AFFIN PHEIM
UNIT TRUSTS BERHAD (545919-A)
(Formerly known as Pheim Unit Trusts Berhad)
https://www.affingroup.com/en/pheim

DATE OF ISSUANCE: 2ND SEPTEMBER 2026

Pheim Global ESG Islamic Fund
("the Fund")

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors of Affin Pheim Unit Trusts Berhad and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omission of other facts which would make any statement in this Product Highlights Sheet false or misleading.

STATEMENT OF DISCLAIMER

The Securities Commission Malaysia has authorised the issuance of Pheim Global ESG Islamic Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the 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 Affin Pheim Unit Trusts Berhad, responsible for the 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.

ADDITIONAL STATEMENT

The Fund is a qualified Sustainable and Responsible Investment Fund under the Guidelines on Sustainable and Responsible Investment Fund.

AFFIN Pheim Unit Trusts Berhad
3rd Floor, Menara AFFIN, Lingkaran TRX,
Tun Razak Exchange, 55188 Kuala Lumpur.
Email: affinpheimunittrusts@affingroup.com

This Product Highlights Sheet only highlights the key features and risks of the Fund. Investors are advised to request, read and understand the disclosure documents before deciding to invest.

PRODUCT HIGHLIGHTS SHEET

PHEIM GLOBAL ESG ISLAMIC FUND

BRIEF INFORMATION ON THE PRODUCT

1. What is this product about?

Pheim Global ESG Islamic Fund aims to provide capital appreciation over a long-term period by investing in the securities of Shariah-compliant companies which emphasise on the concept of environmental, social and governance ("ESG") in their business practices.

PRODUCT SUITABILITY

2. Who is this product suitable for?

The Fund is primarily for investors who:

- prefer long-term capital appreciation
- want to have a Shariah-compliant portfolio of global investments that emphasises the concept of ESG
- are willing to accept high risks

KEY PRODUCT FEATURES

3. What am I investing in?

Fund Category	Equity (Islamic)
Type of Fund	Growth
Launch Date	16 December 2021
Financial Year End	30 September
Initial Offer Price	RM1.00
Minimum Initial Investment	RM1,000 or such other limit as may be determined at our discretion.
Minimum Additional Investment	RM100 or such other limit as may be determined at our discretion.
Investment Strategy & Asset Allocation	• 70% - 95% of the net asset value ("NAV") of the Fund will be invested in Shariah-compliant equities and Shariah-compliant equity related securities (including Shariah-compliant warrants); • 0% - 20% of the NAV of the Fund will be invested in Islamic collective investment schemes (including Islamic real estate investment trusts ("REITs"); and • The remaining NAV of the Fund will be invested in sukuk and Islamic liquid assets. The Fund seeks to provide capital appreciation. To pursue this goal, the Fund will invest primarily in the securities of Shariah-compliant companies which emphasise on the concept of ESG in their business practices. In analysing companies, Affin Pheim Islamic Asset Management Sdn Bhd ("APIAMSB"), the external investment manager will invest mainly in undervalued stocks which, in its opinion, are likely to outperform the market without being exposed to unnecessary risks. The Fund will invest in sukuk that are issued under the Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework. The Fund will also have the flexibility to invest up to 20% of the NAV of the Fund in Islamic collective investment schemes (including Islamic REITs). The Fund will invest in companies that are rated by APIAMSB's internal ESG methodology (proprietary framework) and also comply with the Shariah screening methodology. APIAMSB will adopt ESG integration approach by incorporating ESG factors into its investment analysis and investment decisions.

The Fund will maintain at least two-third (2/3) of its NAV in ESG- compliant investments ("Minimum Asset Allocation") at all times. If the Fund breaches the aforesaid Minimum Asset Allocation, the Fund will rectify the breach by increasing the exposure on ESG rated stocks or reducing the exposure on ESG non-rated stocks based on market conditions not later than three (3) months from the date of the breach.

