**WHAT** is Maybank Constant Income Fund 4 (“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 4?

1. **Potential Higher Returns Than 3-Year FD Rate**
   Indicative annual income distribution of 5.00% - 5.25% 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**

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**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.

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**Payout Structure**

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

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1. **Start of Investment**
   - RM 3,000 sales charge
   - RM 97,000 will be invested

2. **Income Distribution**
   - Year 1, Year 2, Year 3
   - 5.00% - 5.25% p.a.

3. **Upon maturity**
   - Customer to receive back Investment Amount

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1. 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.
2. Subject to the availability of income, the Fund will distribute income on an annual basis based on the Investment Amount invested.
3. 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.
4. Fees and charges that are applicable for the indicated amount stated herein are subject to Goods and Services Tax (GST) of 6.0%.
A foreign Manager first in the case of the distribution of the Remaining assets at the redemption of the Fund's NAV. The rate of the Fund is at an absolute minimum of 80% of the Fund's NAV. However, the Manager may choose to invest in Liquid Assets to facilitate the payout of the proceeds to Unit Holders after the Maturity Date.

**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 Fixed Income Securities denominated in currencies other than RM). However, the Fund approaches the Maturity Date, the Manager may choose to invest in Liquid Assets to facilitate the payout of the proceeds to Unit Holders after the Maturity Date.

**Asset Allocation**

<table>
<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</td>
<td>Remaining balance of the Fund’s NAV</td>
</tr>
</tbody>
</table>

**Distribution Policy**

The Fund will declare income distribution annually, subject to the availability of income, during the tenure of the Fund.

**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.

**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) 1.50% 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.