

## PRODUCT HIGHLIGHTS SHEET

# MAMG GROWTH AND INCOME-I FUND ("the Fund")

Date of Issuance: 14 January 2026

## RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors of Maybank Asset Management Sdn Bhd and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable inquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements or omission of other facts which would make any statement in the Product Highlights Sheet false or misleading.

## STATEMENT OF DISCLAIMER

The Securities Commission Malaysia has authorised the issuance of MAMG Growth and Income-I Fund and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the MAMG Growth and Income-I Fund and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission Malaysia recommends the MAMG Growth and Income-I Fund or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of Maybank Asset Management Sdn Bhd responsible for the MAMG Growth and Income-I Fund and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

This Product Highlights Sheet only highlights the key features and risks of the MAMG Growth and Income-I Fund. Investors are advised to request, read and understand the disclosure documents before deciding to invest.

### 1. What is MAMG Growth and Income-I Fund?

The Fund is Maybank Asset Management Sdn Bhd's feeder fund. The Fund seeks to provide capital growth and income by investing in the Schroder Maybank Growth and Income-I Fund ("Target Fund").

### 2. Fund Suitability

The Fund is suitable for investors who:

- seek potential long term capital growth and income;
- have long term investment horizon;
- are willing to tolerate the risks associated with investing in the Target Fund; and
- are looking for exposure to the global markets.

### 3. Investment Objective

The Fund seeks to provide capital growth and income by investing in the Target Fund.

### 4. Key Product Features

<b>Fund Type</b>	Income and Growth.
<b>Fund Category</b>	Feeder Fund (Islamic mixed assets).
<b>Performance Benchmark</b>	<p>The Fund does not have a performance benchmark because the Target Fund is being actively managed without reference to any specific benchmark.</p> <p>However, unit holders may refer to the following composite reference benchmark to compare the performance of the Fund relative to the performance of the broad market:</p> <ul style="list-style-type: none"> <li>• 75% Dow Jones Islamic World</li> <li>• 25% Maybank 12-months Islamic Fixed Deposit-i Rate</li> </ul> <p>The aforesaid composite reference benchmark is an appropriate reference benchmark as it is reflective of the Target Fund's investment policy. The risk profile of the Fund is not the same as the risk profile of the composite reference benchmark.</p> <p>The information of the composite reference benchmark can be obtained from the Manager upon request.</p>
<b>Investment Strategy</b>	<p>The Fund seeks to achieve its investment objective by investing a minimum of 90% of its net asset value ("NAV") in Class USD C Acc of the Target Fund.</p> <p>The Target Fund is a fund managed by Schroder Investment Management (Singapore) Ltd. The Target Fund was launched on 5 November 2025 and is domiciled in Singapore. The Target Fund is a sub-fund of the Schroder International Opportunities Portfolio.</p> <p>The Fund may use Islamic derivatives such as Islamic forward contracts and Islamic futures contracts to fully or partially, hedge the foreign currency exposure to manage the currency risk. The Fund's exposure to Islamic derivatives, if any, will be calculated based on commitment approach.</p> <p>Although the Fund is passively managed by the Manager, the Manager will ensure proper and efficient management of the Fund so that the Fund is able to meet redemption requests by unit holders.</p> <p>The Manager may, in consultation with the Trustee and subject to unit holders' approval, replace the Target Fund with another fund of a similar objective, if, in the Manager's opinion, the Target Fund no longer meets the Fund's investment objective.</p>
<b>Launch Date</b>	14 January 2026.
<b>Manager</b>	Maybank Asset Management Sdn Bhd.

