

**FUND OBJECTIVE**

The Maybank Flexi Income Fund - MYR Class ("MFIFMYR" or "the Fund") is a fixed income fund that aims to outperform its benchmark by investing in a portfolio of fixed income securities, equities, real estate investment trusts ("REITs") and/or exchange-traded funds ("ETFs").

Any material change to the investment objective of the Fund would require Unit Holders' approval.

**FUND INFORMATION**

**Fund Category**

Fixed Income

**Fund Type**

Income

**Launch Date**

28-Nov-19

**Inception Date**

27-Dec-19

**Benchmark**

70% Maybank 12-month fixed deposits rate + 30% MSCI Asia Pacific Ex-Japan Index

**NAV Per Unit**

RM 1.0341

**Class Size**

RM 23.44 million

**Total Fund Size (all classes)**

RM 152.12 million

**Distribution Policy**

Subject to availability of income, distribution will be made on a quarterly basis. Distribution will be made from realised income and/or gain.

**Initial Offer Price (IOP)**

RM1.0000

**Sales Charge**

Up to 3.00% of the NAV per Unit

**Redemption Charge**

Nil

**Annual Management Fee**

Up to 1.50% per annum of the NAV of each Class

**Annual Trustee Fee**

Up to 0.04% per annum of the NAV of the Fund, (excluding foreign custodian fees and charges) accrued daily and paid monthly to the Manager

**Min. Initial Investment**

RM1,000 or such other amount as may be decided by the Manager from time to time.

**Min. Additional Investment**

RM100 or such other amount as may be decided by the Manager from time to time.

**Cut-off time for injection / Withdrawal**

4.00 p.m. on a Business Day as stated in Prospectus / Information Memorandum. Do note that times may differ from respective distributors.

**Period of payment after withdrawal**

Within 10 calendar days

**Financial Year End**

31-Aug

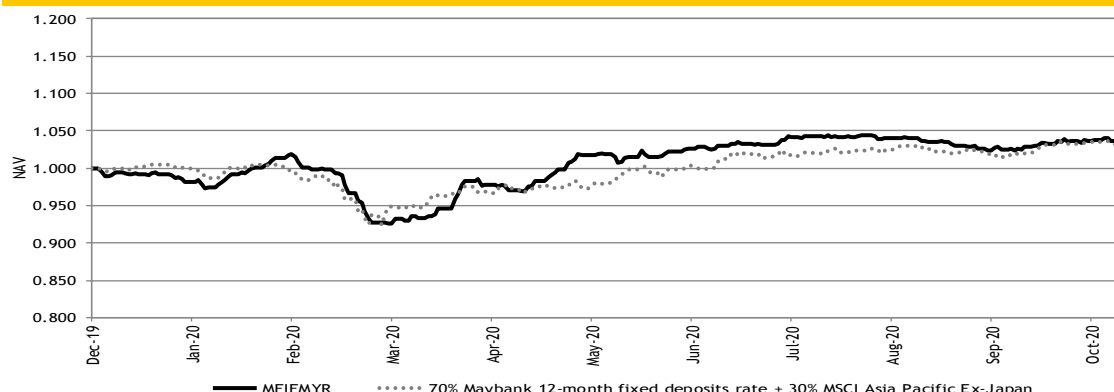
**Portfolio Yield**

4.17%

**Portfolio Duration**

3.97 years

**Price Movement Chart as at 31-Oct-20**



\*\* NAV - NAV price from 27 Dec 19 - 31 Oct 20, income reinvested, calculated in MYR  
 \*\* Inclusive of distribution since inception (if any)  
 Source: Novagni Analytics and Advisory Sdn. Bhd.

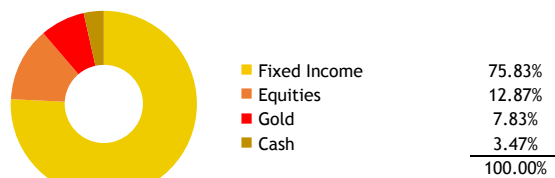
**Performance (%) Return as at 31-Oct-20**

Total Return	YTD	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	SI	
Fund	4.52	0.82	-0.89	6.60	-	-	-	3.59	
Benchmark	3.20	0.82	0.76	5.17	-	-	-	2.79	
		Annualised Return			Calendar Year Return				
		3 Yr	5 Yr	SI	2019*	2018	2017	2016	2015
Fund	-	-	-	-	-0.89	-	-	-	-
Benchmark	-	-	-	-	-0.39	-	-	-	-

\*since commencement till 31 Dec 2019

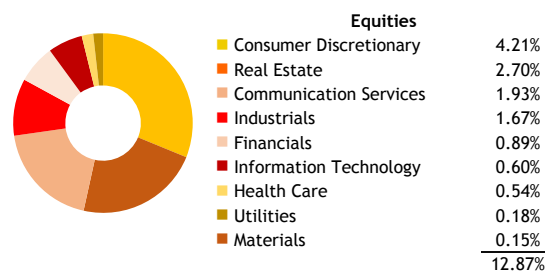
Source: Novagni Analytics and Advisory Sdn. Bhd.