APIAMSB will rate all the securities (i.e. Shariah-compliant equities and Shariah-compliant equity related securities) and sukuk in the Fund with an ESG score using its own proprietary framework applied across its investment universe by assessing and making reference to the materiality of environmental, social and governance aspects of a company suggested by Sustainability Accounting Standards Board (SASB) and Malaysian Code on Corporate Governance (MCCG). APIAMSB will also take ESG ratings provided by the global rating agencies as a reference to complement APIAMSB's internal ESG methodology. The ESG considerations will be embedded into the overall assessment when conducting portfolio construction. When the ESG scoring of the securities in the Fund has declined, APIAMSB may dispose the securities within an appropriate timeframe not exceeding three (3) months from the date of the decision to dispose. APIAMSB does not incorporate ESG factors for Islamic liquid assets as the said instruments are used for liquidity purposes only. For Islamic collective investment schemes (including Islamic REITs), APIAMSB will rely on the ESG methodology of the said Islamic collective investment schemes (including Islamic REITs). For avoidance of doubt, the Fund will invest in Islamic collective investment schemes that are qualified under the Guidelines on Sustainable and Responsible Investment Fund.

APIAMSB will continuously monitor and evaluate the sustainability aspects of the Fund's portfolio to ensure the investments of the Fund are consistent with the sustainability considerations adopted by the Fund and the overall impact of the Fund with the ESG integration approach is not inconsistent with other sustainability considerations throughout the Fund's lifecycle. APIAMSB will engage with our investee companies directly through meetings and analyst briefings ("Activities") and APIAMSB will conduct the Activities on a best effort basis. During such Activities, we expect our investee companies to adopt ESG practices. If the investee company failed to meet its ESG key performance indicators, the board of directors of the investee company will need to provide a justification for such failure.

If the Fund's investments become inconsistent with the sustainability considerations of the Fund, the said investments shall be disposed within an appropriate timeframe not exceeding three (3) months from the date of the decision to dispose. However, the Fund may hold on to the investments in the event that the market value of the investments is below the original investment costs. Once the market value exceeds or is equal to the original investment costs, the Fund will dispose the investment in an orderly manner.

APIAMSB adopts a combination of bottom-up and top-down approaches, leveraging on its equity research platform. APIAMSB will focus on identifying fundamentally healthy companies with low valuations, low leverage, high growth, robust management and strong track record. As a sell discipline, APIAMSB will realize the investments of the Fund when, in APIAMSB's opinion, a fair value is reached or when better investment alternatives present themselves. The Fund is actively managed. However, the frequency of its trading activities will depend on the investment opportunities and the assessment of APIAMSB.

APIAMSB may take a temporary defensive position during adverse market conditions. In times of extreme market volatility and/or when market valuation is at a level considered unsustainable, the Fund will judiciously scale back its equity exposure to below its investment limit. During such times, APIAMSB will invest in investments which it considers may better preserve the value of the Fund (for example, Islamic money market instruments) although not necessarily meeting entirely the growth objective of the Fund.

Performance Benchmark	5.5% growth in NAV per annum over the long-term. This is not a guaranteed return and is only a measurement of the Fund's performance. The Fund may or may not achieve the benchmark in any particular financial year but the Manager targets to achieve the benchmark over the long-term.

4. Who am I investing with?

Manager	Affin Pheim Unit Trusts Berhad (Formerly known as Pheim Unit Trusts Berhad)
External Investment Manager	Affin Pheim Islamic Asset Management Sdn Bhd (Formerly known as Pheim Islamic Asset Management Sdn Bhd)
Trustee	Maybank Trustees Bhd
Shariah Adviser	Amanie Advisors Sdn. Bhd
Sub-Custodian (Local)	Maybank Securities Services
Sub-Custodian (Foreign)	Standard Chartered Bank Malaysia Berhad
Auditor	Folks DFK & Co
Taxation Adviser	Folks Taxation Sdn. Bhd.
Principal Bankers	Malayan Banking Bhd.

5. What are the possible outcomes of my investment?

The value of your investment will go up and down with the value of the Fund's assets. You may receive less money than what you have invested and there is no guarantee that you will receive any income distribution.

