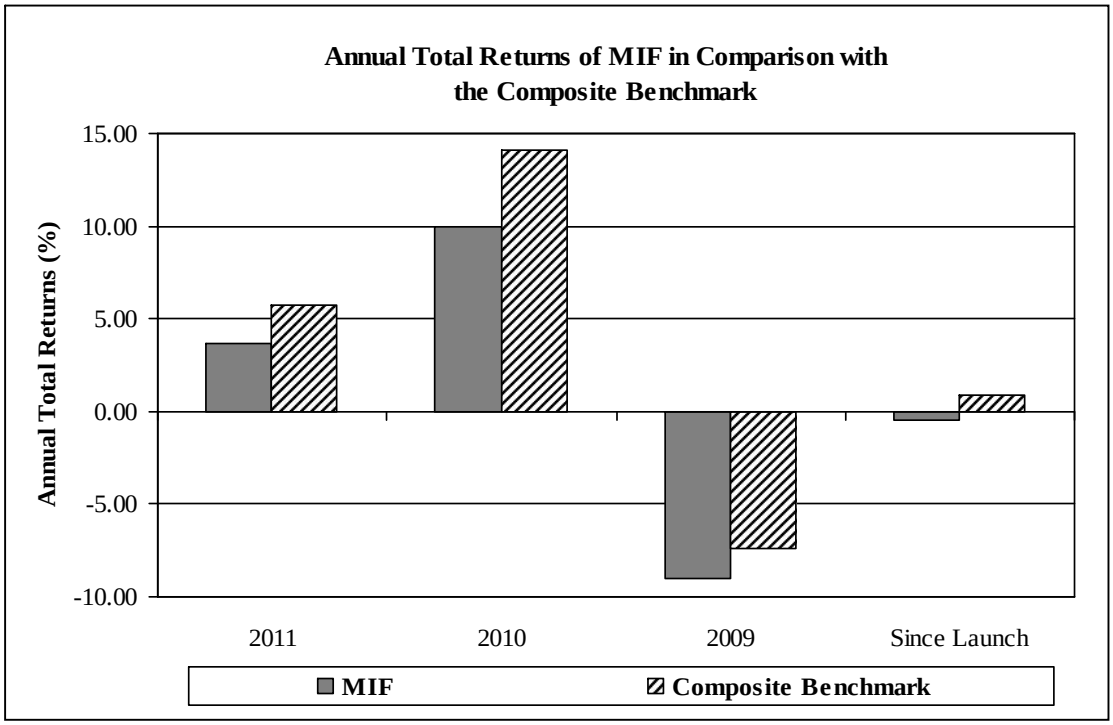
* The abovementioned Fund performance are computed on NAV to NAV basis and have been adjusted to reflect distributions, if any and are annualised.

** Being the last day of the Initial Offer Period.

The Fund underperformed against its benchmark for the 1 year, 3 years and since launch periods. This was due to the onset of the global financial crisis triggered in 2007 where signs of global economic recovery only begun some time in 2010.

4.10.2 Annual Total Returns of the Fund

	Annual Total Returns (%)* For Financial Year Ended 31 March			
	2011	**2010**	**2009**	**Since Launch 1/04/07** - 31/03/08**
Net Asset Value per unit	3.68	9.95	-8.99	-0.51
Composite Benchmark -40% Dow Jones Islamic Market World Index (RM) -60% RAM QuantShop GII (medium term) Index	5.73	14.13	-7.41	0.89



* The abovementioned Fund performance are computed on NAV to NAV basis and have been adjusted to reflect distributions, if any.

** Being the last day of the Initial Offer Period.

For year 2010 and 2011, the Fund has registered positive returns recording a gain of 9.95% and 3.68% respectively though underperforming its composite benchmark. The poor performance in 2009 was due to the difficult market conditions then prevailing culminating from the global financial crisis. The Fund suffered a loss of 8.99% in 2009.

4.10.3 Distribution Record

This Fund has not declared any distributions as yet.

4.10.4 Portfolio Turnover Ratio (PTR) of the Fund

	Financial Year Ended 31 March		
	2011	**2010**	**2009**
PTR	0.26 times	0.38 times	0.44 times

The PTR for the latest financial year was lower compared with previous corresponding financial year due to reduced investment activities during the financial year under review.

4.10.5 Asset Allocation

As at the latest financial year end (i.e. 31 March 2011), this Fund was 50.15% invested in Shariah-compliant equities, 42.80% invested in sukuk and the remaining 7.05% in cash and Islamic money market instruments.

	As at 31/03/11		**As at 31/03/10**		**As at 31/03/09**	
	%	**%**	**%**	**%**	**%**	**%**
Sectors						
Shariah-compliant Equities						
Consumer Products	6.99		8.36		9.28	
Industrial Products	9.53		8.49		5.22	
Mining	7.34		5.23		1.95	
Technology	9.24		10.17		4.77	
Trading/Services	17.05	**50.15**	11.69	**43.94**	8.60	**29.82**
Sukuk		**42.80**		**59.64**		**50.36**
Cash/Shariah-based Deposits		**7.05**		**(3.58)†**		**19.82**
		100.00		**100.00**		**100.00**

The 2011 asset allocation reflected the Manager's positive outlook of the equity markets thus maximising its allocation in the segment. For 2010, the asset allocation was reflective of the improved equity markets following the global financial crisis whereas the 2009 asset allocation was reflective of the difficult market conditions during the global financial crisis.

† The negative cash of 3.58% was due to the redemption of units at the financial year end of 2010. Investments were sold to raise cash to meet redemptions and the negative cash holding was rectified the following day.

Past performance of the Fund is not an indication of its future performance.

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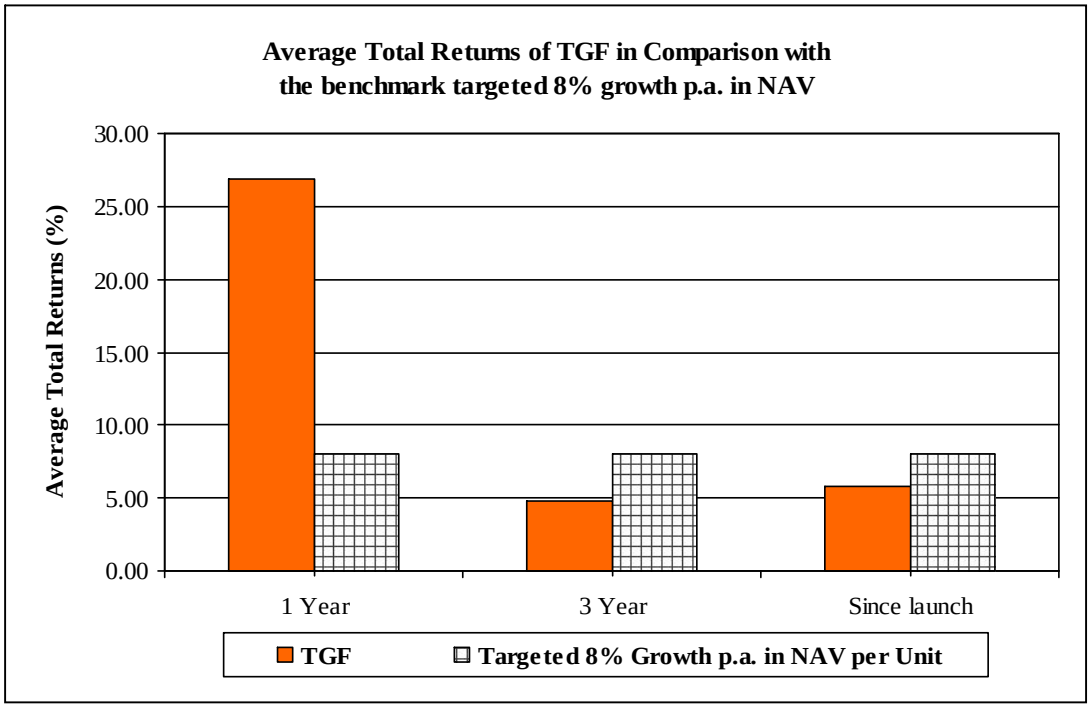
4.11 PERFORMANCE OF OSK-UOB THEMATIC GROWTH FUND

The Fund has been in operation since 26 September 2007 and its financial year is on 31 December. Its performance is as follows:

4.11.1 Average Total Returns of the Fund

	Average Total Returns (%)*		
	1 Year 31/12/09 – 31/12/10	**3 Years 31/12/07 – 31/12/10**	**Since launch 16/10/07** – 31/12/10**
Net Asset Value per unit	26.89	4.82	5.75
Targeted 8% Growth p.a. in NAV per Unit	8.00	8.00	8.00



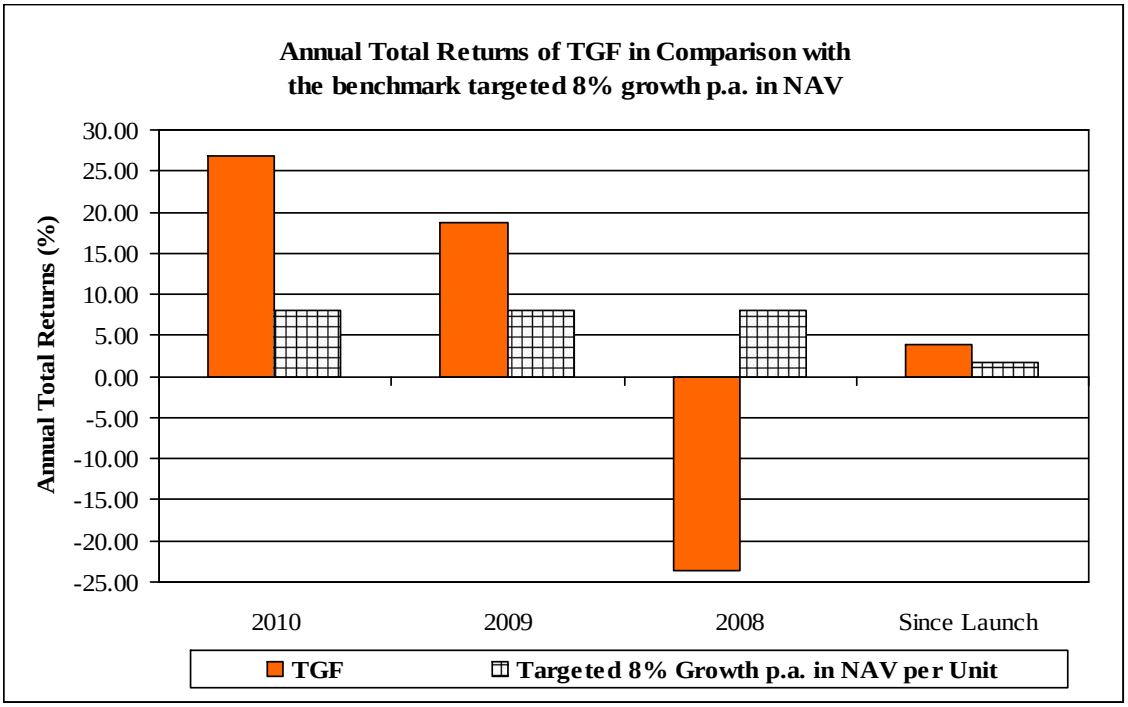
* The abovementioned Fund performance are computed on NAV to NAV basis and have been adjusted to reflect distributions, if any and are annualised.

** Being the last day of the Initial Offer Period.

In the last financial year, the Fund outperformed its benchmark by 22.89% with a recorded gain of 26.89%. Since its launch date, the Fund had registered an annualised gain of 5.75% as compared to the annualised targeted benchmark return of 8.00%. The Fund has yet to meet its targeted benchmark return of 8% growth per annum in Net Asset Value per unit.

4.11.2 Annual Total Returns of the Fund

	Annual Total Returns (%)* For Financial Year Ended 31 December			
	2010	**2009**	**2008**	**Since launch 16/10/07** – 31/12/07**
Net Asset Value per unit	26.89	18.79	-23.60	3.92
Targeted 8% Growth p.a. in NAV per unit	8.00	8.00	8.00	1.63



* The abovementioned Fund performance are computed on NAV to NAV basis and have been adjusted to reflect distributions, if any.

** Being the last day of the Initial Offer Period.

Except for a negative return in 2008 of -2.60%, the Fund has recorded positive returns for each financial year with the lowest return of 3.92% and the highest return of 26.89% in the last financial year. The poor performance in 2008 was due to the difficult market conditions then prevailing culminating from the global financial crisis. Thus, the Fund has yet to achieve its targeted benchmark of 8% growth per annum.

4.11.3 Distribution Record

This Fund has not declared any distributions as yet.

4.11.4 Portfolio Turnover Ratio (PTR) of the Fund

	Financial Year Ended 31 December		
	2010	**2009**	**2008**
PTR	1.30 times	0.81 times	0.65 times

The PTR for the latest financial year was higher compared with the previous financial year as there were more investment activities during the financial year due to improved market conditions following the global financial crisis.

4.11.5 Asset Allocation

As at the latest financial year end (i.e. 31 December 2010), the Fund was 71.78% invested in equities, 19.28% invested in collective investment schemes, 2.78% invested in fixed income securities and the remaining 6.16% invested in cash and deposits.

	As at 30/12/10		**As at 30/12/09**		**As at 30/12/08**	
	%	**%**	**%**	**%**	**%**	**%**
Sectors						
Equities:						
Construction	7.75		-		1.99	
Consumer Products	6.15		-		-	
Finance	25.63		28.73		5.63	
Industrial Products	6.54		3.84		1.57	
Infrastructure Project Companies	-		-		1.06	
Plantation	-		-		1.71	
Technology	-		-		1.11	
Trading/Service	25.65		28.09		24.01	
TSR & Warrants	0.06	**71.78**	-	**60.66**	0.02	**37.10**
Collective Investment Schemes:						
Collective Investment Scheme		**19.28**		**18.91**		**19.58**
Fixed Income Securities						
Unquoted bonds		**2.78**		**1.59**		**1.66**
Cash/Deposits		**6.16**		**18.84**		**41.66**
		100.00		**100.00**		**100.00**

For 2010, the asset allocation was reflective of the continued buoyant market prevailing since 2009. Whilst, the 2008 asset allocation was reflective of the difficult market conditions then prevailing culminating from the global financial crisis.

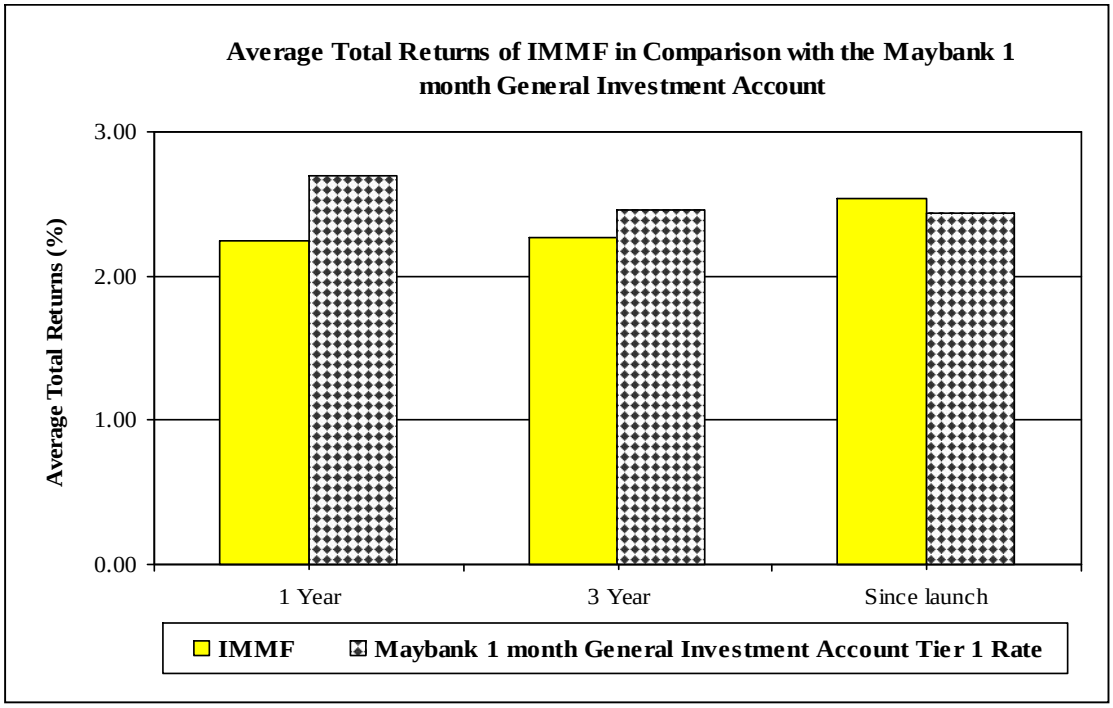
Past performance of the Fund is not an indication of its future performance.

4.12 PERFORMANCE OF OSK-UOB INSTITUTIONAL ISLAMIC MONEY MARKET FUND

The Fund has been in operation since 1 November 2007 and its financial year end is on 31 March. Its performance is as follows:

4.12.1 Average Total Returns of the Fund

	Average Total Returns (%)*		
	1 Year 31/03/10 – 31/03/11	**3 Years 31/03/08 – 31/03/11**	**Since launch 1/11/07** – 31/03/11**
Net Asset Value per unit	2.24	2.27	2.54
Maybank 1 month General Investment Account Tier 1 Rate	2.69	2.46	2.44



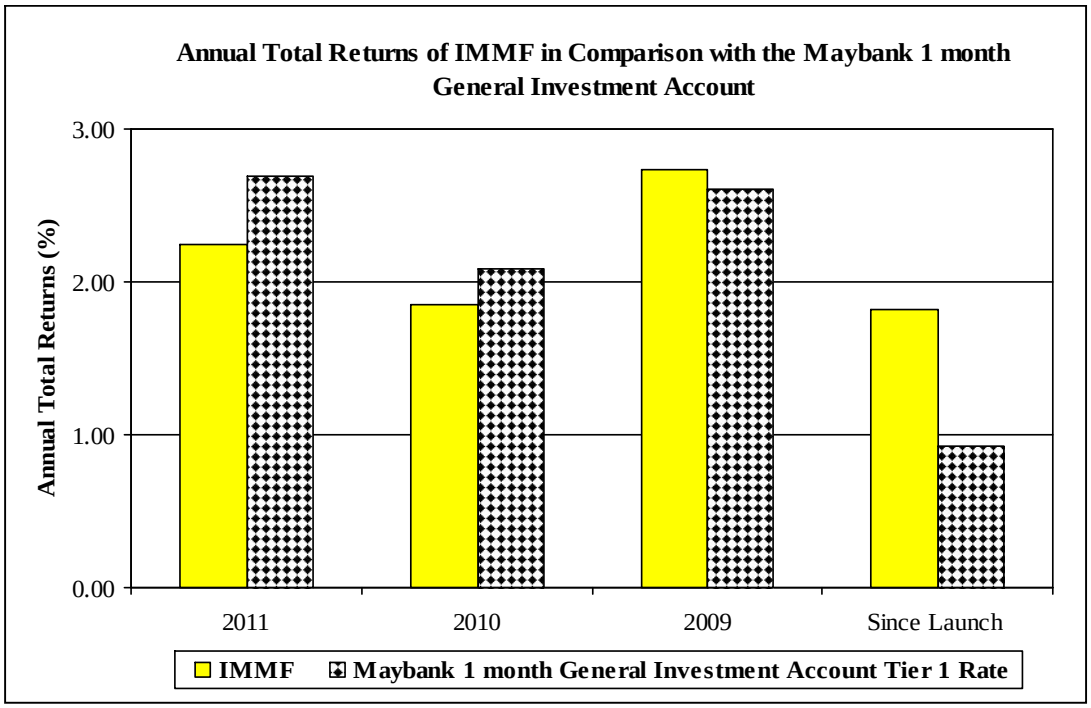
* The abovementioned Fund performance are computed on NAV to NAV basis and have been adjusted to reflect distributions, if any and are annualised.

** Being the last day of the Initial Offer Period.

The Fund has achieved its objective of providing investors with a high level of liquidity at reasonable returns. Since launch, it has generated an annualised return of 2.54% compared to its benchmark which recorded an annualised return of 2.44%.

4.12.2 Annual Total Returns of the Fund

	Annual Total Returns (%)*			
	For Financial Year Ended 31 March			Financial Period 1/11/07** – 31/03/08
	2011	2010	2009	
Net Asset Value per unit	2.24	1.85	2.73	1.82
Maybank 1 month General Investment Account Tier 1 Rate	2.69	2.09	2.61	0.93



* The abovementioned Fund performance are computed on NAV to NAV basis and have been adjusted to reflect distributions, if any.

** Being the last day of the Initial Offer Period.

The Fund has provided investors with reasonable returns each year.

4.12.3 Distribution Record

	Financial Year Ended 31 March		
	2011	2010	2009
Gross distribution per unit (sen)	2.8883	2.4103	3.2708
Net distribution per unit (sen)	2.2192	1.8343	2.6986

All distributions were paid to investors by cheque.

4.12.4 Portfolio Turnover Ratio (PTR) of the Fund

	Financial Year Ended 31 March		
	2011	**2010**	**2009**
PTR	29.88 times	20.53 times	25.99 times

The PTR for the latest financial year was higher compared with the previous financial year due to the sale of investments to meet redemption payments during the said financial year.

4.12.5 Asset Allocation

As at the latest financial year end (i.e. 31 March 2011), the Fund was 63.24% invested in Islamic Commercial Papers and sukuk and the remaining 36.76% invested in cash/Shariah-based deposits.

	As at 31/03/11 %	**As at 31/03/10 %**	**As at 31/03/09 %**
Sectors			
Islamic Commercial Papers	**63.24**	**39.08**	**18.69**
Cash/Shariah-based Deposits	**36.76**	**60.92**	**81.31**
	100.00	**100.00**	**100.00**

The 2011 asset allocation reflected the Manager's stance of providing investors with reasonable returns and at the same time offering high liquidity. The increase in the purchase of Islamic commercial papers in the 2010 asset allocation was reflective of the improved confidence in the credit ratings of the issuers. In 2009, the invested level of Islamic commercial papers was at its low due to concerns on the credit standing of the issuers during the global financial crisis.

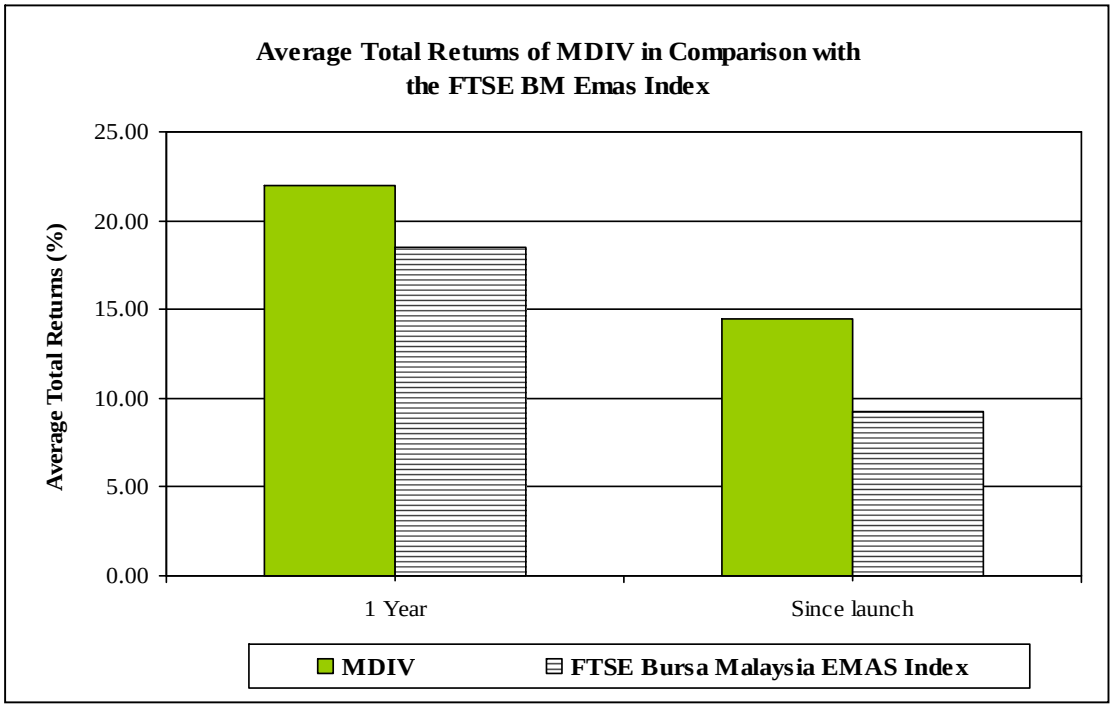
Past performance of the Fund is not an indication of its future performance.

4.13 PERFORMANCE OF OSK-UOB MALAYSIA DIVIDEND FUND

The Fund has been in operation since 4 March 2008 and its financial year end is on 31 March. Its performance is as follows:

4.13.1 Average Total Returns of the Fund

	Average Total Returns (%)*	
	1 Year 31/03/10 – 31/03/11	**Since launch 24/03/08** – 31/03/11**
Net Asset Value per unit	21.99	14.45
FTSE Bursa Malaysia EMAS Index	18.48	9.25



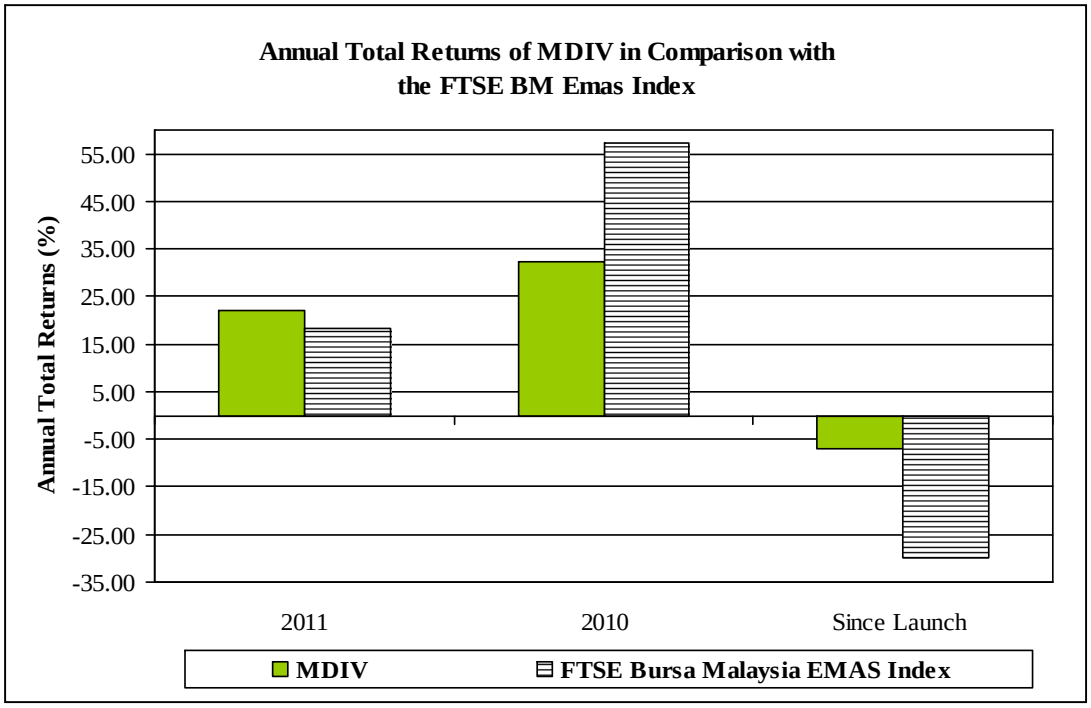
* The abovementioned Fund performance are computed on NAV to NAV basis and have been adjusted to reflect distributions, if any and are annualised.

** Being the last day of the Initial Offer Period.

On a since launch basis, the Fund achieved an annualised return of 14.45% compared to its benchmark annualised return of 9.25%. As such, the Fund has met its objective of providing investors with capital growth and recurring income.

4.13.2 Annual Total Returns of the Fund

	Annual Total Returns (%)*		
	For Financial Year Ended 31 March		Financial Period 24/03/08** – 31/03/09
	2011	2010	
Net Asset Value per unit	21.99	32.27	-6.84
FTSE Bursa Malaysia EMAS Index	18.48	57.11	-29.82



* The abovementioned Fund performance are computed on NAV to NAV basis and have been adjusted to reflect distributions, if any.

** Being the last day of the Initial Offer Period.

The Fund achieved a return of 21.99% and outperformed its benchmark which registered a return of 18.48% in the last financial year. The Fund's negative performance in the first financial period and in 2010 was due to the difficult market conditions then prevailing culminating from the global financial crisis.

4.13.3 Distribution Record

	Financial Year Ended 31 March		
	2011	2010	2009
Gross distribution per unit (sen)	2.9226	2.3215	-
Net distribution per unit (sen)	2.4296	1.6304	-

The distribution was reinvested to purchase additional units of the Fund based on the Net Asset Value of a unit as at the first Business Day when units in the Fund were quoted ex-entitlement.

4.13.4 Portfolio Turnover Ratio (PTR) of the Fund

	Financial Year Ended 31 March		
	2011	**2010**	**2009**
PTR	0.83 times	1.04 times	0.92 times

The PTR for the latest financial year was lower compared with the previous financial year as due to reduced investment activities carried out during the said financial year.

4.13.5 Asset Allocation

As at the latest financial year end (i.e. 31 March 2011), the Fund was 75.54% invested in equities, 1.74% invested in collective investment schemes and the remaining 22.72% invested in cash and deposits.

	As at 30/03/11		**As at 31/03/10**		**As at 31/03/09**	
	%	**%**	**%**	**%**	**%**	**%**
Sectors						
Equities:						
Construction	4.89		3.75		3.46	
Consumer Products	11.81		7.85		6.24	
Finance	22.92		27.25		4.60	
Industrial Products	2.56		4.68		1.06	
Infrastructure Project Companies	-		-		3.31	
Plantation	5.59		8.10		2.68	
Properties	-		2.78		-	
Trading/Service	27.63		34.73		12.61	
TSR & Warrants	0.14	**75.54**	0.02	**89.16**	-	**33.96**
Collective Investment Schemes:						
Collective Investment Scheme		**1.74**		**-**		**18.15**
Fixed Income Securities						
ICL		**-**		**0.86**		**-**
Cash/Deposits		**22.72**		**9.98**		**47.89**
		100.00		**100.00**		**100.00**

The reduced equity investment level in the 2011 asset allocation reflected the realisation of investments following rising market sentiments. The high cash level shown was for awaiting reinvestment opportunities. The 2009 asset allocation was reflective of the difficult market conditions during the global financial crisis.

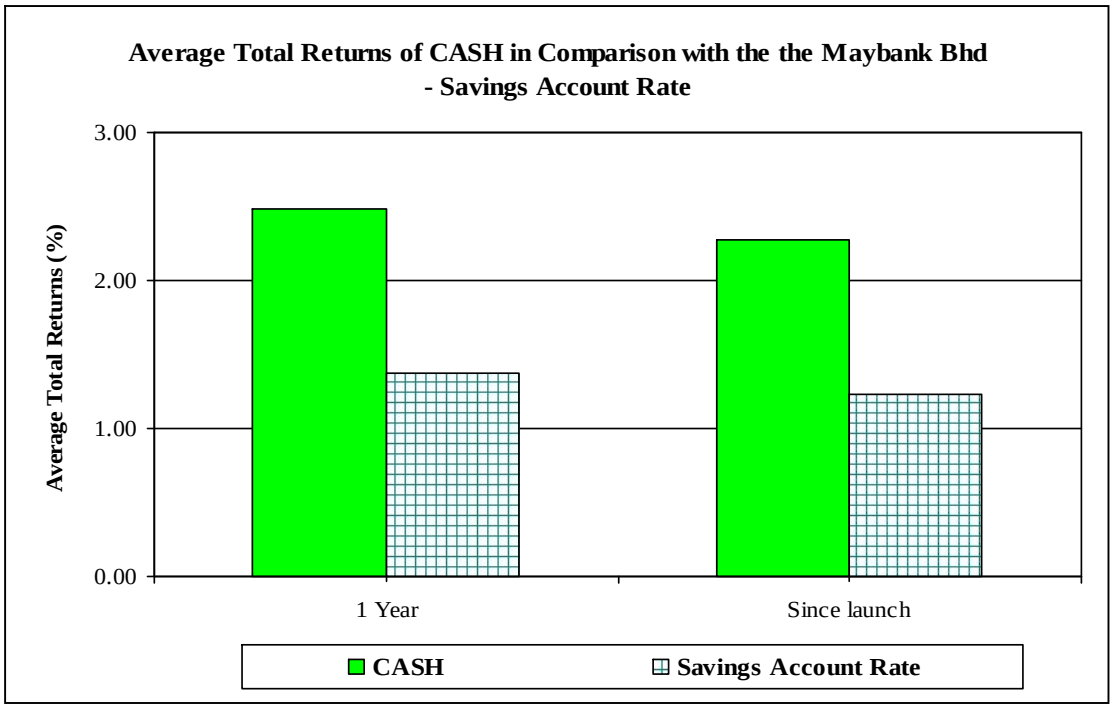
Past performance of the Fund is not an indication of its future performance.

