

# SIGNATURE CIO ISLAMIC INCOME FUND

Date of issuance: 22 December 2025

## RESPONSIBILITY STATEMENT

This Product Highlights Sheet has been reviewed and approved by the directors of TA Investment Management Berhad and they have 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 omissions 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 **Signature CIO Islamic Income Fund** and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the **Signature CIO Islamic Income Fund** and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission of Malaysia recommends the **Signature CIO Islamic Income 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 the TA Investment Management Berhad responsible for the **Signature CIO Islamic Income 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 is an important document:

- It is a summary of the **salient information about the Fund**.
- You **MUST NOT invest in the Fund based on this Product Highlights Sheet alone**. Please read the master prospectus dated 22 December 2025 and/or its supplementary(ies) master prospectus or replacement master prospectus of the **Signature CIO Islamic Income Fund** (collectively known as "Master Prospectus") before deciding to make an investment. If you do not have a copy, please contact us to ask for one.
- You should not invest in the Fund if you do not understand it or are not comfortable with the accompanying risks.

## PRODUCT HIGHLIGHTS SHEET

# SIGNATURE CIO ISLAMIC INCOME FUND

### BRIEF INFORMATION OF THE PRODUCT

#### 1. What is this product about?

**Signature CIO Islamic Income Fund** (the "Fund") seeks to generate regular income and capital appreciation through investments in one Islamic collective investment scheme, which invests primarily in a diversified portfolio of Shariah-compliant opportunities across multiple asset classes.

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

### PRODUCT SUITABILITY

#### 2. Who is this product suitable for?

The Fund is suitable for investors who:

- seek medium to long-term investment horizon;
- seek regular income and capital appreciation; and
- are willing to tolerate the risks associated with investing in the Target Fund.

### KEY PRODUCT FEATURES

#### 3. What am I investing in?

<b>Fund Category</b>	Feeder Fund (Islamic).				
<b>Launch Date</b>	22 December 2025.				
<b>Base Currency</b>	United States Dollar ("USD").				
<b>Initial Offer Price</b>	<b>USD Class</b>	<b>MYR Class</b>	<b>AUD Hedged Class</b>	<b>SGD Hedged Class</b>	<b>MYR Hedged Class</b>
	USD1.0000	RM1.0000	AUD1.0000	SGD1.0000	RM1.0000
	<b>Note:</b> <i>The Manager may offer additional Class(es) from time to time at its absolute discretion by way of a supplementary master prospectus or replacement master prospectus without prior consent from the Unit Holders provided that the offering of such additional Class(es) shall not in the opinion of the Manager prejudice the rights of the existing Unit Holders.</i>				
<b>Initial Offer Period</b>	A period of twenty-one (21) days from the Launch Date of the Fund.  The Initial Offer Period may be shortened if we determine that it is in best interests of Unit Holders or deem it appropriate to enter the market to capitalize on the prevailing yields and/or market condition. We will inform Unit Holders on the change of Commencement Date, if the Initial Offer Period has been shortened.				
<b>Asset Allocation</b>	<ul style="list-style-type: none"> <li>• Minimum of 85% of the Fund's NAV will be invested in the Target Fund; and</li> <li>• Maximum of 15% of the Fund's NAV will be invested in Islamic Liquid Assets.</li> </ul>				
<b>Performance Benchmark</b>	The Fund adheres to the benchmark of the Target Fund for performance comparison. The Target Fund is not intended to be run on a benchmark basis and hence may invest globally after a review of value by the Investment Manager and Equity Investment Advisor (in respect of the equity portfolio of the Target Fund).				
<b>Investment Policy &amp; Strategy</b>	<p>The Fund seeks to achieve its investment objective by investing a minimum of 85% of the Fund's NAV in the Signature CIO Islamic - Income Fund Open Ended IC Plc ("Target Fund") and the remainder of the Fund's NAV will be invested in Islamic Liquid Assets.</p> <p>The Fund may employ currency hedging strategies to hedge the foreign currency exposure to manage the currency risk of the Classes which are not denominated in the Base Currency.</p> <p>If and when the Manager considers the investment in the Target Fund is unable to meet the investment objective of the Fund, the Manager may replace the Target Fund with another Islamic collective investment scheme of a similar objective. The Manager will seek Unit Holders' approval before any changes is made. As this is a feeder fund, the Manager will stay invested in the Target Fund as long as the Target Fund's investment objective and strategies will enable the Fund to meet its investment objective. Nevertheless, during adverse market conditions, the Manager may take a temporary defensive position which may be inconsistent with the Fund's strategy by reducing its investment in the Target Fund and increase the Fund's liquidity level by investing in Islamic Liquid Assets to safeguard the Unit Holders' interests.</p> <p>Currently, the Manager intends to invest in Z ACC (USD) share class of the Target Fund. The Fund may change its investments in one class of the Target Fund into another class of the Target Fund (which must be denominated in the same currency) if the Manager is of the opinion that the change is in the interest of the Unit Holders. If the Manager wishes to effect such change, the Manager</p>				

