MAYBANK Q-OPPORTUNITIES FUND
(“the Fund”)

Date of Issuance: 17 July 2018

RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors of Maybank Asset Management Sdn Bhd and they have collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omissions of other facts which would make any statement in the Product Highlights Sheet false or misleading.

STATEMENT OF DISCLAIMER

The Securities Commission Malaysia has authorised the issuance of Maybank Q-Opportunities Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the Maybank Q-Opportunities Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the Maybank Q-Opportunities Fund or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of Maybank Asset Management Sdn Bhd responsible for the Maybank Q-Opportunities Fund and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.
1. What is Maybank Q-Opportunities Fund?
The Fund is Maybank Asset Management Sdn Bhd’s equity fund that aims to provide unit holders with above benchmark (FBM Top 100) equity returns via a diversified equity portfolio and capital appreciation over the long term*.

* Long term means a period of more than five (5) years.

2. Fund Suitability
The Fund is suitable for Sophisticated Investors*:
• with a long term investment horizon;
• who have a high risk tolerance in anticipation of potentially higher returns; and/or
• who seek capital appreciation over the long term and do not require regular income from their investment in the Fund.

* Please refer to the definition of “Sophisticated Investors” in the master information memorandum for more details.

3. Investment Objective
The Fund is an equity fund that aims to:-
• provide unit holders with above benchmark (FBM Top 100) equity returns via a diversified equity portfolio; and
• provide unit holders with capital appreciation over the long term.

4. Key Product Features

<table>
<thead>
<tr>
<th>Fund Type</th>
<th>Capital growth.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fund Category</td>
<td>Equity.</td>
</tr>
<tr>
<td>Benchmark</td>
<td>FBM Top 100.</td>
</tr>
<tr>
<td>Launch Date</td>
<td>4 July 2011.</td>
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</tbody>
</table>

Investment Style & Strategy
The strategy of the Fund in meeting its investment objective will primarily comprise of two pillars i.e. sector & stock selection and equity exposure management:-

Sector & stock selection:
• The strategy of the Fund is to select those sectors & stocks that outperform the benchmark;
• Sector & stock selection are made after an extensive study of industry and company-specific fundamentals and valuations;
• The first step in filtering the investable universe shall be based on the screening of available data. The stock valuation parameters to be considered shall include size (market capitalization), liquidity (average trading volume), valuation (price earnings multiple) and financial strength (net gearing); and
• The second step of the stock selection process will involve the Manager performing fundamental analysis, which includes assessment of management credibility, business model, competitive position and financial strength.
Equity exposure management:
- The Manager will make adjustments to the Fund’s equity exposure in order to mitigate any potential loss when a general downturn in the equity market is expected;
- The Fund’s exposure to equity will be continuously monitored and adjusted in accordance with the Manager’s outlook;
- The Manager’s market outlook takes into consideration macroeconomic factors such as GDP growth, interest rates, inflation, currencies and impact of government policies;
- Any uninvested funds will be placed or invested in money market placement or instruments for additional income and flexibility to reinvest; and
- In normal circumstances, the Fund’s equity exposure shall not be lower than 70% of the Fund’s total net asset value (“NAV”).

The liquidity of the Fund will be safeguarded by a sufficient allocation into liquid assets and investing only in stocks with adequate liquidity.

*The investment style & strategy is further elaborated in item 3.1.10 of the master information memorandum.*

<table>
<thead>
<tr>
<th>Manager</th>
<th>Maybank Asset Management Sdn Bhd.</th>
</tr>
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<tbody>
<tr>
<td>Management Fee</td>
<td>Up to 1.25% per annum of the NAV of the Fund. The management fee is calculated and accrued daily and payable monthly to the Manager.</td>
</tr>
<tr>
<td>Sales Charge</td>
<td>Up to 5.00% of the NAV per unit of the Fund.</td>
</tr>
<tr>
<td>Redemption Charge</td>
<td>The Manager will not impose a redemption charge.</td>
</tr>
<tr>
<td>Switching Fee</td>
<td>RM10.00 per switch.</td>
</tr>
<tr>
<td>Transfer Fee</td>
<td>RM10.00 per transfer.</td>
</tr>
<tr>
<td>Trustee</td>
<td>RHB Trustees Berhad.</td>
</tr>
<tr>
<td>Trustee Fee</td>
<td>0.05% per annum of the NAV of the Fund, subject to a minimum fee of RM18,000 per annum. The trustee fee is calculated and accrued daily and payable monthly to the Trustee.</td>
</tr>
<tr>
<td>Minimum Initial Investment</td>
<td>RM50,000.00 or such other amount as may be decided by the Manager from time to time.</td>
</tr>
<tr>
<td>Minimum Additional Investment</td>
<td>RM10,000.00 or such other amount as may be decided by the Manager from time to time.</td>
</tr>
<tr>
<td>Minimum Units Held</td>
<td>50,000 units or such other amount as may be determined by the Manager from time to time.</td>
</tr>
<tr>
<td>Distribution Policy</td>
<td>The Fund is not expected to distribute income. However, incidental distribution can be declared whenever appropriate.</td>
</tr>
</tbody>
</table>

5. Asset Allocation

<table>
<thead>
<tr>
<th>LIMITS</th>
<th>INVESTMENT INSTRUMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum of 70% and maximum of 95% of the Fund’s NAV</td>
<td>equities traded in or under the rules of an Eligible Market*; and warrants that carry the right in respect of a security traded in or under the rules of an Eligible Market*.</td>
</tr>
</tbody>
</table>

* Please refer to the definition of “Eligible Market” in the master information memorandum for more details.
Minimum of 5% and maximum of 30% of the Fund’s NAV

- fixed deposits; and
- money market instruments i.e. treasury bills, Bank Negara Malaysia bills, Bank Negara Malaysia negotiable notes, bankers acceptance, negotiable instruments of deposits, repurchase agreements and commercial papers.

