

Date of issuance: 1 October 2018

PRODUCT HIGHLIGHTS SHEET

CIMB ISLAMIC DALI EQUITY GROWTH FUND

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed by the directors or authorised committee or persons approved by the directors of CIMB-Principal Asset Management Berhad. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements, or omission of other facts which would make any statement in this Product Highlights Sheet false or misleading.

STATEMENTS OF DISCLAIMER

The Securities Commission Malaysia has authorized/recognised the issuance of CIMB Islamic DALI Equity Growth Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of CIMB Islamic DALI Equity Growth Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends CIMB Islamic DALI Equity Growth Fund or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of CIMB-Principal Asset Management Berhad responsible for CIMB Islamic DALI Equity Growth Fund and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

THE MANAGER

CIMB-Principal Asset Management Berhad ("CIMB-Principal") holds a Capital Markets Services License for fund management and dealing in securities restricted to unit trust under the Capital Markets and Services Act 2007 and specializes in managing and operating unit trusts for investors, both institutional and retail. CIMB-Principal's responsibilities include managing investment portfolios by providing fund management services to insurance companies, pension funds, unit trust companies, corporations and government institutions in Malaysia. In addition, CIMB-Principal is an approved private retirement scheme provider in Malaysia. CIMB-Principal originally commenced its operations as a unit trust company in November 1995.

This Product Highlights Sheet only highlights the key features and risks of this unlisted capital market product. We recommend that you read this Product Highlights Sheet together with the Master Prospectus (Shariah-compliant Funds) dated 30 June 2017 and its supplementary (if any). You are advised to request, read and understand the Master Prospectus (Shariah-compliant Funds) before deciding to invest.

BRIEF INFORMATION ON CIMB ISLAMIC DALI EQUITY GROWTH FUND

CIMB Islamic DALI Equity Growth Fund is a Shariah-compliant equity fund issued by CIMB-Principal. The Fund aims to achieve consistent capital growth over the medium to long-term.

This is neither a capital protected nor a capital guaranteed fund.

PRODUCT SUITABILITY

The recommended investment timeframe for this Fund is three (3) years or more. This Fund is suitable for investors who:

- have a medium-term to long-term investment horizon;
- want a portfolio of investments that adhere to Shariah principles;
- want a diversified portfolio that includes Shariah-compliant equities and Sukuk; and/or
- seek capital appreciation over medium-term to long-term.

KEY PRODUCT FEATURES

Fund Category/Type	Equity (Shariah-compliant) / Growth
Benchmark	FTSE Bursa Malaysia EMAS Shariah Index for performance comparison purpose only.
Investment policy and principal investment strategy	The Fund may invest a minimum of 70% and up to a maximum of 98% of its NAV principally in Shariah-compliant equities aimed to provide growth and up to 28% of its NAV in other permissible investments, such as Sukuk with a minimum credit rating of "A3" or "P2" by RAM or equivalent rating by MARC or by local rating agency(ies) of the country of issuance; or "BBB-" by S&P or equivalent rating by Moody's or Fitch. The Fund will also invest at least 2% of the Fund's NAV in Shariah-compliant liquid assets. In line with its objective, the investment strategy and policy of the Fund is to rebalance the portfolio to suit market conditions in order to reduce short-term volatility and provide consistency in capital growth.
Launch date	7 May 1998
Financial year-end	31 May
Distribution policy	We have the discretion to distribute part or all of the Fund's distributable income.
Manager	CIMB-Principal Asset Management Berhad
Trustee	MTrustee Berhad (formerly known as AmTrustee Berhad)
Shariah adviser	CIMB Islamic Bank Berhad
Solicitors	Soon Gan Dion & Partners

