

How Do I start An Investment?

The Basics

Is there a minimum initial investment?

You can start off with an investment of minimum RM1,000 (Ringgit Malaysia One Thousand) only for all Funds except for DGF and DALI where the minimum initial investments are RM100 (Ringgit Malaysia One Hundred) and RM500 (Ringgit Malaysia Five Hundred) respectively.

You may choose to invest the units through lump sum cash plan or EPF funds or even utilise the loan facility available to you. However the availability of such facility is still subject to the approval of the end financier. You are advised to read and understand the Risk Disclosure Statement for loan financing as investing through the loan financing scheme is more risky than investing with your own savings.

(Please refer to Appendix 1 for the Unit Trust Loan Financing Risk Disclosure Statement)

What about subsequent investments?

If you are an existing investor of any of the following Funds, you can make additional investments at any one time with the minimum amount as follows or you can opt to participate in the Regular Investment Plan (RIP). There is no maximum limit to the number of units or amount you can invest.

DGF	ECO, HGF or BOF	SF*	DALI
RM100	RM500	RM100	RM50

RIP is a facility offered by the Manager to all unitholders of all Funds. For your convenience, you can invest regularly using the Autodebit or Standing Instruction arrangements we have made for you with selected banks throughout Malaysia.

* The SF is tailored for you to participate in the Regular Investment Plan by investing a fixed monthly amount of at least RM100 for a period of five (5) years. For the first five (5) years after your initial investment, the Manager shall not be bound to comply with your request to repurchase part of your units if the effect thereof would result in you holding less than your initial investment. Please note that this is only applicable to SF with RIP.

Illustration:

Assuming you make an application to invest RM1,000 in the Fund.

The published Selling Price per Unit on the following day after your application is received by the Manager is RM1.00.

Therefore, the units credited to your account is:

$$\frac{\text{Amount Invested}}{\text{Selling Price per Unit}} = \frac{\text{RM1,000}}{\text{RM1.0000}} = 1,000 \text{ units}$$

You are required to complete an application form which is available at any of the Manager's offices or BHL Bank branches (please refer to the list of the Manager's offices and BHL Bank branches on pages 77 - 79).

Term of the Fund

The duration of each Fund is indefinite. However, the Deed provides for a number of circumstances under which the Trustee may terminate the Fund.

Recognition as Unitholder

You will be recognised as an Unitholder upon being registered and registration will take effect only after application form and monies are received.

Can I use my EPF funds to invest with BPTMB?

Yes.

How can I redeem my investment?

You may redeem your units at any time by simply completing the Redemption Form and return it to any of the Manager's offices or BHL Bank branches on any Business Day.

If you are an unitholder of DGF, ECO or HGF and still hold the Fund certificate, you may redeem by completing the Form of Request to Repurchase on the reverse side of the Fund certificate or the Redemption Form and return it to any of the Manager's offices or BHL Bank branches on any Business Day for further processing.

On receiving your request, the Manager will repurchase the units at the Redemption Price which is quoted in the major daily newspapers on the following Business Day.

Illustration:

Assuming that you have requested the Manager to repurchase One Thousand (1,000) units of your investment. The Redemption Price per Unit quoted on the following business day upon receipt of your request was RM 1.0000.

$$\begin{aligned}\text{Redemption proceeds} &= \text{Redemption Price per Unit} \times \text{Number of units redeemed} \\ &= \text{RM1.0000} \times 1,000 \text{ units} \\ &= \text{RM1,000}\end{aligned}$$

The Manager shall remit the redemption proceeds to the unitholder within ten (10) days from the date the repurchase request is received by the Manager.

The Trustee has the right to suspend the repurchase of units by the Manager in a situation where it is impractical for the Manager to calculate the Net Asset Value and provided the Trustee considers it to be in the interest of Unitholders to do so. In canceling units subject to a repurchase request, the Trustee may consider it contrary to the interests of Unitholders for investments of the Fund to be sold or where investments cannot be liquidated at an appropriate price or terms. Accordingly, the Trustee should suspend the repurchase of units and call for a Unitholders' meeting.

How much can I redeem?