**Asset Allocation as at 31-Oct-20**



Source: Maybank Asset Management Sdn. Bhd.

**Sector Allocation as at 31-Oct-20**



Source: Maybank Asset Management Sdn. Bhd.

**Total Portfolio Exposure as at 31-Oct-20**

Fixed Income		Equities	
China	18.00%	China	8.16%
Indonesia	10.59%	Singapore	3.29%
Australia	10.07%	Hong Kong	0.80%
Europe	7.23%	Malaysia	0.38%
India	7.15%	Philippines	0.12%
Thailand	6.94%	Thailand	0.12%
Middle East	6.47%		<u>12.87%</u>
Philippines	5.31%		
Singapore	2.55%		
Hong Kong	1.52%		
	<u>75.83%</u>		

Source: Maybank Asset Management Sdn. Bhd.

**Top 5 Holdings as at 31-Oct-20**

Fixed Income	
AUSTRALIA & NEW ZEALAND BANKING GROUP 6.75 PERP	3.21%
PEMERINTAH REPUBLIK INDONESIA 5.45 01/15/22	2.68%
SCENTRE GROUP 4 ¾ 2080 09/24/80	2.64%
BHARTI AIRTEL 5.65 PERP	2.22%
CHEM CHINA 3.35 PERP	2.22%
Equities	
ALIBABA GROUP HOLDING LIMITED	1.80%
TENCENT HOLDING LTD	1.20%
JD.COM INC-CL A	0.70%
NETEASE INC	0.60%
DBS GROUP HOLDINGS	0.50%

Source: Maybank Asset Management Sdn. Bhd.

**Characteristics**

Average Rating **BBB-/BB+**

Source: Maybank Asset Management Sdn. Bhd.



The yield of the distributions are calculated based on the total dividend payout/ex-distribution NAV.

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Investors are advised to read and understand the contents of the Prospectus dated 28 November 2019 and the Fund's Product Highlights Sheets ("PHS") before investing. The Prospectus and PHS are available at our nearest representative offices and investors have the right to request for a copy of the Prospectus and PHS. The Prospectus has been registered with the Securities Commission Malaysia who takes no responsibility for its contents.

You should be aware that investments in unit trust funds carry risks. An outline of the risks are contained in the Prospectus. Unit prices and income distribution, if any, may rise or fall. Past performance of a fund is not indicative of future performance. Please consider the fees and charges involved before investing. Units will be issued upon receipt of completed application form accompanying the Prospectus and subject to terms and conditions therein.

In no event shall Maybank AM be liable for any loss or damages howsoever arising whether in contract, tort, negligence, strict liability or any other basis, including without limitation, direct or indirect, special, incidental, consequential or punitive damages arising i) from incompleteness, inaccuracy, unreliability, unsuitability or unavailability with respect to this FFS and/or reliance thereon; or ii) from reproduction or use of the information/copyright/trademark contained in the FFS.

SC's approval or authorisation, or the registration, lodgement or submission of the Prospectus/ Information Memorandum does not amount to nor indicate that the SC has recommended or endorsed the Fund or the Fund Fact Sheet.

**FUND OBJECTIVE**

The Maybank Flexi Income Fund - USD Class ("MFIFUSD" or "the Fund") is a fixed income fund that aims to outperform its benchmark by investing in a portfolio of fixed income securities, equities, real estate investment trusts ("REITs") and/or exchange-traded funds ("ETFs").

Any material change to the investment objective of the Fund would require Unit Holders' approval.

**FUND INFORMATION**

**Fund Category**

Fixed Income

**Fund Type**

Income

**Launch Date**

28-Nov-19

**Inception Date**

27-Dec-19

**Benchmark**

70% Maybank 12-month fixed deposits rate + 30% MSCI Asia Pacific Ex-Japan Index

**NAV Per Unit**

USD 1.0267

**Class Size**

USD 3.23 million

**Total Fund Size (all classes)**

RM 152.12 million

**Distribution Policy**

Subject to availability of income, distribution will be made on a quarterly basis. Distribution will be made from realised income and/or gain.