4.14 PERFORMANCE OF OSK-UOB CASH MANAGEMENT FUND

This Fund has been in operation since 4 September 2008 and its financial year end is on 31 March. Its performance is as follows:

4.14.1 Average Total Returns of the Fund

	Average Total Returns (%)*	
	1 Year 31/03/10 – 31/03/11	**Since launch 04/09/08** – 31/03/11**
Net Asset Value per Unit	2.48	2.27
Savings Account Rate by Maybank Bhd	1.37	1.23



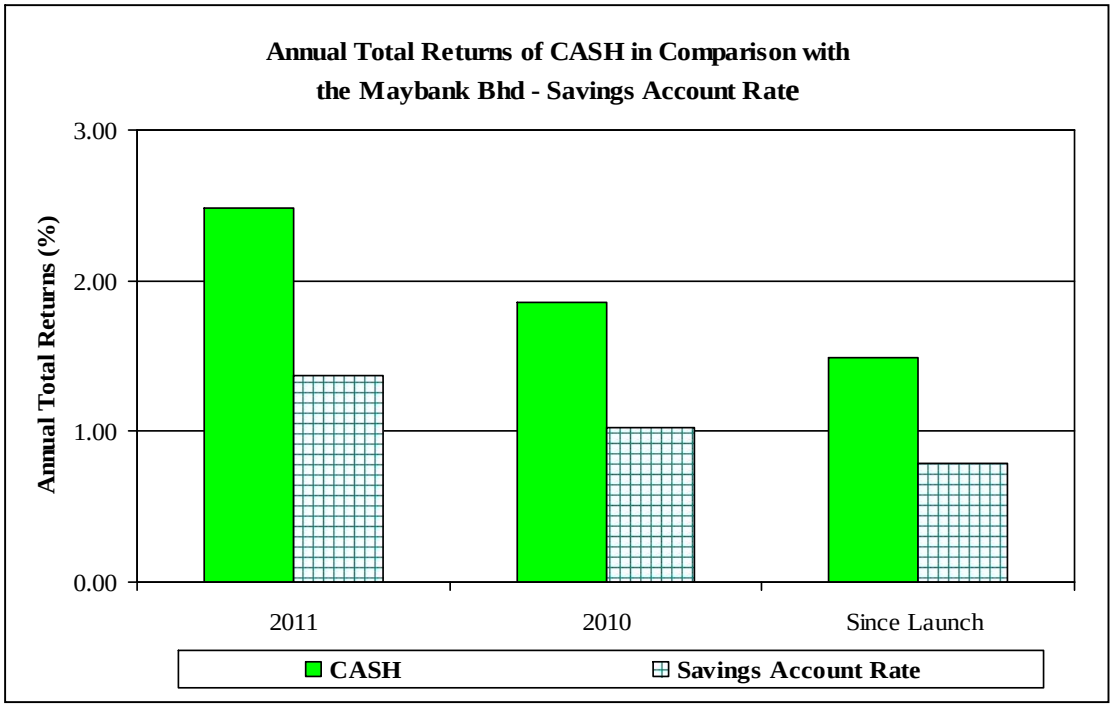
* The abovementioned Fund performance are computed on NAV to NAV basis and have been adjusted to reflect distributions, if any.

** Being the last day of the Initial Offer Period.

The Fund has achieved its objective of providing investors with a high level of liquidity at reasonable returns. Since its launch date, the Fund registered an annualised return of 2.27% compared to its benchmark's annualised return of 1.23%.

4.14.2 Annual Total Returns of the Fund

	Annual Total Returns (%)*		
	For Financial Year Ended 31 March		Financial Period 04/09/08** - 31/03/09
	2011	2010	
Net Asset Value per Unit	2.48	1.86	1.49
Savings Account Rate by Maybank Bhd	1.37	1.02	0.79



* The abovementioned Fund performance are computed on NAV to NAV basis and have been adjusted to reflect distributions, if any.

** Being the last day of the Initial Offer Period.

The Fund has provided investors with reasonable returns in each year / period.

4.14.3 Distribution Record

This Fund does not declare any distributions to its Unit Holders.

4.14.4 Portfolio Turnover Ratio (PTR) of the Fund

	Financial Year Ended 31 March		Financial Period 4 September 2008 - 31 March 2009
	2011	2010	
PTR	14.19 times	11.69 times	18.12 times

The PTR for the recent financial year was higher compared with the previous financial year as placements were of shorter maturities during the financial year.

4.14.5 Asset Allocation

As at the latest financial year end (i.e. 31 March 2011), the Fund was 100% invested in cash and short term deposits.

	As at 30/03/11 %	As at 31/03/10 %	As at 31/03/09 %
Cash/Deposits	**100.00**	**100.00**	**100.00**
	100.00	**100.00**	**100.00**

The asset allocation was reflective of the Fund's objective of providing investors with a high level of liquidity at reasonable returns.

Past performance of the Fund is not an indication of its future performance.

5. HISTORICAL FINANCIAL HIGHLIGHTS OF THE FUNDS

5.1 OSK-UOB EQUITY TRUST

The summarised income statement and statement of assets and liabilities of the Fund for the last three financial years are set out below:

5.1.1 Audited Income Statement

	Year ended 31 December		
	2010	**2009**	**2008**
	RM	**RM**	**RM**
Investment income / (loss)	19,659,374	29,308,925	(32,070,999)
Expenses	(2,038,031)	(1,543,348)	(1,654,358)
Net income / (loss) before tax	17,621,343	27,765,577	(33,725,357)
Income tax expense	(293,694)	(133,133)	(384,695)
Net income / (loss) after tax	17,327,649	27,632,444	(34,110,052)

5.1.2 Audited Statement of Assets and Liabilities

	As at 31 December		
	2010	**2009**	**2008**
	RM	**RM**	**RM**
Assets			
Investments	110,943,019	99,944,625	47,385,463
Other assets	2,696,117	6,427,955	41,957,281
Total assets	113,639,136	106,372,580	89,342,744
Liabilities	1,258,386	151,962	7,601,670
NAV Attributable to Unit Holders	112,380,750	106,220,618	81,741,074
NAV per unit	0.7327	0.6721	0.5439

Supplementary information to the Fund's Income Statement and the Statement of Assets and Liabilities above:

5.1.3 NAV Attributable to Unit Holders

NAV Attributable to Unit Holders is represented by:

	As at 31 December		
	2010	**2009**	**2008**
	RM	**RM**	**RM**
Unit Holders' contribution*	38,155,021	41,022,423	36,404,529
Realised reserve*	54,192,187	51,151,808	53,665,100
Unrealised reserve	20,033,542	14,046,387	(8,328,555)
Unit Holders' funds	112,380,750	106,220,618	81,741,074

* Distribution equalisation has been reclassified from Realised Reserve to Unit Holders' contribution. This reclassification has no impact on the Unit Holders' funds.

Past performance of the Fund is not an indication of its future performance. The audited financial statements of the Fund are disclosed in the Fund's annual report and the annual report is available upon request.

5.2 OSK-UOB SMALL CAP OPPORTUNITY UNIT TRUST

The summarised income statement and statement of assets and liabilities of the Fund for the last three financial years are set out below:

5.2.1 Audited Income Statement

	Year ended 31 December		
	2010	**2009**	**2008**
	RM	**RM**	**RM**
Investment income / (loss)	6,981,298	8,418,995	(36,784,593)
Expenses	(1,169,058)	(955,362)	(1,254,859)
Net income / (loss) before tax	5,812,240	7,463,633	(38,039,452)
Income tax expense	(254,350)	(63,310)	(269,806)
Net income / (loss) after tax	5,557,890	7,400,323	(38,309,258)

5.2.2 Audited Statement of Assets and Liabilities

	As at 31 December		
	2010	**2009**	**2008**
	RM	**RM**	**RM**
Assets			
Investments	59,364,147	63,557,089	59,185,696
Other assets	312,173	101,693	931,703
Total assets	59,676,320	63,658,782	60,117,399
Liabilities	109,788	326,752	264,294
NAV Attributable to Unit Holders	59,566,532	63,332,030	59,853,105
NAV per unit	0.9287	0.8543	0.7590

Supplementary information to the Fund's Income Statement and the Statement of Assets and Liabilities above:

5.2.3 NAV Attributable to Unit Holders

NAV Attributable to Unit Holders is represented by:

	As at 31 December		
	2010	**2009**	**2008**
	RM	**RM**	**RM**
Unit Holders' contribution*	14,008,075	22,784,210	26,705,608
Realised reserve*	37,425,943	34,956,722	33,350,011
Unrealised reserve	8,132,514	5,591,098	(202,514)
Unit Holders' funds	59,566,532	63,332,030	59,853,105

* Distribution equalisation has been reclassified from Realised Reserve to Unit Holders' contribution. This reclassification has no impact on the Unit Holders' funds.

Past performance of the Fund is not an indication of its future performance. The audited financial statements of the Fund are disclosed in the Fund's annual report and the annual report is available upon request.

5.3 OSK-UOB KIDSAVE TRUST

The summarised income statement and statement of assets and liabilities of the Fund for the last three financial years are set out below:

5.3.1 Audited Income Statement

	Year ended 31 March		
	2011 RM	2010 RM	2009 RM
Investment income / (loss)	25,855,930	20,726,832	(6,109,298)
Expenses	(3,383,908)	(1,438,852)	(1,117,961)
Net income / (loss) before tax	22,472,022	19,287,980	(7,227,259)
Income tax expense	(266,314)	(172,387)	(172,286)
Net income / (loss) after tax	22,205,708	19,115,593	(7,399,545)

5.3.2 Audited Statement of Assets and Liabilities

	As at 31 March		
	2011 RM	2010 RM	2009 RM
Assets			
Investments	280,624,587	121,786,631	63,632,954
Other assets	10,164,481	5,507,143	1,700,025
Total assets	290,789,068	127,293,774	65,332,979
Liabilities	5,298,203	437,691	7,347,583
NAV Attributable to Unit Holders	285,490,865	126,856,083	57,985,396
NAV per unit	0.5474	0.5245	0.4744

Supplementary information to the Fund's Income Statement and the Statement of Assets and Liabilities above:

5.3.3 NAV Attributable to Unit Holders

NAV Attributable to Unit Holders is represented by:

	As at 31 March		
	2011 RM	2010 RM	2009 RM
Unit Holders' contribution*	262,095,867	110,169,843	47,820,021
Realised reserve*	1,210,793	6,164,014	15,777,378
Unrealised reserve	22,184,205	10,522,226	(5,612,003)
Unit Holders' funds	285,490,865	126,856,083	57,985,396

* Distribution equalisation has been reclassified from Realised Reserve to Unit Holders' contribution. This reclassification has no impact on the Unit Holders' funds.

Past performance of the Fund is not an indication of its future performance. The audited financial statements of the Fund are disclosed in the Fund's annual report and the annual report is available upon request.

5.4 KLCI TRACKER FUND

The summarised income statement and statement of assets and liabilities of the Fund for the last three financial years are set out below:

5.4.1 Audited Income Statement

	Year ended 31 March		
	2011	**2010**	**2009**
	RM	**RM**	**RM**
Investment income / (loss)	4,210,422	8,333,997	(5,471,098)
Expenses	(401,834)	(331,368)	(291,965)
Net income / (loss) before tax	3,808,588	8,002,629	(5,763,063)
Income tax expense	(83,474)	(85,478)	(136,238)
Net income / (loss) after tax	3,725,114	7,917,151	(5,899,301)

5.4.2 Audited Statement of Assets and Liabilities

	As at 31 March		
	2011	**2010**	**2009**
	RM	**RM**	**RM**
Assets			
Investments	26,580,303	21,410,740	15,215,032
Other assets	167,151	335,603	501,564
Total assets	26,747,454	21,746,343	15,716,596
Liabilities	88,808	200,008	152,579
NAV Attributable to Unit Holders	26,658,646	21,546,335	15,564,017
NAV per unit	0.8279	0.7021	0.4622

Supplementary information to the Fund's Income Statement and the Statement of Assets and Liabilities above:

5.4.3 NAV Attributable to Unit Holders

NAV Attributable to Unit Holders is represented by:

	As at 31 March		
	2011	**2010**	**2009**
	RM	**RM**	**RM**
Unit Holders' contribution*	(9,666,140)	(11,100,410)	(9,165,577)
Realised reserve*	28,456,683	26,270,201	24,921,796
Unrealised reserve	7,868,103	6,376,544	(192,202)
Unit Holders' funds	26,658,646	21,546,335	15,564,017

* Distribution equalisation has been reclassified from Realised Reserve to Unit Holders' contribution. This reclassification has no impact on the Unit Holders' funds.

Past performance of the Fund is not an indication of its future performance. The audited financial statements of the Fund are disclosed in the Fund's annual report and the annual report is available upon request.

5.5 OSK-UOB DANA ISLAM

The summarised income statement and statement of assets and liabilities of the Fund for the last three financial years are set out below:

5.5.1 Audited Income Statement

	Year ended 31 March		
	2011	**2010**	**2009**
	RM	**RM**	**RM**
Shariah-compliant investment income / (loss)	1,548,575	1,783,859	(1,311,837)
Expenses	(138,454)	(154,855)	(100,759)
Net income / (loss) before tax	1,410,121	1,629,004	(1,412,596)
Income tax expense	(12,682)	(5,743)	(15,595)
Net income / (loss) after tax	1,397,439	1,623,261	(1,428,191)

5.5.2 Audited Statement of Assets and Liabilities

	As at 31 March		
	2011	**2010**	**2009**
	RM	**RM**	**RM**
Assets			
Shariah-compliant investments	5,895,198	6,766,091	5,748,446
Other assets	195,129	1,038,691	147,464
Total assets	6,090,327	7,804,782	5,895,910
Liabilities	96,051	348,871	6,680
NAV Attributable to Unit Holders	5,994,276	7,455,911	5,889,230
NAV per unit	0.9589	0.7811	0.6090

Supplementary information to the Fund's Income Statement and the Statement of Assets and Liabilities above:

Note:
The Shariah Adviser confirms that the investment portfolio of **OSK-UOB Dana Islam** comprises securities which have been classified as Shariah-compliant by the Shariah Advisory Council of the Securities Commission ("SACSC"). As for the securities which are not certified by the SACSC, they have reviewed the said securities and opine that these securities are designated as Shariah-compliant.

5.5.3 NAV Attributable to Unit Holders

NAV Attributable to Unit Holders is represented by:

	As at 31 March		
	2011	**2010**	**2009**
	RM	**RM**	**RM**
Unit Holders' contribution*	3,254,632	6,074,737	6,131,317
Realised reserve*	1,465,623	974,520	512,034
Unrealised reserve	1,274,021	406,654	(754,121)
Unit Holders' funds	5,994,276	7,455,911	5,889,230

* Distribution equalisation have been reclassified from Realised Reserve to Unit Holders' contribution. This reclassification has no impact on the Unit Holders' funds.

Past performance of the Fund is not an indication of its future performance. The audited financial statements of the Fund are disclosed in the Fund's annual report and the annual report is available upon request.

5.6 OSK-UOB INCOME FUND

The summarised income statement and statement of assets and liabilities of the Fund for the last three financial years are set out below:

5.6.1 Audited Income Statement

	Year ended 31 March		
	2011 RM	2010 RM	2009 RM
Investment income	1,016,877	582,719	8,259
Expenses	(210,534)	(104,077)	(116,042)
Net income / (loss) before tax	806,343	478,642	(107,783)
Income tax expense	2,475	(2,224)	(6,534)
Net income / (loss) after tax	808,818	476,418	(114,317)

5.6.2 Audited Statement of Assets and Liabilities

	As at 31 March		
	2011 RM	2010 RM	2009 RM
Assets			
Investments	39,223,101	10,205,581	8,397,422
Other assets	268,869	219,831	167,756
Total assets	39,491,970	10,425,412	8,565,178
Liabilities	5,346,941	821,136	125,532
NAV Attributable to Unit Holders	34,145,029	9,604,276	8,439,646
NAV per unit	1.3479	1.2826	1.2177

Supplementary information to the Fund's Income Statement and the Statement of Assets and Liabilities above:

5.6.3 NAV Attributable to Unit Holders

NAV Attributable to Unit Holders is represented by:

	As at 31 March		
	2011 RM	2010 RM	2009 RM
Unit Holders' contribution*	31,204,888	7,445,854	6,757,642
Realised reserve*	2,742,873	2,132,991	1,785,596
Unrealised reserve	197,268	25,431	(103,592)
Unit Holders' funds	34,145,029	9,604,276	8,439,646

* Distribution equalisation has been reclassified from Realised Reserve to Unit Holders' contribution. This reclassification has no impact on the Unit Holders' funds.

Past performance of the Fund is not an indication of its future performance. The audited financial statements of the Fund are disclosed in the Fund's annual report and the annual report is available upon request.

5.7 OSK-UOB EMERGING OPPORTUNITY UNIT TRUST

The summarised income statement and statement of assets and liabilities of the Fund for the last three financial years are set out below:

5.7.1 Audited Income Statement

	Year ended 31 March		
	2011 RM	2010 RM	2009 RM
Investment income / (loss)	6,568,501	5,024,116	(4,332,552)
Expenses	(666,559)	(324,866)	(319,011)
Net income / (loss) before tax	5,901,942	4,699,250	(4,651,563)
Income tax expense	(76,421)	(30,055)	(113,413)
Net income / (loss) after tax	5,825,521	4,669,195	(4,764,976)

5.7.2 Audited Statement of Assets and Liabilities

	As at 31 March		
	2011 RM	2010 RM	2009 RM
Assets			
Investments	28,117,814	21,181,031	15,932,512
Other assets	1,240,022	545,549	368,663
Total assets	29,357,836	21,726,580	16,301,175
Liabilities	563,594	7,827	1,845,691
NAV Attributable to Unit Holders	28,794,242	21,718,753	14,455,484
NAV per unit	0.6111	0.5192	0.4707

Supplementary information to the Fund's Income Statement and the Statement of Assets and Liabilities above:

5.7.3 NAV Attributable to Unit Holders

NAV Attributable to Unit Holders is represented by:

	As at 31 March		
	2011 RM	2010 RM	2009 RM
Unit Holders' contribution*	17,769,554	15,594,417	10,022,963
Realised reserve*	4,080,807	3,932,359	6,806,861
Unrealised reserve	6,943,881	2,191,977	(2,374,340)
Unit Holders' funds	28,794,242	21,718,753	14,455,484

* Distribution equalisation has been reclassified from Realised Reserve to Unit Holders' contribution. This reclassification has no impact on the Unit Holders' funds.

Past performance of the Fund is not an indication of its future performance. The audited financial statements of the Fund are disclosed in the Fund's annual report and the annual report is available upon request.

5.8 OSK-UOB GROWTH AND INCOME FOCUS TRUST

The summarised income statement and statement of assets and liabilities of the Fund for the last three financial years are set out below:

5.8.1 Audited Income Statement

	Year ended 31 December		
	2010 RM	2009 RM	2008 RM
Investment income / (loss)	5,063,791	4,059,225	(7,321,971)
Expenses	(816,973)	(484,048)	(502,741)
Net income / (loss) before tax	4,246,818	3,575,177	(7,824,712)
Income tax expense	(124,057)	(7,567)	(140,498)
Net income / (loss) after tax	4,122,761	3,567,610	(7,965,210)

5.8.2 Audited Statement of Assets and Liabilities

	As at 31 December		
	2010 RM	2009 RM	2008 RM
Assets			
Investments	50,904,466	35,739,184	27,284,166
Other assets	515,575	151,972	165,259
Total assets	51,420,041	35,891,156	27,449,425
Liabilities	15,145	125,026	3,167,984
NAV Attributable to Unit Holders	51,404,896	35,766,130	24,281,441
NAV per unit	0.5123	0.5422	0.5553

Supplementary information to the Fund's Income Statement and the Statement of Assets and Liabilities above:

5.8.3 NAV Attributable to Unit Holders

NAV Attributable to Unit Holders is represented by:

	As at 31 December		
	2010 RM	2009 RM	2008 RM
Unit Holders' contribution*	34,157,885	21,685,877	9,143,863
Realised reserve*	12,969,982	12,761,055	17,676,323
Unrealised reserve	4,277,029	1,319,198	(2,538,745)
Unit Holders' funds	51,404,896	35,766,130	24,281,441

* Distribution equalisation has been reclassified from Realised Reserve to Unit Holders' contribution. This reclassification has no impact on the Unit Holders' funds.

Past performance of the Fund is not an indication of its future performance. The audited financial statements of the Fund are disclosed in the Fund's annual report and the annual report is available upon request.

5.9 OSK-UOB MONEY MARKET FUND

The summarised income statement and statement of assets and liabilities of the Fund for the last three financial years are set out below:

5.9.1 Audited Income Statement

	Year ended 31 December		
	2010 RM	2009 RM	2008 RM
Investment income	11,494,293	14,446,174	15,121,734
Expenses	(2,287,650)	(2,921,481)	(2,274,454)
Net income before tax	9,206,643	11,524,693	12,847,280
Income tax expense	-	-	-
Net income after tax	9,206,643	11,524,693	12,847,280

5.9.2 Audited Statement of Assets and Liabilities

	As at 31 December		
	2010 RM	2009 RM	2008 RM
Assets			
Investments	408,365,245	435,760,453	442,800,399
Other assets	1,502,547	2,721,086	779,511
Total assets	409,867,792	438,481,539	443,579,910
Liabilities	194,777	227,467	216,353
NAV Attributable to Unit Holders	409,673,015	438,254,072	443,363,557
NAV per unit	1.0039	1.0034	1.0035

Supplementary information to the Fund's Income Statement and the Statement of Assets and Liabilities above:

5.9.3 NAV Attributable to Unit Holders

NAV Attributable to Unit Holders is represented by:

	As at 31 December		
	2010 RM	2009 RM	2008 RM
Unit Holders' contribution*	407,058,273	436,372,803	443,224,341
Realised reserve*	2,541,995	1,629,249	71,909
Unrealised reserve	72,747	252,020	67,307
Unit Holders' funds	409,673,015	438,254,072	443,363,557

* Distribution equalisation has been reclassified from Realised Reserve to Unit Holders' contribution. This reclassification has no impact on the Unit Holders' funds.

Past performance of the Fund is not an indication of its future performance. The audited financial statements of the Fund are disclosed in the Fund's annual report and the annual report is available upon request.

5.10 OSK-UOB MUHIBBAH INCOME FUND

The summarised income statement and statement of assets and liabilities of the Fund for the last three financial years are set out below:

5.10.1 Audited Income Statement

	Year ended 31 March		
	2011 RM	2010 RM	2009 RM
Shariah-compliant investment income / (loss)	2,004,803	5,899,620	(4,339,753)
Expenses	(648,207)	(864,577)	(1,023,029)
Net income / (loss) before tax	1,356,596	5,035,043	(5,362,782)
Income tax expense	(57,131)	(88,770)	(71,440)
Net income / (loss) after tax	1,299,465	4,946,273	(5,434,222)

5.10.2 Audited Statement of Assets and Liabilities

	As at 31 March		
	2011 RM	2010 RM	2009 RM
Assets			
Shariah-compliant investments	29,454,622	45,134,617	46,879,493
Other assets	1,365,152	3,593,246	5,557,033
Total assets	30,819,774	48,727,863	52,436,526
Liabilities	227,205	5,639,088	1,256,204
NAV Attributable to Unit Holders	30,592,569	43,088,775	51,180,322
NAV per unit	0.4861	0.4696	0.4271

Supplementary information to the Fund's Income Statement and the Statement of Assets and Liabilities above:

Note:

The Shariah Adviser confirms that the investment portfolio of **OSK-UOB Muhibbah Income Fund** 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 Indexes. As for the securities which are not certified by the SACSC and/or the Shariah Supervisory Board of Dow Jones Islamic Market Indexes, they have reviewed the said securities and opine that these securities are designated as Shariah-compliant.

5.10.3 NAV Attributable to Unit Holders

NAV Attributable to Unit Holders is represented by:

	As at 31 March		
	2011	**2010**	**2009**
	RM	**RM**	**RM**
Unit Holders' contribution*	30,538,855	44,245,554	57,283,374
Realised reserve*	(660,530)	(1,448,756)	(1,949,117)
Unrealised reserve	714,244	291,977	(4,153,935)
Unit Holders' funds	30,592,569	43,088,775	51,180,322

* Distribution equalisation has been reclassified from Realised Reserve to Unit Holders' contribution. This reclassification has no impact on the Unit Holders' funds.

Past performance of the Fund is not an indication of its future performance. The audited financial statements of the Fund are disclosed in the Fund's annual report and the annual report is available upon request.

5.11 OSK-UOB THEMATIC GROWTH FUND

The summarised income statement and statement of assets and liabilities of the Fund for the last three financial years are set out below:

5.11.1 Audited Income Statement

	Year ended 31 December		
	2010 RM	2009 RM	2008 RM
Investment income / (loss)	38,876,155	35,259,679	(60,424,018)
Expenses	(2,797,495)	(2,787,071)	(3,808,081)
Net income / (loss) before tax	36,078,660	32,472,608	(64,232,099)
Income tax expense	(427,948)	(237,264)	(959,584)
Net income / (loss) after tax	35,650,712	32,235,344	(65,191,683)

5.11.2 Audited Statement of Assets and Liabilities

	As at 31 December		
	2010 RM	2009 RM	2008 RM
Assets			
Investments	112,231,632	188,805,741	177,639,271
Other assets	1,418,099	1,944,724	2,765,198
Total assets	113,649,731	190,750,465	180,404,469
Liabilities	787,962	10,269,119	589,302
NAV Attributable to Unit Holders	112,861,769	180,481,346	179,815,167
NAV per unit	0.2982	0.2358	0.1985

Supplementary information to the Fund's Income Statement and the Statement of Assets and Liabilities above:

5.11.3 NAV Attributable to Unit Holders

NAV Attributable to Unit Holders is represented by:

	As at 31 December		
	2010 RM	2009 RM	2008 RM
Unit Holders' contribution*	98,426,595	201,121,328	232,690,493
Realised reserve*	(1,318,739)	(24,611,236)	(19,030,244)
Unrealised reserve	15,753,913	3,971,254	(33,845,082)
Unit Holders' funds	112,861,769	180,481,346	179,815,167

* Distribution equalisation has been reclassified from Realised Reserve to Unit Holders' contribution. This reclassification has no impact on the Unit Holders' funds.

Past performance of the Fund is not an indication of its future performance. The audited financial statements of the Fund are disclosed in the Fund's annual report and the annual report is available upon request.

5.12 OSK-UOB INSTITUTIONAL ISLAMIC MONEY MARKET FUND

The summarised income statement and statement of assets and liabilities of the Fund for the last three financial years are set out below:

5.12.1 Audited Income Statement

	Year ended 31 March		
	2011	**2010**	**2009**
	RM	**RM**	**RM**
Shariah-compliant investment income	2,288,488	3,042,083	4,100,931
Expenses	(489,981)	(737,206)	(730,336)
Net income before tax	1,798,507	2,304,877	3,370,595
Income tax expense	-	-	-
Net income after tax	1,798,507	2,304,877	3,370,595

5.12.2 Audited Statement of Assets and Liabilities

	As at 31 March		
	2011	**2010**	**2009**
	RM	**RM**	**RM**
Assets			
Shariah-compliant investments	17,953,907	125,160,000	133,372,090
Other assets	8,718,938	584,522	425,733
Total assets	26,672,845	125,744,522	133,797,823
Liabilities	3,076,339	251,466	301,818
NAV Attributable to Unit Holders	23,596,506	125,493,056	133,496,005
NAV per unit	1.0000	1.0000	1.0000

Supplementary information to the Fund's Income Statement and the Statement of Assets and Liabilities above:

Note:
The Shariah Adviser confirms that the investment portfolio of **OSK-UOB Institutional Islamic Money Market Fund** comprises securities which have been classified as Shariah-compliant by the Shariah Advisory Council of the Securities Commission ("SACSC"). As for the securities which are not certified by the SACSC, they have reviewed the said securities and opine that these securities are designated as Shariah-compliant.

5.12.3 NAV Attributable to Unit Holders

NAV Attributable to Unit Holders is represented by:

	As at 31 March		
	2011	**2010**	**2009**
	RM	**RM**	**RM**
Unit Holders' contribution*	23,076,146	125,098,345	133,110,674
Realised reserve*	521,346	356,834	370,866
Unrealised reserve	(986)	37,877	14,465
Unit Holders' funds	23,596,506	125,493,056	133,496,005

* Distribution equalisation has been reclassified from Realised Reserve to Unit Holders' contribution. This reclassification has no impact on the Unit Holders' funds.

Past performance of the Fund is not an indication of its future performance. The audited financial statements of the Fund are disclosed in the Fund's annual report and the annual report is available upon request.

5.13 OSK-UOB MALAYSIA DIVIDEND FUND

The summarised income statement and statement of assets and liabilities of the Fund for the last two financial years and financial period from 4 March 2008 to 31 March 2009 are set out below:

5.13.1 Audited Income Statement

	Year ended 31 March		4/3/2008-
	2011	2010	31/3/2009
		RM	RM
Investment income / (loss)	7,207,313	10,815,261	(2,037,799)
Expenses	(660,816)	(592,544)	(583,780)
Net income / (loss) before tax	6,546,497	10,222,717	(2,621,579)
Income tax expense	(136,706)	(113,607)	(90,396)
Net income / (loss) after tax	6,409,791	10,109,110	(2,711,975)

5.13.2 Audited Statement of Assets and Liabilities

	As at 31 March		
	2011	2010	2009
	RM	RM	RM
Assets			
Investments	42,593,491	31,197,105	37,614,829
Other assets	3,793,387	1,889,957	322,067
Total assets	46,386,878	33,087,062	37,936,896
Liabilities	14,873	943,473	243,969
NAV Attributable to Unit Holders	46,372,005	32,143,589	37,692,927
NAV per unit	0.3174	0.2848	0.2329

Supplementary information to the Fund's Income Statement and the Statement of Assets and Liabilities above:

5.13.3 NAV Attributable to Unit Holders

NAV Attributable to Unit Holders is represented by:

	As at 31 March		
	2011	2010	2009
	RM	RM	RM
Unit Holders' contribution	37,434,529	26,419,487	40,404,902
Realised reserve	612,610	569,361	(2,423,147)
Unrealised reserve	8,324,866	5,154,741	(288,828)
Unit Holders' funds	46,372,005	32,143,589	37,692,927

Past performance of the Fund is not an indication of its future performance. The audited financial statements of the Fund are disclosed in the Fund's annual report and the annual report is available upon request.

