

Your Future, Your Choice

No matter your choices, we have
the solution **#ForYou**



Humanising Financial Services.



Maybank

Asset Management

It's never too early to start planning ahead to achieve your financial goals. Maybank Flexible Retirement Solution is the all-in-one investment choice offering funds to suit the investor you are today, with options for your changing needs in the future.



Benefits of Maybank Flexible Retirement Solution



Flexibility to meet changing life stage needs



Funds aim for target returns of 5% – 8% p.a.*



Expected income distribution of up to 7% p.a.**



Capital preservation strategy to protect against downside risks

Capital preservation does not equal capital protection or capital guarantee

Note: These are not PRS (Private Retirement Scheme) funds.

**There is no guarantee that the respective Funds will achieve their investment objective.*

***Distribution generated from yield and/or capital for decumulation class.*



Suitable for your life choices

Whether you are newlyweds setting up a life together, parents of young children planning for their future, retirees living out your best years or anywhere else along life's path – you can aim to achieve your financial goals with Maybank Flexible Retirement Solution.

Multiple Aspirations

Fund Objective



To receive regular payouts that can supplement your lifestyle needs during retirement or other life stages.

Maybank Global Wealth Conservative-I Fund

Target Return: **5%** p.a.*

Decumulation feature:

- quarterly income distribution fixed at 7% p.a.** (1.75% per quarter), regardless of the Fund's return
- the income distribution is NOT the return of the Fund, and may be made from capital and/or gains of the Fund



To balance achieving long term capital appreciation with regular payouts to offset lifestyle expenses.

Maybank Global Wealth Moderate-I Fund

Target Return: **6%** p.a.*

Combines both:

- reinvestment of income and capital gains back into the Fund for capital appreciation, and
- regular payouts to provide a passive income stream

Expected income distribution of 2.0% – 2.5% p.a.



To aggressively grow and build your wealth, ploughing profits back for more potential returns.

Maybank Global Wealth Growth-I Fund

Target Return: **8%** p.a.*

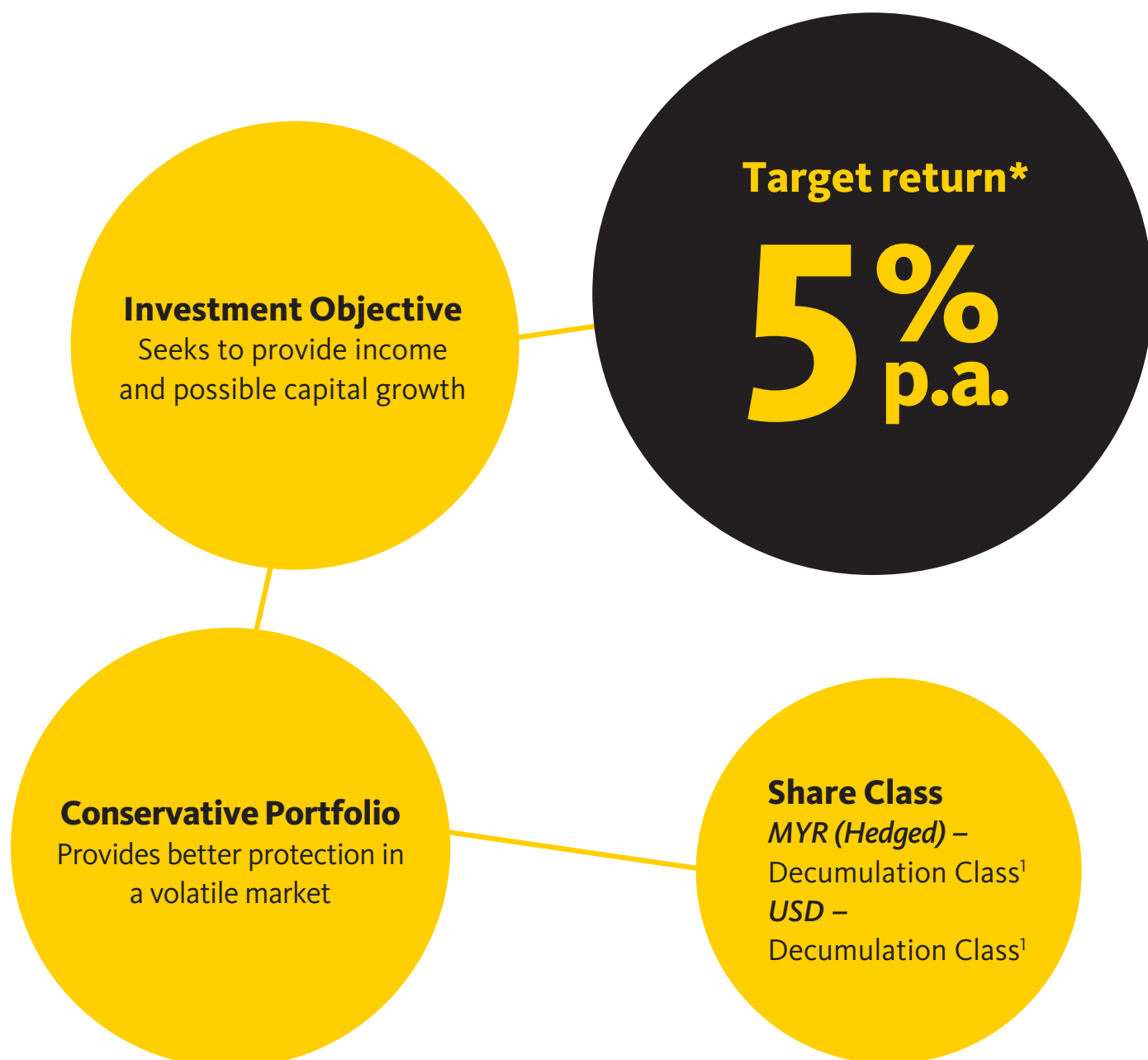
Reinvests income and capital gains back into the Fund, to compound long-term growth of your savings.