**Initial Offer Price (IOP)**

USD 1.0000

**Sales Charge**

Up to 3.00% of the NAV per Unit

**Redemption Charge**

Nil

**Annual Management Fee**

Up to 1.50% per annum of the NAV of each Class

**Annual Trustee Fee**

Up to 0.04% per annum of the NAV of the Fund, (excluding foreign custodian fees and charges) accrued daily and paid monthly to the Manager

**Min. Initial Investment**

USD1,000 or such other amount as may be decided by the Manager from time to time.

**Min. Additional Investment**

USD100 or such other amount as may be decided by the Manager from time to time.

**Cut-off time for injection / Withdrawal**

4.00 p.m. on a Business Day as stated in Prospectus / Information Memorandum. Do note that times may differ from respective distributors.

**Period of payment after withdrawal**

Within 10 calendar days

**Financial Year End**

31-Aug

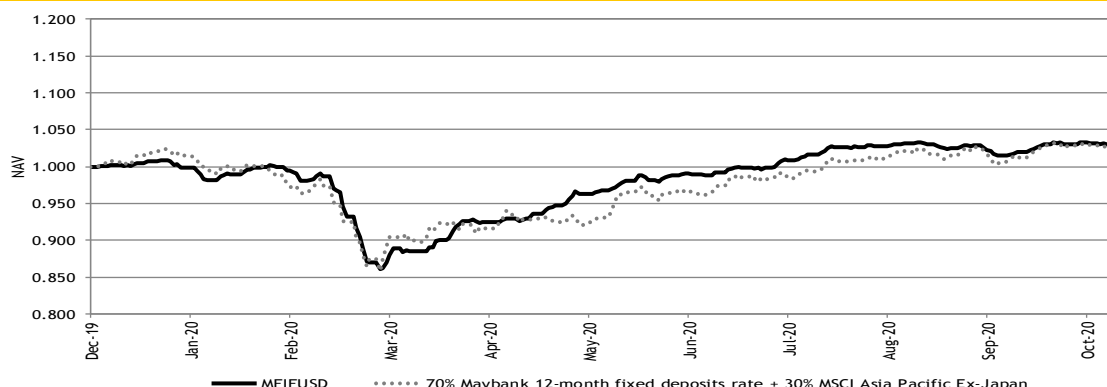
**Portfolio Yield**

4.17%

**Portfolio Duration**

3.97 years

**Price Movement Chart as at 31-Oct-20**



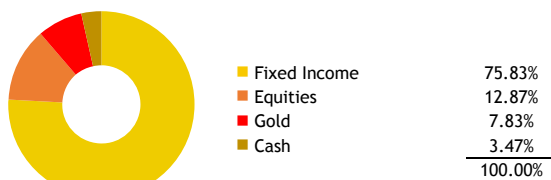
\*\* NAV - NAV price from 27 Dec 19 - 31 Oct 20, income reinvested, calculated in USD  
 \*\* Inclusive of distribution since inception (if any)  
 Source: Novagni Analytics and Advisory Sdn. Bhd.

**Performance (%) Return as at 31-Oct-20**

Total Return	YTD	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	SI	
Fund	2.62	0.89	1.09	10.43	-	-	-	2.58	
Benchmark	1.67	0.86	2.84	8.79	-	-	-	2.19	
		Annualised Return			Calendar Year Return				
		3 Yr	5 Yr	SI	2019*	2018	2017	2016	2015
Fund	-	-	-	-	-0.04	-	-	-	-
Benchmark	-	-	-	-	0.51	-	-	-	-

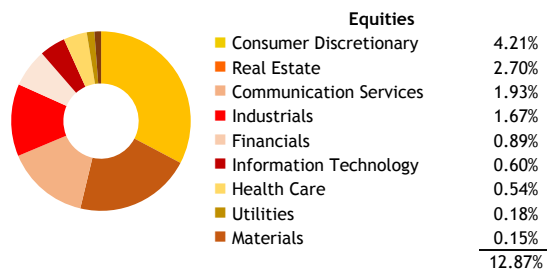
\*since commencement till 31 Dec 2019  
 Source: Novagni Analytics and Advisory Sdn. Bhd.

**Asset Allocation as at 31-Oct-20**



Source: Maybank Asset Management Sdn. Bhd.

**Sector Allocation as at 31-Oct-20**



Source: Maybank Asset Management Sdn. Bhd.