5.14 OSK-UOB CASH MANAGEMENT FUND

The summarised income statement and statement of assets and liabilities of the Fund for the last two financial years and financial period from 4 September 2008 to 31 March 2009 are set out below:

5.14.1 Audited Income Statement

	Year ended 31 March		4/9/2008-
	2011	2010	31/3/2009
		RM	RM
Investment income	6,273,910	3,526,763	1,115,938
Expenses	(877,847)	(626,670)	(153,492)
Net income before tax	5,396,063	2,900,093	962,446
Income tax expense	-	-	-
Net income after tax	5,396,063	2,900,093	962,446

5.14.2 Audited Statement of Assets and Liabilities

	As at 31 March		
	2011	2010	2009
	RM	RM	RM
Assets			
Investments	298,390,947	149,023,351	114,863,885
Other assets	10,878,457	1,176,683	225,031
Total assets	309,269,404	150,200,034	115,088,916
Liabilities	111,309	55,420	37,570
NAV Attributable to Unit Holders	309,158,095	150,144,614	115,051,346
NAV per unit	1.0594	1.0338	1.0149

Supplementary information to the Fund's Income Statement and the Statement of Assets and Liabilities above:

5.14.3 NAV Attributable to Unit Holders

NAV Attributable to Unit Holders is represented by:

	As at 31 March		
	2011	2010	2009
	RM	RM	RM
Unit Holders' contribution	299,899,493	146,282,075	114,088,900
Realised reserve	9,258,602	3,862,539	962,446
Unrealised reserve	-	-	-
Unit Holders' funds	309,158,095	150,144,614	115,051,346

Past performance of the Fund is not an indication of its future performance. The audited financial statements of the Fund are disclosed in the Fund's annual report and the annual report is available upon request.

6. FEES, CHARGES AND EXPENSES

The cost to the investor of investing in a Fund is as follows:

6.1 Charges

The charges directly incurred by an investor when purchasing or redeeming units of a Fund are as follows:

(a) Sales Charge

Equity Trust **SCOUT** **KidSave** **Dana Islam**

The Manager will impose a sales charge which can be levied on an investor's net investment amount/purchase amount by the Manager's various distributors as follows:

Distributor	**% of investment amount**
Institutional Unit Trust Adviser (IUTA)	Up to 6.38%
Tied (Retail) Agent	Up to 6.38%
Direct Sales (Direct Investment with Fund House)	Up to 6.38%

Illustration (based on **Equity Trust** as at 20 June 2011)
Say, an investor makes an investment of RM10,000.00 at the Selling Price of RM0.7529 and the distributor levies a sales charge of 6.38%, the investor will pay a total of RM10,638.00 as follows:

Investment amount	=	RM	10,000.00
Add: sales charge levied @ 6.38%	=	RM	638.00
Total amount paid by the investor	=	RM	10,638.00

The investor will be allotted with 13,281.98 units calculated as follows:

Units allotted is calculated as $\frac{\text{RM10,000.00}}{\text{RM0.7529*}}$ = 13,281.98 units**

* Unit price is rounded to the nearest 4 decimal places.
** Units computed are rounded to the nearest 2 decimal places.

Tracker

The Manager will impose a Transaction Fee which can be levied on an investor's net investment amount/purchase amount by the Manager's various distributors as follows:

Distributor	% of investment amount
Institutional Unit Trust Adviser (IUTA)	Up to 1.00%
Tied (Retail) Agent	Up to 1.00%
Direct Sales (Direct Investment with Fund House)	Up to 1.00%

Illustration (as at 20 June 2011)
Say, an investor makes an investment of RM10,000.00 at the Selling Price of RM0.8406 and the distributor levies a transaction fee of 1.00%, the investor will pay a total of RM10,100.00 as follows:

Investment amount	=	RM	10,000.00
Add: transaction fee levied @ 1.00%	=	RM	100.00
Total amount paid by the investor	=	RM	10,100.00

The investor will be allotted with 11,896.26 units calculated as follows:

Units allotted is calculated as $\frac{\text{RM10,000.00}}{\text{RM0.8406*}}$ = 11,896.26 units**

* Unit price is rounded to the nearest 4 decimal places.
** Units computed are rounded to the nearest 2 decimal places.

EOUT GIFT

The Manager will impose a sales charge which can be levied on an investor's net investment amount/purchase amount by the Manager's various distributors as follows:

Distributor	% of investment amount
Institutional Unit Trust Adviser (IUTA)	Up to 5.26%
Tied (Retail) Agent	Up to 5.26%
Direct Sales (Direct Investment with Fund House)	Up to 5.26%

Illustration (based on **EOUT** as at 20 June 2011)
Say, an investor makes an investment of RM10,000.00 at the Selling Price of RM0.6009 and the distributor levies a sales charge of 5.26%, the investor will pay a total of RM10,526.00 as follows:

Investment amount	=	RM	10,000.00
Add: sales charge levied @ 5.26%	=	RM	526.00
Total amount paid by the investor	=	RM	10,526.00

The investor will be allotted with 16,641.70 units calculated as follows:

Units allotted is calculated as $\frac{\text{RM10,000.00}}{\text{RM0.6009 *}}$ = 16,641.70 units**

* Unit price is rounded to the nearest 4 decimal places.
** Units computed are rounded to the nearest 2 decimal places.

MIF

The Manager will impose a sales charge which can be levied on an investor's net investment amount/purchase amount by the Manager's various distributors as follows:

Distributor	**% of investment amount**
Institutional Unit Trust Adviser (IUTA)	Up to 6.00%
Tied (Retail) Agent	Up to 6.00%
Direct Sales (Direct Investment with Fund House)	Up to 6.00%

Illustration (as at 20 June 2011)
Say, an investor makes an investment of RM10,000.00 at the Selling Price of RM0.4785 and the distributor levies a sales charge of 6.00%, the investor will pay a total of RM10,600.00 as follows:

Investment amount	=	RM	10,000.00
Add: sales charge levied @ 6.00%	=	RM	600.00
Total amount paid by the investor	=	RM	10,600.00

The investor will be allotted with 20,898.64 units calculated as follows:

Units allotted is calculated as $\frac{\text{RM10,000.00}}{\text{RM0.4785 *}}$ = 20,898.64 units**

* Unit price is rounded to the nearest 4 decimal places.
** Units computed are rounded to the nearest 2 decimal places.

TGF

The Manager will impose a sales charge which can be levied on an investor's net investment amount/purchase amount by the Manager's various distributors as follows:

Distributor	% of investment amount
Institutional Unit Trust Adviser (IUTA)	Up to 5.00%
Tied (Retail) Agent	Up to 5.00%
Direct Sales (Direct Investment with Fund House)	Up to 5.00%

Illustration (as at 20 June 2011)
Say, an investor makes an investment of RM10,000.00 at the Selling Price of RM0.3082 and the distributor levies a sales charge of 5.00%, the investor will pay a total of RM10,500.00 as follows:

Investment amount	=	RM	10,000.00
Add: sales charge levied @ 5.00%	=	RM	500.00
Total amount paid by the investor	=	RM	10,500.00

The investor will be allotted with 32,446.46 units calculated as follows:

Units allotted is calculated as $\frac{\text{RM10,000.00}}{\text{RM0.3082*}}$ = 32,446.46 units**

* Unit price is rounded to the nearest 4 decimal places.
** Units computed are rounded to the nearest 2 decimal places.

MDIV

The Manager will impose a sales charge which can be levied on an investor's net investment amount/purchase amount by the Manager's various distributors as follows:

Distributor	% of investment amount
Institutional Unit Trust Adviser (IUTA)	Up to 5.50%
Tied (Retail) Agent	Up to 5.50%
Direct Sales (Direct Investment with Fund House)	Up to 5.50%

Illustration (as at 20 June 2011)
Say, an investor makes an investment of RM10,000.00 at the Selling Price of RM0.3243 and the distributor levies a sales charge of 5.50%, the investor will pay a total of RM10,550.00 as follows:

Investment amount	=	RM	10,000.00
Add: sales charge levied @ 5.50%	=	RM	550.00
Total amount paid by the investor	=	RM	10,550.00

The investor will be allotted with 30,835.65 units calculated as follows:

Units allotted is calculated as $\frac{\text{RM10,000.00}}{\text{RM0.3243 *}}$ = 30,835.65 units**

* Unit price is rounded to the nearest 4 decimal places.
** Units computed are rounded to the nearest 2 decimal places.

Income Fund MM Fund IMMF CASH

The Manager will not impose a sales charge on an investor's net investment amount/purchase amount.

Currently units of **CASH** are only available for purchase via the Manager's authorised IUTAs, i.e. iFAST Capital Sdn Bhd, an online distributor and unit trust transactions platform provider and OSK Investment Bank Berhad.

Illustration (based on **IMMF** as at 20 June 2011)
Say, an investor makes an investment of RM10,000.00 at the Selling Price of RM1.0015 and there is no sales charge, the investor will pay a total of RM10,000.00 as follows:

Investment amount	=	RM	10,000.00
Add: sales charge	=	RM	NIL
Total amount paid by the investor	=	RM	10,000.00

The investor will be allotted with 9,985.02 units calculated as follows:

Units allotted is calculated as $\frac{\text{RM10,000.00}}{\text{RM1.0015 *}}$ = 9,985.02 units**

* Unit price is rounded to the nearest 4 decimal places.
** Units computed are rounded to the nearest 2 decimal places.

Where applicable, an investor can expect differing sales charge/transaction fee to be levied when buying units of a Fund from the various distribution channels and within each distribution channel, subject to the maximum sales charge/transaction fee stipulated above. This is due to the different levels of services provided by each distribution channel and/or the size of the investment undertaken.

From the sales charge or transaction fee received from investors for each respective Fund, the Manager pays no more than the entire sales charge or transaction fee as mentioned above as selling commission to its distributors for that particular Fund.

(b) Repurchase Charge

Equity Trust	**SCOUT**	**KidSave**	**Dana Islam**
Income Fund	**EOUT**	**GIFT**	**MM Fund**
MIF	**TGF**	**IMMF**	**MDIV**
CASH			

The Manager will not impose any Repurchase Charge on investors redeeming their investments.

Illustration (based on **Equity Trust** as at 20 June 2011)

Say, an investor redeems 13,281.98 units at the Repurchase Price of RM0.7529 (which is the Fund's Net Asset Value of a unit as at the next valuation point), he would receive net proceeds of redemption of RM10,000.00 as follows:

Redemption proceeds (13,281.98 units x RM0.7529)	=	RM	10,000.00
Less: repurchase charge	=	RM	(NIL)
Net amount payable to the investor	=	RM	10,000.00

Tracker

The Manager will impose a transaction fee which will be levied on an investor's net redemption amount / redemption proceeds by the Manager's various distributors as follows:

Distributor	% of redemption amount
Institutional Unit Trust Adviser (IUTA)	1.00%
Tied (Retail) Agent	1.00%
Direct Sales (Direct Investment with Fund House)	1.00%

Illustration (as at 20 June 2011)

Say, an investor redeems 11,896.26 units at the Repurchase Price of RM0.8406 (which is the Fund's Net Asset Value of a unit as at the next valuation point), he would receive net proceeds of redemption of RM9,900 as follows:

Redemption proceeds (11,896.26 units x RM0.8406)	=	RM	10,000.00
Less: transaction fee of 1.00%	=	RM	(100.00)
Net amount payable to the investor	=	RM	9,900.00

(c) Other Charges

(i) Switching of units

Equity Trust	**SCOUT**	**KidSave**	**Dana Islam**
EOUT	**GIFT**	**MIF**	**TGF**
MDIV			

This is considered as a withdrawal of investment from one Fund and an investment into any of the unit trust funds under the management of the Manager that allows switching of units. Unit Holders switching in from other Funds under management (that allow switching) with a lower sales charge or Unit Holders switching out to other Funds under management (that allow switching) with a higher sales charge will pay the difference in sales charge which is deductible from the redemption proceeds of the units to be switched. In the event of a switch between Funds that impose a similar sales charge, a switching fee of RM25.00 will be imposed and deducted from the redemption proceeds of the Units to be switched.

The Manager however, reserves the right to vary this fee or to vary the terms of the switching facility. Units of the Fund to be switched into shall be purchased at the Net Asset Value of a Unit of that Fund as at the next valuation point of the Fund's relevant Business Day after the Form of Request to Switch is received by the Manager ("forward pricing").

Illustration (as at 20 June 2011)
Say, a Unit Holder switches 5,000 units in **Equity Trust** at the Repurchase Price of RM0.7529 and wishes to invest in **KidSave** at the Repurchase Price of RM0.5556.

Proceeds from Switch (**Equity Trust**) (5,000 units x RM0.7529)	=	RM	3,764.50
Less: switching fee	=	RM	(25.00)
Net proceed from switch:	=	RM	3,739.50

Units allotted to investor (in **KidSave):**

$$\frac{\text{RM3,739.50}}{\text{RM0.5556}}$$

= 6,730.56 units

Switching from a Shariah-based fund to a conventional fund is discouraged especially for Muslim Unit Holders.

Tracker	**Income Fund**	**MM Fund**	**IMMF**	**CASH**

The switching of units is not available for these Funds.

(ii) Transfer of Units

Equity Trust	**SCOUT**	**KidSave**	**Tracker**
Income Fund	**Dana Islam**	**EOUT**	**GIFT**
MM Fund	**MIF**	**TGF**	**IMMF**
MDIV	**CASH**		

The Manager charges a transfer fee of RM5.00 for each transfer.

6.2 Fees and Expenses

The fees and expenses indirectly incurred by an investor when investing in a Fund are as follows:

(a) Manager's Fees

Equity Trust	**SCOUT**	**KidSave**	**Tracker**
Dana Islam	**EOUT**	**GIFT**	

The Manager is entitled to a management fee of one point five per cent (1.50%) per annum of the Net Asset Value of the Fund calculated on a daily basis before deducting the Manager's and Trustee's fees for that particular day.

Illustration (based on **Equity Trust**)

	As at 20 June 2011	**As at 21 June 2011**
	RM	RM
Total Value of Investments	102,503,893.35	102,407,512.82
Liquid Assets	7,686,292.72	7,682,422.99
Other Assets	1,860,077.69	1,855,869.69
Total Assets	112,050,263.76	111,945,805.50
Less:		
Liabilities	(231,188.39)	(325,211.89)
Management & Trustee Fees	(92,298.15)	(97,103.93)*
Net Asset Value before deducting the Manager's and Trustee's fees for that particular day	111,726,777.22	111,523,489.68
Less Adjustments:		
Management Fee 1.50% per annum	(4,591.51)*	(4,583.16)
Trustee Fee 0.07 % per annum	(214.27)*	(213.88)
Net Asset Value	111,721,971.44	111,518,692.64

* The annual Management Fee and annual Trustee Fee calculated on 20 June 2011 will be accrued and taken into account for 21 June 2011 valuation.

Income Fund

The Manager is entitled to a management fee of one per cent (1.00%) per annum of the Net Asset Value of the Fund calculated on a daily basis before deducting the Manager's and Trustee's fees for that particular day.

Illustration

	As at 20 June 2011	**As at 21 June 2011**
	RM	**RM**
Total Value of Investments	24,697,596.25	24,696,276.25
Liquid Assets	7,056,576.79	7,167,097.16
Other Assets	504,293.69	3,124,736.85
Total Assets	32,258,466.73	34,988,110.26
Less:		
Liabilities	(265,670.06)	(265,670.06)
Management & Trustee Fees	(18,825.88)	(19,760.64)*
Net Asset Value before deducting the Manager's and Trustee's fees for that particular day	31,973,970.79	34,702,679.56

Less Adjustments:		
Management Fee 1.00% per annum	(873.61)*	(948.16)
Trustee Fee 0.07% per annum	(61.15)*	(66.37)
Net Asset Value	31,973,036.03	34,701,665.03

* The annual Management Fee and annual Trustee Fee calculated on 20 June 2011 will be accrued and taken into account for 21 June 2011 valuation.

MM Fund

The Manager is entitled to a management fee of zero point five per cent (0.50%) per annum of the Net Asset Value of the Fund calculated on a daily basis before deducting the Manager's and Trustee's fees for that particular day.

Illustration (based on **MM Fund**)

	As at 20 June 2011 RM	**As at 21 June 2011 RM**
Total Value of Investments	59,141,300.00	59,141,300.00
Liquid Assets	330,399,683.84	330,072,585.05
Other Assets	10,081,100.14	10,101,777.14
Total Assets	399,622,083.98	399,315,662.19
Less:		
Liabilities	(16,526.00)	(16,526.00)
Management & Trustee Fees	(115,255.92)	(121,275.64)*
Net Asset Value before deducting the Manager's and Trustee's fees for that particular day	399,490,302.06	399,177,860.55
Less Adjustments:		
Management Fee 0.50% per annum	(5,472.47)*	(5,468.19)
Trustee Fee 0.05% per annum	(547.25)*	(546.82)
Net Asset Value	399,484,282.34	399,171,845.54

* The annual Management Fee and annual Trustee Fee calculated on 20 June 2011 will be accrued and taken into account for 21 June 2011 valuation.

MIF TGF MDIV

The Manager is entitled to a management fee of one point five per cent (1.50%) per annum of the Net Asset Value of the Fund calculated on a daily basis before deducting the Manager's and Trustee's fees for that particular day.

Illustration (based on **MIF**)

	As at 20 June 2011 RM	**As at 21 June 2011 RM**
Total Value of Investments	24,859,390.65	25,055,062.43
Shariah-based Liquid Assets	1,056,642.68	1,051,932.70
Other Assets	143,505.95	145,250.12
Total Assets	26,059,539.28	26,252,245.25
Less:		
Liabilities	(157,868.20)	(653,085.70)
Management & Trustee Fees	(21,578.94)	(22,696.17)*

Net Asset Value before deducting the Manager's and Trustee's fees for that particular day	25,880,092.14	25,576,463.38
Less Adjustments:		
Management Fee 1.50% per annum	(1,060.66)*	(1,048.22)
Trustee Fee 0.08% per annum	(56.57)*	(55.90)
Net Asset Value	25,878,974.91	25,575,359.26

* The annual Management Fee and annual Trustee Fee calculated on 20 June 2011 will be accrued and taken into account for 21 June 2011 valuation.

IMMF

The Manager is entitled to a management fee of zero point five per cent (0.50%) per annum of the Net Asset Value of the Fund calculated on a daily basis before deducting the Manager's and Trustee's fees for that particular day.

Illustration

	As at 20 June 2011 RM	**As at 21 June 2011 RM**
Total Value of Investments	4,998,500.00	4,998,500.00
Shariah-based Liquid Assets	20,476,592.87	20,354,291.10
Other Assets	38,627.64	39,049.58
Total Assets	25,513,720.51	25,391,840.68
Less:		
Liabilities	(132,526.96)	(8,378.16)
Management & Trustee Fees	(8,938.40)	(9,340.48)*
Net Asset Value before deducting the Manager's and Trustee's fees for that particular day	25,372,255.15	25,374,122.04
Less Adjustments:		
Management Fee 0.50% per annum	(346.62)*	(346.64)
Trustee Fee 0.08% per annum	(55.46)*	(55.46)
Net Asset Value	25,371,853.07	25,373,719.94

* The annual Management Fee and annual Trustee Fee calculated on 20 June 2011 will be accrued and taken into account for 21 June 2011 valuation.

CASH

The Manager is entitled to a management fee of zero point four per cent (0.40%) per annum of the Net Asset Value of the Fund calculated on a daily basis before deducting the Manager's fees for that particular day.

Illustration

	As at 20 June 2011 RM	**As at 21 June 2011 RM**
Liquid Assets	297,859,764.46	297,545,859.36
Other Assets	340,687.25	4,353,706.20
Total Assets	298,200,451.71	301,899,565.56
Less:		
Liabilities	(330,071.23)	(45,284,378.56)
Management Fee	(55,336.81)	(58,591.62)*

Net Asset Value before deducting the Manager's fee for that particular day	297,815,043.67	256,556,595.38
Less Adjustments:		
Management Fee 0.4% per annum	(3,254.81)*	(2,803.90)
Net Asset Value	297,811,788.86	256,553,791.48

* The annual Management Fee and annual Trustee Fee calculated on 20 June 2011 will be accrued and taken into account for 21 June 2011 valuation

(b) Trustee's Fees

Equity Trust	**SCOUT**	**KidSave**	**Tracker**
Dana Islam	**Income Fund**	**EOUT**	**GIFT**

The Trustee is entitled to a trustee fee of zero point zero seven per cent (0.07%) per annum of the Net Asset Value of the Fund calculated on a daily basis subject to a minimum of RM18,000 per annum before deducting the Manager's and Trustee's fees for that particular day.

Illustration
[Please see Section 6.2 (a) above]

MM Fund

The Trustee is entitled to a trustee fee of zero point zero five per cent (0.05%) per annum of the Net Asset Value of the Fund calculated on a daily basis subject to a minimum of RM18,000 per annum before deducting the Manager's and Trustee's fees for that particular day.

Illustration
[Please see Section 6.2 (a) above]

MIF	**TGF**	**IMMF**	**MDIV**	**CASH**

The Trustee is entitled to a trustee fee of zero point zero eight per cent (0.08%) per annum of the Net Asset Value of the Fund calculated on a daily basis subject to a minimum of RM18,000 per annum before deducting the Manager's and Trustee's fees for that particular day.

However, the trustee fee for **CASH** will be paid by the Manager out of the management fee received and will not be separately charged to the Fund.

Illustration
[Please see Section 6.2 (a) above]

(c) Other Expenses Directly Related to a Fund

Equity Trust	**SCOUT**	**KidSave**	**Tracker**
Dana Islam	**Income Fund**	**EOUT**	**GIFT**
MM Fund	**MIF**	**TGF**	**IMMF**
MDIV			

In administering a Fund, there are expenses directly related to the Fund. These expenses include the cost of the auditors' fees and other relevant professional fees, custodial charges, cost of distribution of interim/annual reports, tax certificates,

reinvestment statements / distribution cheques (where applicable) and other notices to Unit Holders. In addition, there are expenses that are directly related and necessary to the business of a Fund as set out in its Deed, such as commissions paid to brokers, other transaction costs and taxes, if any, that are also paid out of the respective Funds.

All expenses pursuant to the issue of this Master Prospectus will be borne by the Manager.

CASH

In administering a Fund, there are expenses directly related to the Fund. These expenses include the cost of the auditors' fees and other relevant professional fees, custodial charges, cost of distribution of interim/annual reports and other notices to Unit Holders. These expenses will be paid by the Manager out of the management fee received and will not be separately charged to the Fund. All expenses pursuant to the issue of this Master Prospectus will be borne by the Manager.

However, all fees and charges which are out of the ordinary course of business of the Fund and directly related and necessary in administering the Fund, such as taxation of the Fund, if any, and expenses incurred in terminating the Fund will be charged to the Fund.

6.3 Reduction / Waiver of Fees and Charges

Equity Trust	**SCOUT**	**KidSave**	**Tracker**
Dana Islam	**Income Fund**	**EOUT**	**GIFT**
MM Fund	**MIF**	**TGF**	**IMMF**
MDIV	**CASH**		

The Manager may, for any reason at any time, waive or reduce the amount of any fees (except the Trustee's fees) or other charges payable by the Unit Holder and/or investor in respect of any Fund, either generally (for all Unit Holders and/or investors) or specifically (for any particular Unit Holder and/or investor) and for any period or periods of time at its absolute discretion.

6.4 Total Annual Expenses Incurred by a Fund in the Preceding Financial Year

Equity Trust
Financial year ended 31 December 2010.

Management Fee		**Trustee Fee**		**Other Expenses**		**Total Annual Expenses**	
RM	**% ***	**RM**	**% ***	**RM**	**% ***	**RM**	**% ***
1,587,648	1.50	74,090	0.07	46,782	0.04	1,708,520	1.61

* reflected as a percentage of average Net Asset Value for the financial year/period.

SCOUT
Financial year ended 31 December 2010.

Management Fee		Trustee Fee		Other Expenses		Total Annual Expenses	
RM	**% ***	**RM**	**% ***	**RM**	**% ***	**RM**	**% ***
885,592	1.46	41,738	0.07	19,294	0.03	946,624	1.56

The lower management fee was due to rebates secured from investing in other collective investment schemes.

KidSave
Financial year ended 31 March 2011.

Management Fee		Trustee Fee		Other Expenses		Total Annual Expenses	
RM	**% ***	**RM**	**% ***	**RM**	**% ***	**RM**	**% ***
2,740,162	1.47	128,119	0.07	22,796	0.01	2,891,077	1.55

The lower management fee was due to rebates secured from investing in other collective investment schemes.

Tracker
Financial year ended 31 March 2011.

Management Fee		Trustee Fee		Other Expenses		Total Annual Expenses	
RM	**% ***	**RM**	**% ***	**RM**	**% ***	**RM**	**% ***
346,578	1.50	16,174	0.07	10,505	0.05	373,257	1.62

Dana Islam
Financial year ended 31 March 2011.

Management Fee		Trustee Fee		Other Expenses		Total Annual Expenses	
RM	**% ***	**RM**	**% ***	**RM**	**% ***	**RM**	**% ***
99,951	1.50	6,913	0.10	9,924	0.15	116,788	1.75

The higher trustee fee was due to an adjustment made for the previous year under provision of the said fee in the financial year ended 31 March 2011.

Income Fund
Financial year ended 31 March 2011.

Management Fee		Trustee Fee		Other Expenses		Total Annual Expenses	
RM	**% ***	**RM**	**% ***	**RM**	**% ***	**RM**	**% ***
185,634	1.00	16,800	0.09	8,100	0.04	210,534	1.13

The higher trustee fee was due to an adjustment made for the previous year under provision of the said fee in the financial year ended 31 March 2011

* reflected as a percentage of average Net Asset Value for the financial year/period.

EOUT
Financial year ended 31 March 2011.

Management Fee		Trustee Fee		Other Expenses		Total Annual Expenses	
RM	**% ***	**RM**	**% ***	**RM**	**% ***	**RM**	**% ***
404,736	1.50	18,888	0.07	11,644	0.04	435,268	1.61

GIFT
Financial year ended 31 December 2010.

Management Fee		Trustee Fee		Other Expenses		Total Annual Expenses	
RM	**% ***	**RM**	**% ***	**RM**	**% ***	**RM**	**% ***
640,969	1.46	29,431	0.07	18,110	0.04	688,510	1.57

The lower management fee was due to rebates secured from investing in other collective investment schemes.

MM Fund
Financial year ended 31 December 2010.

Management Fee		Trustee Fee		Other Expenses		Total Annual Expenses	
RM	**% ***	**RM**	**% ***	**RM**	**% ***	**RM**	**% ***
2,066,433	0.50	206,643	0.05	14,574	0.00	2,287,650	0.55

MIF
Financial year ended 31 March 2011.

Management Fee		Trustee Fee		Other Expenses		Total Annual Expenses	
RM	**% ***	**RM**	**% ***	**RM**	**% ***	**RM**	**% ***
566,705	1.50	30,224	0.08	46,683	0.12	643,612	1.70

TGF
Financial year ended 31 December 2010.

Management Fee		Trustee Fee		Other Expenses		Total Annual Expenses	
RM	**% ***	**RM**	**% ***	**RM**	**% ***	**RM**	**% ***
2,234,802	1.42	119,318	0.08	25,524	0.02	2,379,644	1.52

The lower management fee was due to rebates secured from investing in other collective investment schemes.

IMMF
Financial year ended 31 March 2011.

Management Fee		Trustee Fee		Other Expenses		Total Annual Expenses	
RM	**% ***	**RM**	**% ***	**RM**	**% ***	**RM**	**% ***
414,646	0.50	66,344	0.08	8,991	0.01	489,981	0.59

* reflected as a percentage of average Net Asset Value for the financial year/period.

MDIV
Financial year ended 31 March 2011.

Management Fee		Trustee Fee		Other Expenses		Total Annual Expenses	
RM	**% ***	**RM**	**% ***	**RM**	**% ***	**RM**	**% ***
512,184	1.49	27,478	0.08	16,367	0.05	556,029	1.62

The lower management fee was due to rebates secured from investing in other collective investment schemes.

CASH
Financial year ended 31 March 2011.

Management Fee		Trustee Fee		Other Expenses		Total Annual Expenses	
RM	**% ***	**RM**	**% ***	**RM**	**% ***	**RM**	**% ***
877,847	0.40	0.00	0.00	0.00	0.00	877,847	0.40

The trustee fee and expenses of the Fund are borne by the Manager.

* reflected as a percentage of average Net Asset Value for the financial year/period.

The respective Fund's annual report is available upon request.

6.5 Management Expense Ratio of the Fund for the past three (3) financial years (where applicable)

Equity Trust	**Financial Year Ended 31 December**		
	2010	**2009**	**2008**
Management Expense Ratio (MER) (%)	1.61	1.61	1.59

The MER for the last financial year was consistent with the previous financial year.

SCOUT	**Financial Year Ended 31 December**		
	2010	**2009**	**2008**
Management Expense Ratio (MER) (%)	1.56	1.52	1.56

The MER for the last financial year was higher compared with the previous financial year due to lower average NAV of the Fund which has resulted in a higher MER for certain non-variable expenses.

KidSave	**Financial Year Ended 31 March**		
	2011	**2010**	**2009**
Management Expense Ratio (MER) (%)	1.55	1.54	1.56

The MER for the last financial year was higher compared with the previous financial year due to higher expenses incurred during the financial year.

Tracker	**Financial Year Ended 31 March**		
	2011	**2010**	**2009**
Management Expense Ratio (MER) (%)	1.62	1.65	1.62

The MER for the last financial year was lower when compared with the previous financial year due to higher average NAV which has resulted in a lower MER for certain non-variable expenses during the financial year.

Dana Islam	**Financial Year Ended 31 March**		
	2011	**2010**	**2009**
Management Expense Ratio (MER) (%)	1.75	1.72	1.69

The MER for the last financial year was higher compared with the previous financial year due to its lower average NAV which has resulted in higher MER for certain non-variable expenses during the financial year.

Income Fund	**Financial Year Ended 31 March**		
	2011	**2010**	**2009**
Management Expense Ratio (MER) (%)	1.13	1.18	1.14

The MER for the last financial year was lower compared with the previous financial year due to the higher average NAV which has resulted in a lower MER for certain non-variable expenses during the financial year.

EOUT	**Financial Year Ended 31 March**		
	2011	**2010**	**2009**
Management Expense Ratio (MER) (%)	1.61	1.64	1.62

The MER for the last financial year was lower compared with the previous corresponding financial year due to higher average NAV which has resulted in a lower MER for certain non-variable expenses during the financial year.

GIFT	**Financial Year Ended 31 December**		
	2010	**2009**	**2008**
Management Expense Ratio (MER) (%)	1.57	1.54	1.57

The MER for the last financial year was higher compared with the previous financial year due to higher expenses incurred during the financial year.

MM Fund	**Financial Year Ended 31 December**		
	2010	**2009**	**2008**
Management Expense Ratio (MER) (%)	0.55	0.55	0.55

The MER for the last financial year was consistent with the previous corresponding financial year.

MIF	**Financial Year Ended 31 March**		
	2011	**2010**	**2009**
Management Expense Ratio (MER) (%)	1.70	1.68	1.70

The MER for the last financial year was higher compared with the previous financial year due to its lower average NAV which has resulted in a higher MER for certain non variable expenses during the financial year.

TGF	**Financial Year Ended 31 December**		
	2010	**2009**	**2008**
Management Expense Ratio (MER) (%)	1.52	1.50	1.57

The MER for the last financial year was higher compared with the previous financial year due to the lower average NAV of the Fund during the financial year.

IMMF	Financial Year Ended 31 March		
	2011	2010	2009
Management Expense Ratio (MER) (%)	0.59	0.59	0.59

The MER for the last financial year was consistent with the previous corresponding financial year.

MDIV	Financial Year Ended 31 March		4/03/08 -
	2011	2010	31/03/09
Management Expense Ratio (MER) (%)	1.62	1.57	1.67

The MER for the last financial year was higher compared with the previous financial year due to lower average NAV which has resulted in a higher MER for certain non-variable expenses during the financial year. The MER for the financial period 2009 covered a duration of less than 12 months.

CASH	Financial Year Ended 31 March		4/09/08 -
	2011	2010	31/03/09
Management Expense Ratio (MER) (%)	0.40	0.40	0.23

The MER for the last financial year was consistent with the previous corresponding financial year whereas the MER for the financial period 2009 reflected a duration of less than 12 months.

The respective Fund's annual report is available upon request.

6.6 Policy on Rebates and Soft Commissions

Equity Trust	**SCOUT**	**KidSave**	**Tracker**
Dana Islam	**Income Fund**	**EOUT**	**GIFT**
MM Fund	**MIF**	**TGF**	**IMMF**
MDIV	**CASH**		

It is the Manager's policy to credit all stockbroking rebates to the account of the respective Funds.

However, goods and services ("soft commissions") from any broker may be retained by the Manager only if the goods and services are of demonstrable benefit to the Unit Holders, such as research materials and computer software, which are incidental to the investment management activities of the Funds.

