

Key Data -

A Quick Glimpse of the Fund



Investment Objective and Strategy

DGF

To achieve capital appreciation over the medium to long term through all types of investments that have the potential for above average growth over time.

To invest up to a maximum of 95% in equities.

ECO

To achieve long term high capital growth through investments in emerging companies with market capitalisations of up to RM1,250,000,000 (Ringgit Malaysia One Point Two Five Billion) each.

To invest in securities of emerging companies which are broadly defined as companies in emerging markets with strong potential growth and hands-on management policies but lacking in track records.

SF

To seek long term growth in capital and income by investing in all types of investments.

To invest up to a maximum of 60% in equities.

HGF

To achieve maximum capital appreciation over the long term through all types of investments.

To invest up to a maximum of 95% in equities.

DALI

To achieve a consistent capital growth over the medium to long term.

To invest in permissible investments in accordance with applicable Shariah principles and regulatory policies.

BOF

To provide investors with an opportunity to gain higher than average income over the medium to long term.

To invest in a diversified portfolio consisting principally of bonds, certificates of deposit, short-term money market instruments and other permissible investments.

General Information



Who is the Manager?

BPTMB

Who is the Investment Manager?

BAM

Fund Information

Fund	Type of Fund	Launch Date	Approved Fund Size (Units)	Financial Date	Units In Circulation as at 7 April 2000	Trustee	Designated Fund Manager
DGF	Growth	15 May 1991	550,000,000	30 April	465,115,000	ARB	Lee Chiah Cheang
ECO	Small-cap	10 May 1994	700,000,000	30 June	426,653,525	UTMB	Lee Chiah Cheang
SF	Balanced	10 August 1995	500,000,000	31 August	232,701,635	UTMB	Lee Chiah Cheang
HGF*	Aggressive Growth	28 September 1995	700,000,000	31 October	690,952,800	UTMB	Lee Chiah Cheang
DALI	Islamic Growth	7 May 1998	500,000,000	31 May	210,679,375	AMTB	Zulkifli Bin Ishak
BOF	Income	28 July 1999	200,000,000	31 July	5,289,900	AMTB	Zulkifli Bin Ishak

* On 29 February 2000, an application had been submitted to the Securities Commission for approval to increase the fund size to one (1) billion units.

What is the Selling Price per Unit?

The Selling Price of a unit for the above Funds, with the exception of BOF shall be equal to the NAV per Unit determined at the next valuation point (end of the business day) after the Manager has received an application for units plus a sales charge of between 5% to 10%. The rounding up of the Selling Price will be up to 4 decimal points and payable to the Manager.

Since BOF is a no load Fund, the Selling Price of a unit for BOF equals to the NAV computed as above but excluding any sales charge.

Please refer to page 40 for details.

What is the Redemption Price per Unit?

The Redemption Price is equal to the NAV per Unit as at the next valuation point (end of the business day) after a request is received. There is no repurchase charge. The rounding of the Redemption Price will be to 4 decimal points.

The cut off time for accepting redemption and sales is 4.00pm on each Business Day.

Please refer to page 40 for details.

Transactions



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What is the minimum initial investment?	<p>DGF RM100</p> <p>DALI RM500</p> <p>ECO, SF, HGF and BOF RM1,000</p>
What is the minimum additional investment?	<p>DALI RM50</p> <p>DGF and SF RM100</p> <p>ECO, HGF and BOF RM500</p>
Is there a minimum redemption amount?	<p>DGF, ECO, SF, HGF and DALI No.</p> <p>BOF Minimum redemption is RM1,000.</p> <p><i>(Please refer to page 52 for further details)</i></p>
Is a Unitholder entitled to a transfer or switch?	<p>Yes.</p> <p><i>(Please refer to page 54 for further details)</i></p>
Is there any restriction on the frequency of redemption?	<p>No.</p>
Is there a minimum holding requirement?	<p>Yes.</p> <p><i>(Please refer to page 52 for further details)</i></p>
What is the period for payment of redemption monies?	<p>Within 10 days upon receipt of the Request to Repurchase from you.</p>
What is the cooling-off period?	<p>Within 6 Business Days of receipt by the Manager of the applications for investment.</p> <p>Cooling-off is not applicable to EPF investments.</p> <p><i>(Please refer to page 41 for further details.)</i></p>

Fees, Charges and Expenses



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What is Management Expense Ratio (MER)?