	will seek concurrence from the Trustee and the Unit Holders will be notified before implementation of such change. Please refer to Chapter 2: The Information on Target Fund in the Master Prospectus for more details. Investors may obtain a copy of the Target Fund's Prospectus from the Manager upon request.										
Minimum Initial Investment	<table><tr><th>USD Class</th><th>MYR Class</th><th>AUD Hedged Class</th><th>SGD Hedged Class</th><th>MYR Hedged Class</th></tr><tr><td>USD1,000</td><td>RM1,000</td><td>AUD1,000</td><td>SGD1,000</td><td>RM1,000</td></tr></table> <p>or such other lower amount as we may decide from time to time.</p>	USD Class	MYR Class	AUD Hedged Class	SGD Hedged Class	MYR Hedged Class	USD1,000	RM1,000	AUD1,000	SGD1,000	RM1,000
USD Class	MYR Class	AUD Hedged Class	SGD Hedged Class	MYR Hedged Class							
USD1,000	RM1,000	AUD1,000	SGD1,000	RM1,000							
Minimum Additional Investment	<table><tr><th>USD Class</th><th>MYR Class</th><th>AUD Hedged Class</th><th>SGD Hedged Class</th><th>MYR Hedged Class</th></tr><tr><td>USD1,000</td><td>RM1,000</td><td>AUD1,000</td><td>SGD1,000</td><td>RM1,000</td></tr></table> <p>or such other lower amount as we may decide from time to time.</p>	USD Class	MYR Class	AUD Hedged Class	SGD Hedged Class	MYR Hedged Class	USD1,000	RM1,000	AUD1,000	SGD1,000	RM1,000
USD Class	MYR Class	AUD Hedged Class	SGD Hedged Class	MYR Hedged Class							
USD1,000	RM1,000	AUD1,000	SGD1,000	RM1,000							
Minimum Redemption	The minimum redemption of Units for each Class is 1,000 Units or such other lesser number of Units as we may from time to time decide.										
Minimum Holdings	The minimum holdings of Units for each Class is 1,000 Units or such other lesser number of Units as we may from time to time decide.										
Distribution Policy	<p>The Fund intends to distribute income, if any, on a monthly basis, at the Manager's discretion.</p> <p>The distribution, if any, may be made from (1) realised income, (2) realised gains, (3) unrealised income, (4) unrealised gains, (5) capital or (6) a combination of any of the above. The Manager has the right to vary the frequency and/or amounts of distributions.</p> <p>The Fund invests in the accumulation share class of the Target Fund and the net income earned by the Target Fund will remain in the Target Fund's assets and will be reflected in the NAV of the accumulation share class of the Target Fund, as such, any distribution from the Fund may be made out of the Fund's capital to meet the distribution policy and objective of the Fund. We will also take into consideration the level of capital and performance of the Fund prior to distribution out of capital.</p> <p>The effects of distributing income out of the Fund's capital would include but are not limited to the following:</p> <ul style="list-style-type: none"><li>the value of the investments in the Fund may be reduced; and</li><li>the capital of the Fund may be eroded.</li></ul> <p>The distribution is achieved by forgoing the potential for future capital growth and this cycle may continue until all capital of the Fund is depleted. As a result, the value of future returns would be diminished and there would be an impact on the future growth potential of the Fund as the available assets to grow in the future is the net of the expenses charged to the Fund.</p> <p>The Manager has the right to make provisions for reserves in respect of distribution of the Class. If the income available is too small or insignificant, any distribution may not be of benefit to the Unit Holders as the total cost to be incurred in any such distribution may be higher than the amount for distribution. The Manager has the discretion to decide on the amount to be distributed to the Unit Holders.</p> <p>Please note that if distribution is made, such distribution is not a forecast, indication or projection of the future performance of the Fund.</p> <p>For avoidance of doubt, any distribution will be rounded to two (2) decimal points (sen per Unit) based on the policy on rounding adjusting of the NAV per Unit of the Class.</p>										
Target Fund's Information											
Target Fund	Signature CIO Islamic - Income Fund Open Ended IC Plc.										
Country of Domicile	United Arab Emirates ("UAE").										
Regulatory Authority	Dubai Financial Services Authority.										
Investment Manager of the Target Fund	Aditum Investment Management Limited.										
Equity Investment Advisor of the Target Fund	Lazard Asset Management LLC.										
Asset Allocation Advisor of the Target Fund	Standard Chartered Bank (Singapore) Limited.										