6. Key Risks

Specific Risks

a) Stock Specific Risk

Prices of a particular stock may fluctuate in response to the circumstances affecting individual companies such as adverse financial performance, news of a possible merger or loss of key personnel of a company. Any adverse price movements of such stock will adversely affect the Fund’s NAV.

b) Sector Risk

Sector risk is the risk that the stocks of many companies in one sector will fall in price at the same time because of an event that affects the entire industry. The purchase of stocks concentrating on only one sector represents the risk whereby the prices of stocks underlying the NAV of the Fund will fluctuate in similar orientation in response to the sector.

c) Interest Rate Risk

Interest rate risk refers to the impact of interest rate changes on the valuation of money market instruments. When interest rates rise, money market instruments prices generally decline and this may lower the market value of the Fund’s investment in money market instruments. The reverse may apply when interest rates fall. In order to mitigate interest rate risk, the Manager will need to manage the money market instruments taking into account the coupon rate and time to maturity of the money market instruments.

d) Credit and Default Risk

Credit risk relates to the creditworthiness of the issuers of the money market instruments and their expected ability to make timely payment of interest and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of the money market instrument. In the case of rated money market instruments, this may lead to a credit downgrade. Default risk relates to the risk that an issuer of a money market instrument either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the money market instruments. This could adversely affect the value of the Fund.

Investors are reminded that the above list of risks may not be exhaustive and if necessary, they should consult their adviser(s), e.g. their bankers, lawyers, stockbrokers or independent professional advisers for a better understanding of the risks.

For more details, please refer to item 4.1 in the master information memorandum for the general risks of investing in the Fund.

Note: If your investments are made through an institutional unit trust adviser ("Distributor") which adopts the nominee system of ownership, you would not be deemed to be a unit holder under the deed and as a result, your rights as an investor may be limited. Accordingly, we will only recognise the Distributor as a unit holder of the Fund and the Distributor shall be entitled to all the rights conferred to it under the deed.
7. Valuation of Investment

The Fund must be valued at least once every Business Day*. The valuation of the Fund will be carried out in a fair and accurate manner. The Fund will be valued at 5:30 p.m. every Business Day.

Unit holders will be able to obtain the unit price of the Fund from www.maybank-am.com.my. Alternatively, the Manager’s client servicing personnel can be contacted at 03-2297 7888.

* Please refer to the definition of “Business Day” in the master information memorandum for more details.

8. Exiting from Investment

<table>
<thead>
<tr>
<th>Submission of Redemption Request</th>
<th>The cut-off time for redemption request shall be at 3:30 p.m. on a Business Day.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment of Redemption Proceeds</td>
<td>The Manager will pay the redemption proceeds to unit holders on T* + 5 days.</td>
</tr>
<tr>
<td>Remittance of Redemption Proceeds</td>
<td>The Manager shall remit redemption proceeds to the bank account held in the name of the unit holder(s).</td>
</tr>
</tbody>
</table>

* T is the day where a request/application to redeem is received by the Manager before the cut-off time.

For both creation and redemption of units, the Manager shall not be held responsible for any delay or loss incurred in the event of:

- Real Time Electronic Transfer of Funds and Securities (RENTAS) experiencing problems;
- Any remittance of fund that does not correspond with the request promptly;
- Inaccurate details (i.e. identity card number, account number, etc.) provided by unit holders; or
- Circumstances beyond the control of the Manager or the Trustee.

9. Contact Information

I. For internal dispute resolution, you may contact:

Clients Servicing Personnel
Tel : 03-2297 7888
Fax : 03-2297 7998
Email : mamcs@maybank.com.my
Website : www.maybank-am.com

II. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Securities Industry Dispute Resolution Center (SIDREC):

a. via phone to : 03-2282 2280
b. via fax to : 03-2282 3855
c. via email to : info@sidrec.com.my
d. via letter to : Securities Industry Dispute Resolution Center (SIDREC) Unit A-9-1, Level 9, Tower A Menara UOA Bangsar No. 5, Jalan Bangsar Utama 1 59000 Kuala Lumpur
III. You can also direct your complaint to the Securities Commission Malaysia (“SC”) even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC’s Consumer & Investor Office:

a. via phone to : 03-6204 8999  
b. via fax to : 03-6204 8991  
c. via email to : aduan@seccom.com.my 
d. via the online complaint form available at www.sc.com.my 
e. via letter to : Consumer & Investor Office  
    Securities Commission Malaysia  
    No 3 Persiaran Bukit Kiara  
    Bukit Kiara  
    50490 Kuala Lumpur

IV. Federation of Investment Managers Malaysia (“FIMM”)’s Complaints Bureau:

a. via phone to : 03-2092 3800  
b. via fax to : 03-2093 2700  
c. via email to : complaints@fimm.com.my  
d. via online complaint form available at www.fimm.com.my  
e. via letter to : Legal, Secretarial & Regulatory Affairs  
    Federation of Investment Managers Malaysia  
    19-06-1, 6th Floor Wisma Tune  
    No. 19 Lorong Dungun  
    Damansara Heights  
    50490 Kuala Lumpur