*There is no guarantee that the respective Funds will achieve their investment objective.

**Distribution generated from yield and/or capital for decumulation class.

Highlights of Maybank Flexible Retirement Solution

Maybank Global Wealth Conservative-I



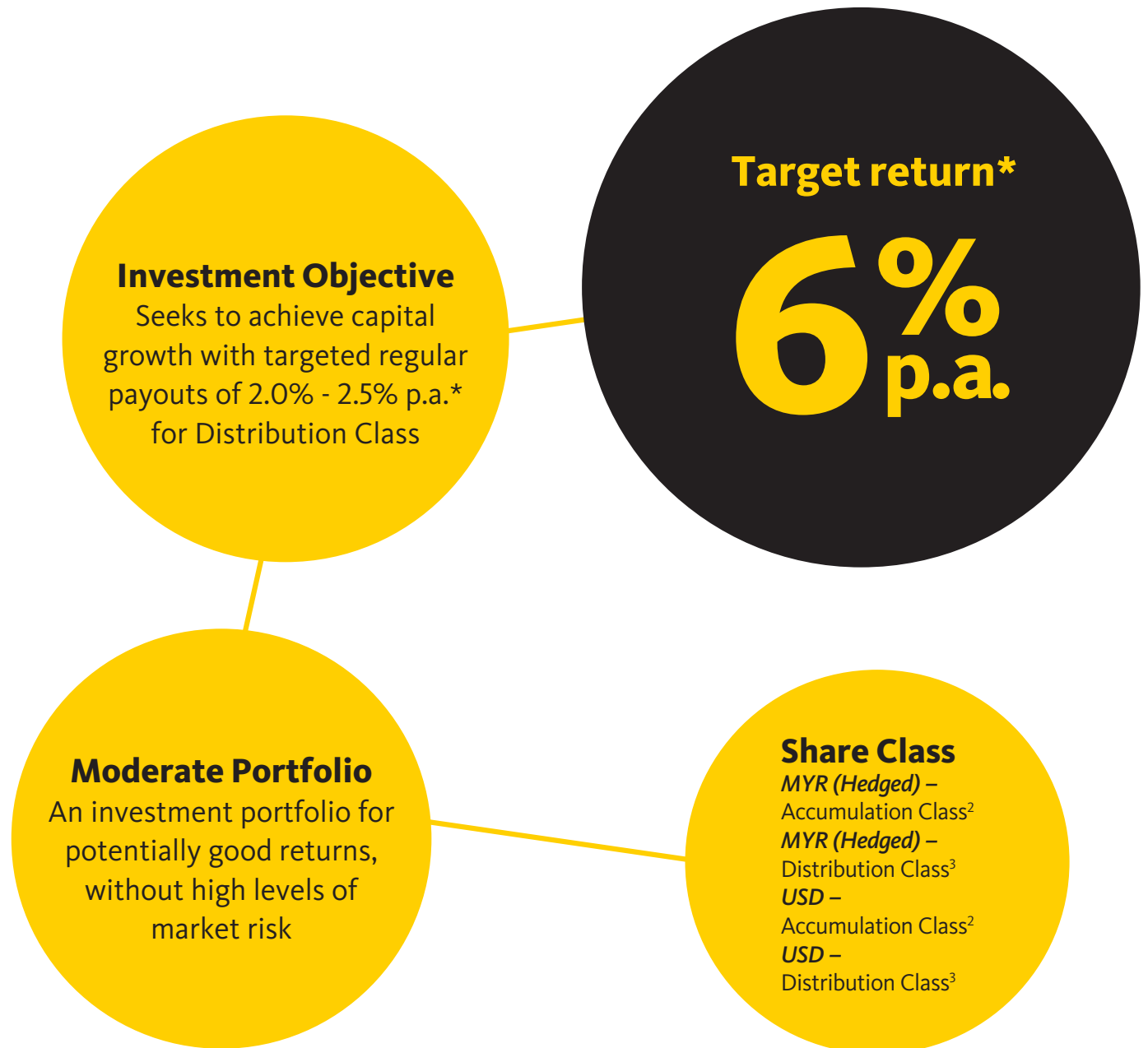
¹ Decumulation Class

Provides higher income payouts to savers, by drawing down capital to convert assets to income in a systematic manner.

What this means for you

Opt for this share class if you want to supplement post-retirement income or to generate consistent cash flows for your lifestyle.

Maybank Global Wealth Moderate-I



² Accumulation Class

Reinvests income and capital gains back into the Fund, to compound long-term growth of savings.

What this means for you

Opt for this share class if your focus is on capital appreciation rather than generating regular cash flows.

Maybank Global Wealth Growth-I

Investment Objective

Seeks to achieve capital growth by capturing opportunities in Shariah-compliant equities

Target return*

8%
p.a.

Growth Portfolio

Enjoy potentially higher capital appreciation with a more aggressive investment strategy

Share Class

MYR (Hedged) –
Accumulation Class²
USD –
Accumulation Class²

Note: These are not Private Retirement Scheme (PRS) Funds.



³ Distribution Class

Regular payouts of 2.0% - 2.5% p.a.* to provide a passive income stream to investors.

What this means for you

Opt for this share class if you prefer to receive cash payouts to supplement your retirement lifestyle.

Key Fund Data

**Maybank
Global Wealth