**Note:**

Please refer to sections "Fund Information", "The Information on Target Fund" and "Transaction Information" of the Master Prospectus for further information.

#### 4. Who am I investing with?

<b>Manager</b>	TA Investment Management Berhad (Registration Number: 199501011387 (340588-T))
<b>Trustee</b>	SCBMB Trustee Berhad (Registration Number: 201201021301 (1005793-T))
<b>Shariah Adviser</b>	Amanie Advisors Sdn. Bhd. (Registration Number: 200501007003 (684050-H))

#### 5. What are the possible outcomes of my investment?

This is an Islamic feeder fund where the Target Fund aims to generate regular income by investing in a diversified portfolio of Shari'a compliant securities globally. The performance of the Fund would be dependent on the investments of the Target Fund and reliant on the Investment Manager's expertise in managing the Target Fund to meet its investment objective.

The investors may gain from the appreciation of Unit price as a result of the increase in value of the underlying and/or accrual of profit earned. However, investment involves risk. The value of the Fund may rise or fall. The Fund intends to distribute income, if any, on a monthly basis, at the Manager's discretion. These risk factors, among others, may cause you to lose part or all of your investment.

### KEY RISKS

#### 6. What are the key risks associated with this product?

##### General risks of investing in a unit trust fund

##### Market Risk

Market risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors, which will result in a decline in the Fund's NAV.

##### Manager Risk

This risk refers to the day-to-day management of the Fund by the Manager which will impact the performance of the Fund. For example, investment decisions undertaken by the Manager, as a result of an incorrect view of the market or any non-compliance with internal policies, investment mandate, the Deed, relevant laws, Guidelines due to factors such as human error or weaknesses in operational processes and systems may adversely affect the performance of the Fund.

##### Inflation Risk

Inflation risk is the risk that an investor's investment in the Fund may not grow or generate income at a rate that keeps pace with inflation. This would reduce the investor's purchasing power even though the value of the investment in monetary terms has increased.

##### Non-compliance Risk

This risk arises from non-compliance with laws, rules, regulations, prescribed practices and internal policies and procedures by the Manager. For example, the Manager may fail to comply with internal policies and procedures due to internal factors such as oversight, human error and/or system error. This risk may also occur indirectly due to the imposition and/or amendment to the relevant regulatory frameworks, laws, rules and other prescribed practices affecting the Fund. The Manager has put in place internal controls to ensure that comprehensive and timely compliance monitoring is undertaken.

##### Financing Risk

This risk occurs when investors take a financing to finance their investment. The inherent risk of investing with financed money includes investors being unable to service the financing payments. In the event Units are used as collateral, investors may be required to top-up the investors' existing instalment if the prices of Units fall below a certain level due to market conditions. Failing which, the Units may be sold at a lower NAV per Unit as compared to the NAV per Unit at the point of purchase towards settling the financing.

##### Operational Risk

Apart from a market disruption event, system interruption can also impact processes when there is an interruption in the flow of information needed for making qualified decisions where decisions are made based on accurate flow of information with operated system in managing the Fund. These disruptions may impact the performance of the Fund, the settlement of trades in the Fund and may also affect the investor's transactions with the Fund. The Manager has put in place internal controls to manage some of these disruptions such as business continuity plans. However, investors should note that not all circumstances can be prepared for nor anticipated. In such circumstances, the Manager in consultation with the Trustee will take appropriate measures to safeguard the Unit Holders' interests.

##### Specific risks associated to the Fund

##### Concentration Risk

The Fund is exposed to concentration risk as it is investing a minimum of 85% of its NAV in the Target Fund. Hence, this would result in the Fund being exposed to the risk of its NAV declining when the Target Fund's NAV declines. All investment decisions on the Target Fund is left with the Investment Manager (and its delegate) and the Fund's performance is fully dependent on the performance of the Target Fund.