Annual Management Fee	MYR (Acc.) Class	MYR (Dist.) Class	MYR (Hedged) (Acc.) Class	MYR (Hedged) (Dist.) Class	USD (Acc.) Class	USD (Dist.) Class		
	Up to 1.00% per annum of the NAV of each class.							
Sales Charge	MYR (Acc.) Class	MYR (Dist.) Class	MYR (Hedged) (Acc.) Class	MYR (Hedged) (Dist.) Class	USD (Acc.) Class	USD (Dist.) Class		
	Up to 5.00% of the NAV per unit.							
<p><b>Notes:</b></p> <p>(1) Investors may negotiate for a lower sales charge.  (2) The Manager reserves the right to waive or reduce the sales charge.  (3) All sales charge will be rounded up to two (2) decimal places and will be retained by the Manager.  (4) There is no sales charge for investing in the Target Fund. Hence, the sales charge will be charged at the Fund level only.</p>								
Redemption Charge	Nil.							
Switching Fee	MYR (Acc.) Class	MYR (Dist.) Class	MYR (Hedged) (Acc.) Class	MYR (Hedged) (Dist.) Class	USD (Acc.) Class	USD (Dist.) Class		
	RM10.00 per switch.				USD10.00 per switch.			
<p><b>Notes:</b></p> <p>(1) The Manager reserves the right to waive the switching fee.  (2) In addition to the switching fee, the unit holder will also have to pay the difference in sales charge when switching from a fund with lower sales charge to a fund with higher sales charge.</p>								
Transfer Fee	MYR (Acc.) Class	MYR (Dist.) Class	MYR (Hedged) (Acc.) Class	MYR (Hedged) (Dist.) Class	USD (Acc.) Class	USD (Dist.) Class		
	RM10.00 per transfer.				USD10.00 per transfer.			
<p><b>Notes:</b></p> <p>(1) The Manager reserves the right to waive the transfer fee.  (2) The Manager reserves the right to decline any transfer request if such transfer will expose the Manager to any liability and/or will contravene any law or regulatory requirements, whether or not having the force of law.</p>								
Trustee	SCBMB Trustee Berhad.							
Annual Trustee Fee	0.02% per annum of the NAV of the Fund, subject to a minimum fee of RM6,000 per annum (excluding foreign custodian fees and charges).							
Shariah Adviser	Amanie Advisors Sdn Bhd.							
Target Fund Manager	Schroder Investment Management (Singapore) Ltd.							
Target Fund Sub-Investment Manager	Schroder Investment Management Limited.							

<b>Minimum Initial Investment<sup>^</sup></b>	<b>MYR (Acc.) Class</b>	<b>MYR (Dist.) Class</b>	<b>MYR (Hedged) (Acc.) Class</b>	<b>MYR (Hedged) (Dist.) Class</b>	<b>USD (Acc.) Class</b>	<b>USD (Dist.) Class</b>						
	RM1,000				USD1,000							
<sup>^</sup> or such other lower amount as determined by the Manager from time to time.												
<b>Minimum Additional Investment<sup>^</sup></b>	<b>MYR (Acc.) Class</b>	<b>MYR (Dist.) Class</b>	<b>MYR (Hedged) (Acc.) Class</b>	<b>MYR (Hedged) (Dist.) Class</b>	<b>USD (Acc.) Class</b>	<b>USD (Dist.) Class</b>						
	RM100				USD100							
<sup>^</sup> or such other lower amount as determined by the Manager from time to time.												
<p><i>Note: The Manager's distributors may set a lower minimum initial and/or additional investment than the above for investment made via the Manager's distributors subject to their terms and conditions for investment.</i></p>												
<b>Minimum Unit Holdings<sup>^</sup></b>	<b>MYR (Acc.) Class</b>	<b>MYR (Dist.) Class</b>	<b>MYR (Hedged) (Acc.) Class</b>	<b>MYR (Hedged) (Dist.) Class</b>	<b>USD (Acc.) Class</b>	<b>USD (Dist.) Class</b>						
	1,000 units											
<sup>^</sup> or such other lower number of units as determined by the Manager from time to time.												
<b>Distribution Policy</b>	<b><u>MYR (Acc.) Class, MYR (Hedged) (Acc.) Class and USD (Acc.) Class</u></b>											
	The Fund is not expected to distribute income for the classes of units ("Class(es)").											
	<b><u>MYR (Dist.) Class, MYR (Hedged) (Dist.) Class and USD (Dist.) Class</u></b>											
	Distribution will be made on a quarterly basis or at such other frequency as the Manager may decide in its absolute discretion.											
	The Fund may distribute from realised income, realised gains and/or capital to enable the Fund to distribute income on a regular basis in accordance with the distribution policy of the Class and to meet the investment objective of the Fund. For the avoidance of doubt, "capital" refers to unrealised income and/or unrealised gains. Any declaration and payment of distribution will have the effect of lowering the NAV of the Fund.											
	Distribution out of the Fund's capital has a risk of eroding the capital of the Fund. It may reduce the Fund's capital available for future investment and the Fund's potential for future income generation; it may also cause the NAV of the Fund to fall over time. The greater the risk of capital erosion that exists, the greater the likelihood that, due to capital erosion, the value of future returns would also be diminished.											

