

# Maybank Constant Income Fund 8

## WHAT is Maybank Constant Income Fund 8 ("the Fund") ?

The Fund is a 3-year close-ended fixed income fund that aims to provide income through investments in a portfolio of fixed income securities.

## WHY consider Maybank Constant Income Fund 8 ?



### Potential Higher Returns Than 3-Year FD Rate<sup>1</sup>

Indicative annual income distribution of 4.30% - 4.80% per annum<sup>2</sup> based on Investment Amount (see illustration below)



### Regular Income Distribution<sup>2</sup>

The Fund aims to distribute income on an annual basis



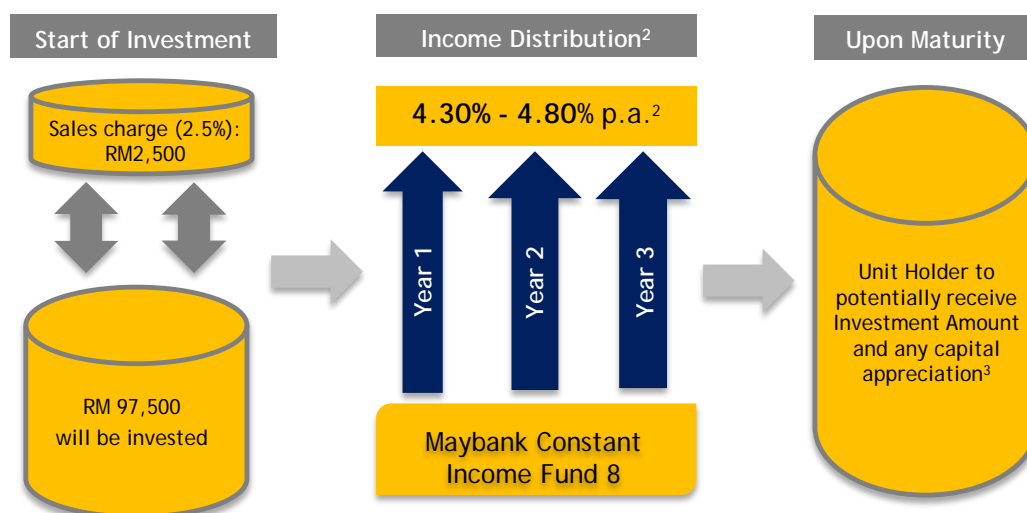
### Non-Taxable Income Distribution



### Minimised Currency Risk By Hedging USD to RM

## Payout Structure

The illustration below is based on an Investment Amount<sup>3</sup> of RM 100,000.



<sup>1</sup> 3-Year Maybank Fixed Deposit Rates: 3.15% p.a. as at 30 September 2019 and may be subject to change as at the commencement date of the Fund. (Source: [www.maybank2u.com.my](http://www.maybank2u.com.my))

<sup>2</sup> The distribution rate is indicative. The Fund will distribute income on an annual basis based on the Investment Amount invested, subject to availability of income. The targeted income distribution may be achieved barring defaults or losses of the underlying fixed income securities and/or adverse market conditions.

<sup>3</sup> Please note that the Fund is NOT capital protected. The Investment Amount may be jeopardised if Unit Holders make an early redemption or if there are defaults or losses of the underlying fixed income securities and/or adverse market conditions.