##### Shariah Non-Compliance Risk

This refers to the risk of the Fund not conforming to Shariah Investment Guidelines of the Fund due to investment in Shariah non-compliant instrument. In the event that the Manager is required to rectify any Shariah non-compliance by disposing the related instrument, any losses from disposal due to investment in Shariah non-compliant instrument will be borne by the Manager. In any circumstances, gain received from disposal shall be channeled to baitulmal and/or charitable bodies as advised by the Shariah Adviser.

This risk, however, is mitigated through the appointment of Shariah Adviser, who will be responsible to ensure that the Fund is managed and administered in accordance with Shariah requirements.

##### Currency Risk

The Fund may offer Units in multiple currency Classes, which will expose the Unit Holder to currency risk in respect to the currency of Units of a Class other than the Base Currency.

**(i) Currency risk at the hedged Class level**

Investors in the hedged Classes may be subjected to currency risk due to imperfect hedging by the Manager when the Manager hedges the respective currency of the hedged Classes against the Base Currency. However, investors should note that hedging is subject to a minimum investment size of entering into a forward contract and the unhedged portion of the respective hedged Classes may still be affected by the exchange rate movement which may result in fluctuation of NAV of the respective hedged Classes. In addition, investors in the hedged Classes should note that by employing this hedging, investors would not be able to enjoy the additional currency gains when the Base Currency moves favourably against the currency of the hedged Classes. Additional transaction costs of hedging will also have to be borne by the investors in these hedged Classes.

Investors in the hedged Classes should also note that in the event if the size of the hedged Classes is relatively small, the Manager may not hedge the respective currency of the hedged Classes against the Base Currency if it is of the view that the hedging is not in the interests of the Fund and/or Unit Holders.

**(ii) Currency risk at the non-hedged Class level**

For investors in the non-hedged Classes, the impact of the exchange rate movement between the Base Currency and the currency of the respective non-hedged Classes (other than USD Class) may result in a depreciation of the investor's holdings as expressed in the Base Currency.

**Counterparty Risk**

The Fund will be exposed to credit risk of the counterparties for investments in Islamic derivatives / Islamic Liquid Assets with the Islamic financial institutions. Any default by the counterparty would affect the NAV of the Fund. The Fund will only enter into Islamic derivatives / Islamic Liquid Assets that are issued by counterparty with a minimum long-term credit rating of investment grade (including gradation and subcategories). Where the counterparty is not rated, the counterparty must be guaranteed by the parent company of the counterparty which has an investment grade credit rating (including gradation and subcategories). In the event where the rating of the counterparty falls below the minimum required, or the counterparty ceases to be rated, analysis will be conducted to assess the impact of unwinding the affected trades and replacement cost. We shall, within six (6) months or sooner, if the Trustee considers it to be in the best interests of the Unit Holders, take the necessary action to ensure that the requirements are complied with.

**Country Risk**

The Fund invests in the Target Fund which is domiciled in UAE. Any adverse changes in the economic fundamentals, social and political stability, currency movements and foreign investments policies in UAE may have an impact on the prices of the Target Fund and consequently may also affect the Fund's NAV.

**Suspension Risk**

The Investment Manager has the right to suspend calculation of NAV or transaction of the Target Fund. Please refer to section 2.10 Suspension or Deferral of the Target Fund of the Master Prospectus for more details.

The Manager, in consultation with the Trustee, will take immediate and necessary steps to suspend the Fund in the event the Manager is made aware that the Target Fund is or will be suspended, this is to ensure that the Fund has a fair valuation as there will not be any dealings and calculation of NAV in the Fund whilst the Target Fund is suspended. The reason being that the Target Fund forms a material portion of the Fund's assets.

To avoid suspension of the Fund, the Manager seeks to manage this by allowing the Fund to hold adequate Islamic Liquid Assets (up to 15% of the Fund's NAV) to meet redemption requests. If the Islamic Liquid Assets are insufficient to meet redemption requests, the Manager may seek temporary financing by taking into consideration the best interests of Unit Holders. If the Manager is of the view that it has exhausted all possible avenues to avoid a suspension of the Fund, the Manager may as a last resort, in consultation with the Trustee and having considered the interests of the Unit Holders, suspend the redemption of Units where it is impractical for the Manager to calculate the NAV of the Fund due to market value or investments in the Target Fund cannot be determined fairly.

Please note that during the suspension period, there will be no NAV per Unit available and hence, any application for subscription, redemption or switching of Units received by the Manager during the suspension period will only be accepted and processed on the next Business Day after the cessation of the suspension. Unit Holders will be notified of the suspension and when the suspension is lifted. Upon such suspension, the Fund will not be able to pay Unit Holders' redemption proceeds in a timely manner and Unit Holders will be required to remain invested in the Fund for a longer period. In such a scenario, Unit Holder's investments will continue to be subjected to risk factors inherent to the Fund.

