



## **PHILLIP DANA DIVIDEN ("the Fund")**

### **RESPONSIBILITY STATEMENT**

This Product Highlights Sheet ("PHS") has been reviewed and approved by the directors or authorized committee or persons approved by the Board of Phillip Mutual 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 the PHS false or misleading.

### **STATEMENT OF DISCLAIMER**

The Securities Commission Malaysia ("SC") has authorised the issuance of the Phillip Dana Dividen Fund and a copy of this PHS has been lodged with the SC.

The authorisation of the Fund and lodgement of this PHS should not be taken to indicate that the Securities Commission of Malaysia recommends the Fund or assumes responsibility for the correctness of any statement made or opinion or report expressed in this PHS.

The SC is not liable for any non-disclosure on the part of Phillip Mutual Berhad responsible for the Fund and takes no responsibility for the contents of this PHS. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this PHS, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

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

### PHILLIP DANA DIVIDEN

## BRIEF INFORMATION OF THE PRODUCT

### 1. What is this product about?

The Fund is a retail Shariah-compliant equity fund managed by PMB and aims to provide capital growth and steady and attractive income\* in the medium to long term by investing in a portfolio of equities that are paying or have the potential to pay attractive dividends and that comply with Shariah requirements.

\* Income is in reference to the Fund's distribution, which could be in the form of cash or units. Please refer to the Master Prospectus for further details on distribution policy and reinvestment policy.

## PRODUCT SUITABILITY

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

The Fund is suitable for investor who is seeking capital growth and a steady and attractive income stream in the medium to long term from a portfolio of Shariah-compliant investments.

## KEY PRODUCT FEATURES

### 3. What am I investing in?

Category of Fund	Shariah-compliant equity	
Type of Fund	Growth and income	
Launch Date	26 July 2007	
Financial Year End	30 <sup>th</sup> June	
Minimum Initial Investment	<b>Cash Plan</b>	<b>Regular Savings Plan</b>
	<b>Lump Sum Cash</b> RM500 minimum investment.	You may fix your own time frame for saving, starting with a minimum of five years. Your initial investment must be two times the monthly investment amount subject to a minimum of RM200.
Minimum Additional Investment	<b>Cash Plan</b>	<b>Regular Savings Plan</b>
	<b>Lump Sum Cash</b> RM100 minimum investment.	Monthly investment amount: Minimum RM100 via a standing instruction with our appointed bank or financial process exchange (FPX) direct debit service.
Asset Allocation	<p>The Fund may invest up to 100% (minimum equity allocation is 70%) of its NAV in Shariah-compliant equities and Shariah-compliant equity-related securities but this asset allocation may be reviewed from time to time during the temporary defensive position depending on the global economic and stock market conditions. An internal allocation for Islamic liquid assets will be maintained to ensure that the Fund is able to meet redemption requests without jeopardising the Fund's performance.</p> <p>While the maximum limit for Shariah-compliant equity investments is 100% of the Fund's NAV, actual asset allocation varies according to our investment outlook and investment strategies after taking into consideration the prevailing market conditions and Fund's cashflows.</p> <p>The Fund's NAV that is not invested in Shariah-compliant equities and Shariah-compliant equity-related securities, will be invested in sukuk, Islamic money market instruments as well as Islamic liquid assets.</p> <ul style="list-style-type: none"> <li>- <b>Equity Investment Strategy</b> In addition to attractive dividend yields, the Manager will take into account the existing fundamentals of companies and their medium to long-term ability to continually grow their businesses, profits and hence, dividend payout potential. Extensive bottom-up fundamental analysis combined with</li> </ul>	

top down economic and technical analysis will be conducted in managing the Fund's Shariah-compliant investments. Other valuation measures and financial analysis that the Manager could use include price to earnings (PE); PE to growth and price to book ratios; financial position strength; profit margins and growth; cashflow analysis; quality of earnings and management.

The Fund will be actively managed to optimise returns and minimise risk to investors. The Fund will invest up to its maximum Shariah-compliant equity allocation when there is sufficient high yielding or potentially high yielding dividend Shariah-compliant equities available. During extended bull markets and where overall yields could be low relative to alternative Shariah-compliant investments, the Fund may increase its sukuk investments while reducing its holdings in Shariah-compliant equities. The increase in sukuk and reducing holding in Shariah-compliant equities are still within the asset allocation limit.