There are fees and charges involved and investors are advised to consider them before investing in any of the Funds.

7. TRANSACTION INFORMATION

7.1 Pricing

The Manager adopts the single pricing policy, i.e. the Selling Price and the Repurchase Price is the Net Asset Value per unit.

7.1.1 Computation of Selling Price

Equity Trust	**SCOUT**	**KidSave**	**Dana Islam**
EOUT	**GIFT**	**MIF**	**TGF**
MDIV			

The Selling Price shall be the Net Asset Value of a unit in the Fund as at the next valuation point of the Fund's relevant Business Day after the request for units of a Fund is received by the Manager ("forward pricing"). A sales charge will be computed separately based on the net investment amount/purchase amount.

Illustration (based on **Equity Trust** as at 20 June 2011)

Daily Net Asset Value of the Fund		RM111,721,971.44
Units in circulation		148,394,000
Net Asset Value of a unit		RM111,721,971.44 / 148,394,000
	=	RM0.7529*

* Rounded to the nearest 4 decimal places.

Say, an investor makes an investment of RM10,000.00 at the Selling Price of RM0.7529 (which is the Fund's Net Asset Value of a unit as at the next valuation point) and the distributor levies a sales charge of 6.38%, the investor will pay a total of RM10,638.00 as follows:

Investment amount	=	RM	10,000.00
Add: sales charge levied @ 6.38%	=	RM	638.00
Total amount paid by the investor	=	RM	10,638.00

The investor will be allotted with 13,281.98 units calculated as follows:

Units allotted is calculated as $\frac{\text{RM10,000.00}}{\text{RM0.7529*}}$ = 13,281.98 units**

** Units computed are rounded to the nearest 2 decimal places.

Tracker

The Selling Price shall be the Net Asset Value of a unit in the Fund as at the next valuation point of the Fund's relevant Business Day after the request for units of the Fund is received by the Manager ("forward pricing"). A transaction fee will be computed separately based on the net investment amount/purchase amount.

Illustration (as at 20 June 2011)

Daily Net Asset Value of the Fund		RM25,331,733.99
Units in circulation		30,134,000
Net Asset Value of a unit		RM25,331,733.99 / 30,134,000
	=	RM0.8406*

* Rounded to the nearest 4 decimal places.

Say, an investor makes an investment of RM10,000.00 at the Selling Price of RM0.8406 (which is the Fund's Net Asset Value of a unit as at the next valuation point) and the distributor levies a transaction fee of 1.00%, the investor will pay a total of RM10,100.00 as follows:

Investment amount	=	RM	10,000.00
Add: transaction fee levied @ 1.00%	=	RM	100.00
Total amount paid by the investor	=	RM	10,100.00

The investor will be allotted with 11,896.26 units calculated as follows:

Units allotted is calculated as $\frac{\text{RM10,000.00}}{\text{RM0.8406*}}$ = 11,896.26 units**

** Units computed are rounded to the nearest 2 decimal places.

Income Fund MM Fund IMMF

The Selling Price shall be the Net Asset Value of a Unit in the Fund as at the next valuation point of the Fund's relevant Business Day after the request for units of a Fund is received by the Manager ("forward pricing"). The Manager will not impose any sales charge on the net investment amount/purchase amount.

Illustration (based on **MM Fund** as at 20 June 2011)

Daily Net Asset Value of the Fund		RM399,484,282.34
Units in circulation		393,043,000
Net Asset Value of a unit		RM399,484,282.34 / 393,043,000
	=	RM1.0164*

* Rounded to the nearest 4 decimal places.

Say, an investor makes an investment of RM10,000.00 at the Selling Price of RM1.0164 (which is the Fund's Net Asset Value of a unit as at the next valuation point), the investor will pay a total of RM10,000.00 as follows:

Investment amount	=	RM	10,000.00
Add: sales charge	=	RM	NIL
Total amount paid by the investor	=	RM	10,000.00

The investor will be allotted with 9,838.65 units calculated as follows:

Units allotted is calculated as $\frac{\text{RM10,000.00}}{\text{RM1.0164 *}}$ = 9,838.65 units**

** Units computed are rounded to the nearest 2 decimal places.

CASH

The Selling Price shall be the Net Asset Value of a unit in the Fund as at the valuation point of the Fund immediately preceding the Fund's relevant Business Day when the request for units of the Fund is received by the Manager ("historical pricing")^. The Manager will not impose any sales charge on the net investment amount / purchase amount.

^ The Manager will reprice the units of the Fund if the Net Asset Value of a unit, if revalued, differs by more than five (5) per cent from the last valuation point in the event of any material market movement.

Illustration

At the close of Business Day on 20 June 2011:

Daily Net Asset Value of the Fund	RM297,811,788.86
Units in circulation	279,394,922
Net Asset Value of a unit	$\frac{\text{RM297,811,788.86}}{\text{279,394,922}}$
=	RM1.0659*

* Rounded to the nearest 4 decimal places.

If an investor makes an investment of RM10,000.00 on 21 June 2011, the Selling Price will be RM1.0659 which is the Fund's Net Asset Value of a unit as at the valuation point immediately preceding the business day on which the request for units of the Fund is received by the Manager ("historical pricing") and as there is no sales charge, the investor will pay a total of RM10,000.00 as follows:

Investment amount	=	RM	10,000.00
Add: sales charge	=	RM	NIL
Total amount paid by investor	=	RM	10,000.00

The investor will be allotted with 9,381.74 units calculated as follows:

Units allotted is calculated as $\frac{\text{RM10,000.00}}{\text{RM1.0659*}}$ = 9,381.74 units**

** Units computed are rounded to the nearest 2 decimal places.

7.1.2 Computation of Repurchase Price

Equity Trust	**SCOUT**	**KidSave**	**Dana Islam**
Income Fund	**EOUT**	**GIFT**	**MM Fund**
MIF	**TGF**	**IMMF**	**MDIV**

The Repurchase Price shall be the Net Asset Value of a Unit in the Fund as at the next valuation point of the Fund's relevant Business Day after the request for repurchase of units of a Fund is received by the Manager ("forward pricing"). The Manager will not impose any repurchase charge on the net redemption amount/proceeds.

Illustration (based on **Equity Trust** as at 20 June 2011)

Daily Net Asset Value of the Fund		RM111,721,971.44
Units in circulation		148,394,000
Net Asset Value of a unit		RM111,721,971.44 / 148,394,000
	=	RM0.7529*

* Rounded to the nearest 4 decimal places.

Say, an investor redeems 13,281.98 units at the Repurchase Price of RM0.7529 (which is the Fund's Net Asset Value of a unit as at the next valuation point), he would receive net proceeds of redemption of RM10,000.00 as follows:

Redemption proceeds (13,281.98 units x RM0.7529)	=	RM	10,000.00
Less: repurchase charge	=	RM	NIL
Net amount payable to the investor	=	RM	10,000.00

Tracker

The Repurchase Price shall be the Net Asset Value of a unit in the Fund as at the next valuation point of the Fund's relevant Business Day after the request for repurchase of units of the Fund is received by the Manager ("forward pricing"). A transaction fee of one (1.00%) percent will be computed separately based on the net redemption amount/proceeds.

Illustration (as at 20 June 2011)

Daily Net Asset Value of the Fund		RM25,331,733.99
Units in circulation		30,134,000
Net Asset Value of a unit		RM25,331,733.99 / 30,134,000
	=	RM0.8406*

* Rounded to the nearest 4 decimal places.

Say, an investor redeems 11,896.26 units at the Repurchase Price of RM0.8406 (which is the Fund's Net Asset Value of a unit as at the next valuation point), he would receive net proceeds of redemption of RM9,900.00 as follows:

Redemption proceeds (11,896.26 units x RM0.8406)	=	RM	10,000.00
Less: transaction fee of 1%	=	RM	(100.00)
Net amount payable to the investor	=	RM	9,900.00

CASH

The Repurchase Price shall be the Net Asset Value of a unit in the Fund as at the valuation point of the Fund immediately preceding the Fund's relevant Business Day when the request for repurchase of units of the Fund is received by the Manager ("historical pricing")^. No repurchase charge will be levied.

^ The Manager will reprice the units of the Fund if the Net Asset Value of a unit, if revalued, differs by more than five (5) per cent from the last valuation point in the event of any material market movement.

Illustration (as at 20 June 2011)

Daily Net Asset Value of the Fund		RM297,811,788.86
Units in circulation		279,394,922
Net Asset Value of a unit		RM297,811,788.86 / 279,394,922
	=	RM1.0659*

* Rounded to the nearest 4 decimal places.

Say, an investor redeems 9,381.74 units on 21 June 2011, the Repurchase Price shall be RM1.0659 (which is the Fund's Net Asset Value of a unit as at the valuation point immediately preceding the Business Day on which the request for repurchase of units of the Fund is received by the Manager ("historical pricing")). He would receive net proceeds of redemption of RM10,000.00 as follows:

Redemption proceeds (9,381.74 units x RM1.0659)	=	RM	10,000.00
Less: repurchase charge	=	RM	NIL
Net amount payable to the investor	=	RM	10,000.00

7.1.3 Pricing Error Policy

Equity Trust	**SCOUT**	**KidSave**	**Tracker**
Dana Islam	**Income Fund**	**EOUT**	**GIFT**
MM Fund	**MIF**	**TGF**	**IMMF**
MDIV	**CASH**		

The Manager shall ensure that the Funds and the units of the Funds are correctly valued and priced according to their respective Deeds and all relevant laws. Where there is an error in the

valuation of the Funds, any incorrect pricing of units which is deemed to be significant will involve the reimbursement of money in the following manner:

a) by the Manager to the respective Fund and / or to the Unit Holders and / or to the former Unit Holders; or

b) by the respective Fund to the Manager.

However, reimbursement of money shall only apply if the error is at or above the significant threshold of 0.5% of the Net Asset Value of a unit and the amount to be reimbursed is RM10.00 or more.

7.2 Transaction Details

(a) How to Purchase and Redeem units

Equity Trust	**SCOUT**	**KidSave**	**Tracker**
Dana Islam	**Income Fund**	**EOUT**	**GIFT**
MIF	**TGF**	**MDIV**	

When purchasing units of a Fund, investors must forward the following:

1) completed Application Form;

2) necessary remittance; and

3) relevant supporting documents such as a photocopy of their Identity Card (for an individual applicant) or certified true copies of the Certificate of Incorporation or Registration, Memorandum and Articles of Association or Constitution or By-Laws, and relevant resolutions (for a corporate applicant)

to the Manager's registered office or any of its branch offices, or to any of its authorised sales agents or participating Institutional Unit Trust Advisers (IUTAs), before their respective cut-off times. Please refer to our Directory of Outlets for Purchase and Sale of units at the end of this Master Prospectus.

Similarly, units can be redeemed by forwarding the completed Form of Request to Repurchase to the Manager's registered office or any of its branch offices, or to any of its authorised sales agents or participating Institutional Unit Trust Advisers (IUTAs), before their respective cut-off times.

For partial redemption, the balance of units after the redemption must be at least one hundred (100) units (the "Minimum Investment Balance"). There are no restrictions on the number of units a Unit Holder can redeem out of his investments or the frequency of redemptions in a year. However, the Manager shall not be bound to comply with any request for redemption of units of a Fund if the balance of units held after the redemption is less than the Minimum Investment Balance.

MM Fund **IMMF**

When purchasing units of a Fund, investors must forward the following:

1) completed Application Form;

2) necessary remittance advice/deposit slip* **(all payments shall be drawn to "OSK-UOB Investment Management Berhad – Money Market" and deposited into RHB Bank Berhad, A/C No.: 21423100039055)**; and

* Generally, cleared funds will be deemed to have been received as follows:

Payment by	Deemed receipt
Telegraphic Transfer	Same Business Day
Local Cheque	Third (3rd) Business Day after receipt of cheque on a Business Day (T + 3).
Outstation Cheque	Business Day when cheque is cleared.

3) relevant supporting documents such as a photocopy of their Identity Card (for an individual applicant) or certified true copies of the Certificate of Incorporation or Registration, Memorandum and Articles of Association or Constitution or By-Laws, and relevant resolutions (for a corporate applicant)

to the Manager's registered office or any of its branch offices, or to any of its authorised sales agents or participating Institutional Unit Trust Advisers (IUTAs) before their respective cut-off times.

Similarly, units can be redeemed by forwarding the completed Form of Request to Repurchase to the Manager's registered office or any of its branch offices, or to any of its authorised sales agents or participating Institutional Unit Trust Advisers (IUTAs) before their respective cut-off times.

For **MM Fund**, the redemption monies will be paid the day following the next business day# after receipt by the Manager of request to repurchase units of the **MM Fund**. The redemption monies of **IMMF** will be paid by the next business day# after receipt by the Manager of the request to repurchase units of **IMMF**. In the event of any technical difficulties beyond the Manager's control or should the redemption request result in the sale of assets which cannot be liquidated at an appropriate price or on adequate terms and is as such not in the interest of existing Unit Holders, redemption monies may be paid at any time not later than ten (10) days after receipt by the Manager of the request to repurchase units of a Fund or such other period as may be permitted by the relevant authorities from time to time.

These are the working days when the Manager is open for business.

Illustration

MM Fund

Say a Unit Holder decides to redeem 5,000 units in **MM Fund** on 20 June 2011, he will receive the proceeds of redemption on 22 June 2011.

IMMF
Say a Unit Holder decides to redeem 5,000 units in **IMMF** on 20 June 2011, he will receive the proceeds of redemption on 21 June 2011.

Redemptions for **MM Fund** (only) should be of at least five thousand (5,000) units or such other quantity as the Manager may from time to time decide. There are no minimum redemption units for **IMMF**. There are no restrictions on the frequency of redemptions in a year.

However, the Manager shall not be bound to comply with any request for redemption of units if the balance of units held after the redemption is less than five thousand (5,000) units (the minimum investment balance) for **MM Fund** or less than ten thousand (10,000) units (the minimum investment balance) for **IMMF**.

CASH

When purchasing units of the Fund, investors must forward the following:

1) completed Application Form;
2) necessary remittance advice/deposit slip* **(all payments shall be drawn to "HSBC (M) Trustee Berhad A/C OSK-UOB Cash Management Fund" and deposited into Standard Chartered Bank Malaysia Berhad, A/C No.: 312157062196)**; and

   * Generally, cleared funds will be deemed to have been received as follows:

Payment by	**Deemed receipt**
Telegraphic Transfer	Same Business Day
Local Cheque	Third (3^{rd}) Business Day after receipt of cheque on a Business Day (T + 3).
Outstation Cheque	Business Day when cheque is cleared.

3) relevant supporting documents such as a photocopy of their Identity Card (for an individual applicant) or certified true copies of the Certificate of Incorporation or Registration, Memorandum and Articles of Association or Constitution or By-Laws, and relevant resolutions (for a corporate applicant)

to the Manager's participating Institutional Unit Trust Advisers (IUTAs) before their respective cut-off times.

Similarly, units can be redeemed by forwarding the completed Form of Request to Repurchase to the Manager's participating Institutional Unit Trust Advisers (IUTAs) before their respective cut-off times.

Redemption monies will be paid by the next business day[#] after receipt by the Manager of the request to repurchase units of the Fund. In the event of any technical difficulties beyond the Manager's control or should the redemption request result in the sale of assets which cannot be liquidated at an appropriate price or on adequate terms and is as such not in the interest of existing Unit Holders, redemption monies may be paid at any time not later than ten (10) days after receipt by the Manager of the request to repurchase units of the Fund or such other period as may be permitted by the relevant authorities from time to time.

[#] These are the working days when the Manager is open for business.

Illustration

Say a Unit Holder decides to redeem 5,000 units in **CASH** on 20 June 2011, he will receive the proceeds of redemption on 21 June 2011.

Redemptions for **CASH** (only) should be of at least one hundred (100) units or such other quantity as the Manager may from time to time decide. There are no restrictions on the frequency of redemptions in a year.

However, the Manager shall not be bound to comply with any request for redemption of units of the Fund if the balance of units held after the redemption is less than five hundred (500) units or such other quantity as the Manager from time to time decide (the minimum investment balance).

(b) Cooling-off Period

Equity Trust	**SCOUT**	**KidSave**	**Tracker**
Dana Islam	**Income Fund**	**EOUT**	**GIFT**
MM Fund	**MIF**	**TGF**	**IMMF**
MDIV	**CASH**		

The cooling-off right refers to the right of an investor to obtain a refund of his investment if he so requests within the cooling-off period. The cooling-off right is only given to an investor, other than those listed below, who is investing in any unit trust fund managed by the Manager for the first time:

(i) a corporation or institution;

(ii) a staff of the Manager; and

(iii) persons registered to deal in the unit trust funds of the Manager.

The refund to the investor pursuant to the exercise of his cooling-off right shall not be less than the sum of:

(a) the Net Asset Value of the units on the day the units of a Fund were purchased; and

(b) the sales charge or transaction fee originally imposed on the day the units of a Fund were purchased.

The cooling-off period shall be within six (6) business days[#] and shall be effective from the date of receipt of the application by the Manager. Where applicable, for investors contributing from their EPF accounts, the cooling-off period shall be subject to EPF's terms and conditions.

[#] These are the working days when the Manager is open for business.

Illustration (based on **Equity Trust** as at 20 June 2011)

An investor investing with the Manager for the first time invests RM10,000.00 in the Fund on 20 June 2011 at the Selling Price of RM0.7529 (i.e. the Net Asset Value of a unit) and paid a sales charge of 6.38% as follows:

Investment amount	=	RM	10,000.00
Add: sales charge levied @ 6.38%	=	RM	638.00
Total amount paid by the investor	=	RM	10,638.00

The investor will be allotted with 13,281.98 units calculated as follows:

Units allotted is calculated as $\frac{\text{RM10,000.00}}{\text{RM0.7529}}$ = 13,281.98 units**

** Units computed are rounded to the nearest 2 decimal places.

On 23 June 2011 (within the cooling-off period), the investor decides to withdraw his investment by exercising his cooling-off right.

The amount to be refunded to the investor is:
= Net Asset Value of units of the Fund purchased on 20 June 2011 + sales charge paid by the investor on 20 June 2011
= (13,281.98 Units X RM0.7529) + RM638.00
= RM10,000.00 + RM638.00
= RM10,638.00

The cooling-off right allows investors the opportunity to reverse an investment decision which could have been unduly influenced by certain external elements or factors.

Withdrawal proceeds will only be paid to the investors once the Manager has received cleared funds for the original investment. For investors who pay by cheque, the refund will be made upon clearance of the cheque. Where applicable, for EPF investors, the refund will be credited back into their respective EPF accounts only after funds have been received from the EPF.

(c) Where units can be Purchased or Redeemed

Equity Trust	**SCOUT**	**KidSave**	**Tracker**
Dana Islam	**Income Fund**	**EOUT**	**GIFT**
MM Fund	**MIF**	**TGF**	**IMMF**
MDIV			

Units can be purchased or redeemed at the Manager's registered office located at 5th Floor, Plaza OSK, Jalan Ampang, 50450 Kuala Lumpur, Tel: 03-2164 3036 Fax: 03-2164 4226 or at any of its branch offices convenient to you, or from any of its authorised sales agents or participating Institutional Unit Trust Advisers (IUTAs). [Please see Directory of Outlets for Purchase and Sale of Units]. Application forms, redemption forms and prospectuses are also available from these distributors.

CASH

Units can only be purchased or redeemed from the Manager's participating Institutional Unit Trust Advisers (IUTAs) i.e. **iFAST Capital Sdn Bhd** via its websites and **OSK Investment Bank Berhad**.

For further information, help-desks about iFAST Capital Sdn Bhd are available to assist you. Details of their websites and help desks are as follows:

Direct On-line Transactions:

Website	:	**www.fundsupermart.com.my**
Help-Desk number	:	+603 – 2149 0567
Working Hours	:	9.00 a.m. – 6.00 p.m. (Monday – Friday)
Help Desk email	:	clienthelp.my@fundsupermart.com

Transactions via Corporate Unit Trust Advisers using iFast Capital Sdn Bhd unit trust transactions platform:

Website	:	**www.ifastfinancial.com.my**
Help-Desk number	:	+603 – 2149 0600
Working Hours	:	8.00 a.m. – 7.00 p.m. (Monday – Friday)
Help Desk email	:	ifastadmin.my@ifastfinancial.com

Application forms, redemption forms and prospectuses are also available from iFAST Capital Sdn Bhd and OSK Investment Bank Berhad.

(d) How to Switch between Funds

Investors may switch between Funds (except for **Tracker, Income Fund**, **MM Fund, IMMF and CASH)** by forwarding the completed Form of Request to Switch to the Manager's registered office or any of its branch offices, or to any of its authorised sales agents or participating Institutional Unit Trust Advisers (IUTAs), before their respective cut-off times. The minimum amount for a switch to another Fund is RM1,000.00. There are no restrictions as to the number of switches a Unit Holder may perform or the frequency of switching. The Manager however, reserves the right to vary these terms.

(e) How to Transfer Ownership of Units

Investors may transfer their holdings of units to another investor by forwarding the completed Form of Transfer to the Manager's participating office or any of its branch offices, or to any of its authorised sales agents or participating Institutional Unit Trust Advisers (IUTAs) or for **CASH** Unit Holders, to the Manager's participating IUTAs i.e. iFAST Capital Sdn Bhd and OSK Investment Bank Berhad, before their respective cut-off times.

If the transferee is a new investor, he must also forward the following:

1) completed Application Form; and

2) relevant supporting documents such as a photocopy of his Identity Card (for an individual applicant) or certified true copies of the Certificate of Incorporation or Registration, Memorandum and Articles of Association or Constitution or By-Laws, and relevant resolutions (for a corporate applicant).

The Manager may decline to register any partial transfer of units if the registration would result in the transferor or the transferee holding less than one hundred (100) units or for **MM Fund** Unit Holders, less than five thousand (5000) units or for **IMMF** Unit Holders, less than ten thousand (10,000) Units or for **CASH** Unit Holders, less than five hundred (500) units. The Manager may also refuse an entry of transfer during the fourteen (14) days preceding a distribution date.

(f) Unclaimed Monies

Any unpresented payments will be filed with and paid to the Registrar of Unclaimed Moneys after the lapse of one year from the date of payment. Unit Holders will have to liaise directly with the Registrar of Unclaimed Moneys to claim their monies.

(g) Availability of Information on Investment

After purchasing units in any of the Funds, the value of the investments can be monitored easily as the unit price of the respective Funds are published daily in major newspapers and at our website, **www.oskuob.com.my**. The Manager will ensure the

accuracy of the price of the respective Funds to the press for publication. The Manager, however, will not be held liable for any error or omission in the price published as this is beyond the Manager's control. In the event of any conflict between the price published and the price computed by the Manager, the Manager's computed price shall prevail.

Unit Holders of the **Tracker Fund** can also obtain the latest information and other important news on the FBM KLCI from any of the major newspapers or from the website **www.bursamalaysia.com**.

Unit Holders will receive, in respect of the Funds in which they hold units, an unaudited half year report and an audited annual report from the Manager. The Manager may also issue updates either quarterly or semi-annually, on the performance of the Funds as and when appropriate.

In addition, the Manager has a help-desk service specially set-up to assist customers and investors in their enquiries pertaining to their investments. Customers or investors may call our help-desk Free-Phone number: 1-800-88-3175 at any time during office hours: Mondays through Fridays from 9.00 am - 6.15 pm or e-mail their enquiries to **oskuob_hq-enquiry@my.oskgroup.com**.

Alternatively, investors may make enquiries on their investments via our E-Services at **www.oskuob.com.my**. Pre-registration for the E-Services is required and the registration form is available from the website.

Investors may also refer to FIMM for any queries / concerns regarding their investments in Unit Trusts. The contact details of FIMM are listed in the corporate directory of this Master Prospectus.

Investors are advised not to make payment in cash when purchasing units of a Fund via an institutional unit trust adviser/retail agent.

7.3 Mode of Distribution

Equity Trust	**SCOUT**	**KidSave**	**Tracker**
Dana Islam	**Income Fund**	**EOUT**	**GIFT**
MM Fund	**MIF**	**TGF**	**MDIV**

Distribution, if any, after deduction of taxation and expenses (i.e. net distribution), will be reinvested to purchase additional units of the Fund based on the Net Asset Value of a unit as at the first Business Day when units in the Fund are quoted ex-entitlement. Allotment of such units shall be within two (2) weeks thereafter.

No sales charge / transaction fee will be imposed for any reinvestment of distribution of the Fund.

IMMF

Distributions, if any, after deduction of taxation and expenses (i.e. net distributions), will be in the form of cheque payment to the Unit Holder.

CASH

No distribution will be made. All returns achieved by the Fund will be reflected in the Net Asset Value of the units of the Fund.

7.4 Additional Information

7.4.1 Anti - Money Laundering Policy

Equity Trust	**SCOUT**	**Kidsave**	**Tracker**
Dana Islam	**Income Fund**	**EOUT**	**GIFT**
MM Fund	**MIF**	**TGF**	**IMMF**
MDIV	**CASH**		

The Manager has in place a Know Your Client (KYC) Policy where procedures are in place to verify clients' identification by obtaining satisfactory evidence of the clients' identity and effective procedures are in place to verify the genuine clients before establishing a business relationship. Procedures are also in place to prevent the Manager from being used as a place to hold illegal funds for money laundering purposes. Where the mode of payments and investment pattern are not in line with the client's background, and there is a cause for suspicion, KYC procedures require a suspicious transaction report to be filed with the Financial Intelligence Unit of Bank Negara Malaysia.

7.4.2 Material Contracts

There are no material contracts in respect of the Funds (including contracts not reduced into writing), not being contracts entered in the ordinary course of business which have been entered into within the two years preceding the date of this Master Prospectus.

7.4.3 Personal Data

Personal information provided by or relating to a Unit Holder may be disclosed, processed, used, stored and / or transferred by / to the Manager, Manager's agents / delegates within or outside Malaysia, for the purposes of the provision of any services related to the Funds.

7.4.4 Cleansing / Purification Process

Dana Islam **MIF** **IMMF**

1. Cleansing process for the Funds

   a) Wrong Investment

      Refers to Shariah non-compliant investment made by the Fund Manager. The said investment will be disposed of /withdrawn with immediate effect. In the event of a resulting gain in the investment (through capital gain and/or dividend), the gain is to be channelled to baitulmal or any other charitable bodies as advised by the Shariah Adviser. If the disposal of the investment results in losses to the Fund, the losses are to be borne by the Manager.

      All costs incurred during the acquisition and disposal process, either the investment resulted in either gain or losses, are to be borne by the Manager.

b) Reclassification of Shariah Status of the Funds' Investment

A security which was reclassified as Shariah non-compliant by the Shariah Advisory Council of the Securities Commission ("SACSC"), the Shariah Boards of the relevant Indices and the Shariah Adviser. The said security will be disposed soonest practical if it is above its market value; or if the investment is suffering from losses, it will be disposed off once the total amount of dividends received and the market value equal the original investment costs.

Any capital gains arising from the disposal of the Shariah non-compliant security made at the time of the announcement can be kept by the Fund. However, any excess capital gains derived from the disposal after the announcement day at a market price that is higher than the closing price on the announcement day is to be channelled to baitulmal or any charitable bodies as advised by the Shariah Adviser.

2. Purification process for the Funds

a) Zakat For the Funds

The Funds do not pay zakat on behalf of Muslim individuals and Islamic legal entities who are investors of the Funds. Thus, investors are advised to pay zakat on their own.

8. SALIENT TERMS OF THE DEED

The respective Deed constituting the Funds were entered into between the Manager and the Trustee and (where applicable) the Unit Holders of the Fund. As at the Latest Practicable Date, the respective principal deed and supplemental deed (if any) for each Fund are as listed below:

Name of Fund	Master Deed / Deed	Supplemental Deed
OSK-UOB Equity Trust	24 July 1996	18 March 1998 1 June 2009
OSK-UOB Small Cap Opportunity Unit Trust	14 April 1998	1 June 2009
OSK-UOB KidSave Trust	1 April 1999	24 December 2007 1 June 2009
KLCI Tracker Fund	24 March 2000	1 June 2009
OSK-UOB Dana Islam	11 September 2001	24 December 2007 1 June 2009
OSK-UOB Income Fund	13 February 2003	24 December 2007 1 June 2009
OSK-UOB Emerging Opportunity Unit Trust OSK-UOB Growth and Income Focus Trust OSK-UOB Money Market Fund OSK-UOB Muhibbah Income Fund	27 April 2004	8 June 2004 19 October 2005 8 December 2005 28 February 2006 9 March 2006 22 September 2006 15 December 2006 30 January 2007 9 April 2007 14 May 2007 15 May 2007 27 June 2007 24 December 2007
OSK-UOB Thematic Growth Fund	16 August 2007	-
OSK-UOB Institutional Islamic Money Market Fund	15 August 2007	-
OSK-UOB Malaysia Dividend Fund	22 November 2007	-
OSK-UOB Cash Management Fund	30 June 2008	-

8.1 RIGHTS AND LIABILITIES OF UNIT HOLDERS

8.1.1 Recognition of Unit Holders

An investor is only recognised as a Unit Holder when his/her name appears in the register as a Unit Holder of units in the Fund in which he/she has invested.

Accordingly, only investors whose applications for units are successfully processed are recognised as Unit Holders.

8.1.2 Rights of Unit Holders

Unit Holders shall have the right in respect of the Funds in which they hold units, amongst others, to the following:

(a) to receive distributions of the Fund, participate in any increase in the capital value of the units and to other rights and privileges as set out in the Deed;

(b) to call for Unit Holders' meetings, and to vote for the removal of the Trustee or the Manager through a special resolution as provided for in the Deed;

(c) to exercise the cooling-off right, if applicable; and

(d) to receive annual reports, interim reports or any other reports of the Fund.

No Unit Holder shall be entitled to require the transfer to him of any assets comprised in the Fund or be entitled to interfere with or question the exercise by the Trustee or the Manager on his behalf of the rights of the Trustee as owner of such assets.

8.1.3 Liabilities of Unit Holders

The liability of Unit Holders shall be limited to their investment participation in the Fund. Unit Holders shall not be liable to indemnify the Trustee or Manager against any liabilities whatsoever arising in respect of their duties and obligations as Trustee and Manager of the Fund which exceed the value of the assets of the Fund. Any claims against the Fund shall be entirely restricted to the Fund.

8.2 FEES, CHARGES, AND EXPENSES PERMITTED BY THE DEED

8.2.1 Sales Charge, Repurchase Charge and Transaction Fee

The Manager may impose a sales charge, a repurchase charge and a transaction fee for the sale and repurchase of units of the Funds according to such rates and conditions disclosed in this Master Prospectus. The Manager is entitled to retain these charges. The maximum charges allowable by the respective Deed and the actual charges paid by Unit Holders are as follows:-

Sales Charge / Transaction Fee:		
Fund	***Maximum Allowable Rate (of investment amount)***	***Actual Rate Charged (of investment amount)***
Equity Trust	10.00%	6.38%
SCOUT	10.00%	6.38%
KidSave	10.00%	6.38%
Tracker	3.00%	1.00%
Dana Islam	10.00%	6.38%
Income Fund	10.00%	None
EOUT	10.00%	5.26%

Sales Charge:		
Fund	***Maximum Allowable Rate (of investment amount)***	***Actual Rate Charged (of investment amount)***
GIFT	10.00%	5.26%
MM Fund	10.00%	None
MIF	10.00%	6%
TGF	10.00%	5%
IMMF	10.00%	None
MDIV	10.00%	5.50%
CASH	5.00%	None

Repurchase Charge / Transaction Fee:		
Fund	***Maximum Allowable Rate***	***Actual Rate Charged***
Equity Trust	Nil	None
SCOUT	5 sen	None
KidSave	5 sen	None
Tracker	3.00% of redemption amount	1.00% of redemption amount
Dana Islam	5.00% of redemption amount	None
Income Fund	5.00% of redemption amount	None
EOUT	10.00% of redemption amount	None
GIFT	10.00% of redemption amount	None
MM Fund	10.00% of redemption amount	None
MIF	10.00% of redemption amount	None
TGF	5.00% of redemption amount	None
IMMF	5.00% of redemption amount	None
MDIV	5.00% of redemption amount	None
CASH	2.50% of redemption amount	None

8.2.2 Annual Management Fee

The Manager is permitted to charge to each of the Funds an annual management fee at the rate below:

Fund	Maximum Allowable Rate (% of the Net Asset Value of the Fund)	Actual Rate Charged (% of the Net Asset Value of the Fund)
Equity Trust	1.50	1.50
SCOUT	2.00	1.50

Fund	Maximum Allowable Rate (% of the Net Asset Value of the Fund)	Actual Rate Charged (% of the Net Asset Value of the Fund)
KidSave	2.00	1.50
Tracker	2.00	1.50
Dana Islam	2.00	1.50
Income Fund	2.00	1.50.
EOUT	2.00	1.50.
GIFT	2.00	1.50
MM Fund	2.00	0.50
MIF	2.50	1.50
TGF	2.50	1.50.
IMMF	2.00	0.50
MDIV	2.50	1.50
CASH	1.00	0.40

The annual management fee charged to each of the Fund shall be such rate as agreed between the Manager and the Trustee, and as disclosed in this Master Prospectus.

