

I-CITADEL HYBRID TRUST 5 **I-CHT5**



SAFEGUARD YOUR WEALTH

I-CHT5 safeguards your wealth against unforeseen events, enables structured distribution aligned with your objectives, mitigates legal and financial risks, and ensures enduring financial security for beneficiaries and future generations.

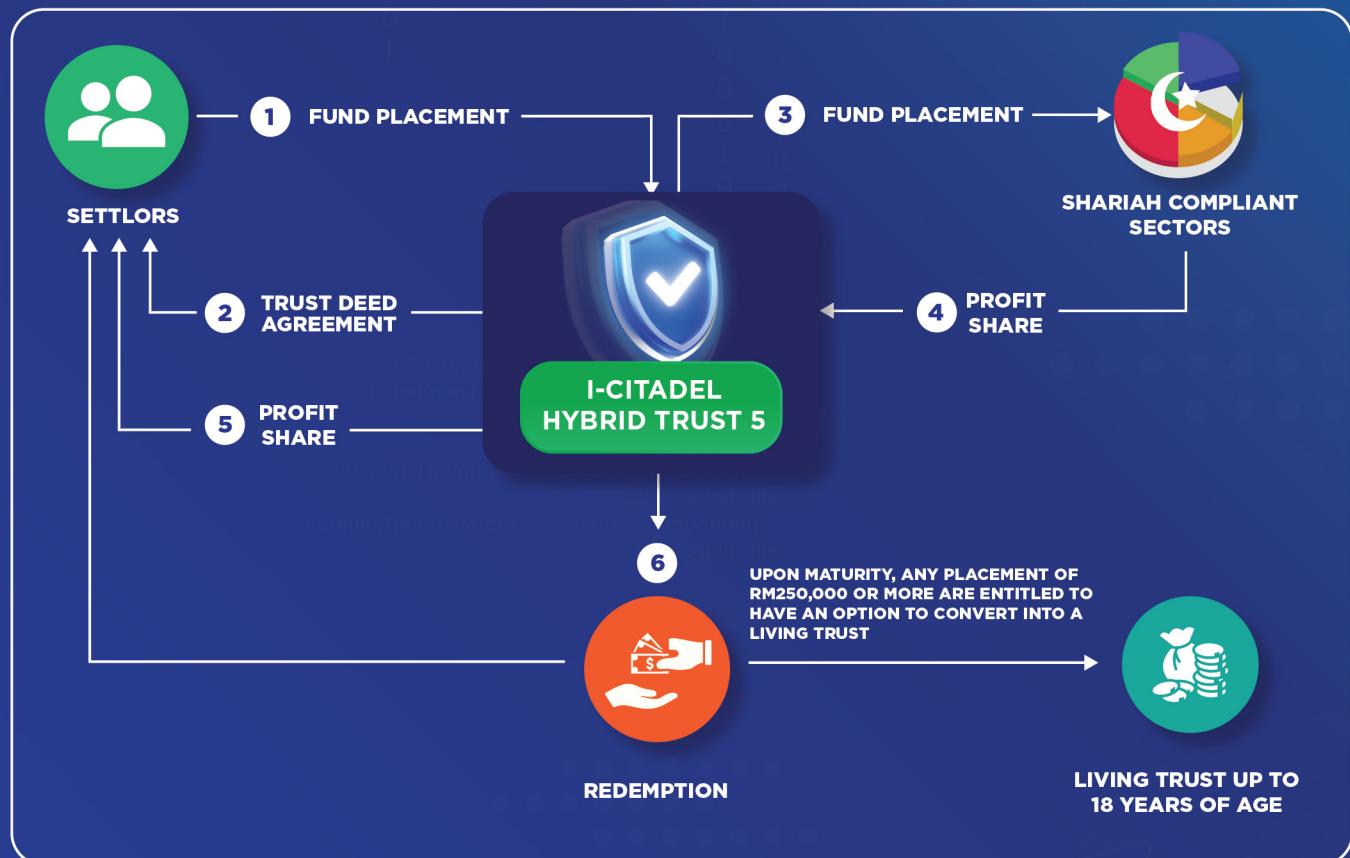
I-CHT5 OBJECTIVE

Our Shariah-compliant trust is designed to provide a balance between wealth preservation and wealth creation by placing in a mix of assets that offer different levels of risk and expected return.

INDUSTRY OVERVIEW

The Trust fund aims to achieve short to medium term moderate expected yield returns in Shariah-compliant sectors in various countries, including emerging markets. Some of the sectors we are currently exploring include alternative financing, technology, manufacturing, pharmaceutical, renewable energy, logistics, services and many others.

TRUST STRUCTURE



- 1 Client Funds**
Funds placed in I-CHT5 based on Mudarabah.
- 2 Trust Deed**
Client receives Trust Deed Agreement after deposit.
- 3 Shariah Placements**
I-CHT5 fund placed in Shariah-compliant businesses.
- 4 Profit-Sharing**
Businesses generated profit.
- 5 Profit Distribution**
Profit-share distributed to settlors.
- 6 Redemption**
Funds distributed to client or placed in Living Trust

BENEFITS

- FINANCIAL SECURITY**
- PROTECTING ASSETS**
- TAX MINIMIZATION**
- FACILITATING CHARITABLE GIVING**

FEATURES



Shariah Structure : Mudarabah
Tranche Size : RM100,000,000 only (Tranche 5)
Minimum Placement : RM50,000
Currency : MYR



1% Rebate for Loyalty Bonus Upon Maturity will be entitled for ROLLOVER - our way of rewarding your loyalty with us.

Expected 12% per annum for placement of RM50,000 and above

Profit Sharing Ratio : 50:50
Multiples Of : RM10,000
Trust Tenure* : 2 years
Payment Deliverables : Quarterly

Trust Issuer: Citadel Trustee Berhad
Distribution Manager: Citadel Wealth Partners Sdn Bhd
Shariah Advisor: Muamalah Financial Consulting Sdn Bhd

Offer Period : 1st July 2025 - 29th Sept 2025

Based on agreed profit cap, after deducting 1% trustee fees

*Upon death or Total Permanent Disability (Brain Death) of the settlors. Settlors who placed RM250,000 and above will have the option either to redeem or to convert the Trust from i-CHT5 to the Living Trust, where the beneficiaries will only receive the trust amount when they reach 18 years old in the Living Trust, with a projected profit share 6% per annum

MORE INFORMATION

This placement is neither fixed nor guaranteed and it depends on the financial performance of the project. Hence no declaration of profit-sharing, non-payment of capital placed shall not constitute an event of default. Placements are subject to placement risks including the possible loss of the principal amount placed. Any projection or forecast used in these commentaries are not necessarily indicative of future or likely performance and does not reflect actual placement results and are not performance guarantees.

IMPORTANT NOTES

This fact sheet is not an advertisement, recommendation, and offer to sell, or a solicitation of an offer to subscribe the product. The information contained herein is for information purposes only, is not intended to provide placement advice and should not be relied upon in that regard. Prospective settlors should consider their own financial circumstances and the suitability of this placement as part of their individual placement portfolio and should consult with a professional financial advisor. This term sheet is confidential and to be circulated to the settlors only. Any public use or distribution is strictly prohibited. The information sources herein are believed to be reliable but Citadel Trustee Berhad (including its affiliates, subsidiaries or group) does not make any representation in this respect and accept no responsibility as its accuracy or completeness and shall not be liable for damage arising out of any person's reliance upon this information. None of the information contained herein has been reviewed or approved by any regulatory authority in any jurisdiction.



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