In order to achieve optimal diversification, the Fund may also invest up to 50% of its NAV in foreign Shariah-compliant equities. The countries in which the Fund may invest in are US, UK, Japan, Canada, Switzerland, France, Australia, Germany, Taiwan, South Korea, Sweden, Italy, Hong Kong, Singapore, Thailand, Indonesia, Chile, New Zealand, Finland, Greece, Spain, Brazil, Mexico, Hungary, Denmark, Netherlands, Belgium, Ireland, South Africa, Malta, Norway, Philippines, Poland and Austria.

While the Fund may not invest directly in markets in Taiwan, the Fund may invest in Islamic collective investment schemes listed on or available in other permitted markets and whose underlying securities are in Taiwan. The Fund may also invest in listed and unlisted Shariah-compliant securities of other foreign markets not listed herein, where the regulatory authority is a member of the IOSCO and where applicable, this will be reported in the interim or annual report of the Fund.

The Fund may also invest in the following Shariah-compliant securities/instruments:

- Shariah-compliant equity and Shariah-compliant equity related securities.
- Shariah-compliant preference shares.
- Any other Shariah-compliant investments.

Please also refer to the general risks section and the Fund's permitted investment section in the Master Prospectus.

As a defensive posture, the Fund's minimum 70% of NAV in Shariah-compliant equities and Shariah-compliant equity-related securities may be reduced to below the floor at the Manager's discretion, depending on market, economic, political or other conditions. These conditions include but are not limited to:

- Where the equity markets are expected to experience protracted or extreme retracements leading to substantial capital loss.
- Where there is insufficient liquidity in Shariah-compliant equities for the Fund to transact efficiently.
- When there are insufficient attractive Islamic funds and Shariah-compliant equities to form an efficient portfolio.
- When there is large redemption affecting the liquidity position of the Fund.

Investments used for temporary defensive positions will include Islamic deposits / Islamic liquid assets and Islamic money market instruments.

When a Fund is taking a temporary defensive position, we may adopt an investment strategy which may not be in line with the Fund's investment objective.

- **Sukuk**

The Fund may invest up to 30% of its NAV in sukuk during periods when our investment strategy favour risk-adjusted returns in sukuk over Shariah-compliant equity securities, which includes any unlisted or listed sukuk, Islamic money market and/or Islamic collective investment schemes.

As for our strategy for investment in Islamic money market instruments, the Fund shall invest in Islamic money market instruments that carry at least an investment grade credit rating of BBB or P3 assigned by RAM or MARC. Should the credit ratings of the Islamic money market instrument be downgraded to lower than BBB or P3, the Investment Manager reserves the right to deal with the said investment in the best interest of the unit holders including to withdraw the invested Islamic money market instruments within

	<p>a reasonable time frame.</p> <p>Interest rate is a general indicator that will have an impact on the management of a fund regardless of whether it is an Islamic fund or otherwise. It does not in any way suggest that this Fund will invest in conventional financial instruments. All the investments carried out for this Fund are in accordance with requirements of the Shariah.</p>
Investment Policy and Strategy	<p>The Fund will invest in a diversified portfolio of Shariah-compliant securities that have a track record of consistent and attractive dividend payout policy. Shariah-compliant equities that are experiencing high growth and which have good potential to initiate or increase dividend payouts will also be considered.</p> <p>In upholding the spirit of Islamic fund management, the Fund will invest in equities of companies that are classified as Shariah-compliant by the SACSC and/or the Shariah Adviser from time to time, and in sukuk that comply with Shariah requirements. Accordingly, the Fund will not invest in companies that are involved in conventional banking and lending, conventional insurance, gambling, alcoholic beverages and non-halal food products as well as any Shariah non-compliant business activities.</p>
Performance Benchmark	<p>The benchmark for the Fund is a composite of 50% FTSE Bursa Malaysia EMAS Shariah Index (FBMS), or such other equivalent index as may be substituted by Bursa Malaysia Securities Berhad, and 50% Dow Jones Islamic Market World Index (DJIM). The composite benchmark is reflective of the medium to long term local and global equity allocation of the Fund. The FBMS index is widely used and publicly available from major newspapers on a daily basis. The DJIM index is available from Bloomberg's website, <a href="http://www.bloomberg.com">www.bloomberg.com</a>, and supporting information services. These data will also be published as a comparison against the Fund's total return at least on a monthly basis in our publications, a copy of which can be found on our website.</p> <p><i>*Please note that the risk profile of the Fund does not reflect that of the performance benchmark.</i></p>
Distribution Policy	<p>Investors will receive income distributions once a year subject to the availability of income.</p>