**Total Portfolio Exposure as at 31-Oct-20**

Fixed Income		Equities	
China	18.00%	China	8.16%
Indonesia	10.59%	Singapore	3.29%
Australia	10.07%	Hong Kong	0.80%
Europe	7.23%	Malaysia	0.38%
India	7.15%	Philippines	0.12%
Thailand	6.94%	Thailand	0.12%
Middle East	6.47%		<u>12.87%</u>
Philippines	5.31%		
Singapore	2.55%		
Hong Kong	1.52%		
	<u>75.83%</u>		

Source: Maybank Asset Management Sdn. Bhd.

**Top 5 Holdings as at 31-Oct-20**

Fixed Income		Equities	
AUSTRALIA & NEW ZEALAND BANKING GROUP 6.75 PERP	3.21%	ALIBABA GROUP HOLDING LIMITED	1.80%
PEMERINTAH REPUBLIK INDONESIA 5.45 01/15/22	2.68%	TENCENT HOLDING LTD	1.20%
SCENTRE GROUP 4 ¾ 2080 09/24/80	2.64%	JD.COM INC-CL A	0.70%
BHARTI AIRTEL 5.65 PERP	2.22%	NETEASE INC	0.60%
CHEM CHINA 3.35 PERP	2.22%	DBS GROUP HOLDINGS	0.50%

Source: Maybank Asset Management Sdn. Bhd.

**Characteristics**

Average Rating **BBB-/BB+**

Source: Maybank Asset Management Sdn. Bhd.



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**FUND OBJECTIVE**

The Maybank Flexi Income Fund - MYR (Hedged) Class ("MFIFMYRH" or "the Fund") is a fixed income fund that aims to outperform its benchmark by investing in a portfolio of fixed income securities, equities, real estate investment trusts ("REITs") and/or exchange-traded funds ("ETFs").

Any material change to the investment objective of the Fund would require Unit Holders' approval.

**FUND INFORMATION**

**Fund Category**

Fixed Income

**Fund Type**

Income

**Launch Date**

28-Nov-19

**Inception Date**

27-Dec-19

**Benchmark**

70% Maybank 12-month fixed deposits rate + 30% MSCI Asia Pacific Ex-Japan Index

**NAV Per Unit**

RM 1.0298

**Class Size**

RM 100.14 million

**Total Fund Size (all classes)**

RM 152.12 million

**Distribution Policy**

Subject to availability of income, distribution will be made on a quarterly basis. Distribution will be made from realised income and/or gain.

**Initial Offer Price (IOP)**

RM1.0000

**Sales Charge**

Up to 3.00% of the NAV per Unit

**Redemption Charge**

Nil

**Annual Management Fee**

Up to 1.50% per annum of the NAV of each Class

**Annual Trustee Fee**

Up to 0.04% per annum of the NAV of the Fund, (excluding foreign custodian fees and charges) accrued daily and paid monthly to the Manager

**Min. Initial Investment**

RM1,000 or such other amount as may be decided by the Manager from time to time.

**Min. Additional Investment**

RM100 or such other amount as may be decided by the Manager from time to time.

**Cut-off time for injection / Withdrawal**

4.00 p.m. on a Business Day as stated in Prospectus / Information Memorandum. Do note that times may differ from respective distributors.

**Period of payment after withdrawal**

Within 10 calendar days

**Financial Year End**

31-Aug

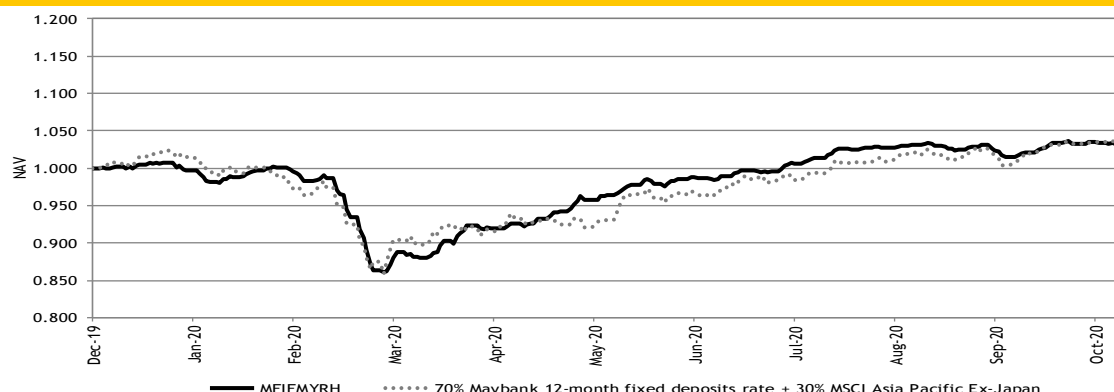
**Portfolio Yield**

4.17%

**Portfolio Duration**

3.97 years

**Price Movement Chart as at 31-Oct-20**



\*\* NAV - NAV price from 27 Dec 19 - 31 Oct 20, income reinvested, calculated in MYRH  
\*\* Inclusive of distribution since inception (if any)  
Source: Novagni Analytics and Advisory Sdn. Bhd.