DGF

You may redeem any amount of units. However, the Manager shall not be bound to comply with any request to partially repurchase units if the effect thereof would be that you hold less than one hundred (100) units.

ECO, SF, HGF and DALI

You may redeem any amount of units. However, the Manager shall not be bound to comply with any request to partially repurchase units if the effect thereof would be that you hold less than five hundred (500) units.

BOF

The minimum redemption amount is RM1,000 per transaction. However, the Manager shall not be bound to comply with any request to partially repurchase units if the effect thereof would be that you hold less than five hundred (500) units.

Is there a restriction on the frequency for redemption?

No.

Communication With Investors

Confirmation Advice Slips

Each time you purchase units for any of the Funds, a Confirmation Advice Slip is sent out to you by ordinary post.

Statements of Account

A statement summarising all transactions effected within each calendar year ending 31 December will be generated and sent to you.

Financial Reports

You will be informed of the Fund's performance through an audited annual report for the financial year end of the Fund and an unaudited interim report (applies to a six-month period). The reports will be sent to you within 2 months of the two stated periods.

Newspaper

The Manager publishes the Fund's Selling/Redemption Prices of units and the Net Asset Value per unit daily in at least one national Bahasa Melayu and one national English newspaper.

Newsletter

You will receive a half-yearly newsletter, Investment Touch (inTOUCH) which keeps you informed of your investment's progress and updates you on the economy and the share market performance.

Who do I contact for clarification or further information?

You can seek the assistance of our Customer Service personnel at 03-77262088 ext. 7 on fund related issues at the Head Office, regional offices and branches (Mondays to Fridays from 9.00 a.m. to 5.30 p.m) or alternatively, you can e-mail us via csd@pacifictrust.com.my for any clarification or visit our homepage at www.bhlbunittrust.com.my.

What is Fund Switching?

Switching is a facility offered by the Manager to existing Unitholders. This facility enables you to convert units of one Fund to units of another unit trust fund managed by the Manager.

You are entitled for a first free switch out of a Fund. After which the Manager will charge RM100 for every subsequent switch.

Please refer to the switching illustration:

Types of Funds		Pricing		Switching Fee
Existing Fund	Intended Fund	Units Redeemed at	Units Acquired at	
Balanced/Equity	Balanced/Equity	NAV	NAV	RM100
Balanced/Equity	Non-equity (BOF)	NAV	NAV	RM100
Non-equity (BOF)	Balanced/Equity	NAV	Selling Price	Nil

If you switch from the BOF into the balanced fund or any of the equity funds managed by the Manager, units will be redeemed at the NAV per unit and the proceeds will be used to acquire units of the intended equity/balanced fund at the Manager's Selling Price per unit. There will be no switching fee involved.

For switching from the balanced fund or any of the equity fund managed by the Manager into the BOF, units will be redeemed at the NAV per unit and the proceeds will be used to acquire units of the intended BOF at the NAV per unit. There will be an additional switching fee of RM100 per transaction.

Exception

Switching out of DALI into a non shariah fund (in this instance, applies to balanced/all equity and non-equity fund(s) managed by the Manager) is not permissible under the Shariah principle.

Are there any charges for Switching?

RM100 per transaction if you switch from an equity/balanced fund into the BOF. However, the Manager will waive the switching fee for unitholders exercising their first switch out of a Fund.

What is Transfer?

You are entitled to transfer the units registered in your name to another person in the form as approved by the Manager.

Does the Manager allow Regular Withdrawals?

Yes.

Regular Withdrawal Plan

Regular Withdrawal Plan (RWP) is a facility offered by the Manager to Unitholders. This facility permits you to make a choice as to whether you require an automatic redemption of units on a half-yearly or yearly basis. This may be exercised on the 15th of the month. Once exercised, you will receive your redemption proceeds from your total unitholdings at the Redemption Price published on the 15th (if this is not a Business Day then the Redemption Price will be based on the next Business Day after the 15th).

In order to activate the first RWP withdrawal, the minimum amount in your account has to be at least RM10,000 and the minimum amount per withdrawal is RM500. All dividend distributions due from the Fund will be re-invested into your account.

You are required to complete the RWP application form to join this facility. The RWP application form is available at any of the Manager's offices or BHL Bank branches.