The risk that you take depends on many factors – for example, which class of assets did the Fund invest in, how long do you intend to invest and the timing of your investment.

KEY RISKS

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

6.1 Risk and Your Investment

Investors are advised to read the Fund's prospectus and understand the risks involved and if necessary, consult a professional adviser for a better understanding of the risks before investing.

6.2 Specific Risks Associated with the Investment Portfolio of the Fund

Shariah-compliant equities and Shariah-compliant equity related securities risk	As the investments of the Fund will be in Shariah-compliant equities and Shariah-compliant equity related securities, the Fund will be affected by equity risk. Generally, equity risk may arise in the following forms, i.e., equity risks related to external factors and equity risks related to company-specific factors. All of these related equity risks can adversely affect the prices of equities, which would negatively impact the performance of the Fund. Equity risks related to external factors include economic, political or general market factors which impact equities generally. For example, adverse political developments may cause the economy of the country in which the Fund invests in to become unstable, which in turn affects the profitability of a company that operates in that country due to weakening of the economy. Equity risks related to company-specific factors include how the companies in which the Fund invests are managed; the performance of any given company depends on the quality of its management. A company that has a competent management with the necessary experience and skill sets will contribute to the effectiveness of the operations of the company as indicated by such metrics as revenue growth and profitability. Company specific factors also include how the company is doing relative to its competitors or other companies in its industry or related industries. These types of equity risks can work individually or in combination to negatively affect the value of Shariah-compliant equities and Shariah- compliant equity related securities held by the Fund.
Currency risk	The value of foreign investments will reflect the currency movements. Fluctuations in the denominated currencies of the Shariah-compliant foreign shares and Islamic bonds or sukuk will affect the price of the units.
Country risk	The Shariah-compliant stock prices may be affected by the political and economic conditions of the country in which the Shariah-compliant stocks are listed. Unexpected events may stop the Manager from realising the full value of assets in those countries.
Reclassification of Shariah status risk	This risk refers to the risk that the currently held Shariah-compliant securities in the portfolio of the Fund may be reclassified as Shariah non-compliant in the periodic review of the securities by the Shariah Advisory Council of the Securities

	Commission Malaysia, the Shariah adviser or the Shariah boards of the relevant Islamic indices. If this occurs, the Manager will take the necessary steps to dispose of such securities. There may be opportunity loss to the Fund due to the Fund not being allowed to retain the excess capital gains derived from the disposal of the Shariah non-compliant securities. The value of the Fund may also be adversely affected in the event of a disposal of Shariah non-compliant securities at a price lower than the investment cost.
Liquidity risk	This risk occurs in thinly traded or illiquid Shariah-compliant securities. Should the Fund need to sell a relatively large amount of such securities, the act itself may significantly depress the value of the Fund's investments and Selling Price and subsequently the value of Unit Holders' investments. The risk may be minimised by placing a prudent level of fund in short-term Islamic deposits and by investing in Shariah-compliant stocks whose liquidity is adjudged to commensurate with the expected level of the Fund.
Credit/Default risk	This risk relates to Fund's investment in sukuk and/or sale of Shariah- compliant securities, Islamic money market instruments and Islamic deposit placements. The financial institution in which the Fund invests in may not be able to make the required profit payments or repayment of principal. The Fund could lose money if the issuer or guarantor of a sukuk, or the counterparty to a loan of portfolio securities, is unable or unwilling to make timely principal and/or profit payments, or to otherwise honour its obligations.
Shariah-compliant warrants risk	The Fund may also invest in Shariah-compliant warrants. The price of Shariah-compliant warrants is typically linked to the underlying stocks. However, the price and performance of such Shariah-compliant warrants will generally fluctuate more than the underlying stocks because of the greater volatility of the warrants market. Generally, as the Shariah-compliant warrants have a limited life, they will depreciate in value as they approach their maturity date, assuming that all other factors remain unchanged. Shariah-compliant warrants that are not exercised at maturity become worthless and negatively affect the NAV of the Fund.
Islamic collective investment schemes risk	The NAV of the Fund may be affected by their investments in Islamic collective investment schemes. For example, the performance of the Islamic collective investment schemes may be adversely affected due to various factors such as poor market conditions as well as the respective fund manager's capabilities. As a result, the performance of the Fund may be adversely impacted.
Emerging market risk	Potential investors should be aware that investments in emerging markets may involve a higher degree of risk than investments in developed markets. A portfolio consequently may experience greater price volatility and significantly lower liquidity than a portfolio invested solely in equity securities of issuers located in more developed markets. Investments in emerging market securities entail significant risks in addition to those customarily associated with investing in securities of issuers in more developed markets, such as: (i) low or non-existent trading volume, resulting in a lack of liquidity and increased volatility in prices for such securities, as compared to securities of comparable issuers in more developed markets; (ii) uncertain national policies and social, political and economic instability, increases the potential for expropriation of assets, confiscatory taxation, high rates of inflation or unfavourable diplomatic developments; (iii) possible fluctuations in exchange rates, differing legal systems and the existence or possible imposition of exchange controls, custodial restrictions or other laws or restrictions applicable to such investments; (iv) national policies which may limit a portfolio's investment opportunities such as restrictions on investment in issuers or industries deemed sensitive to national interests; and (v) the lack or relatively early development of legal structures governing private and foreign investments and private property. Other risks relating to investments in emerging market issuers include the availability of less public information on issuers of securities, settlement practices that differ from those in more developed markets may result in delays or may not fully protect a portfolio against the loss or theft of assets, the possibility of nationalisation of a company or industry and expropriation or confiscatory taxation and the imposition of foreign taxes.