KEY RISKS

General risks of investing in a unit trust fund

Returns not guaranteed	The investment of the Fund is subject to market fluctuations and its inherent risk. There is NO GUARANTEE on the investment returns, nor any assurance that the fund's investment objective will be achieved.
General market environment risk	Market risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors, which will result in a decline in the fund's NAV.
Inflation risk	This is the risk that your investment in the unit trust fund may not grow or generate income at a rate that keeps pace with inflation. This would reduce your purchasing power even though the value of the investment in monetary terms has increased.
Financing risk	This risk occurs when you obtain financing to finance your investment. The inherent risk of investing with money obtained from financing includes you being unable to service the financing payments.
Manager's risk	This risk refers to the day-to-day management of the fund by the manager which will impact the performance of the fund, e.g. investment decisions undertaken by the manager as a result of an incorrect view of the market may adversely affect the performance of the fund.
Reclassification of Shariah status risk	This risk refers to the risk that the currently held Shariah-compliant securities in the fund may be reclassified as Shariah non-compliant in the periodic review of the securities by the SAC of the SC, the Shariah adviser, the Shariah boards of the relevant Islamic indices, or the Shariah adviser of the issuer.

Specific risks of the Fund

Stock specific risk	Prices of a particular stock may fluctuate in response to the circumstances affecting individual companies such as adverse financial performance, news of a possible merger or loss of key personnel of a company. Any adverse price movements of such stock will adversely affect the Fund's NAV.
Risk associated with investment in warrants	There are inherent risks associated with investment in warrants. The value of warrants are influenced by the current market price of the underlying security, the exercise price of the contract, the time to expiration of the contract and the estimate of the future volatility of the underlying security's price over the life of the contract.

Note: Please take note that if your investments are made through an IUTA via a nominee system of ownership, you would not be deemed to be a Unit holder under the Deed and as a result, you may not exercise all the rights ordinarily conferred to a Unit holder (e.g. the right to call for Unit holders' meetings and the right to vote at a Unit holders' meeting).

FEES & CHARGES

Application Fee	CWA : Up to 6.50% of the NAV per unit. IUTAs : Up to 6.50% of the NAV per unit.
Withdrawal Fee	Nil.
Switching Fee	Switching is treated as a withdrawal from the Fund and an investment into another CIMB-Principal Fund, you will be charged a Switching Fee equal to the difference (if any) between the Application Fees of these two (2) funds. In addition, we may impose a RM100 administrative fee for every switch.
Transfer Fee	A maximum of RM50.00 may be charged for each transfer.
Management Fee	Up to 1.50% per annum of the NAV of the Fund.
Trustee Fee	Up to 0.06% per annum of the NAV of the Fund.
Other charges payable directly by you when purchasing or withdrawing the units	Any applicable bank charges and other bank fees incurred as a result of an investment or withdrawal will be borne by you.
Expenses directly related to the Fund	Only expenses that are directly related to the Fund can be charged to the Fund. Examples of relevant expenses are audit fee and tax agent's fee.

Note: All fees and charges are subject to any applicable taxes (including but not limited to GST) and/or duties as may be imposed by the government or other authorities (if any) from time to time. As a result of changes in any rule, regulation, directive, notice and/or law issued by the government or relevant authority, there may be additional cost to the fees, expenses, charges and/or taxes payable to and/or by the Fund or you as disclosed in the Product Highlights Sheet.

Despite the maximum Application Fee disclosed above, you may negotiate with us or our Distributors for lower charges. However, you should note that we or our Distributors may, for any reason at any time, where applicable, accept or reject your request and without having to assign any reason, either generally (for all investors) or specifically (for any particular investor or a group of investors) without prior notice to you. If you invest via EPF-MIS (where available), you may be charged an Application Fee of up to 3.00% of the NAV per unit, or such other rate as may be determined by the EPF.

We may, for any reason at any time, where applicable, waive or reduce the amount of any fees (except the Trustee Fee) or other charges payable by you in respect of the Fund, either generally (for all investors) or specifically (for any particular investor or group of investors) and for any period or periods of time at our absolute discretion.

