Date: 8 December 2025

INVESTMENT FUNDS BERHAD 199501004999 (334195-K)

KAF DANA AL-IDDHIKHAR

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors of KAF Investment Funds Berhad and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable enquiries, 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 the Product Highlights Sheet false or misleading.

STATEMENT OF DISCLAIMER

The Securities Commission Malaysia has authorised the issuance of KAF Dana al-Iddhikhar and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the KAF Dana al-Iddhikhar and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the KAF Dana al-Iddhikhar 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 KAF Investment Funds Berhad responsible for the KAF Dana al-Iddhikhar 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.

This Product Highlights Sheet only highlights the key features and risks of KAF Dana al-Iddhikhar. Investors are advised to request, read and understand the Master Prospectus before deciding to invest.

PRODUCT HIGHLIGHTS SHEET
KAF DANA AL-IDDHIKHAR

Name of Fund	KAF Dana al-Iddhikhar.
Fund Category	Money market (Islamic).
Fund Type	Income.
Commencement Date	6 October 2005.
Capital Protected / Guaranteed	No.

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

This Fund is suitable for investors who:

- are conservative in nature in terms of Shariah-compliant investment;
- prefer a consistent reasonable and stable level of return on Shariah-compliant investment;
- prefer a lower level of investment risk; and
- have a short-term investment horizon.

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN?

The Fund seeks to provide a regular stream of income by investing primarily in Islamic money market instruments and other fixed income securities, which comply with Shariah requirements.

Investment Strategy

Investment policy and strategy

The Fund will invest at least 90% of its NAV in a diversified portfolio of short-term sukuk, short-term Islamic money market instruments and short-term Islamic deposits. Alternatively, the Fund may also invest up to 10% of its NAV in high quality sukuk which have a remaining maturity period of more than 397 days but fewer than 732 days.

The Fund shall invest in the following Shariah-compliant securities:

- Islamic money market and sukuk with a minimum local short-term credit rating of P2 by RAM or MARC-2 by MARC;
- sukuk with a minimum local long-term credit rating of A3 by RAM or A- by MARC;
- sukuk issued or guaranteed by the Malaysia's federal government, BNM or other related Malaysian government agencies or any state government of Malaysia;
- sukuk issued or guaranteed/endorsed by banks or other licensed financial institutions;
- Islamic deposits with banks or other licensed Islamic financial institutions;
- any other form of investment/instruments that comply with Shariah requirements and are approved by the SACSC and/or the Shariah Adviser and in accordance with Shariah requirements from time to time.

The credit/default risk is limited to the extent that any sukuk invested must have credit ratings of no lower than A3 by RAM or A- by MARC for long-term instruments and P2 by RAM or MARC-2 by MARC for short-term instruments. In the event that a sukuk is placed under a negative outlook by any rating agencies, the Manager will immediately assess its continued investability and may take the necessary steps to mitigate any negative impact to the Fund. Should the instrument be downgraded below the minimum investment grade, the Manager will divest the instrument. However, in order to protect the Fund's best interest, the Manager has the discretion to take into consideration all relevant factors that affect the fair value of the investment via an internal credit assessment process before deciding on the manner and time frame of the sale.

The Fund's structure is such that it is confined to instruments of short duration of maturity in order to minimise the impact of fluctuations in interest rate on the Fund's performance over the short-term while the credit risks it may face are mitigated by strict limits on concentration of investments, i.e. diversification and due diligence in

the credit assessments by ensuring high credit ratings as mentioned above. Commensurate to this requirement for high liquidity and low tolerance to credit risk, the overall risk profile of the Fund is low.

The Fund seeks to achieve its objective by investing primarily in short-term Islamic money market instruments and short-term sukuk. The Manager will decide which instrument or security to buy based primarily on their yield, relative to their credit quality and the period to maturity. The Fund will at all times place/invest its cash in Islamic money market deposits/instruments and sukuk (listed or unlisted), which are rated by RAM, MARC or other approved rating agencies.

Some of the principal valuation measures used by the Manager for the analysis of Islamic money market instruments and sukuk are as follows:

- Yield to maturity;
- Yield to first call;
- Duration; and
- Other applicable measures as necessary.

Benchmark

Malayan Banking Berhad ("Maybank") one (1) month General Investment Account ("GIA") rate.

Note:

- *The risk profile of the Fund is different from the risk profile of the benchmark;*
- *The Fund assumes a higher risk compared to the benchmark; and*
- *As a result of the higher risk assumed by the Fund, investors should expect returns of the Fund to outperform that of the benchmark.*

Investment in the Fund is not the same as placement in an Islamic deposit with a financial institution.

There are risks involved and investors should rely on their own evaluation to assess the merits and risks when investing in the Fund.

Distribution Policy

Income, if any, will be distributed on a monthly basis. All such distribution will be reinvested into the Fund.

Parties Involved

WHO ARE YOU INVESTING WITH?