**Fund Management of the Target Fund Risk**

The Manager has exercised due skill and care in selecting the Target Fund. However, the Manager does not have control over the management of the Target Fund and there is no guarantee that the investment objective of the Target Fund will be met. This may affect the value of the Unit Holders' investments in the Fund.

The Target Fund may change its investment objective which may become inconsistent with the investment objective of the Fund. In such instances, the Manager will replace the Target Fund with another Islamic collective investment scheme which it considers to be more appropriate in meeting the investment objective of the Fund. Any changes on the replacement of the Target Fund would require the Unit Holders' approval.

**Distribution Out of Capital Risk**

Distribution may be paid out of capital when the realised gains or realised income of the Fund is insufficient to pay a distribution. Unit Holders should note that the payment of distribution out of capital represents a return or withdrawal of part of the amount the Unit Holders originally invested or from any capital gains attributable to the original investment. Such distribution may result in an immediate decrease in the NAV per Unit of the Class and in the capital of the Fund which is available for investment in the future. As a result, capital growth may be reduced and a high distribution yield from distribution out of capital does not imply a positive or high return on Unit Holders' total investments.

*Note:*

Please refer to section "Risk Factors" of the Master Prospectus, including specific risks associated to the Target Fund for further information.

**Please be advised that if an investor invests in Units through an IUTA which adopts the nominee system of ownership, the investor would not be considered to be a Unit Holder under the Deed as the investor's name will not appear in the register of Unit Holders. The investor may consequently not have all the rights ordinarily exercisable by a Unit Holder (for example, the right to call for a Unit Holders' meeting and to vote thereat).**

## FEE & CHARGES<sup>1</sup>

### 7. What are the fees and charges involved?

#### Fees and charges related to the Fund:

<b>Sales Charge<sup>2</sup></b>	Up to 5.00% of the NAV per Unit of the Class is imposed either by IUTAs, unit trust consultants or by the Manager.				
<b>Redemption Charge</b>	No redemption charge will be imposed for each redemption.				
<b>Switching Fee<sup>3</sup></b>	Administrative fee for a switching transaction from each Class may be imposed, subject to our discretion.				
	<b>USD Class</b>	<b>MYR Class</b>	<b>AUD Hedged Class</b>	<b>SGD Hedged Class</b>	<b>MYR Hedged Class</b>
	USD25	-	AUD25	SGD25	-
<i>or such other lower amount as we may decide from time to time.</i>					
<b>Transfer Fee</b>	No transfer fee will be imposed for each transfer.				
<b>Annual Management Fee</b>	Up to 1.60% per annum of the NAV of the Fund.				
<b>Annual Trustee Fee</b>	Up to 0.03% per annum of the NAV of the Fund, subject to a minimum of RM18,000 per annum (including local custodian fees and expenses but excluding foreign custodian fees and charges) and is to be charged to the Fund by the Trustee.				

#### Notes:

- The Manager may for any reason and at any time, waive or reduce: (a) any fees (except the annual trustee fee<sup>1</sup>); (b) other charges payable by you in respect of the Fund; and/or (c) transactional values including but not limited to the Units or amount, for any Unit Holder and/or investments made via any distribution channels or platform. The Manager reserves the right to enter into a separate agreement with the Unit Holders for a lower annual management fee. The reduction in the annual management fee will be calculated and reimbursed to the Unit Holders by the Manager accordingly. Unit Holders and/or the Fund, shall be responsible for any taxes and/or duties chargeable in respect of all applicable fees, charges and expenses which may be imposed by the government or other authorities from time to time as provided in the Master Prospectus.
- All sales charge is to be rounded to two (2) decimal points. The Manager reserves the right to waive and/or reduce the sales charge from time to time at its absolute discretion. Investors may negotiate with their preferred distribution channel for a lower sales charge. Investment through the distribution channel shall be subjected to their respective terms and conditions.
- In addition to switching fee, Unit Holders will be charged the difference between the sales charge of the Class/Fund and the sales charge of the Class or TAIM's fund (or its classes of units) to be switched into when switching from a Class/Fund with a lower sales charge to a Class or TAIM's fund (or its classes of units) with a higher sales charge. The Manager reserves the right to vary the terms and conditions of switching from time to time and the Unit Holders will be notified accordingly.