TRANSACTION INFORMATION

Minimum initial investment[#]	Non-RSP	: RM500 or such other amount as we may decide from time to time.
	RSP	: RM500 or such other amount as we may decide from time to time.
Minimum additional investment	Non-RSP	: RM200 or such other amount as we may decide from time to time.
	RSP	: RM200 or such other amount as we may decide from time to time.
Minimum withdrawal	200 units or such other amount as we may decide from time to time.	
Minimum balance	250 units or such other amount as we may decide from time to time.	
Switching	Switching will be conducted based on the value of your investment in the Fund. The minimum amount for a switch is subject to: <ul style="list-style-type: none"> ▪ For switching out of the Fund: <ul style="list-style-type: none"> ○ the minimum withdrawal amount applicable to the Fund; ○ the minimum balance required for the Fund, unless you are withdrawing from the Fund in entirety; and 	

	<ul style="list-style-type: none"> ○ the Withdrawal Fee of the Fund (if any). ▪ For switching into the Fund: <ul style="list-style-type: none"> ○ the minimum initial investment amount or the minimum additional investment amount (as the case may be) applicable to the Fund; and ○ the Switching Fee applicable for the proposed switch (if any).
Transfer	Transfer of unit holdings is allowed but this is subject to such terms and conditions as may be stipulated in the Deed. However, we may allow/refuse any transfer of unit at our absolute discretion.
Cooling-off period	<p>Six (6) Business Days from the date the application form is received and accepted by us or our Distributors from the first time investor. However, CIMB-Principal's staff and person(s) registered to deal in unit trust of CIMB-Principal or any of our Distributors are not entitled to the cooling-off right.</p> <p>In addition, if you have invested via the EPF-MIS (where available), your cooling-off right is subject to EPF's terms and conditions.</p>

The minimum initial investment for the EPF-MIS (where available) shall be RM1,000 (or such other amount as may be determined by EPF) or as per the amount stated under the minimum initial investment column, whichever is higher. Please note that there may be changes to the status of the eligibility of the Fund under the EPF-MIS from time to time. Please refer to our website at <http://www.cimb-principal.com.my> or <http://www.kwsp.gov.my> for updated information.

Note: You may request for a lower amount or number of units when purchasing units (or additional units) or withdrawing units, which will be at our sole and absolute discretion. However, you should note that we may, for any reason at any time, where applicable, accept or reject your request to lower the amount or number of units and without having to assign any reason, either generally (for all investors) or specifically (for any particular investor or a group of investors) without prior notice to you. We may also, for any reason at any time, where applicable, reduce the minimum balance, either generally (for all investors) or specifically (for any particular investor or a group of investors) without prior notice to you. For increase in the amount or units for minimum withdrawal and minimum balance, we will require concurrence from the Trustee and you will be notified of such changes before implementation.

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

VALUATIONS

We will value the Fund for a Business Day at the end of that Business Day (T day). The NAV per unit for a Business Day is available on our website at <http://www.cimb-principal.com.my> after 10:00 a.m. on the following Business Day (T+1).

Please refer to the "Unit Pricing" section of the Master Prospectus (Shariah-compliant Funds) for more information.

AVENUES TO EXIT THIS INVESTMENT

To exit from this investment, you may withdraw from the Fund, switch out of the Fund or transfer your unit holdings to other investors. You may withdraw your investment at the NAV per unit of the Business Day.

Withdrawals can be made from the Fund by completing a withdrawal form and sending it to the relevant Distributor or our head office. There is no restriction on the frequency of withdrawals. The amount that you will receive is calculated by the withdrawal value less the Withdrawal Fee, if any. You will be paid in RM within ten (10) calendar days. You will have to bear the applicable bank fees and charges, if any.

For more information on the withdrawals, switching, transfer facility and cooling-off period, please refer to the "Transaction Information" chapter of the Master Prospectus (Shariah-compliant Funds). For more information on the fees and charges incur when you exit from this investment, please refer to "Fees, Charges and Expenses" chapter of the Master Prospectus (Shariah-compliant Funds).