Manager	KAF Investment Funds Berhad.
Trustee	CIMB Islamic Trustee Berhad.
Tax adviser	PricewaterhouseCoopers Taxation Services Sdn Bhd.
Auditors	PricewaterhouseCoopers.
Shariah adviser	BIMB Securities Sdn Bhd.

KEY RISKS

WHAT ARE THE KEY RISKS OF THIS INVESTMENT?

- ***Interest rate risk***

  Interest rate risk is crucial in a sukuk fund since sukuk portfolio management depends on forecasting interest rate movements. Valuation of sukuk move inversely with interest rates and the degree of sensitivity to interest rates is a function of sukuk maturity and profit payment as well as the level of interest rates. In the event of rising interest rates, valuation of sukuk will generally decrease and vice versa. Corporate profits may be affected by high interest rates, hence affecting the NAV of the Fund. Therefore, interest rate risk should be low for short-term sukuk, moderate for intermediate term sukuk and high for long-term sukuk. Interest rate risk is mitigated by exercising prudence in the selection of investments, strict monitoring of those investments and ensuring sufficient diversification of the Fund's investments. The above interest rate is a general economic indicator that will have an impact on the management of the Fund regardless whether it is an Islamic unit trust fund or otherwise. It does not in any way suggest that the Fund will invest in conventional financial instruments. All investments carried out for the Fund are in accordance with Shariah requirements.

- ***Credit/default risk***

  Credit risk refers to the possibility that the issuer of a sukuk will not be able to make timely payments of profit on the profit payment date or principal payment on the maturity date. The risk is graded by credit rating agencies that rate the issuer's ability to meet these obligations in a timely manner. Failure to comply with conditions attached to the issue or to make a payment on time will result in an event of default with serious consequences for the issuer and loss to the investor. A default by the issuer will result in a fall in the value

of sukuk which ultimately reduced the NAV of the Fund. The lower the rating, the greater the risk that the sukuk issuer will default. All things being equal, the lower a sukuk's credit rating, the higher its yield should be to compensate investors for assuming higher risk. Mitigating credit risk involves diversification of the Fund's investments.

- ***Shariah status reclassification risk***

  This risk refers to the risk of a possibility that the currently held sukuk or Islamic money market instruments or Islamic deposits invested by the Fund 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 fixed income securities or money market instruments or deposits.

Please be advised that if a Unit Holder invests in units through an IUTA which adopts the nominee system of ownership, the Unit Holder would not be considered to be a Unit Holder under the deed and the Unit Holder may consequently not have all the rights ordinarily exercisable by a Unit Holder (for example, the right to call for a Unit Holder's meeting and to vote thereat and the right to have the Unit Holder's particulars appearing in the register of Unit Holders of the Fund.

FEES & CHARGES

WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?

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

Charges	
Sales charge by distribution channels:	
Direct investment with the Manager	Nil.
Authorised IUTAs	Nil.
Authorised tied agents	Nil.
EPF Members Investment Scheme	Nil.
Repurchase charge	Nil.
Switching fee	Nil.
Transfer fee	Nil.
Other charges	Charges, for instance bank charges, telegraphic charges and courier charges, shall be borne by the Unit Holder in order to execute transactions on behalf of the Unit Holder.

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

Fees	
Annual management fee	0.375% per annum of NAV. *Note: The Manager reserves the right to waive or reduce the annual management fee at its discretion.*
Annual trustee fee	Up to 0.025% of NAV per annum subject to a minimum trustee fee of RM12,000.

Note: All fees and charges disclosed above are expressed on a tax-exclusive basis. Accordingly, to the extent that services provided are subject to tax, the amount of tax payable on any related fees and/or charges will be payable by the Unit Holder and / or the Fund (as the case may be) in addition to the fees and charges as disclosed above.

YOU 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

Average total return:

	Average total returns (%) *			
	1 year	3 years	5 years	10 years
	30/09/2024 - 30/09/2025	30/09/2022 - 30/09/2025	30/09/2020 - 30/09/2025	30/09/2015 - 30/09/2025
Fund	1.84	1.80	1.81	2.84
Maybank 1-month GIA rate	1.70	1.94	1.62	2.41

* The Fund's performances are calculated on NAV per unit to NAV per unit basis.

Annual total return:

	Annual total return* (%) Financial year ended 30 September									
	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	1.84	1.87	1.58	1.59	1.88	2.77	3.60	3.56	3.29	3.35
Maybank 1-month GIA rate	1.70	2.01	1.99	1.15	1.00	1.72	2.41	3.01	3.00	3.87

* The Fund's performances are calculated on NAV per unit to NAV per unit basis.

Performance review:

For the latest financial year, the Fund registered a return of 1.84% outperforming the benchmark, which recorded a return of 1.70%. The Fund's asset allocation during the period was in Islamic deposits which provided a steady level of return at a very low exposure to risk from fluctuations in interest rate and credit risk.

Since its inception, the Fund recorded a return of 70.61% and outperformed its benchmark, which recorded a gain of 63.20%.