Please refer to section "Fees, Charges and Expenses" of the Master Prospectus for further information.

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

### 8. How often are valuations available?

The Fund will be valued on a daily basis, which is on the Valuation Day.

As the value of the Fund's investment in the Target Fund at the close of a Business Day (T day) will only be determined at the following Business Day (T+1 day), the valuation of the Units in respect of a particular Business Day can only be carried out two (2) Business Days later (T+2 day).

If the Target Fund is closed for business or the valuation of the units or shares of the Target Fund is not available during the valuation point, the Manager will value the investment based on the latest available price as at the day the Target Fund was last opened for business or transacted.

Price of the Fund will be published on two Business Days later (T+2) and the Unit Holders may obtain the latest price of the Fund from our website at [www.tainvest.com.my](http://www.tainvest.com.my) or FIMM's website.

### 9. How can I exit from this investment and what are the risks and costs involved?

<b>Cooling-off Policy</b>	<ul style="list-style-type: none"> <li>A cooling-off right is only given to an individual investor who is investing in any of the unit trust funds managed by us for the first time but shall not include the following persons: <ul style="list-style-type: none"> <li>our staff; and</li> <li>a person registered with a body approved by the SC to deal in unit trust funds.</li> </ul> </li> <li>There is a cooling-off period of six (6) Business Days commencing from the day your application is accepted or deemed to be accepted by the Manager. Within these six (6) Business Days, you have a right to request for withdrawal of the investment. The refund for every Unit held by you pursuant to the exercise of your cooling-off right are as follows:</li> </ul>
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<sup>1</sup> Any waiver and/or reduction of the annual trustee fee will be at the discretion of the Trustee.