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

Manager	Phillip Mutual Berhad
Investment Manager	Phillip Capital Management Sdn Bhd
Trustee	CIMB Islamic Trustee Berhad
Auditors & Reporting Accountants	Deloitte PLT
Tax Adviser	Deloitte Tax Services Sdn Bhd
Shariah Adviser	Amanie Advisors Sdn Bhd

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

- The quantum of potential returns of the Fund would depend on the Fund's asset allocation decisions and performance of the underlying investments of the Fund.
- This is a non-guaranteed Fund and the investor may not get back the full amount invested and the principal amount invested may be at risk. Returns are also not fixed or guaranteed.

### KEY RISKS

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

General Risks of investing in unit trust:

Stock Specific Risk	This risk refers to 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 in a fund will adversely affect the fund's NAV.
Country and/or Foreign Securities Risk	This risk refers to the risks of investing in foreign markets. Emerging markets may have relatively underdeveloped capital markets, less stringent regulatory and disclosure standards, concentration in only a few industries, greater adverse political, social and economic risks and general lack of liquidity of securities. The risk of expropriation, nationalisation, exchange control restrictions, confiscatory taxation and limitations on the use or removal of funds also exist in emerging markets. Emerging markets may also have less developed procedures for custody, settlement, clearing and registration of securities

	<p>transactions. Developed markets while not possessing similar levels of risks as emerging markets, may experience risks such as: changes in economic fundamentals, social and political stability; monetary policy and currency fluctuations. This risk may be mitigated by conducting thorough research on the respective markets, their regulatory framework, economics, companies, politics and social conditions as well as minimising or omitting investments in markets that are economically or politically unstable or lack a regulatory financial framework and adequate investor protection legislation.</p>
Currency Risk	<p>As the investments of the Fund may be denominated in currencies other than the base currency, any fluctuation in the exchange rate between the base currency and the currencies in which the investments are denominated may have an impact on the value of these investments. Investors should be aware that if the currencies in which the investments are denominated depreciate against the base currency, this will have an adverse effect on the NAV of the fund in the base currency and vice versa. Investors should note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment.</p>
Liquidity risk	<p>This risk occurs in thinly traded or illiquid securities. If the Fund needs to sell a relatively large amount of such securities, the act itself may significantly depress the selling price resulting in a decrease in the value of the Fund's assets. As such, the Fund is managed in such a way that a portion of the investments is in equity securities and money market instruments that are highly liquid and this allows the Fund to meet sizeable redemptions without jeopardising potential returns.</p>
Market risk	<p>This risk refers to developments in the equity market environment which typically includes changes in regulations, politics, technology and the economy of the country. Market developments can result in equity market fluctuations which in turn affect the Fund's underlying investments and hence its unit price. In terms of the Fund's concentration in a single equity market*, this risk is reduced by undertaking active* asset allocation, where in periods of heightened risk, there will be greater allocation in sukuk and Islamic money market instruments and cash. Where the Fund is invested in multiple markets, a higher, if not, full allocation will be in markets that have a track record of economic, political and regulatory stability – allocation between market and asset classes will also help mitigate risk.</p> <p><i>* This refers to the Fund having the mandate to invest in only one country (i.e. Malaysian market). For example – in the event of a fall in Malaysian equities, a fund cannot diversify into equities of other countries to mitigate equity market risk but can shift (asset allocate) its investments to local sukuk and Islamic money market instruments. The term 'active' refers to the fund manager periodically adjusting equity allocations (and by default sukuk and money market allocations) depending on market situations rather than passively leaving allocations to fluctuate based solely on market prices.</i></p>
Reclassification of Shariah status risk	<p>The risk refers to the risk that the currently held Shariah-compliant equity securities in the portfolio of Islamic Fund may be reclassified as Shariah non-compliant in the periodic review of the securities by the SACSC, the Shariah Adviser or the Shariah Supervisory Boards of relevant Islamic indices. If this occurs, the Manager will take the necessary steps to dispose of such securities.</p> <p>Opportunity loss could occur due to the restriction on the Funds to retain the excess capital gains derived from the disposal of the reclassified Shariah non-compliant securities. In such an event, the Funds are required:</p> <ol style="list-style-type: none"> <li>i) to dispose of such securities if the value of the securities exceeds or is equal to the investment cost on the last trading day on the effective date of reclassification of the list of Shariah-compliant securities ("Reclassification") by the SACSC or date of review ("Review") by the Shariah Adviser or the Shariah Supervisory Boards of relevant Islamic indices. The Funds are allowed to keep dividends received and capital gains from the disposal of the securities up to the last trading day on the effective date of Reclassification or Review. However, any dividends received and excess capital gains from the disposal of the Shariah non-compliant securities after the effective date of Reclassification or Review should be channeled to baitulmal and/or charitable bodies approved by the Shariah Adviser;</li> <li>ii) to hold such securities if the value of the said securities is below the investment cost on the last trading day before and/or on the effective date of Reclassification or Review until the total subsequent dividends received (if any) and the market price of the securities is equal to the cost of investment at which time disposal has to take place, capital gains (if any) from the disposal of the securities should be channeled to baitulmal and/or charitable bodies approved by the Shariah Adviser; or</li> <li>iii) to dispose of such securities at a price lower than the investment cost which will result in a decrease in the Funds' value.</li> </ol> <p>Sukuk or Islamic money market instruments or Islamic deposits – This risk refers to the risk of a possibility that the currently held Shariah-compliant instruments invested by the Islamic Funds may be declared as Shariah non-compliant by the relevant authority or the Shariah Adviser. If this occurs, the Manager will take the necessary steps to dispose of such instruments.</p>

