

TA ASIA INCOME ESG BOND

(formerly known as TA Flexible Asian Bond Fund)

Date of issuance: 1 November 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 **TA Asia Income ESG Bond** and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the **TA Asia Income ESG Bond** and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission of Malaysia recommends the **TA Asia Income ESG Bond** 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 **TA Asia Income ESG Bond** 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.

ADDITIONAL STATEMENT

The **TA Asia Income ESG Bond** is a qualified sustainable and responsible investment ("SRI") fund under the Guidelines on Sustainable and Responsible Investment Funds.

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 prospectus dated 1 November 2025 and/or its supplementary(ies) prospectus or replacement prospectus of the **TA Asia Income ESG Bond** (collectively known as "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.

This Product Highlights Sheet only highlights the key features and risks of the TA Asia Income ESG Bond. Investors are advised to request, read and understand the disclosure documents before deciding to invest.

PRODUCT HIGHLIGHTS SHEET

TA ASIA INCOME ESG BOND

BRIEF INFORMATION OF THE PRODUCT

1. What is this product about?

TA Asia Income ESG Bond (the "Fund") seeks to achieve a total return from income and capital appreciation.

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 potential total returns through 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?

Fund Category	Feeder fund (fixed income).					
Base Currency	United States Dollar ("USD").					
Launch Date	USD Class	MYR Class	AUD Hedged Class	SGD Hedged Class	MYR Hedged Class	RMB Hedged Class
	17 March 2020					
	<i>Note: The Fund was launched as a wholesale fund and was subsequently converted to a retail unit trust fund on 1 November 2025 following the approval obtained from Unit Holders at the Unit Holders' meeting.</i>					
Asset Allocation	• Minimum of 85% of the Fund's NAV will be invested in the Target Fund; and • Maximum of 15% of the Fund's NAV will be invested in Liquid Assets.					
Performance Benchmark	Secured Overnight Financing Rate (SOFR). The Fund adheres to the benchmark of the Target Fund for performance comparison. The Investment Manager is not constrained by the benchmark of the Target Fund for the construction of the portfolio and makes its own investment decisions meaning the performance of the Target Fund may be different from that of the benchmark of the Target Fund. SOFR is an index that does not take into account ESG factors and it is used for performance comparison.					
Investment Policy & Strategy	The Fund seeks to achieve its investment objective by investing a minimum of 85% of the Fund's NAV in the Target Fund and the remainder of the Fund's NAV will be invested in Liquid Assets. The Fund is a qualified sustainable and responsible investment fund. As the Fund invests predominantly in the Target Fund, the Fund's investment in the Target Fund will therefore be subjected to the ESG considerations. <i>Sustainability approach of the Target Fund</i>-In seeking to achieve an ESG score greater than its investment universe, the Investment Manager considers sustainability risks and opportunities integral to the investment process. It favours companies with higher ESG scores and excludes issuers based on their controversial behavior or products. The Target Fund also aims to outperform in such themes as carbon intensity, community involvement and human rights. This is achieved through the use of Amundi's proprietary methodology and/or third party ESG information such as MSCI. <i>Management Process of the Target Fund</i>-The Investment Manager will monitor and evaluate the underlying investments based on Amundi's Responsible Investment Policy to ensure the investment in the Target Fund meets the environmental or social characteristics promoted by the Target Fund. Any extra financial or ESG binding elements such as maintaining an ESG rating for the portfolio above the investment universe, ensuring a minimum of 90% ESG analysis coverage or commit to have at least 25% exposure to Sustainable Investments will be monitored by the Investment Manager to ensure compliance. The Investment Manager will ensure that the Target Fund's investment is in line with the sustainability criteria adopted and the overall impact of such investments of the Target Fund is consistent with any other sustainability criteria. In the event the Target Fund's investment becomes inconsistent with its investment strategy and sustainability considerations, the Investment Manager shall dispose the investment within an appropriate timeframe not exceeding three (3) months from the date of such breach, taking into consideration the interests of the investors of the Target Fund and the ESG considerations that are promoted by the Target Fund. For the Fund's investment in Liquid Assets, the Manager will identify and select money market instruments and deposits based on the issuer's or the financial institution's ESG score, as the case may be. The ESG scores are derived based on the Manager's internal ESG process: • Analyse the sustainability reports from annual reports issued by the issuers or financial institutions; • Conduct ESG assessment by evaluating environment, social and/or governance parameters to calculate an ESG score. This assessment uses minimum of fifteen (15) metrics ("metrics"), which					