**YOU SHOULD NOT MAKE PAYMENT IN CASH TO A UNIT TRUST CONSULTANT OR ISSUE A CHEQUE IN THE NAME OF A UNIT TRUST CONSULTANT.**

## 5. Asset Allocation

<b>Asset Type</b>	<b>% of the Fund's NAV</b>
Target Fund	Minimum 90% of the Fund's NAV
Islamic liquid assets*	Up to 10% of the Fund's NAV

\* Islamic liquid assets comprise of Islamic deposits with financial institutions and Islamic money market instruments.

## 6. Key Risks

### Concentration Risk

As the Fund invests at least 90% of its NAV in the Target Fund, it is subject to concentration risk as the performance of the Fund would be dependent on the performance of the Target Fund.

### Credit and Default Risk

Credit risk relates to the creditworthiness of the issuers of the Islamic money market instruments, and their expected ability to make timely payment of profit and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of the Islamic money market instruments. In the case of rated Islamic money market instruments, this may lead to a credit downgrade. Default risk relates to the risk that an issuer of an Islamic money market instrument either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the Islamic money market instruments and the performance of the Fund. This could affect the value of the Fund as up to 10% of the NAV of the Fund will be invested in Islamic liquid assets which comprise of Islamic deposits with financial institutions and Islamic money market instruments.

Islamic deposits that the Fund has placed with financial institutions are also exposed to default risk. If the financial institutions become insolvent, the Fund may suffer capital losses with regards to the capital invested and profit foregone, causing the performance of the Fund to be adversely affected. Placement of Islamic deposits with financial institutions will also be made based on prudent selection.

### Counterparty Risk

Counterparty risk is the risk associated with the other party to an over-the-counter ("OTC") Islamic derivative transaction not meeting its obligations. If the counterparty to the OTC Islamic derivative transaction is unable to meet or otherwise defaults on its obligations (for example, due to bankruptcy or other financial difficulties), the Fund may be exposed to significant losses greater than the cost of the Islamic derivatives. The risk of default of a counterparty is directly linked to the creditworthiness of that counterparty. Should there be a downgrade in the credit rating of the OTC Islamic derivatives' counterparty, the Manager will take the necessary steps, which may include but not limited to evaluating the situation, reassessing the creditworthiness of the counterparty or disposing the Islamic derivative with that counterparty, to rectify the non-compliance within six (6) months or sooner and taking into consideration the best interest of the Fund.

### Country Risk

The investment of the Fund may be affected by risk specific to the country in which it invests in. Such risks include changes in a country's economic, social and political environment. The value of the assets of the Fund may also be affected by uncertainties such as currency repatriation restrictions or other developments in the law or regulations of the country in which the Fund invest in, i.e. Singapore, the domicile country of the Target Fund.

### Currency Risk

As the Fund will be investing in the Class USD C Acc of the Target Fund which is denominated in USD, any fluctuation in the exchange rates between the USD and the base currency of the Fund may affect the NAV of the Fund. Unit holders should be aware that if the USD depreciate against the base currency of the Fund, this will have an adverse effect on the NAV of the Fund in the base currency of the Fund and vice versa.