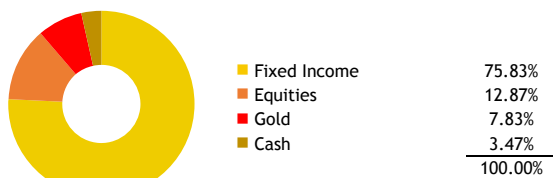
**Performance (%) Return as at 31-Oct-20**

Total Return	YTD	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	SI	
Fund	2.98	0.93	1.55	11.20	-	-	-	2.92	
Benchmark	1.67	0.86	2.84	8.79	-	-	-	2.19	
		Annualised Return			Calendar Year Return				
		3 Yr	5 Yr	SI	2019*	2018	2017	2016	2015
Fund	-	-	-	-	-0.06	-	-	-	-
Benchmark	-	-	-	-	0.51	-	-	-	-

\*since commencement till 31 Dec 2019

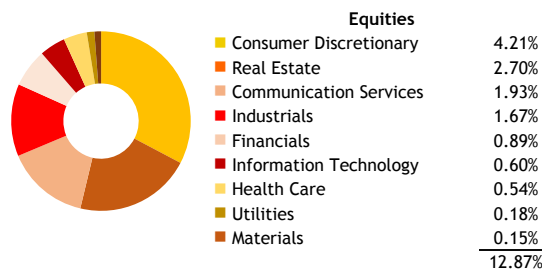
Source: Novagni Analytics and Advisory Sdn. Bhd.

**Asset Allocation as at 31-Oct-20**



Source: Maybank Asset Management Sdn. Bhd.

**Sector Allocation as at 31-Oct-20**



Source: Maybank Asset Management Sdn. Bhd.

**Total Portfolio Exposure as at 31-Oct-20**

Fixed Income		Equities	
China	18.00%	China	8.16%
Indonesia	10.59%	Singapore	3.29%
Australia	10.07%	Hong Kong	0.80%
Europe	7.23%	Malaysia	0.38%
India	7.15%	Philippines	0.12%
Thailand	6.94%	Thailand	0.12%
Middle East	6.47%		<u>12.87%</u>
Philippines	5.31%		
Singapore	2.55%		
Hong Kong	1.52%		
	<u>75.83%</u>		

Source: Maybank Asset Management Sdn. Bhd.

**Top 5 Holdings as at 31-Oct-20**

Fixed Income		Equities	
AUSTRALIA & NEW ZEALAND BANKING GROUP 6.75 PERP	3.21%	ALIBABA GROUP HOLDING LIMITED	1.80%
PEMERINTAH REPUBLIK INDONESIA 5.45 01/15/22	2.68%	TENCENT HOLDING LTD	1.20%
SCENTRE GROUP 4 ¾ 2080 09/24/80	2.64%	JD.COM INC-CL A	0.70%
BHARTI AIRTEL 5.65 PERP	2.22%	NETEASE INC	0.60%
CHEM CHINA 3.35 PERP	2.22%	DBS GROUP HOLDINGS	0.50%

Source: Maybank Asset Management Sdn. Bhd.

**Characteristics**

Average Rating BBB-/BB+

Source: Maybank Asset Management Sdn. Bhd.



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**FUND OBJECTIVE**

The Maybank Flexi Income Fund - SGD (Hedged) Class ("MFIFSGDH" or "the Fund") is a fixed income fund that aims to outperform its benchmark by investing in a portfolio of fixed income securities, equities, real estate investment trusts ("REITs") and/or exchange-traded funds ("ETFs").

Any material change to the investment objective of the Fund would require Unit Holders' approval.

**FUND INFORMATION**

**Fund Category**

Fixed Income

**Fund Type**

Income

**Launch Date**

28-Nov-19

**Inception Date**

27-Dec-19

**Benchmark**

70% Maybank 12-month fixed deposits rate + 30% MSCI Asia Pacific Ex-Japan Index

**NAV Per Unit**

SGD 1.0214

**Class Size**

SGD 1.19 million

**Total Fund Size (all classes)**

RM 152.12 million

**Distribution Policy**

Subject to availability of income, distribution will be made on a quarterly basis. Distribution will be made from realised income and/or gain.