	Investments in emerging markets securities may also result in generally higher expenses due to the costs of currency exchange, higher brokerage commissions in certain emerging markets and the expense of maintaining securities with foreign custodians. Issuers in emerging markets may not be subject to accounting, auditing and financial reporting standards and requirements comparable to those to which companies in developed markets are subject to.
License risk	This risk is associated with investment in Shariah-compliant securities listed in a country which requires a license prior to making an investment in the said country such as Vietnam. Such license may be revoked or not be renewed should the Manager breaches the relevant regulations of the said country. If this occurs, the Fund will have to liquidate all stocks listed on the exchanges in the said country within the stipulated period. The liquidation may be performed at a loss, hence affecting the NAV of the Fund. This risk may be reduced, if the Manager diligently observes and complies with the relevant regulations of the said country.
Sustainability risks	Sustainability risk means an ESG event or condition that, if it occurs, could cause an actual or a potential material negative impact on the value of the investment and potentially a total loss of its value and therefore an impact on the NAV of the Fund. The occurrence of such event or condition may lead to the reshuffle of the Fund's investment strategy, including the exclusion of securities of certain issuers. Due to the nature of sustainability risks and specific topics such as climate change, the chance of sustainability risks impacting the returns of financial products is likely to increase over longer term time horizons. To manage and mitigate the sustainability risk, external research and data on company environmental performance and controversial business activities is used to assist APIAMSB in its investment decision making whereby APIAMSB will exclude securities of companies or countries on the basis of traditional moral values (e.g., products or services involving alcohol, tobacco, or gambling) and standards and norms (e.g., those pertaining to human rights and environmental protection). APIAMSB will continuously monitor and evaluate the sustainability aspects of the Fund's portfolio to ensure the investments of the Fund are consistent with the sustainability considerations adopted by the Fund and the overall impact of the Fund with the ESG integration approach is not inconsistent with other sustainability considerations throughout the Fund's lifecycle. If the Fund's investments become inconsistent with the sustainability considerations of the Fund, the said investments shall be disposed within an appropriate timeframe not exceeding three (3) months from the date of the decision to dispose. However, the Fund may hold on the investments in the event that the market value of the investments is below the original investment costs. Once the market value exceeds or is equal to the original investment costs, the Fund will dispose the investment in an orderly manner.
Exchange Rate Risk and Market Volatility	Exchange rate risk arises from the volatility in currency markets. Investors should be aware that the value of one currency against another can change rapidly. This volatility can result in losses, and it is important for investors to exercise caution when conducting large transactions of the currency they would like to transact in.
Regulatory and Legal Risks	Currency exchange is subject to various regulations in different jurisdictions. Changes in regulatory policies can impact the ease and cost of conducting foreign exchange transactions. Additionally, when investors choose the currency, they would like to transact in, they should be aware of potential legal risks when dealing with unfamiliar currencies and foreign financial markets.