	Please refer to the "Shariah Investment Guidelines" in the Master Prospectus for further details.
--	---------------------------------------------------------------------------------------------------

Specific risk subject to the characteristics of the type of securities that the Fund invests in:

Dividend Policy Risk	This is a risk particular to the fund which has heavy focus on high dividend yielding stocks. This risk may occur when the company's business or fundamentals deteriorate or if there is a change in the management policy resulting in a lower or even a removal of the company's dividend policy. This risk may be mitigated by investing mainly in companies with a consistent historical record of paying dividends, strong cash flow or operate in fairly stable industries.
----------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

**The Investment Manager exercises diligence in minimising the above risks to the Fund. However, it is not always possible to cover all investment risks in spite of best efforts as financial markets can be highly unpredictable. Investors are encouraged to consult their advisers such as financial/tax consultants, Shariah adviser, lawyers or bankers for a further understanding of these risks.**

**The list of risk factors identified is by no means exhaustive. You should be aware that investing in the Fund may expose you to other risk factors from time to time. If in doubt, please consult professional advisers for better understanding of the risk factors.**

For further information, refer to the "General Risks" and "Specific Risks" sections in the Master Prospectus.

Note: If your investments are made through a distributor (i.e. the institutional unit trusts advisers via a nominee system of ownership), you would not be deemed to be a unitholder under the deed and as a result, your rights as an investor may be limited if you are investing through a distributor. Accordingly, the Manager will only recognize the distributor as a unitholder of the Fund and the said distributor shall be entitled to all the rights conferred to it under the deed.

## FEES AND CHARGES

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

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

Sales Charge	<b>Maximum Rate of Sales Charge to be Imposed by the Manager and Its Authorised Distributors</b>		
	(Please refer to page 79 of the Master Prospectus)		
	<b>The Manager</b>	<b>Unit Trust Consultants</b>	<b>IUTA</b>
	5.00% of the Fund's NAV per unit	5.00% of the Fund's NAV per unit	5.00% of the Fund's NAV per unit
Redemption Charge	Nil		
Switching Fees/ Policy	<p>The Manager does not intend to charge any switching fee; however, under certain circumstances, unitholders performing a switching transaction will have to pay the applicable difference in sales charge between the Fund to be switched from and the fund to be switched into.</p> <p>Our IUTA may not carry the complete range of the Manager's funds. Investments made via our IUTA may be subject to different terms and conditions of the respective IUTA, including those for switching between funds.</p> <p>Please refer to pages 73 to 74 of the Master Prospectus for the terms and conditions of the switching facility of the Fund.</p> <p>The switching fee quoted is subject to any applicable taxes and/or duties as may be imposed by the government or other authorities from time to time.</p>		
Transfer Fees	Nil		
Other charges incurred directly	<p>Other expenses, which are directly related and necessary to the business of the Fund, may be charged to the Fund. These will include (but are not limited to) the following:</p> <ul style="list-style-type: none"> <li>• commission or fees paid to brokers or dealers;</li> <li>• fees and other expenses properly incurred by the auditor and tax agent;</li> <li>• custodian fees;</li> <li>• taxes and other duties charged on the Fund by the government and other authorities;</li> <li>• printing and postage expenses; and</li> <li>• any other legitimate administration expenses or relevant professional fees approved by the trustee.</li> </ul>		