**Initial Offer Price (IOP)**

SGD 1.0000

**Sales Charge**

Up to 3.00% of the NAV per Unit

**Redemption Charge**

Nil

**Annual Management Fee**

Up to 1.50% per annum of the NAV of each Class

**Annual Trustee Fee**

Up to 0.04% per annum of the NAV of the Fund, (excluding foreign custodian fees and charges) accrued daily and paid monthly to the Manager

**Min. Initial Investment**

SGD1,000 or such other amount as may be decided by the Manager from time to time.

**Min. Additional Investment**

SGD100 or such other amount as may be decided by the Manager from time to time.

**Cut-off time for injection / Withdrawal**

4.00 p.m. on a Business Day as stated in Prospectus / Information Memorandum. Do note that times may differ from respective distributors.

**Period of payment after withdrawal**

Within 10 calendar days

**Financial Year End**

31-Aug

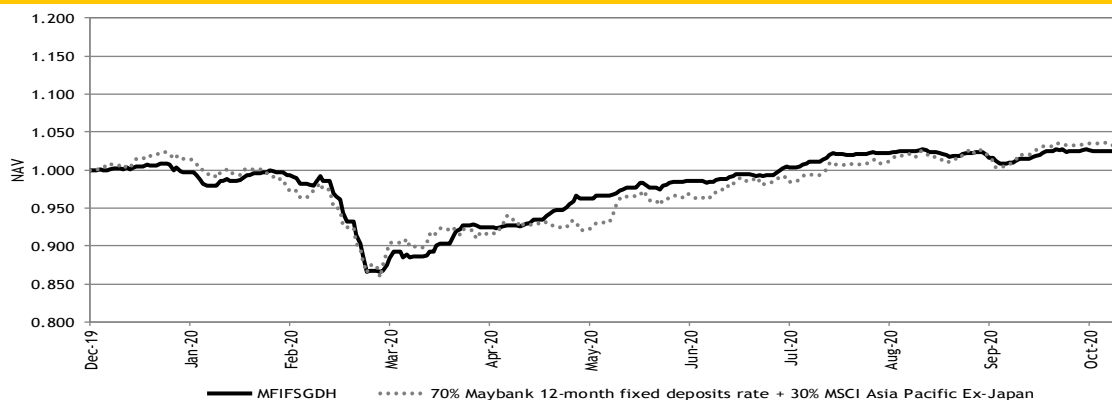
**Portfolio Yield**

4.17%

**Portfolio Duration**

3.97 years

**Price Movement Chart as at 31-Oct-20**



\*\* NAV - NAV price from 27 Dec 19 - 31 Oct 20, income reinvested, calculated in SGD  
 \*\* Inclusive of distribution since inception (if any)  
 Source: Novagni Analytics and Advisory Sdn. Bhd.

**Performance (%) Return as at 31-Oct-20**

Total Return	YTD	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	SI
Fund	2.15	0.89	1.07	10.10	-	-	-	2.07
Benchmark	1.67	0.86	2.84	8.79	-	-	-	2.19

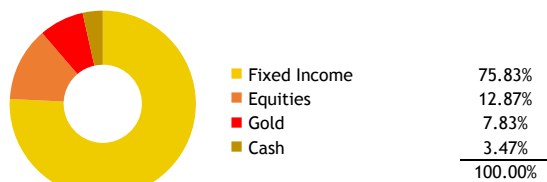
  

	Annualised Return			Calendar Year Return				
	3 Yr	5 Yr	SI	2019*	2018	2017	2016	2015
Fund	-	-	-	-0.08	-	-	-	-
Benchmark	-	-	-	0.51	-	-	-	-

\*since commencement till 31 Dec 2019

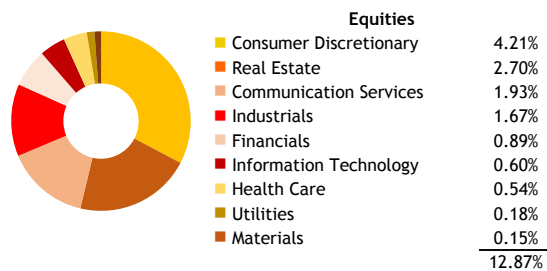
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**Asset Allocation as at 31-Oct-20**



Source: Maybank Asset Management Sdn. Bhd.