Please refer to section 3.1 of the prospectus for more information on currency risk.

### Investment Manager Risk

The Fund will invest in the Target Fund managed by a foreign asset management company. This risk refers to the risk associated with the Target Fund Manager and the Target Fund Sub-Investment Manager which include:

- i) the risk of non-adherence to the investment objective, strategy and policies of the Target Fund; and
- ii) the risk of direct or indirect losses resulting from inadequate or failed operational and administrative processes and systems by the Target Fund Manager and the Target Fund Sub-Investment Manager.

#### Suspension of Redemption Risk

The Fund may, in consultation with the Trustee and having considered the interests of the unit holders, suspend the redemption of units if the dealings of shares in the Target Fund is suspended in the circumstances set out in section 3.2 under the heading “Suspension of Dealings of the Target Fund” of the prospectus. If the right of the Fund to redeem its units of the Target Fund is temporarily suspended, the Fund may be affected if the Fund does not have sufficient liquidity and the Manager has exhausted all possible avenues in managing the liquidity of the Fund to meet redemption request from the unit holder. In such circumstances, the Manager will suspend the redemption of units of the Fund. Upon suspension, the Fund will not be able to pay unit holders’ redemption proceeds in a timely manner and unit holders will be compelled to remain invested in the Fund for a longer period of time than the stipulated redemption timeline. Any redemption request received by the Manager during the suspension period will only be accepted and processed on the next business day after the cessation of suspension of the Fund. Hence, unit holder’s investments will continue to be subjected to the risk factors inherent to the Fund. Please refer to section 5.9 of the prospectus for more information on suspension of dealing in units.

#### Distribution Out of Capital Risk

The Fund may distribute income out of its capital. The declaration and payment of distribution may have the effect of lowering the NAV of the Fund. In addition, distribution out of the Fund’s capital may reduce the Fund’s capital available for future investment and the Fund’s potential for future income generation.

#### Islamic Derivatives Risk

Islamic derivatives, if any, will only be used for the purpose of hedging the Fund’s portfolio from certain anticipated losses such as those resulting from unfavourable exchange rate movements. However, every hedge comes with a cost. In a move to mitigate the risk of uncertainty, the Fund is now exposed to the risk of opportunity loss. Once hedged, the Fund cannot take full advantage of favourable exchange rate movements. If the exposure which the Fund is hedging against makes money, the act of hedging would have typically reduced the potential returns of the Fund. On the other hand, if the exposure which the Fund is hedging against losses money, the act of hedging would have reduced the loss, if successfully hedged.

#### Shariah Non-Compliance Risk

This is the risk of the Fund not conforming to Shariah Investment Guidelines. The Manager would be responsible for ensuring that the Fund is managed and administered in accordance with the Shariah Investment Guidelines. Please see “Cleansing Process for the Fund” as disclosed in the section under the heading “Shariah Investment Guidelines” in the prospectus for the treatment of Shariah non-compliant investment inadvertently made in the Fund.

*Investors are reminded that the risks listed above may not be exhaustive and if necessary, they should consult their adviser(s), e.g. bankers, lawyers, Shariah advisers, stockbrokers or independent professional advisers for a better understanding of the risks.*

*For more details, please refer to section 3 and section 15 in the prospectus for the general and specific risks of investing in the Fund and the specific risks of the Target Fund.*

*Note: If your investments are made through an institutional unit trust scheme adviser (“Distributor”) which adopts the nominee system of ownership, you would not be deemed to be a unit holder under the deed and as a result, your rights as an investor may be limited. Accordingly, the Manager will only recognize the Distributor as a unit holder of the Fund and the Distributor shall be entitled to all the rights conferred to it under the deed.*

#### **7. Valuation of Investment**

The Fund is valued once every business day after the close of the market in which the portfolio of the Fund is invested for the relevant day but not later than the end of the next business day.