	<p>(a) if the NAV per Unit on the day the Units were first purchased ("original price") is higher than the price of a Unit at the point of exercise of the cooling-off right ("market price"), the market price at the point of cooling-off; or</p> <p>(b) if the market price is higher than the original price, the original price at the point of cooling-off; and</p> <p>(c) the sales charge per Unit originally imposed on the day the Units were purchased.</p> <ul style="list-style-type: none"><li>• All such requests must be received or deemed to have been received by us on or before 4.00 p.m. on a Business Day. Requests received or deemed to have been received after 4.00 p.m. will be treated as having been received on the following Business Day. If you submit your payment by cheque, the cooling-off period will accrue from the date on which the Manager receives the cheque and payment for the cooling-off will be made after the cheque has been cleared. The proceeds would generally be refunded to you within seven (7) Business Days of receiving the request for withdrawal.</li></ul>								
Redemption of Units	<ul style="list-style-type: none"><li>• Redemption of Units can be made by completing a transaction form available from our head office or any of our business centres or by sending written instructions to us on any Business Day. Any duly completed redemption request received by us on or before 4.00 p.m. on a Business Day will be processed based on the NAV per Unit calculated at the end of the Business Day. Any redemption request received by us after 4.00 p.m. will be deemed to have been received on the next Business Day. If a redemption request is received by us on a non-Business Day, such redemption request will be processed based on the NAV per Unit calculated at the close of the next Business Day.</li><li>• Under normal circumstances, the redemption proceeds will be paid to you within the period set out in the table below based on the respective Classes. Should the redemption request of the Target Fund be suspended (as prescribed in section 1.4.2(f) of the Master Prospectus), the redemption of the Fund will also be suspended accordingly. The redemption proceeds will be paid to you within ten (10) Business Days or eleven (11) Business Days (as the case may be) after the suspension is lifted.</li></ul> <table><tr><th>NAV Price</th><th>Classes</th><th>Payment of Redemption Proceeds</th></tr><tr><td rowspan="2">Based on redemption request received by TAIM on or before 4.00 p.m. on a Business Day.</td><td>USD Class, MYR Class, MYR Hedged Class</td><td>Within ten (10) Business Days from the date the transaction form is received.</td></tr><tr><td>AUD Hedged Class, SGD Hedged Class</td><td>Within eleven (11) Business Days from the date the transaction form is received.</td></tr></table> <p>If any of the following circumstances shall occur which is beyond the control of the Manager:</p> <p>(i) operational, network or system disruptions involving the clearing houses, banks, Trustee, administrator (if any), custodian and/or Investment Manager; or</p> <p>(ii) settlement delays between the clearing houses, banks, Trustee, administrator (if any), custodian and/or Investment Manager,</p> <p>the Manager may require up to two (2) additional Business Days for the Fund to receive the redemption proceeds, hence the redemption proceeds will be paid to you within twelve (12) Business Days or thirteen (13) Business Days (as the case may be) from the date the transaction form is received by the Manager. Should the redemption request of the Target Fund be suspended, the redemption of the Fund will also be suspended accordingly. The redemption proceeds will be paid to you within twelve (12) Business Days or thirteen (13) Business Days (as the case may be) after the suspension is lifted.</p> <ul style="list-style-type: none"><li>• Should the redemption request of the Target Fund be delayed or deferred, this may impact the Fund's ability to pay Unit Holders in a timely manner. As the Fund relies primarily on liquidity from the Target Fund, the redemption requests may need to be deferred until redemption proceeds are received if the Fund has insufficient liquidity to meet a redemption request. The Unit Holders will experience a delay in payment and remain exposed to market movements during the deferral period. If the redemption payment of the Fund is delayed or deferred, the Manager undertakes to notify you of such delay or defer of the redemption payment proceeds. Once the delay or deferment is lifted, the redemption proceeds will be paid to you within five (5) Business Days from the receipt of redemption proceeds from the Target Fund.</li><li>• Whenever the Fund submits a redemption request and the Target Fund applies a redemption gate or otherwise pays redemption proceeds only on a pro rata basis, the Fund may not be able to fully process redemption requests from its Unit Holders. If the Fund is unable to make partial payments, all redemption requests will be deferred in full until the Fund receives sufficient cumulative proceeds from the Target Fund to satisfy the request. As such, Unit Holders should take note that the Fund will also defer redemption when the Target Fund applies redemption gate, currently the Target Fund's internal threshold will not exceed 10% of the Target Fund's NAV. The Fund will not be able to redeem the Units and will be compelled to remain invested in the Target Fund for a longer period of time. Hence, the investments will continue to be subjected to the risks inherent to the Target Fund. In such circumstances, the Manager will pay the redemption proceeds to you within five (5) Business Days from the receipt of full redemption proceeds from the Target Fund.</li><li>• Payment of redemption proceeds shall be based on the selected payment method stated in the transaction form received by our head office or any of our business centres.</li><li>• In case of joint holders, we will process the redemption request based on the operating instruction stated in the account opening form when you first invested in the Fund. For the avoidance of doubt, all redemption proceeds will be made payable to the principal applicant by</li></ul>	NAV Price	Classes	Payment of Redemption Proceeds	Based on redemption request received by TAIM on or before 4.00 p.m. on a Business Day.	USD Class, MYR Class, MYR Hedged Class	Within ten (10) Business Days from the date the transaction form is received.	AUD Hedged Class, SGD Hedged Class	Within eleven (11) Business Days from the date the transaction form is received.
	NAV Price	Classes	Payment of Redemption Proceeds						
	Based on redemption request received by TAIM on or before 4.00 p.m. on a Business Day.	USD Class, MYR Class, MYR Hedged Class	Within ten (10) Business Days from the date the transaction form is received.						
		AUD Hedged Class, SGD Hedged Class	Within eleven (11) Business Days from the date the transaction form is received.						

default, unless there is a request by the principal applicant that the redemption proceeds be made payable to the joint applicant.

**Note:**

Please refer to section "Transaction Information" of the Master Prospectus for further information.

## CONTACT INFORMATION

### 10. Who should I contact for further information or to lodge a complaint?

<p>1. For internal dispute resolution, you may contact:</p> <p>Our authorised distributors or our customer service officers on toll free 1-800-38-7147 between 9.00 a.m. and 6.00 p.m. (Malaysia time), from Monday to Friday (except public holidays), or you can email us at <a href="mailto:investor.taim@ta.com.my">investor.taim@ta.com.my</a>.</p>	<p>2. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Financial Markets Ombudsman Service (formerly known as Ombudsman for Financial Services) ("FMOS"):</p> <p>(a) via phone to : 03-2272 2811  (b) via online : <a href="http://www.fmos.org.my">www.fmos.org.my</a>  complaint form available at  (c) via letter to : Financial Markets Ombudsman Service (formerly known as Ombudsman for Financial Services)  Level 14, Main Block  Menara Takaful Malaysia  No.4, Jalan Sultan Sulaiman  50000 Kuala Lumpur</p>
<p>3. You can also direct your complaint to the SC even if you have initiated a dispute resolution process with FMOS. To make a complaint, please contact the SC's Consumer &amp; Investor Office:</p> <p>(a) via phone to the : 03-6204 8999  Aduan Hotline at  (b) via fax to : 03-6204 8991  (c) via e-mail to : <a href="mailto:aduan@seccom.com.my">aduan@seccom.com.my</a>  (d) via online : <a href="http://www.sc.com.my">www.sc.com.my</a>  complaint form available at  (e) via letter to : Consumer &amp; Investor Office  Securities Commission Malaysia  3 Persiaran Bukit Kiara  Bukit Kiara  50490 Kuala Lumpur</p>	<p>4. Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:</p> <p>(a) via phone to : 03-2092 3800  (b) via fax to : 03-2093 2700  (c) via e-mail to : <a href="mailto:complaints@fimm.com.my">complaints@fimm.com.my</a>  (d) via online : <a href="http://www.fimm.com.my">www.fimm.com.my</a>  complaint form available at  (e) via letter to : Legal, Secretarial &amp; 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</p>