Conservative-I**

**Maybank
Global Wealth
Moderate-I**

**Maybank
Global Wealth
Growth-I**

Manager	Maybank Asset Management Sdn Bhd (“MAM” or “Manager”)		
External Investment Manager	Maybank Islamic Asset Management Sdn Bhd (“MIAM”)		
Launch Date	13 February 2023	15 February 2022	
Fund Category / Type	Mixed Assets (Islamic) / Income and Growth	Mixed Assets (Islamic) / Growth	
Investment Adviser	Schroder Investment Management (Singapore) Ltd		
Shariah Adviser	Amanie Advisors Sdn Bhd		
Financial Year End	31 December	30 April	31 March
Class	MYR (Hedged) – Decumulation Class ¹ USD – Decumulation Class ¹	MYR (Hedged) – Accumulation Class ² MYR (Hedged) – Distribution Class ³ USD – Accumulation Class ² USD – Distribution Class ³	MYR (Hedged) – Accumulation Class ² USD - Accumulation Class ²
Investment Objective	The Fund aims to provide income and possible capital growth over the medium to long term	The Fund seeks to achieve capital growth over the medium to long term	
Investment Policy & Strategy	<p>The Fund invests, directly or indirectly, in global fixed and floating rate sukuk issued by governments, government agencies, supnationals and companies, global Shariah-compliant equities, global Shariah-compliant equity-related securities (including Shariah-compliant ADRs, Shariah-compliant GDRs and Shariah-compliant warrants), Islamic money market instruments and Islamic deposits.</p> <p>The Fund may also invest in Islamic CIS, including but not limited to, Islamic REITs and Islamic ETFs, which may be based on commodities such as gold.</p>		