MER is the ratio of the sum of the fees and the recovered expenses of the unit trust scheme to the average value of the unit trust scheme calculated on a daily basis.

The MER refers to the fees and expenses that you pay during the time your money is invested in the Fund. The MER is paid directly from the Fund and is made up of 3 components – Manager’s Fee, Trustee’s Fee and the Fund’s Expenses permitted by the Trust Deed – and pays for expenses incurred in the administration and investment of each Fund.

What was the Management Expense Ratio for the last financial year 1999?

DGF	1.64%
ECO	1.56%
SF	1.60%
HGF	1.53%
DALI	1.62%
BOF	Not applicable (BOF is still in its 1 st financial year)

Please refer to page 41 for further details.

What is the Sale Charge?

Between 5% of 10% of the NAV per unit for all equity Funds. *(There is no sales charge for BOF)*

Is there any repurchase charge?

No.

What is the Annual Management Fee?

An annual fee of 1.5% is applicable to all equity Funds and 0.95% applies to BOF only. The fee is paid out of each respective Fund calculated daily based on the GNAV of the Fund.

Please refer to page 39 for further details

What is the Trustee Fee?

The Trustee is entitled to an annual fee of a designated percentage of the GNAV of each Fund calculated on daily basis.

Please refer to page 39 for further details

Rebates and Soft Commission

Stockbroking rebates are credited back to the Fund. Soft commissions in the form of research materials, data and quotation services, computer software incidental to investment management of the Fund and investment related publications received from brokers are retained by the Manager or the Investment Manager in consideration of the fact that these goods and services are of demonstrable benefit to unitholders and where dealings are on a best execution basis.

Your are advised to consider the fees and charges before making an investment decision

Would there be regular dividend payment?

This will be consistent with each Fund's objective and distribution where payable will be paid in the form of dividends* or units split.

* Reinvestment of Dividends (applicable to DGF, SF, HGF and BOF)

You are advised to present your dividend warrants for payment within 6 months from the date of the dividend warrants. All unclaimed dividends will be automatically reinvested into additional units at the expiry of the warrants based on the Selling Price (less any charges) published on the following day after the expiry date of the dividend warrant.

Unclaimed Monies

This is applicable to ECO and DALI only.

In accordance to the Unclaimed Moneys Act, 1965, the Manager will declare all unclaimed dividends to the Registrar of Unclaimed Moneys, Accountants General's Department at the end of one year's period after the dividend payment date (date of the dividend warrant). During this period, unitholders are able to claim their dividends from the Manager by providing all the necessary documentation to authenticate their claims.

What about units split?

Any gain achieved will be distributed in the form of units split at the specified distribution date and as and when it is deemed appropriate for each Fund.

Please refer to page 42-46 for the financial highlights of the Funds over the last 5 years

The Investor Profile

What is the likely Investor Profile?

DGF Growth Fund	You should be a long-term investor with an investment time horizon of more than 5 years, and seek capital appreciation with dividend income being secondary. You are willing to take moderate risks in pursuit of better returns.
ECO Small-cap Fund	You are an investor who looks for high capital gains through small companies that offer high growth potential. In this instance, you would be willing to take higher risks for higher returns in your investments.
SF Balanced Fund	You look for both capital gains and dividend income. You tend to be more conservative in terms of investment.
HGF Aggressive Growth Fund	You are an investor who looks for maximum capital appreciation and do not expect to receive dividends. You are willing to take higher risks in anticipation of higher returns
DALI Islamic Growth Fund	You are sensitive to the Shariah requirements and seek to achieve long-term capital growth through a portfolio of investments that adhere to the Shariah principles.
BOF Bond Fund	It is recommended to investors who are more cautious about taking higher risks and who seek regular income through investments in a portfolio of fixed-income securities. The Fund is also suitable for investors who seek to diversify their investments across various asset classes.

Past performance, past earnings or distribution record of the Fund are not a guarantee or an indication of the Fund's future performance/earnings/distributions.

Please read this Prospectus carefully and consult your financial or other professional adviser if you are in any doubt about any feature or nature of the Fund.

You are advised to consider fees and charges before investing in the Fund. Unit prices and distributions payable (if any) may go down as well as up.