## APPENDIX: GLOSSARY

Bursa Malaysia	The stock exchange managed and operated by Bursa Malaysia Securities Berhad and includes any changes to the name or the operator of the Malaysian stock exchange.
Business Day	A day on which Bursa Malaysia is open for trading or banks in Kuala Lumpur are open for business. The Manager may declare certain business days to be a non-business day although Bursa Malaysia or the banks in Kuala Lumpur are open for business.  <i>Note: We may declare certain Business Days to be a non-Business Day if the jurisdiction of the Target Fund declare a non-business day and/or if the Investment Manager declares a non-dealing day.</i>
Class(es)	Any class of Units representing similar interest in the assets of the Fund.
Commencement Date	The date on which investments of the Fund may first be made and is the date which falls on the next Business Day after the expiry of the Initial Offer Period.
Deed	The master deed dated 21 October 2025 entered into between the Manager and the Trustee in respect of the Fund as may be modified or varied by a supplemental deed from time to time.
Eligible Market	An exchange, government securities market or an OTC market: (a) that is regulated by a regulatory authority of that jurisdiction; (b) that is open to the public or to a substantial number of market participants; and (c) on which financial instruments are regularly traded.
Guidelines	The Guidelines on Unit Trust Funds and other relevant guidelines issued by the SC as may be amended from time to time.
Initial Offer Period	The period of not more than twenty-one (21) days from the date of the Master Prospectus. The Manager reserves the right to shorten the Initial Offer Period at its own discretion.
Initial Offer Price	The price payable by an applicant for a Unit during the Initial Offer Period.
Islamic Liquid Assets	Means <ul style="list-style-type: none"> <li>• placement in short-term Islamic deposits; or</li> <li>• Islamic money market instruments that are dealt in or under the rules of an Eligible Market and whose residual maturity does not exceed twelve (12) months.</li> </ul>
IUTA	A corporation registered with the Federation of Investment Managers Malaysia ("FIMM") and authorised to market and distribute unit trust schemes of another party.

NAV	Net asset value.
NAV of the Class	The total value of the assets of the Fund attributable to a Class less the total value of the liabilities of the Fund attributable to such Class at a valuation point.
NAV of the Fund	The total value of all the Fund's assets less the total value of all the Fund's liabilities at a valuation point.
NAV per Unit	The NAV of the Class divided by the number of Units in circulation of that Class at the same valuation point.
OTC	Over-the-counter.
SAC	Shariah Advisory Council.
SC / Securities Commission Malaysia	The Securities Commission Malaysia established under the Securities Commission Malaysia Act 1993.
Shariah	Islamic law comprising the whole body of rulings pertaining to human conducts derived from sources of the Shariah namely the Qur'an (the holy book of Islam) and Sunnah (practices and explanations rendered by the Prophet Muhammad (pbuh)) and other sources of Shariah such as Ijtihad (exertion of individual efforts to determine the true ruling of the divine law on matters whose revelations are not explicit) of Shariah scholars.
Shariah requirements	The rulings, guidelines and resolutions made by the SAC of the SC and/or the AAOIFI Shari'a Standards, consistent with the resolutions of the Higher Sharia Authority of the Central Bank of the UAE and/or the advice given by the Shariah Adviser.
Unit / Units	An undivided share in the beneficial interest and/or right in the Fund and a measurement of the interest and/or right of a Unit Holder in the Fund.
Unit Holder(s) / investor(s) / you	The person or persons registered for the time being as the holder or holders of Units of the Fund including persons jointly registered.
Valuation Day	A Business Day on which the price of the Fund is calculated.
We / our / us / the Manager / TAIM	TA Investment Management Berhad (Registration Number: 199501011387 (340588-T)).