The sales charge and repurchase charge stated above is applicable when investments are made through IUTAs, tied agents (i.e. PMB's authorised agents) and the Manager. The above fees and charges are negotiable at the Manager's sole discretion only.

The table below describes the charges that may be incurred **indirectly** when investment is made in the Fund.

Annual Management Fee	Up to 1.50% per annum of NAV of the Fund
Annual Trustee Fee	Up to 0.06% per annum of the NAV subject to a minimum of RM8,400 per annum (excluding foreign custodian fees and charges)

*All fees and charges quoted are subject to any applicable taxes and/or duties as may be imposed by the government or other authorities from time to time.*

**THERE ARE FEES AND CHARGES INVOLVED AND INVESTORS ARE ADVISED TO CONSIDER THEM BEFORE INVESTING IN THE FUND. ALL FEES AND CHARGES PAYABLE TO THE MANAGER AND/OR THE TRUSTEE ARE SUBJECT TO ANY APPLICABLE TAXES AND/OR DUTIES AS MAY BE IMPOSED BY THE GOVERNMENT OR OTHER AUTHORITIES FROM TIME TO TIME.**

**INVESTORS ARE ADVISED NOT TO MAKE PAYMENT IN CASH TO ANY INDIVIDUAL CONSULTANT WHEN PURCHASING UNITS OF A FUND.**

## VALUATIONS AND EXITING FROM INVESTMENT

### 8. How often are valuations available?

This is a Fund with foreign investment exposure. The valuation of NAV of the Fund will be conducted on each business day after the close of the respective foreign stock exchanges on the same calendar day. Due to the different time zone of the foreign stock exchanges, the valuation point will be extended to 5.00 p.m. on the following business day. The daily unit price of the Fund will be published on the Manager's website at [www.eunitrust.com.my](http://www.eunitrust.com.my) and [www.phillipmutual.com](http://www.phillipmutual.com) on the next business day after the valuation (T+2).

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

- Investors can exit from the investment by completing the transaction form. The duly completed and accepted original transaction form must reach PMB's head office by 4.00 p.m. on any business day. PMB will repurchase units at the Fund's NAV per unit calculated at the end of that business day.
- The investor will receive the prevailing price per unit.
- Transaction forms received after 4.00 p.m. will be treated as having been received on the next business day.
- Payments will be made to investors within 10 days (from the business day the redemption request is accepted).

#### Cooling-off Right

The cooling-off right refers to the right of the investor to obtain a refund if he should change his mind about an investment he has made in the Fund if he so requests within the cooling-off period i.e. within 6 business days of the date of his application.

The cooling-off right is only given to an individual investor, other than those listed below, who is investing in any Fund managed by us for the first time:

- a staff of the Manager; and
- persons registered with a body approved by the SC to deal in unit trusts.

Refunds for every unit held following a request for a reverse of an application would be based on:

- the NAV per unit on the day the units were purchased; and
- the sales charge per unit originally imposed on the day the units were purchased.

All such requests must be received or be deemed to have been received by us before 4.00 p.m. on a business day. Requests received or deemed to have been received after 4.00 p.m. will be treated as having been received the following business day. Withdrawal proceeds will only be paid when we have received cleared funds for the original investment.