The Trustee shall ensure that the annual management fee charged is reasonable having regard to:

(a) the nature, quality and extent of the services provided by the Manager;

(b) the amount of the management fee in relation to the size and composition of the investments of the Fund;

(c) the success of the Manager in meeting the objective of that Fund;

(d) the investment performance of the Fund in question; and

(e) the maximum allowable rate.

8.2.3 Annual Trustee Fee

The Trustee is permitted to charge to each of the Funds an annual trustee fee at the rate below:

Fund	Maximum Allowable Rate	Actual Rate Charged
Equity Trust	0.10% p.a. of the Net Asset Value of the Fund	0.07% of the Net Asset Value of the Fund subject to a minimum of RM18,000
SCOUT	0.15% p.a. of the Net Asset Value of the Fund (local investments) or 0.20% p.a. of the Net Asset Value of the Fund (local and foreign investments)	0.07% of the Net Asset Value of the Fund subject to a minimum of RM18,000

Fund	Maximum Allowable Rate	Actual Rate Charged
KidSave	0.15% p.a. of the Net Asset Value of the Fund (local investments) or 0.20% p.a. of the Net Asset Value of the Fund (local and foreign investments)	0.07% of the Net Asset Value of the Fund subject to a minimum of RM18,000
Tracker	0.15% p.a. of the Net Asset Value of the Fund subject to a minimum of RM30,000	0.07% of the Net Asset Value of the Fund subject to a minimum of RM18,000
Dana Islam	0.15% p.a. of the Net Asset Value of the Fund (local investments) or 0.20% p.a. of the Net Asset Value of the Fund (local and foreign investments) subject to a minimum of RM30,000	0.07% of the Net Asset Value of the Fund subject to a minimum of RM18,000
Income Fund	0.07% of the Net Asset Value of the Fund subject to a minimum of RM18,000	0.07% of the Net Asset Value of the Fund subject to a minimum of RM18,000
EOUT	0.15% of the Net Asset Value of the Fund subject to a minimum of RM18,000	0.07% of the Net Asset Value of the Fund subject to a minimum of RM18,000
GIFT	0.15% of the Net Asset Value of the Fund subject to a minimum of RM18,000	0.07% of the Net Asset Value of the Fund subject to a minimum of RM18,000
MM Fund	0.15% of the Net Asset Value of the Fund subject to a minimum of RM18,000	0.05% of the Net Asset Value of the Fund subject to a minimum of RM18,000
MIF	0.15% of the Net Asset Value of the Fund subject to a minimum of RM18,000	0.08% of the Net Asset Value of the Fund subject to a minimum of RM18,000
TGF	0.15% of the Net Asset Value of the Fund subject to a minimum of RM18,000 per annum (excluding foreign custodian fees and charges)	0.08% of the Net Asset Value of the Fund subject to a minimum of RM18,000
IMMF	0.15% of the Net Asset Value of the Fund subject to a minimum of RM18,000 per annum. (excluding foreign custodian fees and charges)	0.08% of the Net Asset Value of the Fund subject to a minimum of RM18,000
MDIV	0.15% of the Net Asset Value of the Fund subject to a minimum of RM18,000	0.08% of the Net Asset Value of the Fund subject to a minimum of RM18,000
CASH	0.15% of the Net Asset Value of the Fund subject to a minimum of RM18,000	NIL

Except for **CASH**, the rate of the annual trustee fee to be paid by the Funds to the Trustee shall be at such rate disclosed in this Master Prospectus. In addition to the annual trustee fees, the Trustee may be paid by the Funds for any expenses properly incurred by the Trustee in the performance of its duties and responsibilities and for taking into custody any assets or investments of the Funds. Such custodian fee is determined in consultation with the Manager and shall not exceed the relevant prevailing market rate.

In respect of **CASH**, any remuneration to the Trustee as aforementioned, will be paid by the Manager to the Trustee.

8.2.4 Increase in Fees and Charges

Equity Trust	**SCOUT**	**KidSave**	**Tracker**
Dana Islam	**Income Fund**	**EOUT**	**GIFT**
MM Fund	**MIF**	**TGF**	**IMMF**
MDIV	**CASH**		

Any increase in the actual sales charge, actual repurchase charge, annual management and annual trustee fees above the level disclosed in this Master Prospectus (but below the maximum rate prescribed in the Deed for these Funds) can be made by way of a supplementary prospectus. However, any increase in the sales charge, annual management and annual trustee fees above the maximum rate prescribed in the Deed for these Funds will require Unit Holders' prior consent and the issuance of a supplemental deed and a supplementary prospectus. In relation to the repurchase charge, any increase above the maximum allowable rate prescribed in the Deed for these Funds can be made by way of a supplemental deed and supplementary prospectus.

8.2.5 Other Expenses of the Fund

Only the expenses which are authorised by the respective Deed and/or allowed under any relevant laws as disclosed in the Master Prospectus may be charged to the Funds, except for **CASH**.

The expenses directly incurred by and charged to the Funds (except for **CASH**) include but are not limited to the list of expenses disclosed in this Master Prospectus. (Sections 1.1.2, 1.2.2 – 1.14.2 Fees and Charges under the Key Data Section of the respective Funds and Section 6.2 (c) Other Expenses Directly Related to the Fund).

Expenses associated with the management and administration of the Funds, such as general overheads and cost for services which are expected to be provided by the Manager shall not be charged to the Funds.

Expenses relating to the issuance of this Master Prospectus may not be charged to the Funds, where the Manager imposes a sales charge. Accordingly, the Manager has borne all costs relating to the issuance of this Master Prospectus.

CASH

All expenses which are directly related in the ordinary course of business of the Fund will be borne by the Manager (Section 1.15.2 Fees and Charges and Section 6.2 (c) Other Expenses Directly Related to the Fund).

However, all fees which are out of the ordinary course of business of the Fund and directly related and necessary in administering the Fund, such as taxation of the Fund, if any, and expenses incurred in terminating the Fund will be charged to the Fund.

8.3 REMOVAL, REPLACEMENT, AND RETIREMENT OF THE MANAGER AND TRUSTEE

8.3.1 Removal or Replacement of the Manager

The Manager may be removed / replaced by the Trustee on the grounds that the Manager:

(i) has gone into liquidation, except for the purpose of amalgamation or reconstruction or some similar purpose; or

(ii) has had a receiver appointed; or

(iii) has ceased to carry on business; or

(iv) is in breach of any of its obligations or duties under the Deed or the relevant laws; or

(v) has ceased to be eligible to be a management company under the relevant laws; or

(vi) has failed or neglected to carry out its duties to the satisfaction of the Trustee and the Trustee considers that it would be in the interests of Unit Holders for the Trustee to remove or replace the Manager after the Trustee has been given notice to the Manager of that opinion and the reasons for that opinion, has considered any representations made by the Manager in respect of that opinion, and after consultation with the relevant authorities and with the approval of the Unit Holders by way of a special resolution.

The Manager may also be removed or be required to retire by the Unit Holders if a special resolution is passed at a meeting of the Unit Holders.

8.3.2 Retirement of the Manager

The Manager may retire in favour of some other corporation upon giving the Trustee twelve (12) months written notice of the Manager's intent to do so, or such shorter time as the Manager and the Trustee may agree upon, provided such retirement is approved by the Securities Commission and the retirement is in accordance with the terms and conditions under the Deed.

8.3.3 Removal / Replacement of the Trustee

The Trustee may be removed by the Manager if:

(i) the Trustee has ceased to exist; or

(ii) the Trustee has not been validly appointed; or

(iii) the Trustee was not eligible to be appointed or to act as trustee under any relevant law; or

(iv) the Trustee has failed or refused to act as trustee in accordance with the provisions or covenants of the Deed or any relevant law; or

(v) a receiver has been appointed over the whole or a substantial part of the assets or undertaking of the Trustee and has not ceased to act under that appointment; or

(vi) a petition has been presented for the winding up of the Trustee (other than for the purpose of and followed by a reconstruction, unless during or following such reconstruction the Trustee becomes or is declared insolvent); or

(vii) the Trustee is under investigation for conduct that contravenes the Trust Companies Act 1949, the Trustee Act 1949, the Companies Act 1965 or any relevant law; or

(viii) a special resolution is duly passed in accordance with the provisions of the Deed that the Trustee be removed in a meeting of Unit Holders.

8.3.4 Retirement of the Trustee

The Trustee may retire by giving at least a twelve (12) months written notice to the Manager of the Trustee's intent to do so, or such shorter time as the Manager and the Trustee may agree upon, and appoint in its stead another Trustee for the Fund who is approved by the Securities Commission.

8.4 TERMINATION OF THE FUNDS

The Funds are of unlimited duration and shall continue until terminated:

(a) By the Manager at any time in its absolute discretion subject to compliance with the relevant laws, which may include but is not limited to the following situations:

(i) Where approval for the Fund's establishment is revoked by the Securities Commission at any time.

(ii) Where an approved transfer scheme as defined under the relevant laws has resulted in the Fund being left with not asset.

(b) By the Trustee if a Unit Holders meeting is summoned by the Trustee to pass a special resolution in order to terminate and wind-up the Fund and thereafter the Trustee must obtain an order from the court to confirm the said special resolution.

(c) By the Unit Holders if a Unit Holders meeting is summoned by the Unit Holders to pass a special resolution to terminate and wind-up the Fund.

8.5 UNIT HOLDERS MEETING ("Meeting")

A Meeting may be summoned by the Unit Holders, the Trustee or the Manager in accordance with the provisions of the respective Deed and any relevant laws. Any such Meeting will be conducted in accordance with the provisions of the Funds' respective Deed and any relevant laws.

8.5.1 Quorum

The quorum required for a Meeting is five (5) Unit Holders of the respective Fund whether present in person or by proxy. However if the purpose of the Meeting is to pass a special resolution such as to remove the Manager and/or the Trustee, then the quorum must be five (5) Unit Holders whether present in person or by proxy who must hold in aggregate at least 25% of the Units in circulation at the time of the Meeting.

Where any one of the Fund has only five (5) or less Unit Holders, the quorum required for a meeting is two (2) Unit Holders whether present in person or by proxy. But if the Meeting is

convened to pass a special resolution such as to remove the Manager and / or the Trustee then the two (2) Unit Holders whether present in person or by proxy must hold in aggregate at least 25% of the Units in circulation at the time of the Meeting.

8.5.2 Manner of Voting and Resolution

Every Unit Holder entitled to attend the Meeting and to vote, may do so personally or by proxy. At a Meeting, every resolution of the Meeting shall be decided by a show of hands unless a poll is demanded or if the meeting is to determine on a matter of special resolution, in which case a poll should be taken. On a show of hands every Unit Holder who is present in person or by proxy shall have one vote.

A poll may be demanded on any resolution. If a poll is taken / demanded, every Unit Holder who is present in person or by proxy has one vote for every unit held by the Unit Holder. The Manager may attend any Meeting but must not exercise the voting rights for the Units it or its nominees hold in any Unit Holders' Meeting, regardless of the party who requested for the Meeting and the matters that are laid before the Meeting.

A poll may be demanded by the Chairman of the Meeting, the Trustee, the Manager or by Unit Holders holding (or representing by proxy) between them not less than one-tenth (1/10) of the total number of Units then in issue.

Unless a poll is so demanded, a declaration by the Chairman of the result of the resolution shall be conclusive evidence of the fact whether in favour of or against such resolution.

All resolutions presented at the Meeting shall be passed by a simple majority except for special resolutions which require three-fourths (3/4) majority. Resolutions passed at the Meeting shall bind all Unit Holders whether or not they were present at the Meeting.

9. THE MANAGEMENT AND ADMINISTRATION OF THE FUNDS

Equity Trust	**SCOUT**	**KidSave**	**Tracker**
Dana Islam	**Income Fund**	**EOUT**	**GIFT**
MM Fund	**MIF**	**TGF**	**IMMF**
MDIV	**CASH**		

9.1 The Manager

The Manager, OSK-UOB Investment Management Berhad (formerly known as OSK-UOB Unit Trust Management Berhad) (OSK-UOB), is a holder of a Capital Markets Services Licence for fund management activities and dealing in securities restricted to unit trusts issued under the Capital Markets and Services Act 2007. OSK-UOB, a joint-venture company between the OSK Group and the UOB Group, Singapore, was incorporated on 16 August 1995 with a current authorised and paid-up capital of RM10 million. The equity structure of OSK-UOB is as follows:

OSK Investment Bank Berhad	70%
United Overseas Bank (Malaysia) Bhd	30%
	100%

9.2 Board of Directors

The Board of Directors of the Manager are as follows:

1. Dr Choong Tuck Yew (Independent Non-Executive Director)
2. Encik Izlan Bin Izhab (Independent Non-Executive Director)
3. Ms Eliza Ong Yin Suen (Non-Independent Non-Executive Director)
4. Dato' Nik Mohamed Din Bin Datuk Nik Yusoff (Non-Independent Non-Executive Director
5. Mr Thio Boon Kiat (Non-Independent Non-Executive Director)
6. Ms Lim Suet Ling (Non-Independent Alternate Non-Executive Director to Mr Thio Boon Kiat)
7. Mr Ho Seng Yee (Non-Independent Executive Director)

Members of the Board meet every 3 months or as and when the need arises in performing the following functions:

- Sets policies and guidelines of the Manager
- Oversees activities of the Manager
- Reviews performance, financial and audit reports of the Manager

9.3 Key Personnel

Mr Ho Seng Yee, Chief Executive Officer was appointed in November 2002 and holds a Bachelor of Economics Degree (Honours) in Business Administration from University Malaya and Capital Markets Services Representative's Licence. Mr Ho joined the senior ranks of the OSK Group in June 2000 and has considerable experience and knowledge of the securities and futures industry. Prior to that, he spent twenty four years in the commercial and financial services industry, predominantly in the financial arena. During that tenure, Mr Ho held various management positions and was actively involved in the sales and marketing of products and the development of new businesses. He is also a non-independent Executive Director of the Manager as well as a non-independent non-Executive Director of UOB-OSK Asset Management Sdn Bhd and OSK-UOB Islamic Fund Management Berhad.

Mr Lee Seng Young, Director / Head of Regional Operations, is a Fellow of the Association of Chartered Certified Accountants, United Kingdom, a Fellow of the CPA Australia, a Fellow of the Certified Public Accountant, Singapore and a Chartered Accountant, Malaysia. Mr Lee has over twenty five years experience in the unit trust industry. Prior to joining the OSK Group in 1994, he was with a financial services group and spent over ten years in its unit trust division. He has accumulated considerable knowledge of the unit trust industry being in-charge of the entire unit trust operations and his involvement in equity portfolio management together with fund managers from Seacorp-Schroders Capital Management Berhad where they jointly managed various investment portfolios. Before his involvement in the unit trust industry, he was attached to a reputable public accounting firm.

Ms Nor Azlina Mohd Akhir, Vice President – Group Compliance, is the designated person responsible for compliance matters. She graduated with a Bachelor of Accounting (Honours) from the University of Malaya. Prior to joining the OSK Group in 2009, she held a senior management position at a local asset management company, overseeing its compliance functions. She was also previously attached to a foreign bank in Malaysia, where she was responsible for regulatory compliance matters of its conventional and Islamic banking business. Her other past experiences includes auditing of several asset management companies and financial institutions during her tenure with an international public accounting firm.

9.4 Funds under the Management of the Manager

The Manager commenced operations in 1996 with the launch of its maiden fund, OSK-UOB Equity Trust. As at the Latest Practicable Date, it has forty nine (49) unit trust funds and six (6) wholesale funds under its management with an aggregate fund size in excess of RM5.00 billion. As at the Latest Practicable Date the funds under its management are:-

	Name of Fund	Fund Type	Fund Category	Launch Date	Approved Fund Size (Units million)	Units in Circulation as at the Latest Practicable Date (Units million)
1	OSK-UOB Equity Trust	Growth	Equity	08.08.96	750	148.39
2	OSK-UOB Small Cap Opportunity Unit Trust	Aggressive Growth	Equity (Small-cap Fund)	20.04.98	1,000	59.93
3	OSK-UOB KidSave Trust	Income & Growth	Balanced	10.05.99	700	623.42
4	KLCI Tracker Fund	Index Tracking Fund	Equity	03.04.00	500	30.13
5	OSK-UOB Dana Islam	Growth	Equity (Islamic / Shariah-based Fund)	26.10.01	100	6.15
6	OSK-UOB Income Fund	Income	Bond	26.02.03	300	23.45

	Name of Fund	Fund Type	Fund Category	Launch Date	Approved Fund Size (Units million)	Units in Circulation as at the Latest Practicable Date (Units million)
7	OSK-UOB Emerging Opportunity Unit Trust	Aggressive Growth	Equity	18.05.04	400	43.55
8	OSK-UOB Smart Series Funds consisting of:					
	- OSK-UOB Smart Treasure Fund	Aggressive Growth	Equity	07.09.04	1,000 (combined fund size)	319.06
	- OSK-UOB Smart Balanced Fund	Income and Growth	Balanced			9.87
	- OSK-UOB Smart Income Fund	Income	Bond			26.04
9	OSK-UOB Growth And Income Focus Trust	High Growth & Income	Equity (small cap)/Bond	07.01.05	400	147.29
10	OSK-UOB Global Equity Yield Fund	Income and Growth	Equity	09.11.05	500	68.93
11	OSK-UOB Asia Pacific Fund	Growth	Equity	06.01.06	800	59.82
12	OSK-UOB Money Market Fund	Income	Money Market	20.01.06	1,000	393.04
13	OSK-UOB Global Allocation Fund	Growth	Feeder	27.03.06	400	35.88
14	OSK-UOB Resources Fund	Growth	Equity	16.05.06	750	556.92
15	OSK-UOB Global New Stars Fund	Growth	Equity	24.01.07	1,600	319.00
16	OSK-UOB Muhibbah Income Fund	Income & Growth	Balanced (Islamic / Shariah-based Fund)	12.03.07	400	54.09

	Name of Fund	Fund Type	Fund Category	Launch Date	Approved Fund Size (Units million)	Units in Circulation as at the Latest Practicable Date (Units million)
17	OSK-UOB Golden Dragon Fund	Growth & Income	Equity / Bond	08.05.07	2,000	692.50
18	OSK-UOB Asian Real Estate Fund	Growth	Equity	22.08.07	800	104.27
19	OSK-UOB Thematic Growth Fund	Growth	Dynamic	26.09.07	1,400	283.88
20	OSK-UOB Asia Active Allocation Fund	Growth & Income	Equity /Bond	23.10.07	800	266.68
21	OSK-UOB Institutional Islamic Money Market Fund	Income	Money Market (Islamic / Shariah-based Fund	01.11.07	600	25.34
22	OSK-UOB Big Cap China Enterprise Fund	Growth	Equity	03.12.07	1,300	540.92
23	OSK-UOB Asian Growth Opportunities Fund	Growth	Feeder	08.01.08	800	337.53
24	OSK-UOB Malaysia Dividend Fund	Income & Growth	Equity	04.03.08	1,200	140.62
25	OSK-UOB Global Capital Fund	Growth	Feeder	11.06.08	400	80.03
26	OSK-UOB Capital Protected Equity Fund	Capital Protected	Fixed Income	01.08.08	200	23.89
27	OSK-UOB Cash Management Fund	Income	Money Market	04.09.08	450	279.39
28	OSK-UOB Energy Fund	Growth	Fixed Income	23.03.09	600	245.12
29	OSK-UOB Capital Protected One Advantage Fund	Capital Protected	Fixed Income	08.05.09	120	71.75

	Name of Fund	Fund Type	Fund Category	Launch Date	Approved Fund Size (Units million)	Units in Circulation as at the Latest Practicable Date (Units million)
30	OSK-UOB Capital Protected Gold Guru Fund	Capital Protected	Fixed Income	01.07.09	120	8.20
31	OSK-UOB Gold and General Fund	Growth	Feeder	21.07.09	800	309.83
32	OSK-UOB Capital Protected China A-Share Fund	Capital Protected	Fixed Income	09.09.09	120	42.00
33	OSK-UOB Global Stimulus Fund	Growth	Fund-of-funds (ETFs)	15.09.09	400	22.24
34	OSK-UOB Capital Protected China A-Share Fund – Series 2	Capital Protected	Fixed Income	28.10.09	200	85.15
35	OSK-UOB ASEAN Fund	Growth	Equity	02.12.09	600	65.37
36	OSK-UOB Asia Consumer Fund	Growth	Feeder	18.01.10	400	163.63
37	OSK-UOB China-India Dynamic Growth Fund	Growth	Feeder	11.03.10	400	96.67
38	OSK-UOB Asian Recovery Fund	Growth	Fixed Income	27.04.10	120	1.44
39	OSK-UOB Capital Protected US Recovery Fund	Capital Protected	Fixed Income	10.05.10	100	3.40
40	OSK-UOB Flexifund China Solutions consisting of :					
	OSK-UOB Flexifund Equity China "A"	Growth	Wholesale-Feeder (Equity)	11.05.10	200 (combined size)	9.01
	OSK-UOB Flexifund Money Market RMB	Income	Wholesale-Feeder (Money Market)			2.74

	Name of Fund	Fund Type	Fund Category	Launch Date	Approved Fund Size (Units million)	Units in Circulation as at the Latest Practicable Date (Units million)
41	OSK-UOB Asian Advantage Bond Fund	Growth	Bond	19.07.10	100	24.82
42	OSK-UOB Capital Protected World Mining Fund	Capital Protected	Fixed Income	17.08.10	100	22.46
43	OSK-UOB Capital Protected Asia Gaming & Hospitality Fund	Capital Protected	Fixed Income	05.10.10	100	47.80
44	OSK-UOB US Focus Equity Fund	Growth	Feeder	15.10.10	400	170.48
45	OSK-UOB Pre-IPO Fund	Growth	Wholesale (Equity)	04.01.11	50	55.10
46	OSK-UOB Asia Financials Fund	Growth	Feeder	11.01.11	400	156.04
47	OSK-UOB Capital Protected Sector Strategy Fund	Capital Protected	Fixed Income	01.03.11	100	21.80
48	OSK-UOB Indonesia Equity Growth Fund	Growth	Equity	04.04.11	200	30.35
49	OSK-UOB Multi-Asset Recovery Strategy Fund	Growth	Fund-of-funds (ETFs)	19.05.11	400	39.08
50	OSK-UOB US Legendary Fund	Growth	Wholesale (Equity)	25.05.11	120	3.84

The Manager has been in the industry for over fifteen (15) years and its personnel are very experienced in the administration and management of unit trust funds.

9.5 Summary of Financial Position of the Manager

	Year Ended 31 December (Audited)		
	2008 (RM)	2009 (RM)	2010 (RM)
Paid-up Share Capital	10,000,000	10,000,000	10,000,000
Shareholders' Funds	35,066,660	47,059,968	60,405,547
Revenue	62,991,873	77,992,341	88,928,856
Profit before tax	12,262,815	15,793,068	18,334,153
Profit after tax	8,930,170	11,993,308	13,327,713

9.6 Functions of the Manager

The Manager is responsible for the day to day management of the Funds in accordance with amongst others, the provisions of the Deed and the Manager's internal policies, and for the development and implementation of appropriate investment strategies. The main tasks performed by the Manager include:

- Selecting and managing investments of the Funds
- Executing, supervising and valuing investments of the Funds
- Conducting the sale and repurchase of units in the Funds
- Issuing reports and distributing income to Unit Holders
- Issuing reports on market and economic review, strategies and performances
- Keeping proper records of the Funds

In fulfilling these functions, the Manager has in place a strong and cohesive team of staff who are experienced in various aspects of the unit trust industry i.e. in the administration, marketing and fund management functions. The Head of each of the abovementioned divisions has 10 to 15 years relevant experience in their chosen field.

9.7 The Investment Committee

(a) Functions of the Investment Committee

Members of the Investment Committee meet every 3 months or as and when the need arises in performing the following functions:-

- Reviews the investment policies and guidelines of the unit trust funds
- Reviews the performance and portfolio of the unit trust funds
- Reviews the performance of the stock market and its outlook
- Reviews and approves the strategies recommended by the fund managers

(b) Members of the Investment Committee

Dr Choong Tuck Yew is an independent non-Executive Director of the Manager and independent member of the Investment Committee. He possesses a DComSc (Hons), an MBA, and is a Chartered Accountant (Malaysia) as well as a Member of the

Malaysian Institute of Certified Public Accountants. He is also a Fellow of the CPA Australia, a Fellow of the Malaysian Association of the Institute of Chartered Secretaries and Administrators, a Fellow of the Chartered Tax Institute of Malaysia and a Chartered Fellow, as well as a Chartered Audit Committee Director of the Institute of Internal Auditors Malaysia.

Dr. Choong is the Deputy Chairman of C&C Investigation Services Sdn. Bhd., a licensed private investigation agency approved by the Malaysian Ministry of Internal Security. Before his retirement, Dr. Choong was appointed by Bank Negara Malaysia as the Managing Director of Visia Finance Berhad, a licensed finance company (currently he is still a Director of the company). Prior to his secondment to Visia Finance Berhad, he was the Chief Manager in Bank Negara Malaysia, where he served for more than 25 years. Currently, Dr. Choong sits on the Boards of Poh Kong Holdings Berhad as a senior independent non-Executive Director and SCC Holdings Berhad as an independent non-Executive Director. He is also the Chairman of OSK Investment Bank Berhad and an independent non-Executive Director of OSK-UOB Islamic Fund Management Berhad.

Encik Izlan Bin Izhab is an independent non-Executive Director of the Manager and independent member of the Investment Committee. He is also a member of the Board of Governors of Research Institute of Investment Analysts Malaysia ("RIIAM"), a member of Bursa Malaysia Berhad's Appeals Committee, an independent non-Executive Director of CIMB Aviva Takaful Berhad (formerly known as Commerce Takaful Berhad) and CIMB Aviva Assurance Berhad (formerly known as Commerce Life Assurance Berhad), the independent non-Executive Chairman of N2N Connect Berhad, an independent non-Executive Director of K & N Kenanga Holdings Berhad, OSK-UOB Islamic Fund Management Berhad and UOB-OSK Asset Management Sdn Bhd, a non-independent non-Executive Director of Box-Pak (Malaysia) Berhad and a non-executive director of Kenanga Deutsche Futures Sdn Bhd. Encik Izlan graduated in law from the University of London and attended the Advanced Management Program at the University of Hawaii. Prior to his retirement, Encik Izlan held various key positions at Majlis Amanah Rakyat, Kompleks Kewangan Malaysia Berhad, Permodalan Nasional Berhad and Kuala Lumpur Stock Exchange, where he held the position of Executive Vice President, Corporate & Legal Affairs.

Ms Eliza Ong Yin Suen is a non-independent non-Executive Director of the Manager and a non-independent member of the Investment Committee. She joined OSK Holdings Berhad in 2002 as the Personal Assistant to Mr Ong Leong Huat, Group Managing Director/Chief Executive Officer of OSK Holdings Berhad. Prior to that, she worked in Australia with National Australia Bank Limited. During her tenure, she held various positions within the bank and gained exposure within the Global Credit Bureau (with portfolios in wholesale banking and bank and sovereign risk) as well as the Asset Structuring department. Ms Ong holds a Master of Business (Banking and Finance) from Monash University, Australia and is a senior associate member of Australasian Institute of Banking and Finance (AIBF), Certified Treasury and Finance Professional (CTFP) and a Certified Financial Planner. She is also a director of UOB-OSK Asset Management Sdn Bhd, OSK International Asset Management Sdn Bhd (formerly known as OSK Asset Management Sdn Bhd), Land Management Sdn Bhd, 3 Fairies Holdings Sdn Bhd, Regal Maridian Sdn Bhd, OSK International Asset Management Pte Ltd, OSK International Investment Pte Ltd and Echelon Sdn Bhd.

Mr Ho Seng Yee is a non-independent Executive Director of the Manager and non-independent member of the Investment Committee. His profile is as aforementioned.

Mr. Thio Boon Kiat is a non-independent non-Executive Director of the Manager and a non-independent member of the Investment Committee. He is the Managing

Director and Chief Investment Officer of UOB Asset Management Ltd (UOBAM). He is a C.F.A. charter holder, graduated with a Bachelor of Business Administration (First Class Honours) degree from the National University of Singapore. Mr. Thio joined UOBAM in 1994 as a portfolio manager managing Singapore, and subsequently Asia Pacific and Global equity portfolios. He also headed the International equities and Global Technology teams. Prior to joining UOBAM, Mr. Thio was with the Special Investments Department at the Government of Singapore Investment Corporation (GIC). In 2004, Mr. Thio was promoted to Chief Investment Officer. In that same year, he also attended the Investment Management Program at Harvard Business School. Mr. Thio has over 17 years of investment management experience.

Beyond his investment management responsibilities, Mr. Thio has been instrumental in developing and designing UOBAM's product strategies for the retail and institutional markets, as well as spearheading UOBAM's expansion into the regional markets in Asia. He currently sits on the Board of directors of UOBAM (Singapore), UOBAM (Thailand), UOB-OSK Asset Management Sdn Bhd and OSK-UOB Islamic Fund Management Berhad. Mr Thio has also been a member of the Executive Committee of the Investment Management Association of Singapore (IMAS) since 2006.

Dato' Nik Mohamed Din Bin Datuk Nik Yusoff is a non-independent non-Executive director of the Manager and a non-independent member of the Investment Committee. He is a lawyer by profession. He read law at Lincoln's Inn, London and was admitted to the English Bar in 1968. He then served as a Magistrate for the Malaysian Judicial Services in 1969. Thereafter, he joined private legal practice at Mah, Kok and Din as a lawyer for 13 years. In 1984, he left legal practice to join the stockbroking business and assumed the position of the Executive Chairman as well as a shareholder of O.S.K & Partners Sendirian Berhad (now known as OSK Investment Bank Berhad).

In 1985, Dato' Nik Mohamed Din was elected as Chairman and in 1988 appointed by the Minister of Finance as the first Executive Chairman of the Kuala Lumpur Stock Exchange ("KLSE") (now known as Bursa Malaysia Securities Berhad) and he held this position for 12 years. Upon expiry of his 3rd term of appointment as Executive Chairman of the KLSE, Dato' Nik Mohamed Din returned to the OSK Group as an Executive Chairman of OSK Holdings Berhad and re-designated as non-independent non-Executive Chairman on 28 December 2009.

Dato' Nik Mohamed Din is also the Executive Chairman / director of OSK Ventures International Berhad and OSK Property Holdings Berhad, an independent non-Executive Chairman / director of Jerasia Capital Berhad, the Chairman of the board & non-Executive director of QBE Insurance (Malaysia) Berhad, a non-Executive director of OSK Investment Bank Berhad and a non-independent non-Executive director of OSK Trustees Berhad and Malaysian Trustees Berhad. He also sits on the boards of several other private limited companies.