FUND PERFORMANCE

Average total return of the Fund

FYE: 31 May 2018 in %	1-Year	3-Year	5-Year	10-Year	Since inception
Fund	-6.19	-1.60	0.85	6.09	9.11
Benchmark	-4.91	-1.07	-0.37	2.99	5.33

Note: All performance figures have been extracted from Lipper.

Annual total return of the Fund

FYE: 31 May, in %	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009
Fund	-6.19	5.73	(3.93)	(0.18)	9.66	21.36	7.26	28.14	20.98	(14.21)
Benchmark	-4.91	7.39	(5.20)	(4.26)	5.90	15.74	3.04	21.77	16.35	(19.04)

Note: All performance figures have been extracted from Lipper.

For the 1-year period up to 31 May 2018, the Fund has underperformed the benchmark by 1.28%. Nevertheless, the Fund has outperformed the benchmark over the longer term.

Basis of calculation and assumptions made in calculating the returns

Percentage growth	=	$\frac{\text{NAV on that day} - \text{NAV of previous day}}{\text{NAV of previous day}}$	Average total return	=	$\frac{\text{Total returns of the years under review}}{\text{Number of years under review}}$
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Portfolio Turnover Ratio ("PTR")

FYE: 31 May	2018	2017	2016
Fund	0.50	0.39	0.23

The Fund's PTR increased from 0.39 times to 0.50 times in the financial year under review due to more rebalancing activities. There has been no change to the style of management of the Fund.

Distribution

FYE: 31 May		2018	2017	2016
Fund	Gross distribution per unit (Sen)	6.50	6.50	6.25
	Net distribution per unit (Sen)	6.49	6.49	6.25

The Fund distributed a total net income of RM241.42 million to Unit holders for the financial year ended 31 May 2018. As a result, the NAV per unit dropped from RM1.3131 to RM1.2482 on 13 July 2017.

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

CONTACT FOR FURTHER INFORMATION / COMPLAINT

- (i) You may contact our Customer Care Centre at (03) 7718 3100. Our Customer Care Centre is available between 8:45 a.m. and 5:45 p.m. (Malaysian time) on Mondays to Thursdays and between 8:45 a.m. and 4:45 p.m. (Malaysian time) on Fridays (except on Selangor public holidays) or you can e-mail us at service@cimb-principal.com.my.
- (ii) Alternatively, you may also contact:
- (a) Securities Industry Dispute Resolution Center (SIDREC):
- via phone to : 03-2282 2280
 - via fax to : 03-2282 3855
 - via e-mail to : info@sidrec.com.my
 - via letter to : Securities Industry Dispute Resolution Center (SIDREC)
Unit A-9-1, Level 9, Tower A, Menara UOA Bangsar
No.5, Jalan Bangsar Utama 1, 59000 Kuala Lumpur
- (b) SC's Investor Affairs & Complaints Department:
- via phone to Aduan Hotline at : 03-6204 8999
 - via fax to : 03-6204 8991
 - via e-mail to : aduan@seccom.com.my
 - via online complaint form available at www.sc.com.my
 - via letter to : Investor Affairs & Complaints Department
Securities Commission Malaysia
No 3, Persiaran Bukit Kiara, Bukit Kiara, 50490 Kuala Lumpur
- (c) Federation of Investment Managers Malaysia's Complaints Bureau:
- via phone to : 03-2092 3800
 - via fax to : 03-2093 2700
 - via e-mail to : complaints@fimm.com.my
 - via online complaint form available at www.fimm.com.my
 - via letter to : Legal, Secretarial & Regulatory Affairs
Federation of Investment Managers Malaysia
19-06-1, 6th Floor, Wisma Tune
No. 19, Lorong Dungun Damansara Heights, 50490 Kuala Lumpur

APPENDIX: GLOSSARY

Application Fee	- Preliminary charge on each investment.
Bursa Malaysia	- Bursa Malaysia Securities Berhad.
Business Day	- Mondays to Fridays when Bursa Malaysia is open for trading, and/or banks in Kuala Lumpur and/or Selangor

are open for business.

