

Maybank Constant Income Fund 6

WHAT is Maybank Constant Income Fund 6 (“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 MYR denominated and/or foreign currency fixed income securities. The Fund also has an early maturity feature where the Manager may terminate the Fund before the Maturity Date at its discretion subject to achieving the early maturity requirements¹.

WHY consider Maybank Constant Income Fund 6 ?

- 1 Potential Higher Returns Than 3-Year FD Rate²**
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 basis³
- 4 Minimised Currency Risk By Hedging USD to MYR**

¹ Early Maturity will be triggered when The NAV per Unit of the Fund is at or higher than the Target NAV per unit for at least ten (10) consecutive Business Days. Early maturity may fall on a date, earliest on the 1st anniversary of the Commencement Date, up to a date, 30 days before the 3rd anniversary of the Commencement Date. Please refer to the Fund’s Prospectus for computation of the Target NAV.

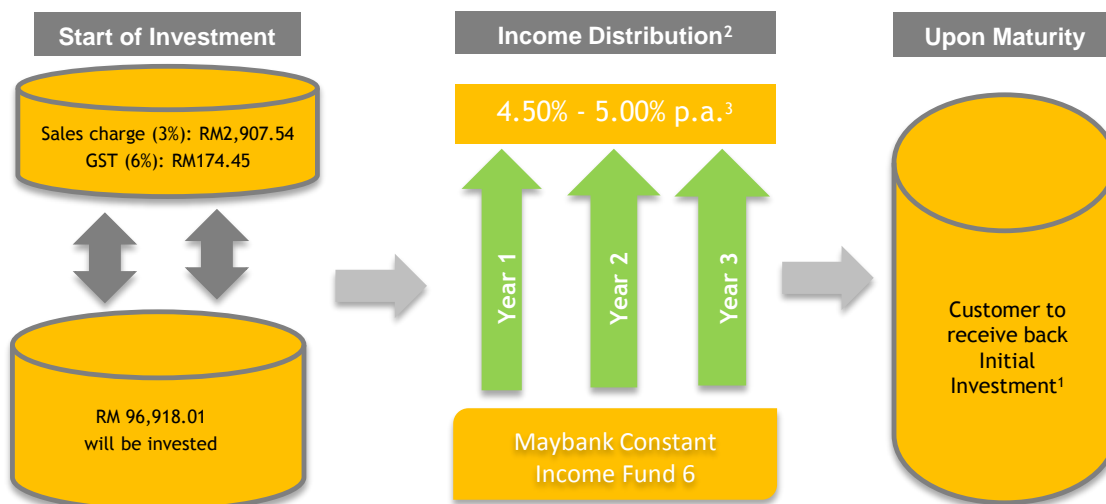
² 3-Year Maybank Fixed Deposit Rates: 3.20% p.a. as at 28 February 2017 and may subject to change as at the commencement date of the fund. Source: www.maybank2u.com.my

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.

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 bonds and/ or fixed income securities.

Payout Structure

The illustration below is based on an Investment Amount¹ of RM 100,000.



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 bonds and/or 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.

Note: The illustration above assumes that Early Maturity is not triggered throughout the tenure of the Fund.

Launch Date	17 March 2017									
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. The offer price will be the Selling Price and the Redemption Price throughout the Offer Period.									
Category / Type	Fixed Income (Close-ended)									
Investor Profile	<p>This Fund is suitable for you if:</p> <ul style="list-style-type: none"> ➢ 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	<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 denominated Fixed Income Securities (foreign currency denominated Fixed Income Securities are Fixed Income Securities denominated in currencies other than RM). However as the Fund approaches the Maturity Date, we 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.</p> <p><u>RM denominated Fixed Income Securities</u></p> <p>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.</p> <p><u>Foreign currency denominated Fixed Income Securities</u></p> <p>The Fund will invest in foreign currency denominated Fixed Income Securities with a minimum rating of "BB-" by S&P or its equivalent rating by Moody's and/or Fitch.</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 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	The tenure of the Fund is three (3) years. The Fund will mature on the third (3rd) anniversary of the Commencement Date or such earlier date in accordance with the provisions of the Deed or subject to the Early Maturity feature. 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. <i>Source: www.maybank2u.com.my</i>									
Sales Charge*	Up to 3.00% of the offer price of the Fund. <i>*We reserve the right to waive or reduce the sales charge at its absolute discretion.</i>									
Management Fee	Nil.									
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.									
Exit Fee	<table border="1"> <thead> <tr> <th>Period from the Commencement Date</th> <th>Exit Fee based on the redemption 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 third anniversary</td> <td>1.50%</td> </tr> </tbody> </table>	Period from the Commencement Date	Exit Fee based on the redemption 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 third anniversary	1.50%	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.
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Goods and Services Tax (GST)	All fees and charges which are incurred by the Fund and payable to the Manager, the Trustee and/or other service providers are subject to GST, where applicable, at the current prevailing rate of 6% or such other prescribed rate as may be imposed by the government or other authorities from time to time.									

Disclaimer: The Prospectus for the Maybank Constant Income Fund 6 dated 17 March 2017 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.