Distribution record:

	Financial year ended 30 September					
	2025		2024		2023	
	Interim	Final	Interim	Final	Interim	Final
Gross distribution per unit (sen)	0.11	0.01	0.11	0.01	0.06	0.01
Net distribution per unit (sen)	0.11	0.01	0.11	0.01	0.06	0.01

Portfolio turnover ratio (PTR)

	Financial year ended 30 September		
	2025	2024	2023
PTR	43.85 times	46.23 times	47.22 times

The PTR for the latest financial year was lower than the previous financial year due to an overall decrease in the portfolio rebalancing activities undertaken by the Fund.

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

VALUATIONS AND EXITING FROM INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

The Fund will be valued at least once every Business Day. The valuation of the Fund will be conducted at the close of Bursa Malaysia for that Business Day.

From time to time, Unit Holders will be able to obtain the unit price of the Fund as published in the major newspaper and at our website**, www.kaf.com.my** to monitor their investments. Unit Holders may also obtain the latest NAV per unit by contacting the Manager directly.

HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?

Unit Holders may redeem their investments in the Fund by completing the prescribed repurchase request form and returning it to the Manager before the cut-off time of 4:00 p.m. on a Business Day. Any repurchase request received after 4:00 p.m. on a Business Day will be considered to be received on the next Business Day.

There are no restrictions on the number of units a Unit Holders can redeem out of his investments and no restrictions on the repurchase frequency.

If the repurchase request leaves a Unit Holder with less than 1,000 units or such other lower quantity as the Manager may decide from time to time (minimum investment balance), the Manager has the option to liquidate the balance of the units held in the Unit Holder's account and forward the proceeds to the Unit Holder.

Repurchase proceeds will be paid within seven (7) Business Days from the date on which the repurchase request is received by the Manager.

CONTACT INFORMATION

HOW CAN YOU CONTACT US?

To contact the Manager or to find out about the distribution channels of the Fund, you may call our customer service number: 03-9767 6000 at any time during our office hours: Mondays through Fridays from 9:00 a.m. – 5:30 p.m. or email your enquiries to **investmentfund@kaf.com.my** or visit our website, **www.kaf.com.my**.

HOW DO YOU LODGE A COMPLAINT?

1. For internal dispute resolution, you may contact:

(a)	via phone to	:	03-9767 6000
(b)	via fax to	:	03-9767 6001
(c)	via email to	:	**investmentfund@kaf.com.my**
(d)	via letter to	:	KAF Investment Funds Berhad
			Level 13, Menara IQ
			Lingkaran TRX, Tun Razak Exchange,
			55188 Kuala Lumpur

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)**:

(a)	via phone to	:	03-2272 2811
(b)	via online	:	**www.fmos.org.my** ("File A Complaint")
(c)	via letter/walk in	:	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 Securities Commission Malaysia (SC) even if you have initiated a dispute resolution process with FMOS. To make a complaint, please contact the SC's Consumer & Investor Office:

(a)	via phone to the Aduan Hotline at	:	03-6204 8999
(b)	via fax to	:	03-6204 8991
(c)	via email to	:	**aduan@seccom.com.my**
(d)	via online complaint form available at **www.sc.com.my**		
(e)	via letter to	:	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:

(a)	via phone to	:	03-2092 3800

(b)	via fax to	:	03-2093 2700
(c)	via email 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, 6th Floor Wisma Tune No. 19 Lorong Dungun Damansara Heights 50490 Kuala Lumpur

GLOSSARY

Authorised tied agents	An individual who is duly registered with the Federation of Investment Managers Malaysia to market and distribute unit trust funds.
BNM	Bank Negara Malaysia.
Bursa Malaysia	The stock exchange managed and operated by Bursa Malaysia Securities Berhad.
Business Day	A day on which Bursa Malaysia is open for trading.
EPF	Employees Provident Fund.
Fund	KAF Dana al-Iddhikhar.
IUTA	Institutional unit trust adviser registered with Federation of Investment Managers Malaysia.
MARC	Malaysian Rating Corporation Berhad.
Master Prospectus	Master prospectus dated 30 September 2023 and its supplementary master prospectus(es) (if any).
Net Asset Value or NAV	Means the value of all the fund's assets less the value of all the fund's liability at the valuation point.
RAM	RAM Rating Services Berhad.
RM	The lawful currency of Malaysia, Ringgit Malaysia.
short-term Islamic deposit	Means an Islamic deposit with a tenure of not more than 12 months.
short-term money market instruments / short term sukuk	Means an Islamic money market instrument or a sukuk that meets the following criteria: (a) It must meet either one of the following requirements: (i) it has a legal maturity at issuance of 397 days or less; (ii) it has a remaining term of maturity of not more than 397 days; or (iii) where an Islamic money market instrument or a sukuk is issued by, or the issue is guaranteed by, either a government, government agency, central bank or supranational, the remaining maturity period must not be more than two years; (b) It must be traded or dealt in under the rules of an Eligible Market; and (c) It must not contain an embedded derivative.
Unit Holders	The person registered for the time being as a holder of units of the Fund in accordance with the provisions of the deed.