The dates of appointment of the Members of the Investment Committees of the various Funds are as follows:

	Ms Eliza Ong Yin Suen	Mr Ho Seng Yee	Mr Thio Boon Kiat	Dr Choong Tuck Yew	Encik Izlan Bin Izhab	Dato' Nik Mohamed Din Bin Datuk Nik Yusoff
Equity Trust	5-Feb-07	27-Jul-04	31-July-08	14-Jun-96	23-Jan-03	17-Aug-11
SCOUT	5-Feb-07	27-Jul-04	29-Jun-05	9-Mar-98	23-Jan-03	17-Aug-11
Kid-Save	5-Feb-07	27-Jul-04	29-Jun-05	10-May-99	23-Jan-03	17-Aug-11
Tracker	5-Feb-07	27-Jul-04	29-Jun-05	22-Mar-00	23-Jan-03	17-Aug-11
Dana Islam	5-Feb-07	27-Jul-04	29-Jun-05	26-Oct-01	23-Jan-03	17-Aug-11
Income Fund	5-Feb-07	27-Jul-04	29-Jun-05	13-Feb-03	23-Jan-03	17-Aug-11
EOUT	5-Feb-07	5-May-04	29-Jun-05	5-May-04	5-May-04	17-Aug-11
GIFT	5-Feb-07	1-Dec-04	29-Jun-05	1-Dec-04	1-Dec-04	17-Aug-11
MM Fund	5-Feb-07	9-Dec-05	9-Dec-05	9-Dec-05	9-Dec-05	17-Aug-11
MIF	6-Feb-07	6-Feb-07	*	6-Feb-07	6-Feb-07	17-Aug-11
TGF	26-Sep-07	26-Sep-07	26-Sep-07	26-Sep-07	26-Sep-07	17-Aug-11
IMMF	1-Nov-07	1-Nov-07	1-Nov-07	1-Nov-07	1-Nov-07	17-Aug-11
MDIV	4-Mar-07	4-Mar-07	4-Mar-07	4-Mar-07	4-Mar-07	17-Aug-11
CASH	4-Sep-08	4-Sep-08	4-Sep-08	4-Sep-08	4-Sep-08	17-Aug-11

* Not a member of the investment committee of the Fund.

9.8 The Investment Team

Mr Ho Seng Yee is the designated person responsible for the investment management of all the Funds and all the Funds' participation in futures contracts. He is a holder of a Capital Markets Services Representative's Licence. His profile is as aforementioned.

Mr Francis Eng Tuck Meng, Chief Investment Officer, is a CFA charter holder, holds a Bachelor of Economics degree with a double major in Actuarial Studies and Finance and a holder of a Capital Markets Services Representative's Licence. He has 14 years of experience in fund management and research. Prior to joining the firm, he was part of the equities research team with a securities firm.

Mr Lee Seng Young, is a holder of a Capital Markets Services Representative's Licence. His profile is as aforementioned.

Mr Lim Tze Cheng, Vice President - Equity, is a Chartered Accountant and holds a Bachelor of Accounting degree with Distinction from University of Malaya. He is also a holder of the

Capital Markets Services Representative's Licence. He was formerly the Head of Research of a boutique fund management house and has in-depth knowledge of the economies and companies in the ASEAN region. He has more than 7 years of experience in the research field, and was actively involved in improving the corporate governance of listed companies in the ASEAN region.

Ms Chan Mei Lin is a Portfolio Manager, holds a Bachelor of Business (Applied Accounting) from Oxford Brookes University, UK. She is a member of the Association of Chartered Certified Accountants and is a holder of a Capital Markets Services Representative's Licence. She began her career in 1997 with an audit firm and prior to joining the Manager in 2007, she was with one of the more established insurance company, specialising in investment compliance and finance.

Mr Liew Kong Qian is a Portfolio Manager. He is a CFA charter holder, and holds a BSc. (Hons) Economics (First Class) degree from London School of Economics and a Capital Markets Services Representative's Licence. He has over 5 years of experience with South East Asia and Hong Kong equity research and portfolio management.

Mr Sean Seah Chin Hock is a Portfolio Manager, holds a Bachelor of Business Administration from Universiti Kebangsaan Malaysia and a Capital Markets Services Representative's Licence. He has over 10 years of experience in the Malaysian capital market with commercial and investment banks.

9.9 The External Investment Manager

MIF

(a) Main Functions of External Investment Manager

The Manager has appointed the External Investment Manager since the commencement of the Fund and granted it with discretion to manage, realize, invest, reinvest or howsoever deal with the foreign investments of the Fund in accordance with the investment objective of the Fund, the Deed and subject to the Capital Markets and Services Act 2007, the Guidelines on Unit Trust Funds and any practice notes issued by the Securities Commission from time to time, as well as the internal policies and procedures of the Manager. The External Investment Manager reports to the Investment Committee of the Fund on a regular basis on the status of the portfolio, proposed investment strategy and other matters relating to the portfolio of the Fund. The remuneration of the External Investment Manager is borne by the Manager.

(b) Background of UOB Asset Management Ltd, Singapore (UOBAM)

The Manager has appointed UOB Asset Management Ltd, Singapore ("UOBAM") as the External Investment Manager for the foreign investments of the Fund with the approval of the Securities Commission and the Trustee. The investment management agreement sets out the terms and conditions upon which UOBAM is appointed and agrees to act as External Investment Manager for the Manager in respect of the foreign investments of the Fund.

UOBAM is a wholly-owned subsidiary of UOB Group. UOBAM is regulated by the Monetary Authority of Singapore under the Securities and Futures Act (Chapter 289). Established in 1986, UOBAM has been managing collective investment schemes and discretionary funds in Singapore for 25 years and as of 31 May 2011 manages about S$16.50 billion in clients' assets. UOBAM also has investment operations in Malaysia and Thailand.

UOBAM offers global investment management expertise to institutions, corporations and individuals, through customised portfolio management services and unit trusts. As at 31 May

2011, UOBAM manages 52 unit trusts in Singapore, with total assets of about S$3.37 billion under management. UOBAM is one of the largest unit trust managers in Singapore in terms of assets under management.

In terms of market coverage, UOBAM has acquired specialist skills in equity investment in Asian, Australian, European and US markets and major global sectors. In the bond markets, UOBAM covers the Organisation of Economic Co-operation and Development (OECD) countries to emerging markets. UOBAM's investment philosophy is to emphasise on securities selection using a bottom-up approach. UOBAM makes regular company visits and supplements its fundamental investment approach with quantitative tools to control risks and to aid in the portfolio construction process. UOBAM has also established itself as one of the leading players in structured credits and investment solutions, managing third party investments in global emerging market securities as well as global investment grade, non-investment grade and multi-sector credits.

In addition, UOBAM is committed to achieving consistently good performance. Since 1996, UOBAM has won numerous awards for investments in local, regional and global markets, and across global sectors such as Banking and Finance, Technology, Healthcare, as well as Gold and Mining.

As at 31 May 2011, UOBAM has a staff strength of over 210 including about 52 investment professionals in Singapore.

(c) Board of Directors of UOBAM

The Board of Directors of UOBAM are as follows:

1. Mr Terence Ong Sea Eng
2. Mr Thio Boon Kiat
3. Mr Yeo Eng Cheong

(d) Key Personnel at UOBAM

Mr Thio Boon Kiat, is the Managing Director and Chief Investment Officer of UOB Asset Management Ltd (UOBAM). He is a C.F.A. charter holder, graduated with a Bachelor of Business Administration (First Class Honours) degree from the National University of Singapore. Mr. Thio joined UOBAM in 1994 as a portfolio manager managing Singapore, and subsequently Asia Pacific and Global equity portfolios. He also headed the International equities and Global Technology teams. Prior to joining UOBAM, Mr. Thio was with the Special Investments Department at the Government of Singapore Investment Corporation (GIC). In 2004, Mr. Thio was promoted to Chief Investment Officer. In that same year, he also attended the Investment Management Program at Harvard Business School. Mr. Thio has over 17 years of investment management experience.

Beyond his investment management responsibilities, Mr. Thio has been instrumental in developing and designing UOBAM’s product strategies for the retail and institutional markets, as well as spearheading UOBAM’s expansion into the regional markets in Asia. He currently sits on the Board of directors of UOBAM (Singapore), UOBAM (Thailand), UOB-OSK Asset Management Sdn Bhd, OSK-UOB Investment Management Berhad (formerly known as OSK-UOB Unit Trust Management Berhad) and OSK-UOB Islamic Fund Management Berhad. Mr. Thio has also been a member of the Executive Committee of the Investment Management Association of Singapore (IMAS) since 2006. He is the designated person responsible for the investment management of **MIF** at UOBAM.

Mr John J. Doyle III, Executive Director and Deputy Chief Investment Officer of UOB Asset Management Ltd (UOBAM) joined UOBAM in 2001 as a portfolio manager covering

Global Financial Institutions. In January 2005 he was appointed to Head of International Equity team and assumed responsibility for the investment team managing the firm's Global Equity portfolios. He concurrently continues to serves as head of Financial Institutions Research on the team. Today the International Team has primary coverage responsibilities for all markets outside of Asia including US, Europe, Japan, Australia and Canada as well as developing markets in Latin America and EMEA. The team works closely with the dedicated research teams covering the Asia to manage global equity mandates on behalf of clients. In September 2005 Mr. Doyle was promoted to Deputy Chief Investment Officer. He has over 21 years of investment experience. In 2008, Mr. Doyle was promoted to Executive Director. Prior to joining UOBAM, Mr. Doyle was an Associate Director with Salomon Smith Barney in Singapore, where he was a member of the Asian Financial Institutions equity research team. Prior to that, he worked for UBS Securities (Singapore) and MeesPierson Securities (Hong Kong) where he had similar responsibility. Mr. Doyle graduated with a Bachelor of Arts (Economics) degree from the University of Vermont in 1988.

Mr Wong Ann Derk, Senior Director and Head of Asia Ex Japan Team**,** is a CFA charter holder and a Certified Public Accountant. He graduated with a Bachelor of Accountancy degree from the Nanyang Technological University. He joined UOB in 1995 and has over 16 years of fund management experience. Ann Derk is a senior member of the UOBAM Investment Team and is a key Portfolio Manager. He was previously Head of our Singapore equities team, and has assumed the role of Head of our Asia ex-Japan team with the merger of our Asia ex-Japan team and Singapore team. He has deep experience in Asia Equities both as a portfolio manager and a research analyst. He manages several key institutional mandates, which invests in Asia Pacific equities. Ann Derk was also formerly part of the Asia equities team, as an analyst providing deep research in the Telecommunications sector. Prior to joining UOB, Ann Derk was an Auditor with Price Waterhouse.

Encik Faizal M Fazluddin is the Executive Director and Head of Business Development of UOB Asset Management Ltd (UOBAM). He graduated with a degree in Mathematics and Economics from National University of Singapore.

He joined UOBAM in 1996, assisting the Head of Business Development and in January 2007, he assumed the regional role as the Head of Regional Business Development. His responsibilities include the creation of products and services that meet the needs of retail and institutional investors in the region. Over the last few years he initiated and strategised further the expansion of UOBAM into the regional markets in Asia with the establishment of UOBAM (Brunei), UOBAM (Japan) and the formation of strategic alliances with major regional third-party fund managers.

He currently is one of the directors of UOBAM (Japan) as well as sits on the board of UOBAM (Brunei). Prior to joining UOBAM, Encik Faizal was with Citibank covering both the Singapore and regional office, which oversees the Hong Kong and Taiwan market, contributing in the areas of client service and product development for the unit trusts/mutual funds business.

9.10 The Shariah Adviser

Dana Islam	MIF	IMMF

The Shariah Adviser is IBFIM (763075-W) (IBFIM). Their role is advisory in nature. They function independently from the Manager. They will meet on a formal basis at least once every quarter. This does not preclude any other ad hoc meetings as and when necessary. Proceedings of all meetings will be minuted and circulated. All fees payable to IBFIM are borne by the Manager.

(a) General Information on IBFIM

IBFIM was incorporated as a limited by guarantee and not having share capital in Malaysia under the Companies Act, 1965 on 15 February 2007.

IBFIM's establishment is in line with Malaysia's target to become a regional and international centre of Islamic finance. IBFIM promotes and facilitates the understanding and appreciation of the philosophy and principles of Islamic financial system. It takes pride in its holistic approach of ensuring that the Islamic finance industry's strategic goals are achieved through result-oriented services. Based on the industry's demands and customers' needs, IBFIM provides a complete A-to-Z assistance to its clients through a wide spectrum of inter-related services: training and professional development, Shariah business advisory, business consultancy and research and development in Islamic finance. Having assisted numerous governments, financial institutions and other organizations in this area, IBFIM is poised to become a leading global training and development institute in Islamic finance.

IBFIM is registered with the Securities Commission ("SC") to act as a Shariah Adviser for Shariah-based collective investment schemes and sukuk issuance. IBFIM is also involved in numerous Shariah-based private mandates as well as the Shariah Adviser for prominent Islamic REITs and Islamic asset management houses.

As at 1 July 2011, IBFIM has total staff strength of 48 employees, and has 57 funds under its supervision.

IBFIM's Shariah team consists of the following personnel;

Mohd Bakir Haji Mansor (*Distinguished Shariah Advisor*) is a member of the Shariah Supervisory Council of Bank Islam Malaysia Berhad (BIMB), the Shariah Advisory Body of Syarikat Takaful Malaysia Berhad, the Shariah Advisory Committee of the Employees Provident Fund (EPF) and sits on the Shariah Panel Committee of Amanah Ikhtiar Malaysia (AIM). He is also the Chairman of the Shariah Advisory Committee of BIMB Securities Sdn. Bhd and the Shariah Advisory Committee of the Association of Islamic Banking Institutions Malaysia (AIBIM).

Prior to joining IBFIM, Mohd Bakir was the Shariah Coordinator at BIMB, a post he held since 1984. Previously, he served at the National Council for Islamic Religious Affairs in the Prime Minister's Department for 10 years from 1971. He was also a Chief Assistant Director at the Islamic Research Centre for 4 years from 1981. He holds a Shahadah Ulya from Kolej Islam Malaya.

Mohd Nasir Ismail (*Shariah Advisor*), IFP, joined the Institute in July 2001. He is responsible in providing Shariah input on the advisory, consultancy and research functions with regard to Islamic banking, takaful, Islamic capital market and Shariah-based unit trust funds. Prior to joining IBFIM, he was with Institut Pengajian Ilmu-Ilmu Islam, Kelantan. He graduated with a Bachelor of Shariah (Honours) from the University of Malaya in 1998. He is also the designated person responsible for Shariah matters related to the Funds.

***Ahmad Zakirullah Mohamed Shaarani* (*Senior Shariah Officer*)** joined the Institute in February 2008. He is responsible in providing Shariah input on the advisory, consultancy and research functions with regard to Islamic banking, takaful, Islamic capital market and Shariah-based unit trust funds. Prior to joining IBFIM, he served at University Sains Islam Malaysia before joining PTPL College. He obtained his

Master in Islamic Revealed Knowledge and Human Sciences from International Islamic University of Malaysia, Bachelor of Shariah Islamiyyah (Honours) from Al-Azhar University, Egypt and Diploma of Shariah Islamiyyah (Honours) from Higher Institute of Islamic and Arabic Language (MADIWA). He is also the designated person responsible for Shariah matters related to the Funds.

Abdullah Hanif Hassan (*Senior Shariah Officer*) joined the Institute in January 2009. He is responsible in providing Shariah input on the advisory, consultancy and research functions with regard to Islamic banking, takaful, Islamic capital market and Shariah-based unit trust funds. Prior to joining IBFIM, he was a teacher at a Secondary School before joining Bank Negara Malaysia (BNM) as a Senior Executive in Jabatan Pentadbiran Pertukaran Asing. He graduated with a Bachelor of Shariah (Honours) from the Yarmouk University, Jordan in 2001. He is also the designated person responsible for Shariah matters related to the Funds.

(b) Functions of Shariah Adviser

As the Shariah Adviser, the role of IBFIM is to ensure that the operations and investments of the Funds are in compliance with Shariah requirements. The Shariah Adviser reviews the Funds' investments on a monthly basis to ensure compliance with Shariah requirements at all times and meets with the Manager on a quarterly basis to review and advise on the Funds' compliance with Shariah requirements. Final responsibility for ensuring Shariah compliance of the Funds with Shariah requirements in all relevant aspects rests solely with the Manager.

In line with the Securitises Commission ("SC") Guidelines, the roles of IBFIM as the Shariah Adviser are;

1. ensuring that the Shariah-based unit trust funds ("the Funds") are managed and administered in accordance with the Shariah principles;

2. providing expertise and guidance for the Funds in all matters relating to Shariah principles, including on the Funds' deed and prospectus, its structure and investment process, and other operational and administrative matters;

3. consulting the SC who may consult the Shariah Advisory Council where there is any ambiguity or uncertainty as to an investment, instrument, system, procedure and/or process;

4. scrutinising the Funds' compliance report as provided by the compliance officer, transaction report provided by or duly approved by the trustee and any other report deemed necessary for the purpose of ensuring that the Funds' investments are in line with the Shariah principles;

5. preparing a report to be included in the Funds' interim and annual report certifying whether the Funds have been managed and administered in accordance with the Shariah principles;

6. ensuring that the Funds comply, with any guideline, ruling or decision issued by the SC, with regard to Shariah matters;

7. vetting and advising on the promotional materials of the Funds;

8. assisting and attending to any ad-hoc meeting called by the SC and/or any other relevant authority.

9.11 Manager's Disclosure of Material Litigation

As at the Latest Practicable Date, the Manager is not engaged in any material litigation and arbitration, including those pending or threatened, and is not aware of any facts likely to give rise to any proceedings which might materially affect the business/financial position of the Manager.

9.12 Manager's Delegate

The Manager has delegated certain functions to OSK Investment Bank Berhad ("OSKIB"), an institution licensed by Bank Negara Malaysia and the Securities Commission.

(a) Corporate Information

OSKIB commenced its business as a stockbroking partnership in 1963 under the name O.S.K. & Partners. Later, OSKIB was incorporated under the Companies Act 1965 on 5 April 1973 as a private unlimited company under the name O.S.K. & Partners Sdn. On 17 January 1981, OSKIB converted its status to that of a private limited company under the name O.S.K & Partners Sendirian Berhad. Subsequently, it changed its name to O.S.K. Securities Sdn Bhd on 2 January 1996. Thereafter, on 3 January 1996, OSKIB was converted to a public company under the name of O.S.K. Securities Berhad and changed its name to OSK Securities Berhad on 27 November 2000.

OSKIB is a Participating Organisation of Bursa Malaysia Securities Berhad and was granted Universal Broker status on 12 April 2001. On 18 January 2007, it changed its name to OSK Investment Bank Berhad to facilitate the transformation into an investment bank.

OSKIB officially commenced business as an investment bank on 29 January 2007. It is licensed under the Capital Markets and Services Act, 2007 and the Banking and Financial Institutions Act, 1989 to engage in stockbroking, futures and options broking, corporate advisory, debt securities, treasury activities, corporate loans and other related activities.

At present, OSKIB has an authorised capital of RM1,000,000,000 comprising 1,000,000,000 ordinary shares of RM1.00 each and an issued and paid-up share capital of RM660,000,000 divided into 660,000,000 ordinary shares of RM1.00 each.

(b) Board of Directors

Dr. Choong Tuck Yew
Mr. Ong Leong Huat
Mr. U Chen Hock
Dato' Nik Mohamed Din Bin Datuk Nik Yusoff
Dato' Abdul Majit Bin Ahmad Khan
Mr. Foo San Kan
Mr. Leong Keng Yuen
Dr. Ngo Get Ping

(c) Key Personnel in Respect of the Delegated Functions

Ms Jeannie Yau Siew Foon, Director/Head of Group Human Resources is an Associate of The Institute of Chartered Secretaries and Administrators. Ms Jeannie joined OSK in 1989 and has been in the Human Resources management position for more than 14 years. She oversees human resources functions, training and licensing.

Her portfolio covers the entire OSK Group, which consists of three public-listed companies, OSK and 18 subsidiary companies. Ms Jeannie was also seconded to Hong Kong from 1997 to 1999 to oversee the Malaysian Desk and International Institutional Dealing of OSK Asia Holdings Limited, a subsidiary of OSK Holdings Berhad then. Prior to joining OSK, she was attached to Gainsford, Pole, Bett & Co, an accounting firm in London for 3 years.

Mr Lee Kah Kim, Associate Director/Head of Group Internal Audit, is a member of the Malaysian Institute of Certified Public Accountants and also a member of the Malaysian Institute of Accountants. He qualified as a CPA while working as an articled student in KPMG, Kuala Lumpur. He has served the UMW Group of Companies for about 24 years. His last position in UMW was the General Manager, Group Internal Audit.

Mr Liew Kim Weng, Associate Director/Head of Group Information Technology, graduated from University Science Malaysia with a Bachelor of Science in Computer Science in 1982. Prior to joining OSK, he has about 15 years working experience in the field of information technology where he was attached to Malaysia Mosaics Group of Companies, Mattel (KL) Sdn Bhd, Price Waterhouse and Goodyear Malaysia Berhad.

(d) Functions of the Manager's Delegate

The functions delegated by the Manager to OSKIB are:

- Human Resources and Administration functions;
- Internal Audit; and
- Information Technology (i.e. server management and email).

10. THE TRUSTEE OF THE FUNDS

Equity Trust	**SCOUT**	**Kidsave**	**Tracker**
Dana Islam	**Income Fund**	**EOUT**	**GIFT**
MM Fund	**MIF**	**TGF**	**IMMF**
MDIV	**CASH**		

The Trustee is HSBC (Malaysia) Trustee Berhad (Company No. 1281-T), a company incorporated in Malaysia since 1937 and registered as a trust company under the Trust Companies Act 1949, with its registered address at 13th Floor, Bangunan HSBC, South Tower, No.2, Leboh Ampang, 50100 Kuala Lumpur. The Trustee is a member of the HSBC Holdings Plc. group of companies and forms part of the global network of trust companies within HSBC Holdings Plc.

10.1 Financial Position

The Trustee has a paid-up capital of RM500,000.00. As at 31 December 2010, its shareholders' funds totalled RM23.33 million and it achieved a profit before tax of RM11.25 million.

The following is a summary of the past performance of the Trustee based on audited accounts for the last 3 years:

	Year Ended 31 December		
	2008 (RM)	**2009 (RM)**	**2010 (RM)**
Paid-up Share Capital	500,000	500,000	500,000
Shareholders' Funds	14,353,116	17,521,023	23,330,550
Turnover	17,843,570	18,006,590	20,989,037
Profit before Tax	10,470,535	10,930,880	11,253,763
Profit after Tax	7,754,577	8,200,407	8,314,528

10.2 Experience in Trustee Business

Since 1993, the Trustee has acquired experience in the administration of unit trusts and as at the Latest Practicable Date is the Trustee for 174 unit trust funds (including exchange traded funds and wholesale funds).

As at the Latest Practicable Date, the Trustee has a workforce of 57 employees consisting of 41 executives and 16 non-executives. A good number of the staff has been with the Trustee for many years. This element of continuity reflects an intrinsic characteristic of trust services. The Trustee also believes in building team and talents by recruiting new members with relevant experiences to replace the long serving retired colleagues.

Each client's account is under the supervision of a trust officer who is able to focus his personal attention on the administration of the account and reports directly to his manager.

The Trustee also has a Compliance Section whose responsibilities is to ensure that the Trustee's business is carried on in accordance with all relevant laws, codes, rules and standards of good market practice.

10.3 Board of Directors of the Trustee

Mr Jonathan William Addis
Ms Lim Liang Hua
Dato' Ranita Mohd Hussein
Ms Zainon Baba
Mr Alastair E Murray
Ms On Bee Heong
Ms Hew Su Chan (Alternate to Ms On Bee Heong)

10.4 Profile of Key Personnel

Ms Lim Liang Hua – Managing Director
She joined HSBC (Malaysia) Trustee Berhad in April 2004 and brings with her over 20 years of legal advisory and problem solving skills in the banking and financial services industry. She holds a Bachelor of Economics and Bachelor of Laws (LLB) from Monash University, Australia. She was admitted to practice as a Barrister & Solicitor in Victoria, Australia in 1984 and was called to the Malaysian Bar in 1985. She was in private practice for three years in the Klang Valley before joining the corporate sector, namely the banking and financial institutions industry. She was the Chief Legal Adviser and Company Secretary for the Phileo Allied Bank Group and the United Overseas Bank Group in Malaysia. Prior to her joining HSBC, she was Chief Executive Officer in an established trust company.

Mr Yee Yit Seeng – Chief Operating Officer
He joined HSBC (Malaysia) Trustee Berhad in July 1984. He holds a Diploma in Banking and Finance and is a Senior Associate of Institut Bank-Bank Malaysia. He has more than 22 years of experience in trust operations including client service, systems/projects & office administration, compliance, internal control & audit, and business development. He was also seconded to the HSBC Back-end Processing Office in Cyberjaya, Malaysia to support the global securities operations.

Puan Maziah Yong – Head, Client Service
She joined HSBC (Malaysia) Trustee Berhad in November 2007. She holds an Advanced Diploma In Law from Institut Teknologi MARA. Prior to her joining HSBC, she has more than 15 years working experience in trust administration, especially relating to unit trust schemes.

Ms Lim Gim Lee – Head, Fund Administration
She joined HSBC (Malaysia) Trustee Berhad in December 2008. She holds an Advanced Diploma in Business Administration - Institute of Business Administration and Management (IBAM). She was one of the pioneer staff in setting up two unit trust management companies and has more than 13 years working experience in the unit trust industry.

Ms Vimala Mahathevan - Head, Business Support
She joined HSBC (Malaysia) Trustee Berhad in January 2010. She holds a Diploma in Banking and Finance of Institut Bank-Bank Malaysia and a Diploma in Computer Studies from the National Centre of Computing and Information Technology (NCC). She has 9 years of general banking experience and 16 years of experience in the securities industry which includes overseeing the settlement operations for foreign institutional clients, client servicing,

system implementation and being the liaison party with regulatory bodies such as Bursa Malaysia. Prior to joining HSBC Trustee, she was the Head of Settlement, HSBC Securities Services, Sub-Custody and Clearing, in Malaysia.

Ms Lau Sook Yee – Head, Compliance
She joined HSBC (Malaysia) Trustee Berhad in September 2005. She has more than 20 years experience in banking and treasury operations in both merchant and commercial banks.

Ms Janice Chang Hui Ching – Head, Corporate Trust
She joined HSBC (Malaysia) Trustee Berhad in November 2004. She holds a Bachelor of Business majoring in Economics & Finance from RMIT University, Australia. Prior to her joining HSBC, she has more than 7 years experience in Unit Trust Schemes and Corporate Bonds/Private Debt Securities in an established trust company.

Mr Yap Fook Meng – Head, Operational Risk Control and Administration
He joined HSBC (Malaysia) Trustee Berhad in August 2007. He holds a Diploma in Banking and Finance and is a Senior Associate of Institut Bank-Bank Malaysia. He has more than 25 years experience in banking operations, including systems implementation and support with HSBC Bank Malaysia Berhad. Besides local banking experience, he had been seconded to other HSBC Group offices in United Kingdom and Brazil for systems implementation and support.

Ms Tang Su Yin - Head, Due Diligence
She joined HSBC (Malaysia) Trustee Berhad in July 2010. She holds a LLB (Honours) from University of Hull, United Kingdom and a Master of Finance from Royal Melbourne Institute of Technology, Australia. She has more than 8 years experience in the unit trust industry which include compliance monitoring, legal advisory and product development.

Ms Ng Pek Wan - Head, Documentation
She joined HSBC (Malaysia) Trustee Berhad in July 2010. She holds a Bachelor of Laws (LLB) from University of London and was called to the Malaysian Bar in 2000. Prior to joining HSBC, she was in private practice for almost 10 years with experience in commercial litigation and various corporate work.

Mr Ken Lore Kin Yip - Head, IT and Systems
He re-joined HSBC (Malaysia) Trustee Berhad in November 2010. He holds an Advanced Certificate in System Support and a Degree in Computer Science. He has more than 10 years experience in managing systems; primarily providing system solutions to operation needs, system analysis and design including process re-engineering, project management of Trustee System for both Corporate and Retail clients.

Ms Tan Bee Nie – Head, Trustee Operations
She re-joined HSBC (Malaysia) Trustee Berhad in Jan 2011. She holds a Diploma in Business Administration awarded by The Association of Business Executives (ABE), United Kingdom. She has 18 years experience in fund administration relating to unit trust schemes, including fund accounting and valuation, with unit trust management and trust companies.

Ms Joyce Lim – Manager, Business Development
She joined HSBC (Malaysia) Trustee Berhad in June 2011. She holds a Bachelor of Science in Finance and International Business and a Master of Business Administration from the University of Bridgeport, Connecticut, USA. She has more than 15 years working experience in financial services, including retail banking, reinsurance, trustee, and unit trust industry.

10.5 Duties and Responsibilities of the Trustee

The Trustee's main functions are to act as trustee and custodian of the assets of the Funds and to safeguard the interests of Unit Holders of the Funds. In performing these functions, the Trustee has to exercise all due care, diligence and vigilance and is required to act in accordance with the provisions of the Deed of the respective Funds, Capital Markets and Services Act 2007 and the Securities Commission's Guidelines on Unit Trust Funds ("Guidelines"). Apart from being the legal owner of the Funds' assets, the Trustee is also responsible for ensuring that the Manager performs its duties and obligations in accordance with the provisions of the Deed of the respective Funds, Capital Markets and Services Act 2007 and the Guidelines. In respect of monies paid by an investor for the application of units, the Trustee's responsibility arises when the monies are received in the relevant account of the Trustee for the Funds and in respect of redemptions, the Trustee's responsibility is discharged once it has paid the redemption amount to the Manager.

10.6 Trustee's Statement of Responsibility

The Trustee has given its willingness to assume the position as Trustee of the Fund and all the obligations in accordance with the Deed of the respective Funds, all relevant laws and rules of law. The Trustee shall be entitled to be indemnified out of the relevant Fund against all losses, damages or expenses incurred by the Trustee in performing any of its duties or exercising any of its powers under the Deed in relation to the relevant Fund. The right to indemnity shall not extend to loss occasioned by breach of trust, wilful default, negligence, fraud or failure to show the degree of care and diligence required of the Trustee having regard to the provisions of the Deed of the respective Funds.

10.7 Anti-Money Laundering and Anti-Terrorism Financing Provisions

The Trustee has in place policies and procedures across the HSBC Group, which may exceed local regulations. Subject to any local regulations, the Trustee shall not be liable for any loss resulting from compliance of such policies, except in the case of negligence, willful default or fraud of the Trustee.

10.8 Statement of Disclaimer

The Trustee is not liable for doing or failing to do any act for the purpose of complying with law, regulation or court orders.

10.9 Trustee's Disclosure of Material Litigation

As at the Latest Practicable Date, the Trustee is not engaged in any material litigation and arbitration, including those pending or threatened, and is not aware of any facts likely to give rise to any proceedings which might materially affect the business/financial position of the Trustee and any of its delegates.

10.10 Trustee's Delegates

The Trustee has appointed The Hongkong And Shanghai Banking Corporation Ltd as custodian of the quoted and unquoted local investments of the Fund. The assets of the Funds are held through their nominee company, HSBC Nominees (Tempatan) Sdn Bhd. If and when the Funds should invest overseas, HSBC Institutional Trust Services (Asia) Limited will be appointed as the custodian of the foreign assets of the Fund. Both The Hongkong And Shanghai Banking Corporation Ltd and HSBC Institutional Trust Services (Asia) Limited are wholly owned subsidiaries of HSBC Holdings Plc, the holding company of the HSBC Group. The custodian's comprehensive custody and clearing services cover traditional settlement processing and safekeeping as well as corporate related services including cash and security reporting, income collection and corporate events processing. All investments are automatically registered into the name of the respective Fund. The custodian acts only in accordance with instructions from the Trustee.

The Trustee shall be responsible for the acts and omissions of its delegate as though they were its own acts and omissions.

However, the Trustee is not liable for the acts, omissions or failure of third party depository such as central securities depositories, clearing and/or settlement systems and/or authorised depository institutions, where the law or regulation of the relevant jurisdiction requires the Trustee to deal through such third parties.

Trustee's Delegates

1) The Hongkong And Shanghai Banking Corporation Limited (As Custodian) and assets held through HSBC Nominees (Tempatan) Sdn Bhd (Co. No. 258854-D)
   No 2 Leboh Ampang
   50100 Kuala Lumpur
   Telephone No: (603)20700744 Fax No: (603)20729787

2) HSBC Institutional Trust Services (Asia) Limited
   6th Floor, Tower One
   HSBC Centre
   No 1 Sham Mong Road
   Kowloon, Hong Kong
   Telephone No: (852)25336333 Fax No: (852)28696120

11. RELATED-PARTY TRANSACTION / CONFLICT OF INTEREST

Save as disclosed below, as at the Latest Practicable Date there are no existing or potential related-party-transactions involving the Fund, the Manager, the Trustee, promoters, vendors and/or persons connected to them.