Fund Name	Maybank Constant Income Fund 8 ("MCIF8" or "Fund")											
Fund Management Company	Maybank Asset Management Sdn. Bhd. ("MAM" or "Manager")											
External Investment Manager	Maybank Asset Management Singapore Pte. Ltd. ("MAMS")											
Offer Period	<p>A period of not more than 45 calendar days from the date of the Prospectus or such shorter period as may be determined by us. The Offer Period may be shortened by us where we determine that it is in the best interest of the Unit Holders to commence investments of the Fund, subject to the Trustee's approval.</p> <p>We may also decide not to commence investments for the Fund if we are of the view that the Fund is unable to achieve a viable fund size or the target yield due to prevailing market condition. In such instances, we shall return the amount subscribed together with the sales charge to the Unit Holders within 10 calendar days from the expiry of the Offer Period.</p>											
Offer Price	RM 1.00 per unit											
Category / Type	Fixed Income (Close-ended)											
Investor Profile	<p>This Fund is suitable for you if:</p> <ul style="list-style-type: none"> <li>➢ you have a moderate to high risk appetite;</li> <li>➢ you have medium term investment horizon; and</li> <li>➢ you are seeking income distribution on an annual basis.</li> </ul>											
Commencement Date	The 7 <sup>th</sup> business day immediately following the end of the Offer Period or such earlier date as may be determined by the Manager in the event the Manager determines that it is in the best interest of the Unit Holders.											
Investment Objective	The Fund aims to provide Unit Holders with income through investments in a portfolio of fixed income securities.											
Investment Strategy	<p>The Fund seeks to achieve its investment objective by investing a minimum of 80% of the Fund's NAV in RM denominated Fixed Income Securities and/or foreign currency Fixed Income Securities (foreign currency Fixed Income Securities are Fixed Income Securities denominated in currencies other than RM). However as the Fund approaches the Maturity Date, the Manager may choose to invest in Liquid Assets and/or collective investment schemes to facilitate the payout of the proceeds to Unit Holders after the Maturity Date. A maximum of 20% of the Fund's NAV will be invested in liquid assets and/or collective investment schemes.</p>											
Asset Allocation	<table border="1"> <thead> <tr> <th>Asset Type</th> <th>Range</th> </tr> </thead> <tbody> <tr> <td>Foreign currency and/or RM denominated Fixed Income Securities</td> <td>Minimum of 80% of the Fund's NAV</td> </tr> <tr> <td>Liquid Assets and/or collective investment schemes</td> <td>Maximum of 20% of the Fund's NAV</td> </tr> </tbody> </table>	Asset Type	Range	Foreign currency and/or RM denominated Fixed Income Securities	Minimum of 80% of the Fund's NAV	Liquid Assets and/or collective investment schemes	Maximum of 20% of the Fund's NAV					
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Foreign currency and/or RM denominated Fixed Income Securities	Minimum of 80% of the Fund's NAV											
Liquid Assets and/or collective investment schemes	Maximum of 20% of the Fund's NAV											
Distribution Policy	The Fund will declare income distribution annually, subject to the availability of income, during the tenure of the Fund.											
Minimum Initial Investment	RM 1,000.00 or such other amount as determined by the Manager.											
Minimum Additional Investment	RM 1,000.00 or such other amount as determined by the Manager.											
Tenure and Maturity Date	The tenure of the Fund is 3 years. The maturity date is 3 years from the Commencement Date or such earlier date in accordance with the provisions of the Deed.											
Performance Benchmark	The prevailing 3-year Maybank fixed deposit rate as at the Commencement Date. (Source: <a href="http://www.maybank2u.com.my">www.maybank2u.com.my</a> )											
Sales Charge	Up to 2.50% of the offer price of the Fund will be imposed by the Manager.											
Annual Management Fee	Nil.											
Trustee	TMF Trustees Malaysia Berhad ("Trustee")											
Annual Trustee Fee	0.03% p.a. of the NAV of the Fund (excluding foreign custodian fees and charges), accrued daily and payable monthly to the Trustee.											
Exit Fee	<table border="1"> <thead> <tr> <th>Period from the Commencement Date</th> <th>Exit fee based on the exit amount</th> </tr> </thead> <tbody> <tr> <td>Up to the first anniversary</td> <td>3.50%</td> </tr> <tr> <td>The next Business Day following the first anniversary up to the second anniversary</td> <td>2.50%</td> </tr> <tr> <td>The next Business Day following the second anniversary up to the Maturity Date</td> <td>1.50%</td> </tr> <tr> <td>Maturity Date</td> <td>Nil.</td> </tr> </tbody> </table>	Period from the Commencement Date	Exit fee based on the exit amount	Up to the first anniversary	3.50%	The next Business Day following the first anniversary up to the second anniversary	2.50%	The next Business Day following the second anniversary up to the Maturity Date	1.50%	Maturity Date	Nil.	
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**Disclaimer:** The Prospectus for the Maybank Constant Income Fund 8 dated 21 October 2019 has been registered with the Securities Commission Malaysia, who takes no responsibility for its contents. A copy of the Prospectus can be obtained from our office, our distributor's sales offices or any of Maybank's distribution branches. Units will only be issued upon receipt of an application form referred to in and accompanying the Prospectus. Investors are advised to read and understand the content of the Prospectus 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.