**Sector Allocation as at 31-Oct-20**



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**Total Portfolio Exposure as at 31-Oct-20**

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**Top 5 Holdings as at 31-Oct-20**

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BHARTI AIRTEL 5.65 PERP	2.22%
CHEM CHINA 3.35 PERP	2.22%

Equities	
ALIBABA GROUP HOLDING LIMITED	1.80%
TENCENT HOLDING LTD	1.20%
JD.COM INC-CL A	0.70%
NETEASE INC	0.60%
DBS GROUP HOLDINGS	0.50%

Source: Maybank Asset Management Sdn. Bhd.

**Characteristics**

Average Rating **BBB-/BB+**

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The Maybank Flexi Income Fund - AUD (Hedged) Class ("MFIFAUDH" or "the Fund") is a fixed income fund that aims to outperform its benchmark by investing in a portfolio of fixed income securities, equities, real estate investment trusts ("REITs") and/or exchange-traded funds ("ETFs").

Any material change to the investment objective of the Fund would require Unit Holders' approval.

**FUND INFORMATION**

**Fund Category**

Fixed Income

**Fund Type**

Income

**Launch Date**

28-Nov-19

**Inception Date**

27-Dec-19

**Benchmark**

70% Maybank 12-month fixed deposits rate + 30% MSCI Asia Pacific Ex-Japan Index

**NAV Per Unit**

AUD 1.0262

**Class Size**

AUD 3.96 million

**Total Fund Size (all classes)**

RM 152.12 million

**Distribution Policy**

Subject to availability of income, distribution will be made on a quarterly basis. Distribution will be made from realised income and/or gain.

**Initial Offer Price (IOP)**

AUD 1.0000

**Sales Charge**

Up to 3.00% of the NAV per Unit

**Redemption Charge**

Nil

**Annual Management Fee**

Up to 1.50% per annum of the NAV of each Class

**Annual Trustee Fee**

Up to 0.04% per annum of the NAV of the Fund, (excluding foreign custodian fees and charges) accrued daily and paid monthly to the Manager

**Min. Initial Investment**

AUD1,000 or such other amount as may be decided by the Manager from time to time.

**Min. Additional Investment**

AUD100 or such other amount as may be decided by the Manager from time to time.

**Cut-off time for injection / Withdrawal**

4.00 p.m. on a Business Day as stated in Prospectus / Information Memorandum. Do note that times may differ from respective distributors.

**Period of payment after withdrawal**

Within 10 calendar days

**Financial Year End**

31-Aug

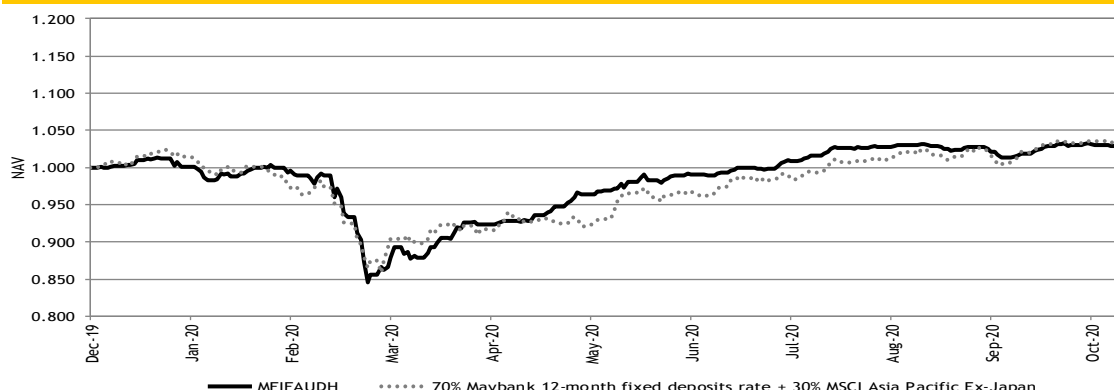
**Portfolio Yield**

4.17%

**Portfolio Duration**

3.97 years

**Price Movement Chart as at 31-Oct-20**



\*\* NAV - NAV price from 27 Dec 19 - 31 Oct 20, income reinvested, calculated in AUD\$  
\*\* Inclusive of distribution since inception (if any)  
Source: Novagni Analytics and Advisory Sdn. Bhd.

