

**FUND OBJECTIVE**

The Maybank Malaysia Dividend Fund ("MMDF" or "the Fund") is an equity fund that aims to provide investors with a regular income<sup>1</sup> stream and to attain Medium to Long Term capital appreciation through investing in high (and potentially high) dividend yielding equities (including foreign equities).

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

<sup>1</sup> Distribution of income, if any, is through reinvestment of Units into the Unit Holder's account.

**FUND INFORMATION**

**Fund Category**

Equity

**Fund Type**

Income & Growth

**Launch Date**

6-Jun-06

**Benchmark**

70% FBM KLCI + 30% MSCI Asia Pacific ex-Japan Index

**NAV Per Unit**

RM 0.2098

**Fund Size**

RM 196.03 million

**Distribution Policy**

Income (if any) shall be distributed semi-annually or annually at the discretion of the Manager, subject to Trustee's approval. Distribution will be made from realised income and realised gains of the Fund.

**Initial Offer Price (IOP)**

RM 0.2500

**Sales Charge**

Up to 5.50% of the NAV per Unit of the Fund

**Redemption Charge**

Nil

**Annual Management Fee**

1.50% of the NAV, calculated and accrued on a daily basis

**Annual Trustee Fee**

0.07% if the Fund is invested locally only (including local custodian fee), subject to a minimum fee of RM18,000 per annum.

0.07% per annum on the local NAV of the Fund (including local custodian fee) and 0.07% per annum on the foreign NAV of the Fund (excluding foreign custodian fee) if the Fund is invested locally and abroad, subject to a minimum fee of RM18,000 per annum.

**Min. Initial Investment**

RM500

**Min. Additional Investment**

RM100

**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.

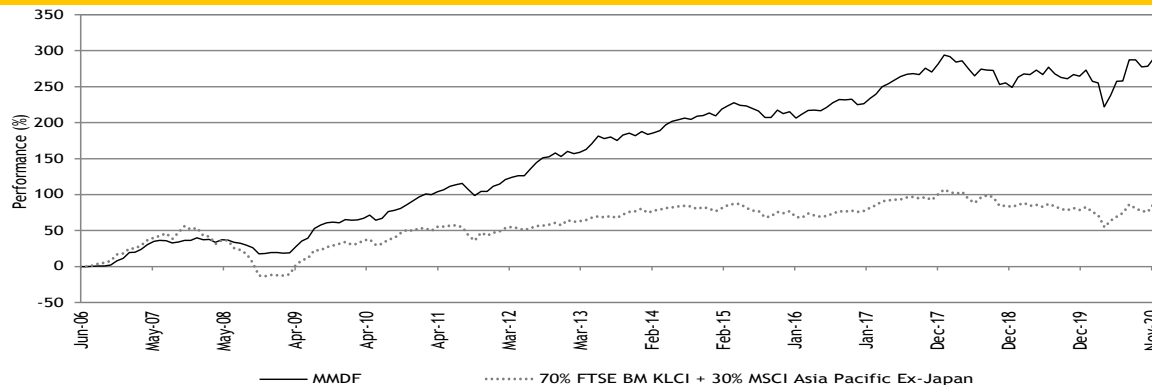
**Period of payment after withdrawal**

Within 10 calendar days

**Financial Year End**

30-Apr

**Performance Record as at 30-Nov-20**



\*\* Performance record from 6 Jun 06 - 30 Nov 20, income reinvested, calculated in MYR  
\* Inclusive of distribution since inception (if any)  
Source: Novagmi Analytics and Advisory Sdn. Bhd.