	Maybank Global Wealth Conservative-I	Maybank Global Wealth Moderate-I	Maybank Global Wealth Growth-I
Benchmark	Maybank 12-month MYR Islamic fixed deposit rate + 2%	Maybank 12-month MYR Islamic fixed deposit rate + 3%	Maybank 12-month MYR Islamic fixed deposit rate + 5%
Asset allocation	As a % of Net Asset Value (NAV)	As a % of Net Asset Value (NAV)	As a % of Net Asset Value (NAV)
Shariah-compliant equities and Shariah-compliant equity-related securities ⁴	10% - 60%	20% - 70%	40% - 90%
Sukuk	30% - 90%	20% - 70%	10% - 50%
Islamic CIS ⁵	Up to 20%	Up to 20%	Up to 20%
Islamic liquid assets ⁶	Up to 20%	Up to 20%	Up to 20%
Sales Charge***	Up to 5.00% of the NAV per Unit		
Annual Management Fee	Up to 1.80% p.a. of the NAV of each Class		
Trustee Annual Trustee Fee	TMF Trustees Malaysia Berhad 0.04% p.a. of the NAV of the Fund		
Redemption of Units	May redeem any amount of units, provided the Minimum Unit Holdings requirement of 1,000 units is met		
Cooling-Off Period	Six (6) business days commencing from the date the application for Units is received		

Maybank Global Wealth Conservative-I – Fund Class information

Class	MYR (Hedged) – Decumulation Class ¹	USD - Decumulation Class ¹
Initial Offer Price	RM0.50	USD0.50
Minimum Initial Investment****	RM1,000	USD1,000
Minimum Additional Investment****	RM100	USD100
Distribution Policy	<p>Distribution will be made on a quarterly basis or at such other frequency as the Manager may decide in its absolute discretion.</p> <p>As the Classes are intended to be decumulating classes, the Fund may distribute from realised income, realised gains, unrealised income and/or unrealised gains to enable the Fund to distribute income on a regular basis in accordance with the distribution policy of the Classes. Any declaration and payment of distribution will have the effect of lowering the NAV of the Fund.</p> <p>In addition, any distribution out of the Fund's capital may amount to a reduction of part of the Unit Holders' original investment and may also result in reduced future returns to Unit Holders. When a substantial amount of the original investment is being returned to the Unit Holders, it has a risk of eroding the capital of the Fund and may, over time, cause the NAV of the Classes to fall. The greater the risk of capital erosion that exists, the greater the likelihood that, due to capital erosion, the value of future returns would also be diminished.</p>	

Maybank Global Wealth Moderate-I – Fund Class information

MYR Class	MYR (Hedged) – Accumulation Class ²	MYR (Hedged) – Distribution Class ³
Minimum Initial Investment****	RM1,000	RM1,000
Minimum Additional Investment****	RM100	RM100
Distribution Policy	The Fund is not expected to distribute income for this Class	Distribution, if any, shall be on an annual basis and at the discretion of the Manager
USD Class	USD – Accumulation Class ²	USD – Distribution Class ³
Minimum Initial Investment****	USD1,000	USD1,000
Minimum Additional Investment****	USD100	USD100
Distribution Policy	The Fund is not expected to distribute income for this Class	Distribution, if any, shall be on an annual basis and at the discretion of the Manager

Distribution for

MYR (Hedged) - Distribution Class and USD - Distribution Class

You may elect to either receive income payment via cash payment mode or reinvestment mode. If you did not elect the mode of distribution, all income distribution will be automatically reinvested into additional Units in the Fund.