Name of Party	***Name of Related Party and Nature of relationship***	***Existing / Potential Related Party Transaction***
The Manager	1. OSK Investment Bank Berhad ("OSKIB"). OSKIB owns 70% of the Manager.	Delegate: OSKIB is the Manager's appointed delegate for its human resources and administration functions; internal audit and information technology (i.e. server management and email). Banker: OSKIB provides financial services to the Manager such as treasury services. Distributor: OSKIB is one of the Manager's authorised distributors. Rental of office space: The Manager rents office space from OSKIB in Kota Kinabalu, Batu Pahat, Kuantan, Kuching, Pulau Pinang, Prai, Johor Bahru, Miri, and Kuala Lumpur.
	2. KE-ZAN Holdings Berhad ("KHB"). KHB is a wholly owned subsidiary of OSK Holdings Berhad ("OSK") while the Manager is a 70% owned subsidiary of OSKIB, which is in turn a wholly owned subsidiary of OSK.	Rental of office space: The Manager rents office space from KHB In Kuala Lumpur (headquarters) and Ipoh.
	3. United Overseas Bank (Malaysia) Berhad ("UOBM"). UOBM owns 30% of the Manager.	Banker: UOBM provides banking services and other financial services to the Manager. Distributor: UOBM is one of the Manager's authorised distributors.

Name of Party	***Name of Related Party and Nature of relationship***	***Existing / Potential Related Party Transaction***
The Manager (cont'd)	4. HSBC Bank (Malaysia) Berhad ("HSBC Bank"). The Manager manages the Fund where the Trustee is the trustee of the Fund. The Trustee and HSBC Bank are both under the HSBC group of companies.	Distributor: HSBC Bank is one of the Manager's authorised distributors. Banker: HSBC Bank provides banking services to the Manager.
	5. UOB-OSK Asset Management Sdn Bhd ("UOBOSK"). United Overseas Bank (Malaysia) Berhad ("UOBM") owns 30% of the Manager. UOBOSK and UOBM are both under the United Overseas Bank group, Singapore.	Fund Management services: UOBOSK provides the Manager with investment support such as marketing, investment personnel, research, etc.
	6. UOB Asset Management Ltd. Singapore ("UOBAM"). UOBM owns 30% of the Manager. UOBM and UOBAM are both under the United Overseas Bank group, Singapore.	External Investment Manager: The Manager has appointed UOBAM as the external investment manager for the foreign equity investments of **MIF.**
	7 iFAST Capital Sdn Bhd ("iFAST"). iFAST is a subsidiary of iFAST OSK Sdn Bhd which in turn is an associated company of OSKIB. The Manager is 70% owned by OSKIB.	Distributor: iFAST is one of the Manager's authorised distributors.
The Funds	1. OSKIB. OSKIB owns 70% of the Manager.	Banker: OSKIB will be providing financial services to the Funds such as treasury services, stock-broking services, debentures / money market instruments investments etc. Distributor: OSKIB is one of the Manager's authorised distributors of the Funds.
	2. DMG & Partners Securities Pte Ltd ("DMG"). DMG is a subsidiary of OSKIB. OSKIB owns 70% of the Manager.	Broker: DMG may be providing stock-broking services to the Funds.
	3. OSK Securities Hong Kong Limited ("OSKSHKL") OSKSHKL is a wholly-owned subsidiary of OSK Holdings Hong Kong Limited, which in turn is a subsidiary of OSKIB. OSKIB owns 70% of the Manager.	Broker: OSKHKL Asia may be providing stock-broking services to the Funds.

Name of Party	***Name of Related Party and Nature of relationship***	***Existing / Potential Related Party Transaction***
The Funds (cont'd)	4. HSBC Bank (Malaysia) Berhad ("HSBC Bank"). The Trustee and HSBC Bank are both under the HSBC group of companies.	Banker: The Funds maintain Statement Savings accounts with the HSBC Bank. HSBC Bank may also provide financial services to the Funds including treasury services, funding, debentures / money market instruments investments etc. Distributor: HSBC Bank is one of the Manager's authorised distributors of the Funds.
	5. HSBC Nominees (Tempatan) Sdn Bhd and HSBC Institutional Trust Services (Asia) Limited ("Trustee's Delegates). The Trustee and the Trustee's Delegates are all under the HSBC group of companies.	Custodian The Trustee's delegates will be the custodian of the Funds' assets.
	6. OSKIB and UOBM are both shareholders of the Manager.	The shareholders of the Manager are each part of a listed group whose shares are listed on the stock exchange in their respective countries and may also have subsidiary and / or related companies that may also be listed on such other markets which the Funds may invest in. As such, the Funds may invest in such companies provided always that the transaction is made on terms which are best available for the Funds and which are not less favourable to the Funds than an arm's length transaction between independent parties.
	7. The Trustee is part of the HSBC Holdings Plc group of companies.	HSBC Holdings Plc is listed on the stock exchange of its home jurisdiction and may have subsidiaries and / or related companies that may also be listed on such other markets which the Funds may invest in. As such, the Funds may invest in such companies provided always that they are transacted at arm's length basis.

Name of Party		***Name of Related Party and Nature of relationship***	***Existing / Potential Related Party Transaction***
The Funds (cont'd)	8.	United Overseas Bank (Malaysia) Berhad ("UOBM"). UOBM owns 30% of the Manager.	Banker: UOBM may be providing financial services to the Funds such as treasury services, debentures / money market instruments investments. Distributor: UOBM is one of the Manager's authorised distributors of the Funds.
	9.	UOB Kay Hian Pte. Ltd. ("UKH"). UKH is 39.40% owned by United Overseas Bank Ltd, Singapore. UOBM owns 30% of the Manager. UOBM is under the United Overseas Bank group, Singapore (UOB Group). UKH is a related company of the UOB Group.	Broker: UKH may be providing stock broking services to the Funds.
	10.	PT OSK Nusadana Securities Indonesia ("OSKNSI") OSKNSI is a subsidiary of OSKIB. OSKIB owns 70% of the Manager.	Broker: OSKNSI may be providing stock-broking services to the Funds.
	11.	iFAST Capital Sdn Bhd ("iFAST"). iFAST is a subsidiary of iFAST OSK Sdn Bhd which in turn is an associated company of OSKIB. The Manager is 70% owned by OSKIB.	Distributor: iFAST is one of the Manager's authorised distributors of the Fund.

It is the Manager's policy that all transactions with any related parties are entered into in the normal course of business and have been established on terms and conditions that are not materially different from that obtainable in transactions with unrelated parties and that dealings with the related parties are transacted at arm's length basis.

The Manager has in place policies and procedures to prevent and deal with any conflict of interest situations that may arise such as the regular disclosure of securities dealing by all employees, directors and members of the Investment Committee to the compliance unit for verification. In addition, there are adequate segregation of duties to ensure proper checks and balances are in place in the areas of fund management, sales administration and marketing. Policies and procedures are also in place to deal with any potential conflict of interest where members of the Investment Committee are also directors of other asset management companies. Where conflicts of interest arise, members of the Investment Committee will abstain from making a decision.

The Trustee has in place policies and procedures to deal with conflict of interest, if any. The Trustee will not make improper use of its position as the owner of the Funds' assets to gain, directly or indirectly, any advantage or cause detriment to the interests of Unit Holders. Any related party transaction is to be made on terms which are best available to the Funds and which are not less favourable to the Funds than an arms-length transaction between independent parties.

Subject to the above and any local regulations, the Trustee and/or its related group of companies may deal with each other, the Funds or any Unit Holder or enter into any contract or transaction with each other, the Funds or any Unit Holder or retain for its own benefit any profits or benefits derived from any such contract or transaction or act in the same or similar capacity in relation to any other scheme.

Save as disclosed below, as at the Latest Practicable Date the directors and the two substantial shareholders of the Manager, OSK Investment Bank Berhad ("OSKIB") and United Overseas Bank (Malaysia) Berhad ("UOBM") do not have any direct / indirect interest in other corporations carrying on a similar business.

- Ms Eliza Ong Yin Suen is the daughter of Mr Ong Leong Huat. Mr. Ong Leong Huat is a non-independent non-executive director and a major shareholder of OSK Holdings Berhad ("OSK") which is the holding company of OSKIB. Ms Eliza Ong is also a director of OSKIAM Pte Ltd, OSKII and OSKIAM Sdn Bhd.

- OSK International Asset Management Sdn Bhd (formerly known as OSK Asset Management Sdn Bhd) ("OSKIAM Sdn Bhd") is a direct wholly-owned subsidiary of OSKIB while UOB-OSK Asset Management Sdn. Bhd. is a 30%-associated company of OSKIB.

- OSK International Investments Hong Kong Limited, an asset management company incorporated in Hong Kong, is a wholly-owned subsidiary of OSK Holdings Hong Kong Limited which in turn is a subsidiary of OSKIB.

- OSK International Asset Management Pte. Ltd. (formerly known as Stretto Capital Pte. Ltd) ("OSKIAM Pte Ltd"), a fund management company incorporated in Singapore is a wholly-owned subsidiary of OSK International Investments Pte. Ltd. ("OSKII") which in turn is a wholly-owned subsidiary of OSKIB.

- Dr. Choong Tuck Yew is an independent non-executive director of OSKIB. He is also an independent non-executive director of OSK-UOB Islamic Fund Management Berhad which is a 70%-owned subsidiary of the Manager.

- Dato' Nik Mohamed Din Bin Datuk Nik Yusoff is a independent non-executive director of OSK, OSKIB, OSK International Asset Management Sdn. Bhd. and OSK REIT Management Sdn. Bhd.

Other declarations

Messrs. Naqiz & Partners has given its confirmation that there are no existing or potential conflicts of interest in its capacity as the Solicitors for the Manager.

Messrs. KPMG Tax Services has given its confirmation that there are no existing or potential conflicts of interest in its capacity as the Tax Adviser for the Funds.

12. TAX ADVISER'S LETTER ON THE TAXATION OF THE FUNDS AND UNIT HOLDERS

(Prepared for inclusion in this Master Prospectus)

20 June 2011

Private and confidential
The Board of Trustees /Director
OSK-UOB Investment Management Berhad
(formerly known as OSK-UOB Unit Trust Management Berhad)
5th Floor, Plaza OSK
Jalan Ampang
50450 Kuala Lumpur

Dear Sirs

Re: Taxation of the Funds and Unit Holders

This letter has been prepared for inclusion in the Master Prospectus to be dated 17 August 2011 in connection with the offer of units in the following unit trust funds ("the Funds"):-

1. **OSK-UOB Equity Trust**
2. **OSK-UOB Small Cap Opportunity Unit Trust**
3. **OSK-UOB KidSave Trust**
4. **KLCI Tracker Fund**
5. **OSK-UOB Dana Islam**
6. **OSK-UOB Income Fund**
7. **OSK-UOB Emerging Opportunity Unit Trust**
8. **OSK-UOB Growth and Income Focus Trust**
9. **OSK-UOB Money Market Fund**
10. **OSK-UOB Muhibbah Income Fund**
11. **OSK-UOB Thematic Growth Fund**
12. **OSK-UOB Institutional Islamic Money Market Fund**
13. **OSK-UOB Malaysia Dividend Fund**
14. **OSK-UOB Cash Management Fund**

Taxation of the Funds

The Funds are treated as a unit trust for Malaysian tax purposes. The taxation of the Funds is therefore governed principally by Sections 61 and 63B of the Malaysian Income Tax Act, 1967 ("the Act").

Under Section 2(7) of the Act, any reference to interest for an Islamic fund shall apply, *mutatis mutandis*, to gains or profits received and expenses incurred, in lieu of interest, in transactions conducted in accordance with the principles of *Syariah*.

Subject to certain exemptions, the income of the Funds in respect of investment income derived from or accruing in Malaysia after deducting tax allowable expenses, is liable to Malaysian corporate income tax at the rate of 25%. Investment income derived from sources outside Malaysia and received in Malaysia by a resident unit trust is exempt from Malaysian income tax. However, such income may be subject to tax in the country from which it is derived.

Capital gains from the realisation of investments (whether local or foreign) by the Funds will not be subject to income tax.

With effect from Year of Assessment ("YA") 2008, the single-tier company income tax system ("single-tier system") replaced the previous dividend imputation system. Under the previous dividend imputation system, generally taxable Malaysian dividend income received by the Funds would have suffered a tax deduction at source. Such tax deducted would generally be available for set-off either wholly or partly against the tax liability of the Funds under the dividend imputation system. Any excess over the tax liability would generally be refundable to the Funds. Under the single-tier system, dividend income (which is paid or credited under the single-tier system) received by the Funds will be exempted, and there will be no tax deducted at source available to the Funds in respect of such dividend income. Saving and transitional provisions apply during the period from 1 January 2008 to 31 December 2013.

During such transitional period, the Funds may receive dividends which are paid under the dividend imputation system and/or dividends which are paid or credited under the single-tier system. During the transitional period, only dividends (which are paid under the dividend imputation system) paid in the form of cash on ordinary shares (held continuously for 90 days or more, but the 90 days condition does not apply to dividends received from shares in public listed companies) would be entitled to the tax deducted at source. The tax deducted at source will generally be available for set-off either wholly or partly against the tax liability of the Funds. Other non-ordinary shares dividends received by the Funds would be exempted from tax.

Interest income earned by the Funds from the following are exempt from tax:-

- any savings certificates issued by the Government of Malaysia; or
- securities or bonds issued or guaranteed by the Government of Malaysia; or
- debentures or Islamic Securities, other than convertible loan stock, approved by the Securities Commission; or
- Bon Simpanan Malaysia issued by the Central Bank of Malaysia; or
- bonds or securities issued by Pengurusan Danaharta Nasional Berhad; or
- a bank or financial institution licensed under the Banking and Financial Institutions Act 1989 or Islamic Banking Act 1983; or
- Islamic securities originating from Malaysia, other than convertible loan stock, issued in any currency other than Ringgit and approved by the Securities Commission or the Labuan Financial Services Authority.

Any income received by the Funds from a Sukuk Issue which has been issued by the Malaysia Global Sukuk Inc will be exempt from tax.

Any income received by the Funds from a Sukuk Ijarah, other than convertible loan stock, issued in any currency by 1Malaysia Sukuk Global Berhad will be exempt from tax (with effect from YA 2010).

Discount or profit received by the Funds from sale of bonds or securities issued by Pengurusan Danaharta Nasional Berhad or Danaharta Urus Sendirian Berhad is exempt from tax.

Discounts earned by the Funds from the following are also exempt from tax:-

- securities or bonds issued or guaranteed by the Government of Malaysia; or
- debentures or Islamic Securities, other than convertible loan stock, approved by the Securities Commission; or
- Bon Simpanan Malaysia issued by the Central Bank of Malaysia.

Under the dividend imputation system, deductions in respect of the Funds' expenses such as manager's remuneration, maintenance of register of unit holders, share registration expenses, secretarial, audit and accounting fees, telephone charges, printing and stationery costs and postage are generally

allowed based on a prescribed formula subject to a minimum of 10 percent and a maximum of 25 percent of the total of these expenses. Under the single-tier system, expenses incurred by the Funds in relation to dividend income (which is paid or credited under the single-tier system) are disregarded. Saving and transitional provisions apply during the period from 1 January 2008 to 31 December 2013.

Taxation of Unit Holders

Unit holders are taxed on an amount equivalent to their share of the total taxable income of the Funds, to the extent that this is distributed to them. The income distribution from the Funds may carry with it applicable tax credits proportionate to each unit holder's share of the total taxable income in respect of the tax paid by the Funds. Unit holders will be entitled to utilise the tax credit as a set-off against the tax payable by them. Any excess over their tax liability will be refunded to the unit holders. No other withholding tax will be imposed on the income distribution of the Funds.

Corporate unit holders (resident or non resident in Malaysia), will be taxed at the prevailing income tax rate of 25%, on distributions of income from the Funds to the extent of an amount equivalent to their share of the total taxable income of the Funds. Resident corporate unit holders whose paid-up capital in the form of ordinary shares does not exceed RM2.5 million will be subject to a tax rate of 20% on chargeable income of up to RM500,000. For chargeable income in excess of RM500,000, the prevailing rate of 25% is still applicable. However, the said tax rate of 20% on chargeable income of up to RM500,000 will not apply if more than 50% of the paid up capital in respect of ordinary shares of that company is directly or indirectly owned by a related company which has a paid up capital exceeding RM2.5 million in respect of ordinary shares, or vice versa, or more than 50% of the paid up capital in respect of ordinary shares of both companies are directly or indirectly owned by another company.

Individuals and other non-corporate unit holders who are resident in Malaysia are generally subject to income tax at scale rates. The prevailing income tax scale rates range from 1% to 26%.

Individuals and other non-corporate unit holders who are not resident in Malaysia, for tax purposes, are generally subject to Malaysian income tax at the prevailing income tax rate of 26%. Non resident unit holders may also be subject to tax in their respective jurisdictions and depending on the provisions of the relevant tax legislation and any double tax treaties with Malaysia, the Malaysian tax suffered may be creditable in the foreign tax jurisdictions.

The distribution of single-tier dividends and other tax exempt income by the Funds will be exempted to tax in the hands of the unit holders in Malaysia. Distribution of foreign income will also be exempted from tax in the hands of the unit holders.

Units split by the Funds will be exempted from tax in Malaysia in the hands of the unit holders.

Any gains realised by the unit holders (other than financial institutions, insurance companies and those dealing in securities) from the transfers or redemptions of the units are generally treated as capital gains which are not subject to income tax in Malaysia. However, certain unit holders may be subject to income tax in Malaysia on such gains, due to specific circumstances of the unit holders.

The tax position is based on the Malaysian tax laws and provisions as they stand as at 20 June 2011. All prospective investors should not treat the contents of this letter as advice relating to taxation matters and are advised to consult their own professional advisers concerning their respective investments.

Yours faithfully

Peggy Then
Executive Director

13. EXPERTS' REPORT

There are no Experts' Reports in respect of the Funds as no experts (i.e. any party providing advice to the Manager) apart from the Tax Adviser were appointed for the Funds.

14. CONSENT

EQUITY	**SCOUT**	**KidSave**	**Tracker**
Dana Islam	**Income Fund**	**EOUT**	**GIFT**
MM Fund	**MIF**	**TGF**	**MMF**
MDIV	**CASH**		

(a) The Trustee (HSBC (Malaysia) Trustees Berhad), the External Investment Manager (UOB Asset Management Ltd, Singapore), the Shariah Adviser (Islamic Banking and Finance Institute Malaysia Sdn Bhd), the Manager's Delegate (OSK Investment Bank Berhad) and the Solicitor (Messrs Naqiz & Partners), have given their written consents to the inclusion of their names in the form and context in which they appear in this Master Prospectus and have not, before the date of issue of this Master Prospectus, withdrawn such consents.

(b) The Tax Adviser, KPMG Tax Services Sdn Bhd has given its written consent to the inclusion of its letter on Taxation of the Fund and Unit Holders in the form and context in which it appears in this Master Prospectus and has not, before the date of issue of this Master Prospectus, withdrawn such consent.

15. APPROVAL AND CONDITIONS

EQUITY	**SCOUT**	**KidSave**	**Tracker**
Dana Islam	**Income Fund**	**EOUT**	**GIFT**
MM Fund	**MIF**	**TGF**	**MMF**
MDIV	**CASH**		

There are no waivers or exemptions necessary or granted by the Securities Commission for the Funds as none have been sought for or is considered necessary.

There are no other approvals required, sought or pending from any relevant authorities in respect of the Funds.

16. DOCUMENTS AVAILABLE FOR INSPECTION

EQUITY	**SCOUT**	**KidSave**	**Tracker**
Dana Islam	**Income Fund**	**EOUT**	**GIFT**
MM Fund	**MIF**	**TGF**	**MMF**
MDIV	**CASH**		

For a period of not less than 12 months from the date of this Master Prospectus, Unit Holders may inspect without charge at the registered office of the Manager and/or the Trustee, or such other place as the Securities Commission may determine, the following documents or copies thereof, where applicable, in relation to the Funds in which they hold units:

(a) the respective Deed of the Funds;

(b) Material contract or document referred to in this Master Prospectus;

(c) The latest annual and interim reports of the Funds;

(d) All reports, letters or other documents, valuations and statements by any expert, any part of which is extracted or referred to in this Master Prospectus;

(e) The latest audited accounts of the Manager and the Funds for the current financial year (where applicable);

(f) The audited accounts of the Manager and the Funds for the last 3 financial years (or from the date of incorporation/commencement if less than 3 years), preceding the date of this Master Prospectus;

(g) Consent given by experts or persons whose statement appears in this Master Prospectus; and

(h) Writ and relevant cause papers for all current material litigation and arbitration disclosed in this Master Prospectus.

17. DIRECTORS' DECLARATION

This Master Prospectus dated 17 August 2011 has been reviewed and approved by the Directors of OSK-UOB Investment Management Berhad (formerly known as OSK-UOB Unit Trust Management 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, there are no false or misleading statements, or omissions of other facts which would make any statement in this Master Prospectus false or misleading.

DR CHOONG TUCK YEW	**IZLAN BIN IZHAB**
ELIZA ONG YIN SUEN	**DATO' NIK MOHAMED DIN BIN DATUK NIK YUSOFF**
LIM SUET LING **as Alternate Non-Executive Director to** **THIO BOON KIAT**	**HO SENG YEE**

DIRECTORY OF OUTLETS FOR PURCHASE AND SALE OF UNITS

OSK-UOB Investment Management Berhad's (formerly known as OSK-UOB Unit Trust Management Berhad) Registered/Principal Office and Branches:

(Kindly refer to the Corporate Directory for details.)

Or call our help-desk Free-Phone number: 1-800-88-3175 at any time during office hours: Mondays through Fridays from 9.00 a.m. - 6.15 p.m. or e-mail your enquiries to **oskuob_hq-enquiry@my.oskgroup.com** or visit our website, **www.oskuob.com.my**.

OSK-UOB Unit Trust Consultants

Tel: 03-2171 2755

Participating Institutional Unit Trust Advisers (IUTAs)

Please note that the IUTAs listed below may distribute all or only selected OSK-UOB Funds.

Kindly contact the relevant IUTA for the list of OSK-UOB Funds distributed by them.

OSK Investment Bank Berhad 20th Floor, Plaza OSK Jalan Ampang 50450 Kuala Lumpur Tel : 03-2333 8333	**United Overseas Bank (Malaysia) Berhad** Level 13, Menara UOB Jalan Raja Laut 50350 Kuala Lumpur Tel: 03-2612 8121
Hong Leong Bank Berhad Level 3A, Wisma Hong Leong 18 Jalan Perak 50450 Kuala Lumpur Tel: 03-2773 0300	**RHB Bank Berhad** Any RHB branch outlets Tel: 03-9206 8118 http://www.rhbbank.com.my
Alliance Bank Malaysia Berhad Level 5, Menara Multi-Purpose Capital Square, 8 Jalan Munshi Abdullah, 50100 Kuala Lumpur Tel: 03-2730 2300	**AmPrivate Banking** **AmInvestment Bank Berhad** 18th Floor Bangunan AmBank Group 55 Jalan Raja Chulan 50200 Kuala Lumpur Tel: 03-2078 2633
Affin Bank Berhad Menara Affin 80 Jalan Raja Chulan 50200 Kuala Lumpur Tel: 03-2055 9000	**AmBank Berhad** Level 30, Menara Ambank No. 8, Jalan Yap Kwan Seng 50450 Kuala Lumpur Tel: 03-2167 3000
Citibank Berhad Menara Citibank 165, Jalan Ampang 50450 Kuala Lumpur Tel: 03-2383 8833	**HSBC Bank Malaysia Berhad** 2 Leboh Ampang 50100 Kuala Lumpur Tel: 03-8321 5202

CIMB Investment Bank Berhad Lot 7-01, Level 7, Tower Block, Menara Milenium 8 Jalan Damanlela, Bukit Damansara 50490 Kuala Lumpur Tel: 03-2723 8688	**ECM Libra Investment Bank** 1st Floor, West Wing Bangunan ECM Libra, 8 Jalan Damansara Endah, Damansara Heights, 50490 Kuala Lumpur. Tel: 03-2089 1888
OCBC Bank (Malaysia) Berhad 16th Floor, Menara OCBC 18 Jalan Tun Perak 50050 Kuala Lumpur Tel: 1300 88 5000	**Standard Chartered Bank Malaysia Berhad** 36 Jalan Sultan Ismail 50250 Kuala Lumpur Tel: 03-27215023
iFAST Capital Sdn Bhd Level 28, Menara Standard Chartered No. 30, Jalan Sultan Ismail, 50250 Kuala Lumpur Tel: 03-2149 0500	**Kuwait Finance House (Malaysia) Berhad** Level 8, Tower 1, Etiqa Twins, 11,Jalan Pinang, 50704, Kuala Lumpur Tel: 03-2055 7777
MAAKL Mutual Berhad 1.03 Mezzanine Floor, Menara MAA, 12, Jalan Dewan Bahasa 50460, Kuala Lumpur. Tel :03-2146 9588	**Phillip Mutual Berhad** B-2-7 Megan Avenue II, 12. Jalan Yap Kwan Seng, 50450, Kuala Lumpur. Tel: 03-2715 9802
APEX Investment Services Berhad Suite 10-A3, 10A Floor, Grand Seasons Avenue 72, Jalan Pahang, 53000 Kuala Lumpur Tel: 03-2693 2789	**Eon Bank Berhad** 12th Floor, Menara EON Bank 288, Jalan Raja Laut 50350 Kuala Lumpur Tel: 03-2694 1188
CIMB Wealth Advisor No. 50, 52 & 54, Jalan SS21/39 Damansara Utama 47400 Petaling Jaya Tel: 03-7718 5042	**CIMB Bank** Menara Bumiputra – Commerce, 11, Jalan Raja Laut, 50350 Kuala Lumpur Tel: 1300 880 900
Malayan Banking Berhad (MAYBANK) Menara Maybank No 100 Jalan Tun Perak, 50050 Kuala Lumpur. Tel : 03-2070 8833	**CMS Trust** Level 39, Menara Standard Chartered (Mail box #11) Jalan Sultan Ismail 50250 Kuala Lumpur Tel: 03-2142 6888

MASTER APPLICATION FORM
BORANG PERMOHONAN
申请表格

(INDIVIDUAL / PERSEORANGAN 个人)

(CORPORATE / KORPORAT 公司)

IN COMPLIANCE WITH THE CAPITAL MARKETS AND SERVICES ACT 2007, THIS APPLICATION FORM MUST ONLY BE CIRCULATED WITH THE MASTER PROSPECTUS AND SUPPLEMENTARY PROSPECTUS (IF ANY) FOR THE FUNDS BELOW THAT HAS BEEN REGISTERED WITH THE SECURITIES COMMISSION ("PROSPECTUS"). APPLICANTS SHOULD READ AND UNDERSTAND THE PROSPECTUS AND THE NOTES BELOW BEFORE COMPLETING THIS APPLICATION FORM. SELARAS DENGAN AKTA PASARAN MODAL DAN PERKHIDMATAN 2007, BORANG PERMOHONAN INI MESTI DIEDARKAN BERSAMA PROSPEKTUS INDUK DAN PROSPEKTUS TAMBAHAN (JIKA ADA) BAGI DANA-DANA TERSEBUT YANG TELAH DIDAFTARKAN BERSAMA SURUHANJAYA SEKURITI ("PROSPEKTUS"). PEMOHON-PEMOHON HARUS MEMBACA DAN MEMAHAMI PROSPEKTUS DAN NOTA-NOTA DI BAWAH SEBELUM MENGISI BORANG PERMOHONAN INI. 依据 2007 年资金市场与服务法令， 此申请表格必须与已向证券监督委员会注册的下述基金主要认购献议书与附加认购献议书（若有）同步发行。在填写此申请表格前,申请者应阅读并了解认购献议书和下述附注。

1. Minimum Initial/Subsequent Investment / Pelaburan Permulaan Minima/Pelaburan Minimum Seterusnya 首期/随後的最低投资

	Minimum Initial Investment/ Pelaburan Permulaan Minimum 首期的最低投资	**Minimum Subsequent Investment/ Pelaburan Minimum Seterusnya** 随後的最低投资
OSK-UOB Equity Trust **(Equity Trust)** / 僑豐-大華证券基金	RM1,000.00	RM100.00
OSK-UOB Small Cap Opportunity Unit Trust **(SCOUT)** / 僑豐-大華资本成长基金	RM200.00	Any Amount / Sebarang amaun 无限制
OSK-UOB KidSave Trust **(KidSave)** / 僑豐-大華儿童储蓄基金	RM100.00	Any Amount / Sebarang amaun 无限制
KLCI Tracker Fund **(TRAKL)** / 吉隆坡综合指数基金	RM1,000.00	RM100.00
OSK-UOB Dana Islam **(Dana Islam)** / 僑豐-大華回教基金	RM100.00	Any Amount / Sebarang amaun 无限制
OSK-UOB Income Fund **(Income Fund)** / 僑豐-大華收益基金	RM1,000.00	RM1,000.00
OSK-UOB Emerging Opportunity Unit Trust **(EOUT)** / 僑豐-大華新兴基金	RM200.00	Any Amount / Sebarang amaun 无限制
OSK-UOB Growth and Income Focus Trust **(GIFT)** / 僑豐-大華成长与收益基金	RM200.00	Any Amount / Sebarang amaun 无限制
OSK-UOB Money Market Fund **(MMFund)** / 僑豐-大華货币市场基金	RM10,000.00	RM5,000.00
OSK-UOB Muhibbah Income Fund **(MIF)** / 僑豐-大華亲善收益基金	RM1,000.00	RM100.00
OSK-UOB Thematic Growth Fund **(TGF)** / 僑豐-大華市场趋势成长基金	RM1,000.00	RM100.00
OSK-UOB Institutional Islamic Money Market Fund **(IMMF)** / 僑豐-大華机构回教货币基金	RM50,000.00	RM10,000.00
OSK-UOB Malaysia Dividend Fund **(MDIV)** / 僑豐-大華大马股息基金	RM1,000.00	RM100.00

Application for the initial/subsequent investment must be at the abovementioned minimum stated amount and shall be based on the Net Asset Value of a Unit on the following day in major newspapers by OSK-UOB INVESTMENT MANAGEMENT BERHAD (formerly known as OSK-UOB Unit Trust Management Berhad) ("The Manager"). Permohonan untuk pelaburan permulaan/seterusnya mestilah dengan amaun minimum yang tersebut di atas dan akan berdasarkan Nilai Aset Bersih Seunit yang dipetik pada hari keesokannya di suratkhabar-suratkhabar utama oleh OSK-UOB INVESTMENT MANAGEMENT BERHAD (dahulu dikenali sebagai OSK-UOB Unit Trust Management Berhad) ("Pengurus"). 首期/随後的投资必须遵照上述所规定的最低投资额，并且将遵照僑豐-大華投資管理有限公司（前稱爲僑豐-大華單位信托管理有限公司）("经理") 在第二天于各主要报章上所刊登的每单位净资产值。

	Minimum Initial Investment/ Pelaburan Permulaan Minima 首期的最低投资	**Minimum Subsequent Investment/ Pelaburan Minima Seterusnya** 随後的最低投资
OSK-UOB Cash Management Fund **(CASH)** / 僑豐-大華现金管理基金	RM500.00	RM100.00

Application for the initial/subsequent investment must be at the abovementioned minimum stated amount and shall be based on the Net Asset Value of a Unit quoted in major newspapers by OSK-UOB INVESTMENT MANAGEMENT BERHAD (formerly known as OSK-UOB Unit Trust Management Berhad) ("The Manager"). Permohonan untuk pelaburan permulaan/seterusnya mestilah dengan amaun minimum yang tersebut di atas dan akan berdasarkan Nilai Asset Bersih seunit yang diterbitkan di suratkhabar-suratkhabar utama oleh OSK-UOB INVESTMENT MANAGEMENT BERHAD (dahulu dikenali sebagai OSK-UOB Unit Trust Management Berhad) ("Pengurus"). 首期/随後的投资必须遵照上述所规定的最低投资额，并且将遵照僑僑豐-大華投資管理有限公司（前稱爲僑豐-大華單位信托管理有限公司）("经理") 在第二天于各主要报章上所刊登每一单位的净资产值。