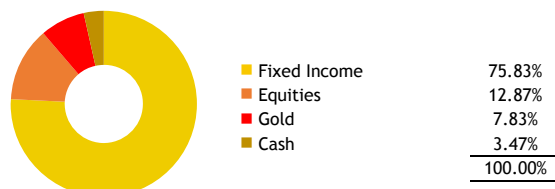
**Performance (%) Return as at 31-Oct-20**

Total Return	YTD	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	SI	
Fund	2.61	0.97	1.03	10.57	-	-	-	2.61	
Benchmark	1.67	0.86	2.84	8.79	-	-	-	2.19	
		Annualised Return			Calendar Year Return				
		3 Yr	5 Yr	SI	2019*	2018	2017	2016	2015
Fund	-	-	-	-	0.00	-	-	-	-
Benchmark	-	-	-	-	0.51	-	-	-	-

\*since commencement till 31 Dec 2019

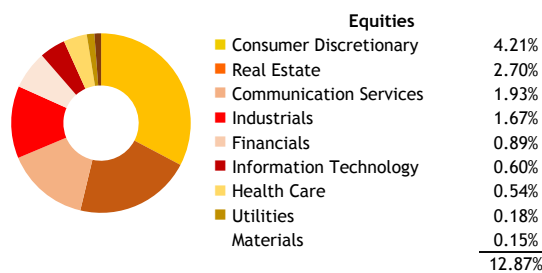
Source: Novagni Analytics and Advisory Sdn. Bhd.

**Asset Allocation as at 31-Oct-20**



Source: Maybank Asset Management Sdn. Bhd.

**Sector Allocation as at 31-Oct-20**



Source: Maybank Asset Management Sdn. Bhd.

**Total Portfolio Exposure as at 31-Oct-20**

Fixed Income		Equities	
China	18.00%	China	8.16%
Indonesia	10.59%	Singapore	3.29%
Australia	10.07%	Hong Kong	0.80%
Europe	7.23%	Malaysia	0.38%
India	7.15%	Philippines	0.12%
Thailand	6.94%	Thailand	0.12%
Middle East	6.47%		<u>12.87%</u>
Philippines	5.31%		
Singapore	2.55%		
Hong Kong	1.52%		
	<u>75.83%</u>		

Source: Maybank Asset Management Sdn. Bhd.

**Top 5 Holdings as at 31-Oct-20**

Fixed Income		Equities	
AUSTRALIA & NEW ZEALAND BANKING GROUP 6.75 PERP	3.21%	ALIBABA GROUP HOLDING LIMITED	1.80%
PEMERINTAH REPUBLIK INDONESIA 5.45 01/15/22	2.68%	TENCENT HOLDING LTD	1.20%
SCENTRE GROUP 4 3/4 2080 09/24/80	2.64%	JD.COM INC-CL A	0.70%
BHARTI AIRTEL 5.65 PERP	2.22%	NETEASE INC	0.60%
CHEM CHINA 3.35 PERP	2.22%	DBS GROUP HOLDINGS	0.50%

Source: Maybank Asset Management Sdn. Bhd.

**Characteristics**

Average Rating BBB-/BB+

Source: Maybank Asset Management Sdn. Bhd.



The yield of the distributions are calculated based on the total dividend payout/ex-distribution NAV.

The term "Maybank AM" used herein refers to Maybank Asset Management. This Fund Fact Sheet ("FFS") is for informational purpose only. You should seek your own financial advice from a licensed adviser before investing in this Fund. Maybank AM does not make any representations or warranties of any kind express or implied, about the completeness, accuracy, reliability, suitability or availability with respect to the information contained herein.

Investors are advised to read and understand the contents of the Prospectus dated 28 November 2019 and the Fund's Product Highlights Sheets ("PHS") before investing. The Prospectus and PHS are available at our nearest representative offices and investors have the right to request for a copy of the Prospectus and PHS. The Prospectus has been registered with the Securities Commission Malaysia who takes no responsibility for its contents.

You should be aware that investments in unit trust funds carry risks. An outline of the risks are contained in the Prospectus. Unit prices and income distribution, if any, may rise or fall. Past performance of a fund is not indicative of future performance. Please consider the fees and charges involved before investing. Units will be issued upon receipt of completed application form accompanying the Prospectus and subject to terms and conditions therein.

In no event shall Maybank AM be liable for any loss or damages howsoever arising whether in contract, tort, negligence, strict liability or any other basis, including without limitation, direct or indirect, special, incidental, consequential or punitive damages arising i) from incompleteness, inaccuracy, unreliability, unsuitability or unavailability with respect to this FFS and/or reliance thereon; or ii) from reproduction or use of the information/copyright/trademark contained in the FFS.

SC's approval or authorisation, or the registration, lodgement or submission of the Prospectus/ Information Memorandum does not amount to nor indicate that the SC has recommended or endorsed the Fund or the Fund Fact Sheet.