## FUND PERFORMANCE

### Performance Data

#### Average Annual Return

	1 Year's Period 1.7.2019 to 30.6.2020	3 Years' Period 1.7.2017 to 30.6.2020	5 Years' Period 1.7.2015 to 30.6.2020	10 Years' Period 1.7.2010 to 30.6.2020
Phillip Dana Dividen (%)	-10.22	-6.71	-2.94	1.09
Benchmark^ (%)	8.68	4.62	6.55	11.98

^ 50% FTSE Bursa Malaysia EMAS Shariah Index (FBMS) and 50% Dow Jones Islamic Market World Index (DJIM)

### Total Annual Return

Financial Year Ended 30 June	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011
Phillip Dana Dividen (%)	-10.22	2.97	-13.62	11.54	-4.26	-3.25	12.40	7.00	-5.51	18.29
Benchmark <sup>^</sup> (%)	8.68	4.53	0.23	14.05	2.22	3.73	16.64	11.20	1.57	21.13

<sup>^</sup> 50% FTSE Bursa Malaysia EMAS Shariah Index (FBMS) and 50% Dow Jones Islamic Market World Index (DJIM)

Basis of calculation and assumptions made in calculating the returns:

$$\text{*Percentage growth} = \frac{\text{NAV}_t - \text{NAV}_{t-1}}{\text{NAV}_{t-1}}$$

Where t = current year  
t-1 = previous year

For the period under review i.e. 1 July 2019 to 30 June 2020, the Fund registered a -10.22% return compared to the benchmark return of 8.68%.

### Portfolio Turnover Ratio (PTR)

	2020	2019	2018
PTR (times)	2.19	1.42	1.12
Remarks	The PTR for the financial year ended 30 June 2020 was higher as compared with the financial year ended 30 June 2019 due to increase in investing activities.  The PTR for the financial year ended 30 June 2019 was higher as compared with the financial year ended 30 June 2018 due to a lower percentage of decrease in investing activities compared with average net asset value attributable to unitholders.		

### Distribution

There were no distributions and/or unit splits declared by the Fund for its past three financial year ends.

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

## CONTACT INFORMATION

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

- For internal dispute resolution, you may contact the Customer Service Hotline:
  - Tel : 03-2783 0300
  - Fax : 03-2166 6417 / 03-2711 3036
  - Email : phillipmutual@poems.com.my
  - Website : www.phillipmutual.com  
www.eunitrust.com.my
- If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Securities Industries Dispute Resolution Corporation (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
- You can also direct your complaint to the Securities Commission Malaysia even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Investor Affairs & Complaints Department:
  - via phone to the 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



4. Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:
- (a) via phone to the Aduan Hotline at : 03-2092 3800
  - (b) via fax to : 03-2093 2700
  - (c) via e-mail to : complaints@fimm.com.my
  - (d) via online complaint form available at www.fimm.com.my
  - (e) via letter to : Legal, Secretarial & Regulatory Affairs  
Federation of Investment Managers Malaysia  
19-06-1, 6<sup>th</sup> Floor Wisma Tune  
No.19, Lorong Dungun  
Damansara Heights  
50490 Kuala Lumpur

## APPENDIX: GLOSSARY

<b>“Fund”</b>	Phillip Dana Dividen.
<b>“Investment Manager”</b>	Phillip Capital Management Sdn Bhd 199501004372 (333567-D).
<b>“IOSCO”</b>	International Organization of Securities Commissions.
<b>“Manager” or “PMB”</b>	Phillip Mutal Berhad 200201002746 (570409-K).
<b>“Master Prospectus”</b>	the disclosure document in relation to the Fund.
<b>“NAV”</b>	net asset value (NAV) of the Fund is the total value of the Fund's assets minus its liabilities at a valuation point.
<b>“NAV per unit”</b>	NAV per unit of the Fund is the NAV divided by the total number of units in circulation, at a particular valuation point.
<b>“SACSC”</b>	Shariah Advisory Council of the Securities Commission Malaysia.
<b>“Shariah”</b>	Islamic law comprising the whole body of rulings pertaining to human conducts derived from the sources of Shariah namely the Qur'an (the holy book of Islam), and Sunnah (practices and explanations rendered by the Prophet Muhammad (pbuh)) and other sources of Shariah such as ijtihad (exertion of individual efforts to determine the true ruling of the divine law on matters whose revelations are not explicit) of Shariah scholars.
<b>“Shariah Adviser”</b>	Amanie Advisors Sdn Bhd 200501007003 (684050-H).
<b>“Shariah Supervisory Board”</b>	independent body of specialised jurists in <i>Fiqh al-mua'malat</i> (Islamic commercial jurisprudence).