Unit Holders who elect to receive income payment via cash payment mode may receive the income payment by way of electronic payment into the Unit Holder's bank account on the income payment date (which is within 10 days from the Ex-distribution Date).

All bank charges for the electronic payment will be borne by the Unit Holders. The transfer charges will be deducted directly from the transferred amount before being paid to the Unit Holder's bank account.

Note: If you are investing in the Fund through our distributors, you will be subject to the applicable mode of distribution (i.e., cash payment or reinvestment or both) which has been chosen by our distributors. Please check with the respective distributors for the mode of distribution available to you.

Maybank Global Wealth Growth-I – Fund Class information

Class	MYR (Hedged) – Accumulation Class ²	USD - Accumulation Class ²
Minimum Initial Investment****	RM1,000	USD1,000
Minimum Additional Investment****	RM100	USD100
Distribution Policy	The Fund is not expected to distribute income	

Note: These are not Private Retirement Scheme (PRS) Funds.

* There is no guarantee that the respective Funds will achieve their investment objective.

** Distribution generated from yield and/or capital for decumulation class.

*** The Manager reserves the right to waive or reduce the sales charge from time to time at our absolute discretion. Investors may negotiate for a lower sales charge. All sales charges will be rounded up to 2 decimal places and will be retained by the Manager.

**** Or such other lower number of units as determined by us from time to time. Our distributors may have a lower minimum initial and/or additional investments than the above for investments made via the distributors subject to their terms and conditions for investment.

¹ Decumulation Class	Provides higher income payouts to savers, by drawing down capital to convert assets to income in a systematic manner. <i>What this means for you</i> <i>Opt for this share class if you want to supplement post-retirement income or to generate consistent cash flows for your lifestyle.</i>
² Accumulation Class	Reinvests income and capital gains back into the Fund, to compound long-term growth of savings. <i>What this means for you</i> <i>Opt for this share class if your focus is on capital appreciation rather than generating regular cash flows.</i>
³ Distribution Class	Regular payouts of 2.0% - 2.5% p.a.* to provide a passive income stream to investors. <i>What this means for you</i> <i>Opt for this share class if you prefer to receive cash payouts to supplement your retirement lifestyle.</i>
⁴ Shariah-compliant equity-related securities	Include but are not limited to Shariah-compliant American Depository Receipts (ADRs), Shariah-compliant Global Depository Receipts (GDRs) and Shariah-compliant warrants.
⁵ Islamic CIS	Include but are not limited to Islamic REITs and Islamic ETFs which may be based on commodities such as gold.
⁶ Islamic liquid assets	Include but are not limited to Islamic deposits and Islamic money market instruments.

www.maybank-am.com.my



For more information on Maybank Flexible Retirement Solution, please contact your Relationship Manager or Maybank Asset Management's Client Servicing Team at +603 2297 7888 or visit www.maybank-am.com.my

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Disclaimer: This brochure contains a brief description of the Funds and is not exhaustive. Investors are advised to request, read and understand the Prospectus before deciding to invest. The Prospectus for Maybank Global Wealth Conservative-I Fund dated 13 February 2023, Maybank Global Wealth Moderate-I Fund and Maybank Global Wealth Growth-I Fund dated 15 February 2022, and their supplementaries if any ("Prospectuses") have been lodged with the Securities Commission Malaysia ("SC"), who takes no responsibility for its contents. Copies of the Prospectuses can be obtained at our office or at our distributor's branches. Investors are again advised to read and understand the content of the Prospectuses before investing. Among others, Investors should consider the fees and charges involved. The price of units and distribution made payable, if any, may go down as well as up. The past performance of the Funds should not be taken as indicative of future performance.

SC's approval or authorisation, or the registration, lodgement or submission of the Prospectuses does not amount to nor indicate that the SC has recommended or endorsed the Funds or the advertisement, nor reviewed this brochure.