FEES & CHARGES

7. What are the fees and charges involved?

Maximum Sales Charge	5.00%
Repurchase Charge	Nil
Switching Fee	One (1) free switch per account per calendar year. For any subsequent switching request during the year, you will be charged 1% of the amount switched subject to a maximum charge of RM100.00, whichever is lower, which will be deducted from the repurchase proceeds. Switching from an Islamic fund to a conventional fund is discouraged especially for Muslim unit holders.
Transfer Fee	RM50

Annual Management Fee	1.50% of the Fund's NAV, calculated daily and paid to the Manager on a monthly basis
Annual Trustee Fee	Up to 0.055% per annum of the Fund's NAV subject to a minimum fee of RM15,000 per annum (excluding foreign custodian fees and charges), calculated daily and paid to the Trustee on a monthly basis
Other Charges	Nil
Expenses indirectly related to the Fund	- auditor and other professional fees; - accounting fee; - tax and duties imposed by the authorities; - Shariah adviser's fee - remuneration and out of pocket expenses of the person(s) or members of a committee undertaking the oversight function of the Fund, unless the Manager decides otherwise; - cost of convening meetings of Unit Holders other than those incurred by or for the benefit of the manager or Trustee; - cost of convening meetings of unit holders other than those incurred by or for the benefit of the Manager or trustee; - cost for modification of deed save where such modification is for the benefit of the Manager and/or the trustee; - cost of production and distribution of reports of the Fund, tax vouchers, dividend warrants and notices to unit holders; and - other fees/expenses permitted in the deed.

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

FUND PERFORMANCE

8. Information on Fund Performance

8.1 Average Total Returns for the following period ended 30 September 2025

Period	Return (%)
1 Year	7.29
3 Years	1.40

Affin Bank Berhad

Data source: LSEG Lipper.IM

8.2 Annual Total Returns for the last financial year ended 30 September 2025

	2025	2024	2023	2022*
Fund	7.29	1.29	3.50	-12.33
Benchmark	5.52	5.53	5.50	4.05

Data source: LSEG Lipper.IM

* For financial period 05.01.2022 – 30.09.2022 (05.01.2022 is the last day of Initial offer Period)

For the financial year ended 30 September 2025, the Fund increased by 7.29% while its benchmark recorded a return of 5.52%.

The basis of calculation of average total returns and annual total returns is based on LSEG Lipper Investment Management's computation method which is on NAV-to-NAV with income reinvested over a specific period of time.

Note: All returns above are calculated based on NAV per unit adjusted for income distribution.

8.3 Portfolio Turnover Ratio for the following period ended 30 September 2025

Period	Times (x)
2025	0.59
2024	0.19
2023	0.32
2022	0.31

The portfolio turnover ratio for the financial year was higher compared with the previous period due to higher investment activities for the financial year under review.

8.4 Declaration of Cash Distribution

Distribution Date	Distribution/Unit (Net) (sen)	NAV/Unit before distribution	NAV/Unit after distribution
24/04/2026	0.0615 sen	1.0158	1.0158

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

VALUATION AND EXITING FROM INVESTMENT

9. How often are valuations available?

At the end of each business day, the Manager will value the Fund's investments to reflect the Fund's current market price. The NAV per unit of the Fund will be calculated on a forward pricing basis, which means that it is calculated at the end of the next valuation point, after the application for investment or repurchase of units of the Fund is received by us.