As such, the daily price of the Fund for a particular business day will not be published on the next business day but will instead be published two (2) business days later (i.e., the price will be two (2) days old).

Investors will be able to obtain the unit price of the Fund from [www.maybank-am.com.my](http://www.maybank-am.com.my). Alternatively, the Manager's client servicing personnel can be contacted at 03-2297 7888.

## 8. Exiting from Investment

Submission of Redemption Request	<p>The cut-off time for redemption of units shall be at <b>4.00 p.m.</b> on a business day.</p> <p><i>Note: The Manager's distributors may set an earlier cut-off time for receiving applications in respect of any dealing in units. Please check with the respective distributors for their respective cut-off time.</i></p>
Payment of Redemption Proceeds	<p>As the Fund is a feeder fund which invests substantially in the Target Fund and offers Classes denominated in currencies that are different from the base currency of the Fund, the redemption amount received by the Fund may be subject to currency conversion before the redemption proceed is paid to unit holders. As such, unit holders shall be paid within five (5) business days from the Fund's receipt of the realisation proceeds from the Target Fund, which would be within ten (10) business days from the date the redemption request is received by the Manager.</p> <p>However, if the realisation request submitted by the holders of the Target Fund (including the Fund) to the Target Fund is deferred due to circumstances set out in "Redemption Policy of the Target Fund" in section 3.2 of the prospectus, the realisation proceeds will be received by the holders of the Target Fund (including the Fund) as and when realisation is made by the Target Fund Manager. In such circumstance, the Manager will also disburse the redemption proceeds to the unit holders as and when the Fund received the realisation proceeds from the Target Fund. Unit holders shall be paid within five (5) business days from the Fund's receipt of the realisation proceeds from the Target Fund, which would be up to nine (9) business days from the day the Target Fund realises the units of the Target Fund pursuant to the Fund's realisation request.</p>
Remittance of Redemption Proceeds	<p>The Manager shall remit the redemption proceeds to the account held in the name of the unit holder(s).</p>

## 9. Contact Information

*I. For internal dispute resolution, you may contact:*

## **Client Servicing Personnel**

Tel : 03-2297 7888

Fax : 03-2715 0071

Email : [mamcs@maybank.com.my](mailto:mamcs@maybank.com.my)

Website : [www.maybank-am.com](http://www.maybank-am.com)

**II. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Financial Markets Ombudsman Service (FMOS):**

- a. via phone to : 03-2272 2811
- b. FMOS Dispute Form : <https://www.fmos.org.my/en/>
- c. via letter to : Financial Markets Ombudsman Service  
Level 14, Main Block Menara Takaful Malaysia  
No. 4, Jalan Sultan Sulaiman  
50000 Kuala Lumpur

III. You can also direct your complaint to the Securities Commission Malaysia (SC) even if you have initiated a dispute resolution process with FMOS. To make a complaint, please contact the SC's Consumer & Investor Office:

- a. via phone to : 03-6204 8999
- b. via fax to : 03-6204 8991
- c. via email to : [aduan@seccom.com.my](mailto:aduan@seccom.com.my)
- d. via the online complaint form available at [www.sc.com.my](http://www.sc.com.my)

- e. via letter to : *Consumer & Investor Office  
Securities Commission Malaysia  
No 3 Persiaran Bukit Kiara  
Bukit Kiara  
50490 Kuala Lumpur*
- IV. *Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:*
  - a. via phone to : 03-7890 4242
  - b. via email to : [complaints@fimm.com.my](mailto:complaints@fimm.com.my)
  - c. via the online complaint form available at [www.fimm.com.my](http://www.fimm.com.my)
  - d. via letter to : *Complaints Bureau  
Legal & Regulatory Affairs  
Federation of Investment Managers Malaysia  
19-06-1, 6<sup>th</sup> Floor, Wisma Capital A  
No. 19, Lorong Dungun  
Damansara Heights  
50490 Kuala Lumpur*