

# Shariah Funds

Asset Management

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#### WARNING STATEMENT

A Product Highlight Sheet is available for Affin Hwang Aiiman Cash Fund I ("ACFI"), Affin Hwang Aiiman Money Market Fund ("AMMF"), Affin Hwang Aiiman Income Plus Fund ("AIPF"), Affin Hwang Aiiman Balanced Fund ("ABF"), Affin Hwang Aiiman Select Income Fund ("ASIF"), Affin Hwang Aiiman Equity Fund ("AEF"), Affin Hwang Aiiman Growth Fund ("AGF"), Affin Hwang Aiiman PRS Shariah Growth Fund ("APRSSG"), and investors have the right to request for a copy of it.

Investors are advised to read and understand the contents of the Product Highlight Sheet, Prospectus dated 22 September 2014 (for ASIF) / Master Prospectus dated 22 September 2014 (for AMMF, AIPF, ABF, AEF, AGF) / Information Memorandum dated 22 September 2014 (for ACFI) / Disclosure Document dated 22 September 2014 (for APRSSG) before investing. The Prospectus, Master Prospectus, Information Memorandum and Disclosure Document have been registered as well as the Product Highlight Sheet has been lodged with the Securities Commission Malaysia, who takes no responsibility for its contents. A copy of the Prospectus, Master Prospectus, Information Memorandum, Disclosure Document and Product Highlight Sheet can be obtained at Affin Hwang Capital sales offices.

Units will only be issued upon receipt of an application form referred to in and accompanying the Prospectus / Master Prospectus / Information Memorandum / Disclosure Document and Product Highlight Sheet. There are fees and charges involved when investing in the fund. Investors are advised to consider the fees and charges carefully before investing. The price of units and distribution payable, if any, may go down as well as up and past performance of the fund should not be taken as indicative of its future performance. If you plan to purchase units of the fund via loan financing, you are advised to read and understand the contents of the "Unit Trust Loan Financing Disclosure Statement" before deciding to borrow to purchase units.

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Name of Fund / (Class)	Category / Type	Launch Date	Investment Objective	Investor's Profile	Asset Allocation (of the Fund's NAV)	Sales Charge per Unit <small>(on the NAV per Unit of the Fund)</small>
<b>Affin Hwang Aiiman Cash Fund I</b> <small>(Formerly known as Hwang AIIMAN Cash Fund)</small> EPF MIS	Money Market Fund (Wholesale Fund) / Income	22 August 2006	The Fund seeks to provide investors with a regular income stream and high level of liquidity to meet cash flow requirements while maintaining capital preservation.	Suitable primarily for low risk Qualified Investors, who are generally conservative, risk averse and prefer a short-term investment that complies with the Shariah requirements.	- Sukuk & Short-Term Islamic Money Market Instruments (with maturity of less than 365 days): 90% - 100% - Sukuk & Short-Term Islamic Money Market Instruments (with maturity of more than 365 days but less than 732 days): Up to 10%	Nil
<b>Affin Hwang Aiiman Money Market Fund</b> <small>(Formerly known as Affin Islamic Money Market Fund)</small> EPF MIS	Islamic Money Market / Income	13 November 2008	To provide short-term liquidity and income whilst maintaining capital stability by investing in a diversified portfolio of Islamic money market instruments.	Investors who seek regular income in a highly liquid investment; or investors who want diversification from Shariah-compliant equities asset class; or investors with a short-term investment horizon of 1 year and below.	- Sukuk / Islamic debentures, Islamic money market instruments and investment accounts with financial institutions that is more than 365 days maturity: At least 90% - Sukuk / Islamic debentures, Islamic money market instruments and investment accounts with financial institutions that is more than 365 days but fewer than 732 days maturity: Up to 10%	Nil
<b>Affin Hwang Aiiman Income Plus Fund</b> <small>(Formerly known as Hwang AIIMAN Income Plus Fund)</small> EPF MIS	Bond / Income	28 June 2004	To provide a steady income stream over the medium to long-term period through investments primarily in Shariah-compliant debentures or Sukuk.	Suitable for investors who seek regular income distribution, have a medium to long-term investment horizon and have a low risk tolerance.	- Malaysian-issued Sukuk whether issued by the Malaysian government or private companies: Min. 80% - Cash and Islamic money market instruments: Max. 20%	Up to 2%
<b>Affin Hwang Aiiman Balanced Fund</b> <small>(Formerly known as Dana Islamiah Affin)</small>	Islamic Balanced / Income & Growth	11 November 2001	To achieve reasonable returns in both income and capital growth over a medium to long term period by investing in a wide portfolio of authorised securities and other investments which complies with Shariah principles.	Investors who seek a portfolio of investments that complies with Shariah requirements and are willing to accept moderate risk.	- Shariah-compliant equities: 40% - 60% - Islamic money market & sukuk / Islamic debentures: 40% - 60% - Islamic liquid assets: Min. 3%	Up to 5.5%
<b>Affin Hwang Aiiman Select Income Fund</b> <small>(Formerly known as Hwang AIIMAN Select Income Fund)</small>	Mixed Asset (Conservative) / Income	1 March 2013	The Fund seeks to provide investors with regular income stream through Shariah-compliant investments.	Suitable for investors who expect to receive regular income distribution, have a moderate risk appetite, expect incidental growth in capital and want an investment that complies with Shariah requirements.	- Sukuk and Islamic money market instruments: Min. 60% - max. 100% - Shariah-compliant equities: Max. 40% - Cash and Shariah-compliant deposits with financial institutions: The remaining balance	Up to 3%
<b>Affin Hwang Aiiman Equity Fund</b> <small>(Formerly known as Affin Islamic Equity Fund)</small>	Islamic Equity / Capital Growth	1 August 2007	The Fund aims to provide investors with stable returns by enabling investors to participate in the growth prospect of the Malaysian market which is in compliance with Shariah principles.	Investors who seek potentially higher returns and are willing to accept greater fluctuations in value; or investors who want diversification from other asset classes such as Islamic deposits or sukuk / Islamic debentures; or investors with a medium to long-term investment horizon.	- Shariah-compliant equities: 70% - 97% - Islamic liquid assets: Min. 3%	Up to 5.5%
<b>Affin Hwang Aiiman Growth Fund</b> <small>(Formerly known as Hwang AIIMAN Growth Fund)</small> EPF MIS	Equity / Growth	8 October 2002	To achieve consistent capital appreciation over a medium to long-term by investing in equities and other approved investments, which harmonise with Islamic philosophy and laws.	Ideally for medium to long-term investors, who are risk tolerant and seek higher returns on their investments that comply with Shariah requirements.	- Equities: Min. 70% - max. 100% - Cash and Islamic money market instruments: Max. 30%	Up to 5.5%*
<b>Affin Hwang Aiiman PRS Shariah Growth Fund</b> <small>(Formerly known as Hwang AIIMAN PRS Shariah Growth Fund)</small>	Feeder (Equity)	31 October 2012	To facilitate the accumulation of Shariah-compliant retirement savings by Members for their retirement needs, the Fund aims to generate capital growth through investments in a collective investment scheme that invests primarily in Shariah-compliant equities.	Suitable for Members who seek potential capital growth and are risk tolerant.	Shariah based collective investment scheme namely the Affin Hwang Aiiman Growth Fund: Min. 95% - max. 100%	Nil

Note: 1. EPF MIS: Unit Trust Funds that are qualified under the EPF Members' Investment Scheme.  
2. \*For investment through EPF MIS, the Sales Charge may be up to 3% on the NAV per Unit of the Fund.