CIMB-Principal or the Manager	- CIMB-Principal Asset Management Berhad.
CIMB-Principal Fund	- Any unit trust funds that may be offered by CIMB-Principal.
CWA	- Refers to the unit trust consultants of CIMB-Principal.
Deed	- The principal deed and any supplemental deed in respect of the Fund made between us, the Trustee and the Unit holders of the Fund, agreeing to be bound by the provisions of the Deed.
Distributor	- Any relevant persons and bodies appointed by CIMB-Principal from time to time, who are responsible for selling units of the Fund.
EPF	- Employees' Provident Fund.
EPF-MIS	- EPF's Members Investment Scheme.
Fitch	- Fitch Ratings.
FTSE	- Financial Times Stock Exchange.
Fund or DALI	- CIMB Islamic DALI Equity Growth Fund.
GST	- Refers to the tax levied on goods and services pursuant to the Goods and Services Tax Act 2014.
IUTA	- Institutional Unit Trust Advisers.
Management Fee	- A percentage of the NAV of the Fund that is paid to us for managing the portfolio of the Fund.
MARC	- Malaysian Rating Corporation Berhad.
Master Prospectus (Shariah-compliant Funds)	- Refers to the disclosure document issued by us describing the details of the Fund.
Moody's	- Moody's Investors Service.
NAV	- Net Asset Value.
NAV of the Fund	- The NAV of the Fund is the value of all the Fund's assets less the value of all the Fund's liabilities, at the point of valuation. For the purpose of computing the annual Management Fee (if any) and annual Trustee Fee (if any), the NAV of the Fund should be inclusive of the Management Fee and Trustee Fee for the relevant day.
NAV per unit	- The NAV of the Fund divided by the number of units in circulation, at the valuation point.
Product Highlights Sheet	- Refers to the disclosure document issued by us that contains clear and concise information of the salient features of the Fund.
RAM	- RAM Rating Services Berhad.
RM or MYR	- Malaysian Ringgit.
RSP	- Regular Savings Plan.
S&P	- Standard & Poor's.
SAC	- Shariah Advisory Council.
SC	- Securities Commission Malaysia.
SC Guidelines	- Guidelines on Unit Trust Funds issued by the SC.
Shariah	- Islamic law, originating from the Qur'an (the holy book of Islam), and its practices and explanations rendered by the Prophet Muhammad (pbuh) and ijihad of ulamak (personal effort by qualified Shariah scholars to determine the true ruling of the divine law on matters whose revelations are not explicit).
Sukuk	- Refers to certificates of equal value which evidence undivided ownership or investment in the assets using Shariah principles. Note: For local Sukuk, it must also comply with concepts endorsed by the SAC.
Switching Fee	- A charge that may be levied when switching is done from one (1) fund to another.
Transfer Fee	- A nominal fee levied for each transfer of units from one (1) Unit holder to another.
Trustee Fee	- A percentage of the NAV of the Fund that is paid to the Trustee for its services rendered as trustee of the Fund.
Unit holder	- The registered holder for the time being of a unit of the Fund including persons jointly so registered.
Withdrawal Fee	- A charge levied upon withdrawal under certain terms and conditions (if applicable).

Note: Unless the context otherwise requires,

- words importing the singular number should include the plural number and vice versa;
- reference to any rules, regulations, guidelines, standards, directives, notices, legislations or statutes in this Product Highlights Sheet shall be reference to those rules, regulations, guidelines, standards, directives, notices, legislations or statutes for the time being in force, as may be amended, varied, modified, updated, superseded and/or re-enacted, from time to time;
- time, day or date disclosed in this Product Highlights Sheet shall be a reference to that time, day or date in Malaysia; and
- reference to "days" in this Product Highlights Sheet will be taken to mean calendar days.

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