The Fund's NAV per unit will be available on our website, https://www.affingroup.com/en/pheim.

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

Repurchase of Units or Redemption

You may redeem all or part of your units on any business day subject to a minimum repurchase Units of at least 500 units or such other limit as may be determined at our discretion (unless it is a full repurchase). There is no limit to the frequency of repurchase transactions. However, if the request for repurchase leaves a unit holder with less than 1,000 units (minimum holdings) or such other limit as may be determined at our discretion, the unit holder may be required to make an application to the Manager to redeem all of the unit holder's holdings in the Fund.

You can make a redemption by completing the transaction form and submitting it through our agents or direct to our head office. Please ensure that the transaction form is signed in accordance with the signing instructions given by us to avoid delays in processing the repurchase request.

A valid repurchase request received before the cut-off time on any business day will be processed on the same day using the unit price set at the close of the business day (forward pricing). If the said repurchase request is received after the cut-off time, the repurchase request will be processed on the next business day using the unit price set at the close of that business day. If the repurchase request is received on a non-business day, the repurchase request will be processed on the next business day.

You will be paid within seven (7) business days from the date we receive a complete repurchase request transaction form.

Cooling-off Rights

A cooling-off right refers to the right of an investor to obtain a refund of his/her investment in the Fund if the unit holder so requests within the cooling-off period. The cooling-off period of the Fund is six (6) business days commencing from the date of receipt of the complete application form by us. The cooling-off right is only applicable for initial investment by individual investors in the Fund for the first time only. The cooling-off right is not applicable to our staff and persons registered with a body approved by the Securities Commission Malaysia ("SC") to deal in unit trust fund.

The refund for every Unit held by you pursuant to the exercise of the cooling-off right shall be the sum of:

(a) the NAV per Unit at the point of exercise of the Cooling-off Right ("market price"), if the NAV per Unit on the day the Units were purchased ("original price") is higher than the market price; or

(b) the original price, if the market price is higher than the original price*,

and the Sales Charge imposed on the day the Units were purchased.

When a cooling-off right is exercised, the money will be refunded to the applicant within seven (7) business days of receipt of the notice of cooling-off by the Manager. The withdrawal proceeds will only be paid to you once the Manager has received the cleared payments for the original investment.

Note: * Where the market price is higher than the original price, the Manager may agree to pay you the excess amount, provided that such amount is not paid out of the Fund or the assets of the Fund.

CONTACT INFORMATION

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

1. For internal dispute resolution, you may contact:

- The Manager	Affin Pheim Unit Trusts Berhad (545919-A) (Formerly known as Pheim Unit Trusts Berhad)
- Registered Office and Head Office	3rd Floor, Menara AFFIN, Lingkaran TRX, Tun Razak Exchange, 55188 Kuala Lumpur.
- via phone	
- via fax	
- via email	affinpheimunittrusts@affingroup.com

2. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Financial Markets Ombudsman Service (FMOS):

- via phone	(603)2272 2811
- via email	https://complaint.fmos.org.my mailto:info@sidrec.com.my
- via letter	Financial Markets Ombudsman Service (FMOS) Level 14 Main Block Menara Takaful Malaysia No. 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur

3. You can also direct your complaint to the SC even if you have initiated a dispute resolution process with FMOS. To make a complaint, please contact the SC's Consumer & Investor Office:

- via phone	(603)6204 8999
- via fax	(603)6204 8991
- via email	aduan@seccom.com.my
- via online complaint form available at	www.sc.com.my
- via letter	Consumer & Investor Office Securities Commission Malaysia No 3 Persiaran Bukit Kiara Bukit Kiara 50490 Kuala Lumpur

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

- via phone	(603)2092 3800
- via fax	(603)2093 2700
- via email	complaints@fimm.com.my
- via online complaint form available at	www.fimm.com.my
- via letter	Legal, Secretarial & Regulatory Affairs Federation of Investment Managers Malaysia 19-06-1, 6th Floor, Wisma Tune No. 19, Lorong Dungun Damansara Heights