Maybank Constant Income Fund 5

WHAT is Maybank Constant Income Fund 5 ("the Fund")?

The Fund is a 3-year close-ended fixed income fund that aims to provide annual income through investments in a portfolio of RM denominated and/or foreign currency fixed income securities.

WHY consider Maybank Constant Income Fund 5?

1. Potential Higher Returns Than 3-Year FD Rate
   Indicative annual income distribution of 4.50% - 5.00% per annum

2. Non-Taxable On Income Distribution

3. Regular Income Distribution
   The Fund aims to distribute income on an annual basis

4. Minimised Currency Risk By Hedging USD to RM

Note: The Fund is NOT capital protected. The recovery of investment amount may be jeopardised if investors make an early redemption or in the occurrence of a default or losses of the underlying fixed income securities.

Payout Structure

The illustration below is based on an Investment Amount of RM 100,000.

1. 3-Year Maybank Fixed Deposit Rates: 3.20% p.a. as at 1 September 2016 and may subject to change as at the commencement date of the fund. Source: www.maybank2u.com.my

2. The distribution rate is indicative and is subject to change. The targeted income distribution may be achieved barring any unforeseen or drastic market movement. The targeted rate of income distribution will be determined on the commencement date of the Fund.

3. Please note that the Fund is NOT capital protected. The recovery of investment amount may be jeopardized if investors make an early redemption or in the occurrence of a default or losses of the underlying fixed income securities.

4. Subject to the availability of income, the Fund will distribute income on an annual basis based on the Investment Amount invested.

5. The distribution rate is indicative and is subject to change. The targeted income distribution may be achieved barring any unforeseen or drastic market movement. The targeted rate of income distribution will be determined on the commencement date of the Fund.

6. Fees and charges that are applicable for the indicated amount stated herein are subject to Goods and Services Tax (GST) of 6.0%.

Start of Investment

RM 3,000 sales charge
RM 97,000 will be invested

Income Distribution2

4.50% - 5.00% p.a.

Year 1
Year 2
Year 3

Upon maturity

Customer to receive back Investment Amount

Maybank Constant Income Fund 5
Launch Date: 19 September 2016

Offer Period: A period of not more than 45 calendar days from the date of the Prospectus or such shorter period as determined by us. The Offer Period may be shortened by us in the event the Fund is fully subscribed or where we determine that it is in the best interest of the Unit Holders, subject to the Trustee’s approval. Units of the Fund are only available for purchase during the Offer Period.

Offer Price: RM 1.00 per unit

Category / Type: Fixed Income (Close-ended) / Income

Investor Profile: This Fund is suitable for you if:
- you have a moderate to high risk appetite;
- you have an investment horizon of 3 years; and
- you are seeking income distribution on an annual basis.

Investment Objective: The Fund aims to provide Unit Holders with income through investments in a portfolio of Fixed Income Securities.

Investment Strategy: 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 priced in currencies other than RM). However, as the Fund approaches the Maturity Date, we may choose to invest in Liquid Assets to facilitate the payout of the proceeds to Unit Holders after the Maturity Date.

- RM denominated Fixed Income Securities
- The Fund will invest in RM denominated Fixed Income Securities with a minimum rating of "A" by MARC or its equivalent rating by RAM at the point of purchase.
- Foreign currency Fixed Income Securities
- The Fund will invest in foreign currency Fixed Income Securities with a minimum rating of “BB” by S&P or its equivalent rating by Moody’s and/or Fitch.

Asset Allocation:

<table>
<thead>
<tr>
<th>Asset Type</th>
<th>Range</th>
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</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</td>
<td>Remaining balance of the Fund’s NAV</td>
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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 us.

Minimum Additional Investment: RM 1,000.00 or such other amount as determined by us.

Minimum Redemption Units: 1,000 units

Minimum Holdings: 1,000 units

Tenure and Maturity Date: The tenure of the Fund is 3 years. The Maturity Date is the third (3rd) anniversary of the Commencement Date. If that date is not a Business Day, the Maturity Date shall be the first Business Day following the date that is the third (3rd) anniversary of the Commencement Date.

Performance Benchmark: The prevailing 3-year Maybank Berhad fixed deposit rate as at the Commencement Date. Source: www.maybank2u.com.my

Sales Charge: Up to 3.00% of the offer price of the Fund.

Annual Management Fee: NIL.

Annual Trustee Fee: 0.03% per annum of the NAV of the Fund (excluding foreign custodian fees and charges), accrued daily and payable monthly to the Trustee.

Switching Fee: Not applicable. Switching is not allowed.

Transfer Fee: RM 10.00 per transfer. We reserve the right to waive or reduce the transfer fee at its absolute discretion.

Exit Fee: Depending on when the redemption request is made, Unit Holders will be charged the following fees for early redemption:
- a) 3.5% of the NAV per Unit of the Fund from the Commencement Date up to the first anniversary of the Fund.
- b) 2.5% of the NAV per Unit of the Fund from the Business Day immediately following the first anniversary up to the second anniversary of the Commencement Date.
- c) 1.5% of the NAV per unit of the Fund from the Business Day immediately following the second anniversary up to the Business Day immediately prior to the third anniversary of the Commencement Date.

Nil at the Maturity Date of the Fund. The exit fee is non-negotiable and will be retained by the Fund for the benefit of the remaining Unit Holders. The exit fee will not be applicable for Unit Holders exercising their cooling-off right or who redeem their Units prior to the Commencement Date.

Goods and Services Tax (GST): All fees, charges and expenses stated herein are exclusive of GST at 6%. The Unit Holder and/or the Fund, as the case may be, are responsible to pay the applicable amount of GST in addition to the fees, charges and expenses stated herein.

Disclaimer: The Prospectus for the Maybank Constant Income Fund 5 dated 19 September 2016 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.