**Performance (%) Return as at 30-Nov-20**

Total Return	YTD	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	SI
Fund	4.46	2.94	0.58	8.91	6.80	5.20	24.56	289.44
Benchmark	2.60	6.69	3.71	10.84	4.88	-2.65	7.51	87.41

	Annualised Return			Calendar Year Return				
	3 Yr	5 Yr	SI	2019	2018	2017	2016	2015
Fund	1.70	4.49	9.83	6.79	-8.54	17.00	3.49	1.95
Benchmark	-0.89	1.46	4.43	-0.15	-8.50	12.82	0.39	-0.18

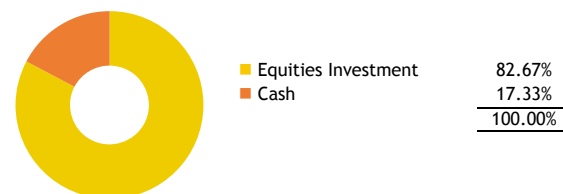
Source: Novagmi Analytics and Advisory Sdn. Bhd.

**Income Distribution History**

Date	Gross (sen)	Yield (%)	Total yield (%)
28/10/2020	0.45	2.17	2.17
13/05/2019	0.72	3.61	3.61
30/04/2018	1.75	7.95	7.95
01/05/2017	1.34	6.15	6.15
29/04/2016	3.40	16.39	16.39

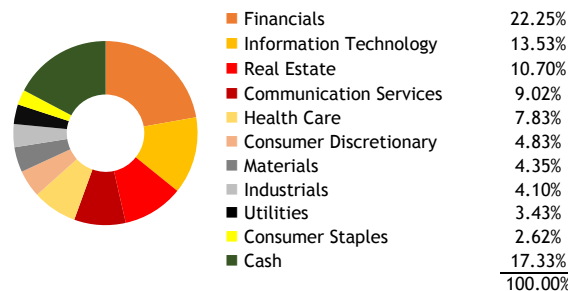
Source: Maybank Asset Management Sdn. Bhd.

**Asset Allocation as at 30-Nov-20**



Source: Maybank Asset Management Sdn. Bhd.

**Sector Allocation as at 30-Nov-20**



Source: Maybank Asset Management Sdn. Bhd.

**Top 10 Holdings as at 30-Nov-20**

PING AN INSURANCE (GROUP) COMPANY OF CHINA LIMITED H SHARES	4.29%
MALAYAN BANKING BHD	4.01%
TENCENT HOLDING LTD	4.01%
TENAGA NASIONAL BHD	3.43%
HARTALEGA HOLDINGS BERHAD	3.17%
SCIENTEX BERHAD	3.15%
SAMSUNG ELECTRONICS CO. LTD -PREF	2.79%
DIGI.COM BERHAD	2.76%
IHH HEALTHCARE BERHAD	2.75%
AIA GROUP LTD	2.72%

Source: Maybank Asset Management Sdn. Bhd.

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

Based on the fund's portfolio returns as at 30 November 2020, the Volatility Factor (VF) for this fund is 11.09 and is classified as "Moderate". (Source: Lipper). "Moderate" includes funds with VF that are above 10.375 and less than or equal to 13.94 (source: Lipper). The VF means there is a possibility for the fund in generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be revised every six months. The fund's portfolio may have changed since this date and there is no guarantee that the fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC.

This is a replacement Master Prospectus dated 17 January 2020 in respect of the funds that replaces and supercedes the Master Prospectus dated 1 November 2018 as amended by the First Supplementary Master Prospectus dated 1 March 2019 and the Second Supplementary Master Prospectus dated 15 August 2019 in respect of the funds.

Investors are advised to read and understand the contents of this Master Prospectus (Conventional Funds) and Product Highlight Sheet before investing. If in doubt, please consult a professional advisor. The Master Prospectus has been registered and lodged with the Securities Commission Malaysia. Among others, investor should consider the fees and charges involved. The price of units and distributions payable, if any, may go down as well as up. Past performances of the fund should not be taken as indicative of its future performance. Where a distribution is declared, investors are advised that following the distribution, the NAV per unit will be reduced from cum-distribution NAV to ex-distribution NAV. Investments in the fund is exposed to equity specific risk, credit and default risk, interest rate risk, currency risk and country risk. Units will only be issued on receipt of an application form referred to and accompanying the Master Prospectus which can be obtained at Maybank branches and any distribution channels as mentioned in the Master Prospectus.

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.