2. First Applicant / Pemohon Pertama 第一申请者

- Applicant must be 18 years old and above. Pemohon mestilah berusia 18 tahun dan ke atas. 申请者必须是十八岁或以上。
- A photocopy of the Identity Card must be forwarded to the Manager. Salinan Kad Pengenalan mesti dikemukakan kepada Pengurus. 申请者必须呈上一份身份证复印本给经理。

3. Second Applicant / Pemohon Kedua 第二申请者

- Applicant may be a minor. Pemohon boleh di bawah umur. 申请者可以是未成年者。
- If 18 years and above, he/she is required to sign the Application Form. Jika berusia 18 tahun dan ke atas, dia mesti menandatangani Borang Permohonan. 如果十八岁或以上, 他/她必须在申请表格上签名。
- A photocopy of the Identity Card or Birth Certificate must be forwarded to the Manager. Salinan Kad Pengenalan atau Sijil Beranak mesti dikemukakan kepada Pengurus. 申请者必须呈上一份身份证或报生纸复印本给经理。

4. Corporate/Non-corporate Organisation Applicant / Permohonan Korporat/Pertubuhan Bukan Korporat 公司或非公司组织申请者

- For a corporation, the common seal or the company's stamp will have to be affixed. Corporation filling the application form under the hand of the official must state the capacity of that official. Untuk sesebuah perbadanan, cop mohor rasmi atau cop syarikat perlu diisi bersama. Pegawai yang mengisi borang permohonan bag pihak syarikat mestilah menyatakan kedudukan rasmi pegawai itu. 如申请者为公司，必须盖上公司的印章或盖章。公司或非公司组织的申请表格必须由有关公司或组织的执委签名，并且注明执委身份。

- Certified copies of the Certificate of Incorporation or Registration together with a certified copy of the Memorandum and Articles of Association or Constitution or By-Laws and certified copies of the relevant resolutions should be forwarded together with the Application Form. Salinan Pendaftaran Syarikat atau Sijil yang disahkan berserta Artikel dan Memorandum Pertubuhan atau Konstitusi atau Undang-Undang Kecil yang disahkan dan salinan resolusi-resolusi yang berkaitan yang telah disahkan perlu dikemukakan bersama Borang Permohonan. 经过有效证实的公司注册证书，连同经过有效证实的有关章程，条规及经过有效证实的议决案应与申请表格一起呈上。

5. Payment / Bayaran 付款

- Cheques, bank drafts or cashiers/money orders must be made payable to **"**OSK-UOB INVESTMENT MANAGEMENT BERHAD**"** and crossed **"ACCOUNT PAYEE ONLY"**. Please write your name/company's name, NRIC/Passport number/Certificate of Incorporation number on the back of all cheques, bank drafts or cashiers/money orders. Payment by outstation cheques should include a bank commission. Cek, draf bank atau kiriman wang hendaklah dibuat atas nama **"**OSK-UOB INVESTMENT MANAGEMENT BERHAD**"** dan dipalang **"AKAUN PENERIMA SAHAJA"**. Sila tulis nama anda/nama syarikat anda, nombor Kad Pengenalan/Pasport/nombor Pendaftaran Syarikat di belakang semua cek, draf bank atau kiriman wang. Bayaran melalui cek luar hendaklah ditambah komisen bank. 一切支票，银行本票或汇票必须付给 **"OSK-UOB INVESTMENT MANAGEMENT BERHAD"** 及画上"客户付款人"。 请在所有支票，银行本票或汇票背後写上申请者的姓名/贵公司的名称, 身份证/护照号码/公司注册号码。 任何外坡支票应当包括有关的佣金。

Payment / Bayaran 付款 "OSK-UOB Money Market Fund / OSK-UOB Institutional Islamic Money Market Fund"

- Cheques, bank drafts or cashiers/money orders must be made payable to **"**OSK-UOB INVESTMENT MANAGEMENT BERHAD **– MONEY MARKET"** and crossed **"ACCOUNT PAYEE ONLY"** and deposited into **RHB Bank Berhad, A/C No. 21423100039055**. Please write your name/company's name, NRIC/Passport number/Certificate of Incorporation number on the back of all cheques, bank drafts or cashiers/money orders. Payment by outstation cheques should include a bank commission. Cek, draf bank atau kiriman wang hendaklah dibuat atas nama **"OSK-UOB INVESTMENT MANAGEMENT BERHAD – MONEY MARKET"** dan dipalang **"AKAUN PENERIMA SAHAJA"** dan dikreditkan kedalam **RHB Bank Berhad, A/C No. 21423100039055**. Sila tulis nama anda/nama syarikat anda, nombor Kad Pengenalan/Pasport/nombor Pendaftaran Syarikat di belakang semua cek, draf bank atau kiriman wang. Bayaran melalui cek luar hendaklah ditambah komisen bank. 一切支票, 银行本票或汇票必须付给 **"OSK-UOB INVESTMENT MANAGEMENT BERHAD – MONEY MARKET"** 及画上"客户付款人", 存进 **RHB Bank Berhad A/C No. 21423100039055**。请在所有支票，银行本票或汇票背後写上申请者的姓名/贵公司的名称, 身份证/护照号码。 任何外坡支票应当包括有关的佣金。

Payment / Bayaran 付款 "OSK-UOB Cash Management Fund"

- Cheques, bank drafts or cashiers/money orders must be made payable to **"HSBC (M) TRUSTEE BERHAD A/C OSK-UOB CASH MANAGEMENT FUND"** and crossed **"ACCOUNT PAYEE ONLY"** and deposited into **Standard Chartered Bank Malaysia Berhad, A/C No. 312157062196**. Please write your name/company's name, NRIC/Passport number/Certificate of Incorporation number on the back of all cheques, bank drafts or cashiers/money orders. Payment by outstation cheques should include a bank commission. Cek, draf bank atau kiriman wang hendaklah dibuat atas nama **"HSBC (M) Trustee Berhad A/C OSK-UOB Cash Management Fund"** dan dipalang **"AKAUN PENERIMA SAHAJA"** dan dikreditkan kedalam **Standard Chartered Bank Malaysia Berhad, A/C No. 312157062196**. Sila tulis nama anda/nama syarikat anda, nombor Kad Pengenalan/Pasport/nombor Pendaftaran Syarikat di belakang semua cek, draf bank atau kiriman wang. Bayaran melalui cek luar hendaklah ditambah komisen bank. 一切支票, 银行本票或汇票必须付给 **"HSBC (M) TRUSTEE BERHAD A/C OSK-UOB CASH MANAGEMENT FUND"** 及画上"客户付款人", 存进 **Standard Chartered Bank Malaysia Berhad, A/C No. 312157062196**。请在所有支票，银行本票或汇票背後写上申请者的姓名/贵公司的名称, 身份证/护照号码。 任何外坡支票应当包括有关的佣金。

6. Payment Instruction for Repurchase Transaction

Arahan untuk Bayaran bagi Transaksi Penjualan Balik 赎回交易的付款指示 [Section 6 APPLICATION FORM]

For joint investment, Applicants must state to whom payment will be made. If not, all payments will be made in the name of the **Principal Holder and Jointholder**. Please note that any changes in payee instruction will require the written instruction of **all** Holders aged 18 years old and above. Untuk permohonan bersama, Pemohon-pemohon mesti menyatakan kepada siapa pembayaran harus dibuat. Jika tidak, Pengurus akan membuat pembayaran ke atas nama **Pemegang Utama dan Pemegang Bersama**. Sebarang pertukaran nama mesti disahkan secara bertulis oleh **semua** Pemegang yang berusia 18 tahun dan ke atas. 对于联名投资，申请者必须注明支票的收款人。否则, 所有款项将会支付于**首要持有人及次要持有人**。请注意, 任何收款人指示的更改必须由**所有**持有人(十八岁或以上)的书面指示。

7. Unit Certificate / Sijil Unit 单位投资证书

- Investments in the Units of the Funds managed by the Manager are scripless, that is, no unit certificates will be issued. Only Receipt(s) will be issued (within 14 days) to investors as confirmation of their investment. Pelaburan dalam Unit-Unit Dana yang diuruskan oleh Pengurus adalah tanpa skrip, iaitu, tiada sijil unit akan dikeluarkan. Hanya Resit akan dikeluarkan (dalam masa 14 hari) kepada pelabur-pelabur sebagai pengesahan ke atas pelaburan mereka. 投资于经理所管理的信托基金的单位，将不会发出单位投资证书。经理将在十四天内发出结单收据给所有单位投资者为证。

8. Rights Of The Manager / Hak-hak Pengurus 经理的权力

- The Manager reserves the right to accept or reject any application in whole or in part thereof without assigning reasons in respect thereof. Pengurus berhak menerima atau menolak mana-mana permohonan keseluruhannya atau sebahagian sahaja tanpa memberi sebarang sebab. 经理保留绝对的权力接受或拒绝任何全部或部份申请，且无需给予任何理由。

9. Other Terms / Terma-terma Lain 其它条款

- Investors hereby agree to indemnify the Manager and any of its agents against any losses, costs and expenses which may be incurred by any or all of them arising either directly or indirectly in connection with maintaining an account with the Manager or, in connection with any instructions / confirmation given in any format made by or on behalf of investor, unless due to the wilful default or negligence of the Manager or its agents. Para pelabur dengan ini bersetuju untuk melepaskan Pengurus dan mana-mana ejennya terhadap apa-apa kerugian, kos dan perbelanjaan, yang mungkin ditanggung oleh salah satu atau kesemuanya sekali, yang disebabkan secara langsung atau tidak langsung berhubung dengan akaun dengan Pengurus, atau berhubung dengan apa-apa arahan / pengesahan dalam apa jua format yang diberikan oleh atau atas nama para pelabur, kecuali kerana kesalahan yang sengaja atau kelalaian daripada pihak Pengurus dan ejen-ejennya. 投资者于此同意，经理和任何其代理免于承担任何或所有直接或间接与维持与经理的户口有关，或与所作出或代表投资者所作出的任何形式之指令 / 批准有关 ，可能引致的任何损失、费用和开销，除非由于经理或其代理故意违约或疏忽所致。
- Investors hereby note and acknowledge that they may have provided and may provide personal information ("Data") to the Manager and / or any of its agents. Investors are responsible to notify the Manager in writing of any change to the Data. Investors hereby agree and acknowledged that the Data and investment data may be used or processed by the Manager and / or its agents within or outside Malaysia for the purpose of the provision of any services related to the Funds and / or investor's investments. Para pelabur dengan ini maklum dan akur bahawa mereka telah memberi dan boleh memberi maklumat peribadi ("Data") kepada Pengurus dan / atau kepada mana-mana ejennya. Para pelabur juga bertanggungjawab untuk memaklumkan sebarang perubahan Data secara bertulis kepada pihak Pengurus. Para pelabur dengan ini bersetuju dan akur bahawa Data dan maklumat pelaburan yang diberikan mungkin diguna atau diproses oleh Pengurus atau mana-mana ejennya samaada di dalam atau di luar Malaysia, untuk penyediaan perkhidmatan yang berkaitan dengan Dana- Dana dan / atau pelaburan para pelabur. 投资者于此注意到并承认，他们已提供和可提供个人资料（"数据"）予经理和/或任何其代理。若有任何数据更改，投资者也有责任以书面通知经理。 投资者于此同意并承认，经理和 / 或其代理可于马来西亚境内或海外运用或处理该数据和投资数据，作为提供任何与基金和/ 或投资者的投资相关服务之用途。

IN THE EVENT OF ANY CONFLICT BETWEEN THE ENGLISH, BAHASA MALAYSIA AND CHINESE VERSIONS, THE ENGLISH VERSION SHALL PREVAIL. DALAM KEADAAN DI MANA BERLAKU PERTENTANGAN ANTARA VERSI BAHASA INGGERIS, BAHASA MELAYU DAN BAHASA CINA, VERSI BAHASA INGGERIS AKAN DIRUJUK. 此华文版本乃翻译自英文之原文，故内容如与英文或马来文有所出入，概以英文为准。

Should you require further information, please contact our branches, or contact us at: / Jika anda memerlukan maklumat lanjut, sila hubungi cawangan-cawangan kami atau hubungi kami di: / 如果您欲获取进一步详情，请联络我们的分行，或直接联络我们:

OSK-UOB INVESTMENT MANAGEMENT BERHAD
(formerly known as OSK-UOB Unit Trust Management Berhad)
5th Floor, Plaza OSK, Jalan Ampang, 50450 Kuala Lumpur.
Tel: 03-2164 3036 Fax: 03-2164 4226

Regional Branch Offices / Pejabat Cawangan Daerah 区域分行:

32A Jalan SS2/63, 47300 Petaling Jaya, Selangor	Tel :603-7877 3733	Fax: 603-7877 8733
20-E, Penang Street, 10200 Penang	Tel: 604-264 5639	Fax: 604-264 5640
2677, Jalan Chain Ferry, Taman Inderawasih, 13600 Prai, Penang	Tel: 604-390 0022	Fax: 604-390 0023
4th Floor, 21 – 25, Jalan Seenivasagam, Greentown, 30450 Ipoh, Perak	Tel: 605-242 4311	Fax: 605-242 4312
B32-34, 2nd Floor, Lorong Tun Ismail 8, Seri Dagangan II, 25000 Kuantan, Pahang	Tel: 609-517 3611	Fax: 609-517 3612
1st Floor, No. 3953-J, Jalan Kebun Sultan, 15350 Kota Bharu, Kelantan	Tel: 609-741 8539	Fax: 609-741 8540
581B, Taman Melaka Raya, 75000 Melaka	Tel: 606-284 4211	Fax: 606-292 2212
53, 53-A & 53-B, Jalan Sultanah, 83000 Batu Pahat, Johor	Tel: 607-438 0271	Fax: 607-438 0277
2nd Floor, 21 & 23, Jalan Molek 1/30, Taman Molek, 81100 Johor Bahru, Johor	Tel: 607-358 3587	Fax: 607-358 3581
Lot 14-1, 1st Floor, Lorong Lintas Plaza 2, Lintas Plaza, Off Jalan Lintas, 88300 Kota Kinabalu, Sabah	Tel: 6088-248 211	Fax: 6088-232 312
Lot 172, Section 49, K.T.L.D Jalan Chan Chin Ann, 93100 Kuching, Sarawak	Tel: 6082-245 611	Fax: 6082-242 712
Lot 1268, First Floor, Centre Point Commercial Centre, Jalan Melayu, 98000 Miri, Sarawak	Tel: 6085-422 788	Fax: 6085-415 243

UNIT TRUST LOAN FINANCING
RISK DISCLOSURE STATEMENT

Investing in a Unit Trust Fund with Borrowed Money Is More Risky than Investing with Your Own Savings

You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financial circumstances. You should be aware of the risks, which would include the following:

(i) The higher the margin of financing (that is, the amount of money you borrow for every ringgit of your own money which you put in as deposit or down payment), the greater the potential for losses as well as gains.

(ii) You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.

(iii) If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral or pay additional amounts on top of your normal installments. If you fail to comply within the time prescribed, your units may be sold to settle your loan.

(iv) Returns on unit trusts are not guaranteed and may not be earned evenly over time. This means that there may be some years where returns are high and other years where losses are experienced. Whether you eventually realise a gain or loss may be affected by the timing of the sale of your units. The value of units may fall just when you want your money back even though the investment may have done well in the past.

This brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore carefully study the terms and conditions before you decide to take the loan. If you are in doubt about any aspect of this risk disclosure statement or the terms of the loan financing, you should consult the institution offering the loan.

Acknowledgement of Receipt of Risk Disclosure Statement

I acknowledge that I have received a copy of this Unit Trust Loan Financing Risk Disclosure Statement and understand its contents.

Signature : _____

Full Name : _____

Date : _____

TO / KEPADA: OSK-UOB INVESTMENT MANAGEMENT BERHAD (355720-P)
(formerly known as OSK-UOB Unit Trust Management Berhad)
致：僑豐-大華投資管理有限公司 (355720-P) （前稱爲僑豐-大華單位信托管理有限公司）

APPLICATION FORM
BORANG PERMOHONAN 申请表格
(INDIVIDUAL / PERSEORANGAN 个人**)**

1. Name and address of Applicant / Nama dan alamat Pemohon 申请者姓名和地址

Name (as per NRIC/Passport) / Nama (seperti di dalam Kad Pengenalan/Pasport) 姓名(请按照身份证/护照)

Address / Alamat 地址

Postcode / Poskod 邮区编号 | Town, City or State (as the case may be) / Bandar, Ibu Negeri atau Negeri (sepertimana yang sepatutnya) 城市/州属

Telephone No. (O) / No. Telefon (P) 电话(办公室) | Telephone No. (H) / No. Telefon (R) 电话(住宅) | Mobile Phone No. / No. Telefon Bimbit 流动电话

2. Particulars of Applicant. Please tick (✓) where applicable / Maklumat Pemohon. Sila Tanda (✓) yang berkenaan 申请者资料。请在适当格子中画钩 **(✓)**

NRIC/Passport No. / No.KP/Pasport 身份证/护照号码 | Nationality / Warganegara 国籍

Race / Bangsa 种族: ☐ Chinese 华 ☐ Bumiputra Bumiputera 土著 ☐ Indian India 印 ☐ Others Lain-lain 其他

Marital Status / Taraf Perkahwinan 婚姻状况: ☐ Single Bujang 单身 ☐ Married Berkahwin 已婚 ☐ Others Lain-lain 其他

Sex / Jantina 性别: ☐ Male Lelaki 男 ☐ Female Perempuan 女

Date of Birth (D/M/Y) / Tarikh Lahir (H/B/T) 出生日期 (日/月/年) | Occupation / Pekerjaan 职业

Annual Income / Pendapatan Tahunan 年薪
☐ RM 0 - RM 20,000 ☐ RM 20,001 - RM 60,000 ☐ RM 60,001 - RM 120,000
☐ RM 120,001 - RM 180,000 ☐ RM 180,001- RM 240,000 ☐ Above RM 240,000

☐ Number of years of experience in investment in unit trusts
Jumlah tahun pengalaman dalam pelaburan di unit amanah
在单位信托基金的投资经验年数

3. Particulars of Joint Applicant (if any). Please tick (✓) where applicable
Maklumat Pemohon Bersama (jika ada). Sila tanda (✓) yang berkenaan 联名者资料(若有)。请在适当格子中画钩 **(✓)**

Name (as per NRIC/Passport/Birth Certificate) / Nama (seperti di dalam KP/Pasport/Sijil Beranak) 姓名(请按照身份证/护照/报生纸)

NRIC/Passport/Birth Certificate No. / No. KP/Pasport/Sijil Beranak 身份证/护照/报生纸号码 | Date of Birth (D/M/Y) / Tarikh Lahir (H/B/T) 出生日期 (日/月/年)

Sex / Jantina 性别: ☐ Male / Lelaki 男 ☐ Female / Perempuan 女 | Relation To First Applicant / Hubungan dengan Pemohon Pertama 与第一申请者之关系

4. Investment Details. Please tick (✓) where applicable / Butir-butir Pelaburan. Sila tanda (✓) yang berkenaan 投资细节。请在适当格子中画钩 **(✓)**
I/We wish to invest in the Fund indicated below: / Saya/Kami ingin melabur dalam Dana ditandakan di bawah: 我/我们将投资在以下的基金:

Name of Fund Nama Dana 基金名称	New Investment Pelaburan Baru 新的投资	Additional Investment Pelaburan Tambahan 額外的投资	Amount Jumlah 款額	Plan Type* Jenis Pelan* 投资计划*	(For Savings Plan / Untuk Pelan Simpanan 储蓄计划) Years 1 - 5 / Tahun 1 - 5 一至五年
	☐	☐		☐	☐
	☐	☐		☐	☐
	☐	☐		☐	☐
	☐	☐		☐	☐

*** Note: / Nota: 注解:**
C - Cash Plan / Pelan Tunai 现金计划
S - Savings Plan / Pelan Simpanan 储蓄计划
E - EPF Plan / Pelan KWSP 公积金计划

☐ Staff Application
Permohonan Kakitangan
职员申请

Investment Objectives. Please tick (✓) where applicable / Matlamat Pelaburan. Sila tanda (✓) yang berkenaan 投资目标。请在适当格子中画钩 **(✓)**
☐ For Education Untuk Pendidikan 给于教育 ☐ For Wealth Accumulation Untuk Mengumpulkan Kekayaan 财富累积 ☐ For Retirement Untuk Bersara 给于退休 ☐ Others / Lain-lain 其他
Please specify / Sila nyatakan 请注明 :

Source of Funds. Please tick (✓) where applicable / Sumber Modal. Sila tanda (✓) yang berkenaan. 资金来源。请在适当格子中画钩 (√)
☐ Savings / Simpanan 储蓄计划 ☐ Sale of Property Penjualan Hartanah 产业出售 ☐ Sale of Investment Penjualan Pelaburan 投资销售 ☐ Others / Lain-lain 其他
Please specify / Sila nyatakan 请注明 :

5. Repurchase Instruction only. Please tick (✓) one. / Arahan untuk Pembelian Balik sahaja. Sila tanda (✓) satu. 只限于赎回指示.请钩(✓)一个。
☐ One to sign / Tandatangan salah seorang 一人签名 ☐ Both to sign / Tandatangan kedua-duanya 两人签名

6. Payment Instruction for Repurchase Transaction. Please tick (✓) one.
Arahan untuk Bayaran bagi Transaksi Pembelian Balik. Sila tanda (✓) satu. 赎回交易的付款指示.请钩(✓)一个。
Please make payment in the name of: / Sila bayar amaun di atas nama: 请将款额支付予:
☐ Principal Holder only Pemegang Pertama sahaja 只限于首要持有人 ☐ Jointholder only Pemegang Kedua sahaja 只限于次要持有人 ☐ Both Holders Kedua-dua Pemegang 两者

7. Particulars of Insurance (OSK-UOB Equity Trust only) / Maklumat Untuk Insurans (Untuk OSK-UOB Equity Trust sahaja) 保险资料(只限于OSK-UOB证券基金)
Name of Beneficiary (as per NRIC/Passport/Birth Certificate) / Nama Pewaris (Seperti di dalam KP/Pasport/Sijil Beranak) 受益人姓名(请按照身份证/护照/报生纸)

NRIC/Passport/Birth Certificate No. / No. KP/Pasport/Sijil Beranak 身份证/护照/报生纸号码 | Relation To First Applicant / Hubungan dengan Pemohon Pertama 与第一申请者关系

8. I/WE HAVE READ AND FULLY UNDERSTOOD ALL THE NOTES AND THE TERMS AND CONDITIONS IN THIS FORM AND THE PROSPECTUS AND I/WE WISH TO INVEST IN THE ABOVE-MENTIONED FUND/FUNDS AND AGREE TO BE BOUND BY THE AFOREMENTIONED NOTES, TERMS AND CONDITIONS.I/WE AM/ARE ALSO AWARE OF THE FEES AND CHARGES DIRECTLY AND INDIRECTILY INCURRED WHEN INVESTING IN EACH/ANY FUND. I/WE HEREBY DECLARE THAT I/WE AM/ARE THE BENEFICIAL OWNER(S) OF THIS INVESTMENT AND THIS APPLICATION IS NOT FUNDED BY GAINS FROM ANY UNLAWFUL ACTIVITIES. / SAYA/KAMI TELAH MEMBACA DAN MEMAHAMI SEPENUHNYA SEMUA NOTA-NOTA, SYARAT-SYARAT DAN PERATURAN-PERATURAN YANG TERKANDUNG DI DALAM BORANG DAN PROSPEKTUS INI DAN SAYA/KAMI MEMOHON UNTUK MELABUR DALAM DANA YANG DISEBUTKAN DI ATAS DAN BERSETUJU UNTUK MEMATUHI NOTA-NOTA YANG TELAH DISEBUT DAHULU TERMASUK SYARAT-SYARAT DAN PERATURAN-PERATURANNYA.SAYA/KAMI JUGA MAKLUM AKAN SEMUA YURAN DAN CAJ YANG AKAN DITANGGUNG SECARA LANGSUNG DAN TIDAK LANGSUNG DENGAN PELABURAN SETIAP DANA. SAYA/KAMI DENGAN INI MENGISYTIHARKAN BAHAWA SAYA/KAMI ADALAH PEMILIK WARIS KEPADA PELABURAN INI DAN PERMOHANAN INI TIDAK DIBIAYAI DARI MANA-MANA SUMBER KEUNTUNGAN KEGIATAN HARAM.
我/我们证实已经阅读且完全明白此表格和认购献议书之所有备注及条件，我/我们愿意投资于上述基金，并同意受所述之备注及条件约束。我/我们也了解投资于此基金的直接和间接之酬金和费用。我/我们再此宣布，我/我们是此项投资的实益拥有人及此项申请之资金并非来自任何非法活动。

Signature (1st) / Tandatangan (Pertama)
签名(第一申请者)
Date / Tarikh 日期

Signature (2nd) / Tandatangan (Kedua)
签名(第二申请者)
Date / Tarikh 日期

Office Use: / Untuk Kegunaan Pejabat:
供公司用途
Price Date:
Class | Branch ID | Holder No.
UTC Code
UTC Signature
Customer Pays _____ % Sales Charge

PIN/STAPLE REMITTANCE / KEPIL BERSAMA KIRIMAN WANG / 请附上投资款项

APPLICATION FORM

BORANG PERMOHONAN 申请表格

(CORPORATE / KORPORAT 公司)

TO / KEPADA: OSK-UOB INVESTMENT MANAGEMENT BERHAD (355720-P)

(formerly known as OSK-UOB Unit Trust Management Berhad)

致：僑豐-大華投資管理有限公司 (355720-P) （前稱爲僑豐-大華單位信托管理有限公司）

Please read the attached notes before completing this application form. Write clearly in black or blue ball-point using BLOCK LETTERS. Each box in the application form to be filled should contain only one letter with one box left blank in between words. / Sila baca nota-nota yang dilampirkan sebelum mengisi borang permohonan ini. Tulisan hendaklah jelas dengan pen mata bulat berdakwat hitam atau biru menggunakan HURUF BESAR. Setiap kotak dalam borang permohonan ini mesti dipenuhi dengan satu huruf sahaja dengan satu kotak kosong di antara perkataan.
在未填写表格之前，请详细阅读所附之说明。请用黑色或蓝色原子笔以正楷大写字母填写表格。每个格子只可填写一个字母，词语间必须空格。

Please tick (√) where applicable
Sila tanda (√) yang berkenaan
请在适当格子中画钩 (√)

☐ Initial Application 首次申请
Permohonan Permulaan

☐ Additional Investment 额外申请
Pelaburan Tambahan

☐ Number of years of experience in investment in unit trusts
Jumlah tahun pengalaman dalam pelaburan di unit amanah
在单位信托基金的投资经验年数

1. Name and address of applicant. / Nama dan alamat pemohon 申请者姓名和地址

Name (as per Certificate of Incorporation) / Nama (seperti di dalam Sijil Pendaftaran Syarikat) 姓名(请按照公司注册证书)

Address / Alamat 地址

Postcode / Poskod 邮区编号 | Town, City or State (as the case may be) / Bandar, Ibu Negeri atau Negeri (seperti mana yang sepatutnya) 城市/州属

Telephone No. (General) / No. Telefon (Umum) 电话(总) | Telephone No. (Direct) / No. Telefon (Terus) 电话(直线) | Fax / Faks 传真

Person to Contact / Nama orang yang boleh dihubungi 联络者 | Designation / Jawatan 职称

Mobile Phone No. / No. Telefon Bimbit 流动电话 | Telephone No. (H) / No. Telefon (R) 电话(住宅)

2. Particulars of Applicant. Please tick (√) where applicable / Maklumat Pemohon. Sila tanda (√) yang berkenaan 申请者资料。请在适当格子中画钩 (√)

Certificate of Incorporation No. 公司注册号码
No. Pendaftaran Syarikat

Country of Incorporation 注册国家
Negara diperbadankan

Date of Incorporation 注册日期
Tarikh diperbadankan

Principal Business Activities / Perniagaan Utama 主要营业活动 :

Principal Place of Business / Tempat Utama Perniagaan 主要营业地点 :

Corporate Status / Status Korporat 公司状况

☐ Bumiputra Controlled 土著控制
Kawalan Bumiputera

☐ Non-Bumiputra Controlled 非土著控制
Kawalan Bukan Bumiputera

☐ Non-Malaysian Controlled 非马来西亚公民控制
Kawalan Bukan Warganegara Malaysia

3. Investment Details / Butir-butir Pelaburan 投资细节

We wish to invest in the Fund indicated below: / Kami ingin melabur dalam Dana ditandakan di bawah: 我们将投资在以下的基金:

Amount / Jumlah 款额

R M

Investment Objectives. Please tick (✓) where applicable / Matlamat Pelaburan. Sila tanda (✓) yang berkenaan 投资目标。请在适当格子中画钩 (✓)

☐ For Investment
Untuk Pelaburan 投资

☐ For Wealth Accumulation
Untuk Mengumpulkan Kekayaan 财富累积

☐ Others / Lain-lain 其他
Please specify / Sila nyatakan 请注明 :

Source of Funds. Please tick (✓) where applicable / Sumber Modal. Sila tanda (✓) yang berkenaan. 资金来源。请在适当格子中画钩 (√)

☐ Internal Sources
Sumber Dalaman 内部来源

☐ Sale of Property
Penjualan Harta Tanah 产业出售

☐ Sale of Investment
Penjualan Pelaburan 投资销售

☐ Others / Lain-lain 其他
Please specify / Sila nyatakan 请注明 :

4. WE HAVE READ AND FULLY UNDERSTOOD THE PROSPECTUS AND ALL THE NOTES, TERMS AND CONDITIONS IN THIS FORM AND WE WISH TO INVEST IN THE ABOVEMENTIONED FUND AND AGREE TO BE BOUND BY THE AFOREMENTIONED NOTES, TERMS AND CONDITIONS. WE ARE ALSO AWARE OF THE FEES AND CHARGES DIRECTLY AND INDIRECTLY INCURRED WHEN INVESTING IN THIS FUND. WE HEREBY DECLARE THAT WE ARE THE BENEFICIAL OWNER(S) OF THIS INVESTMENT AND THIS APPLICATION IS NOT FUNDED BY GAINS FROM ANY UNLAWFUL ACTIVITIES.

KAMI TELAH MEMBACA DAN MEMAHAMI SEPENUHNYA PROSPEKTUS SERTA SEMUA NOTA-NOTA, SYARAT-SYARAT DAN PERATURAN-PERATURAN YANG TERKANDUNG DI DALAM BORANG INI DAN KAMI MEMOHON UNTUK MELABUR DALAM DANA YANG DISEBUTKAN DI ATAS DAN BERSETUJU UNTUK MEMATUHI NOTA-NOTA YANG TELAH DISEBUT DAHULU TERMASUK SYARAT-SYARAT DAN PERATURAN-PERATURANNYA. KAMI JUGA MAKLUM AKAN SEMUA YURAN DAN CAJ YANG AKAN DITANGGUNG SECARA LANGSUNG DAN TIDAK LANGSUNG DENGAN PELABURAN INI. KAMI DENGAN INI MENGISYTIHARKAN BAHAWA KAMI ADALAH PEMILIK WARIS KEPADA PELABURAN INI DAN PERMOHONAN INI TIDAK DIBIAYAI DARI MANA-MANA SUMBER KEUNTUNGAN KEGIATAN HARAM.

我们证实已经阅读且完全明白此认购献议书及此表格之所有备注及条件，我们愿意投资于上述基金，并同意受所述之备注及条件约束。我们也了解投资于此基金的直接和间接之酬金和费用。我们再此宣布，我们是此项投资的实益拥有人及此项申请之资金并非来自任何非法活动。

SIGNATURE & DESIGNATION
TANDATANGAN & JAWATAN
签名与职称

SIGNATURE & DESIGNATION
TANDATANGAN & JAWATAN
签名与职称

SIGNATURE & DESIGNATION
TANDATANGAN & JAWATAN
签名与职称

Date / Tarikh 日期

Common Seal /
Cop Mohor Rasmi
盖章

Office Use / Untuk Kegunaan Pejabat / 供公司用途:

Price Date
Holder No.
UTC Code
UTC Signature
Customer Pays % Sales Charge