	may include indicators such as energy consumption, carbon dioxide emission, women's participation in management and separation of executive power among board of directors. Each issuer or financial institution is evaluated against these metrics using either (i) quantitative data, such as emission levels or percentage of women in leadership; or (ii) qualitative information, such as governance policies and sustainability practices. Each metric is scored on a scale from 0 to 5 based on performance. The sum of the scores from the three (3) segments (environment, social and governance) will be divided by the total scores to get a percentage of the ESG score. This percentage is then converted into a 1 to 5 star rating, using predefined score ranges. The Manager will then rank the issuers or the financial institutions based on their star-rating ranging from 1 to 5 (with 1 representing the lowest ESG score, 5 representing the highest ESG score and 3 representing the average ESG score); and All issuers or financial institutions must meet an internal minimum score of three (3) and above and further filtering will be conducted based on fundamental analysis such as valuation, return on equity, cash flows, etc., before it being included in the investment universe for the Fund In addition to the Manager's internal ESG score, the Manager may use ESG score from any third party data provider such as Bloomberg to assist in the ESG screening process as part of the portfolio constructions. 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. The Fund's use of financial derivatives for hedging purposes will not be subject to the ESG screening methodology. The Manager will continuously monitor the Fund's investments to ensure that the Fund maintains at least two-thirds (2/3) of its NAV in investments which are subject to the above ESG considerations at all times. The Manager will receive regular reports from the Investment Manager as part of its monitoring of the Fund. In the event the Fund's investment becomes inconsistent with its investment strategy, sustainability considerations and/or breaches the minimum asset allocation of at least two-thirds (2/3) of its NAV in investments that are subject to the above ESG considerations, the Manager will rectify the breach within an appropriate timeframe not exceeding three (3) months from the date of the breach, taking into consideration the interests of the Unit Holders. 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 Liquid Assets to safeguard the Unit Holders' interest, provided that the Fund maintains at least two-thirds (2/3) of its NAV in investments (Target Fund and/or Liquid Assets) that are subject to ESG considerations at all times, including the circumstances where the Investment Manager employs temporary defensive position at the Target Fund level. If and when the Manager considers the investment in the Target Fund is unable to meet the investment objective of the Fund and/or the requirements of the SRI Guidelines, the Manager may replace the Target Fund with another collective investment scheme of a similar objective which adopt ESG considerations and ensure that the replacement of the Target Fund complies with the requirements of the SRI Guidelines. The Manager will seek Unit Holders' approval before any such change is made. The Manager will notify the SC of any changes to the sustainability considerations of the Fund immediately and furnish such relevant information to the SC in accordance with the relevant guidelines. Please refer to the Prospectus for further details on investment policy and strategy and Section 2.9 on Sustainable Investing of the Target Fund.					
Minimum Initial Investment	USD Class	MYR Class	AUD Hedged Class	SGD Hedged Class	MYR Hedged Class	RMB Hedged Class
	USD1,000	RM1,000	AUD1,000	SGD1,000	RM1,000	RMB1,000
	<i>or such other lower amount as we may decide from time to time.</i>					
Minimum Additional Investment	USD Class	MYR Class	AUD Hedged Class	SGD Hedged Class	MYR Hedged Class	RMB Hedged Class
	USD100	RM100	AUD100	SGD100	RM100	RMB100
	<i>or such other lower amount as we may decide from time to time.</i>					
Minimum Redemption	USD Class	MYR Class	AUD Hedged Class	SGD Hedged Class	MYR Hedged Class	RMB Hedged Class
	500 Units	500 Units	500 Units	500 Units	500 Units	500 Units
	<i>or such other lesser number of Units as we may decide from time to time.</i>					
Minimum Holdings	USD Class	MYR Class	AUD Hedged Class	SGD Hedged Class	MYR Hedged Class	RMB Hedged Class
	500 Units	500 Units	500 Units	500 Units	500 Units	500 Units
	<i>or such other lesser number of Units as we may decide from time to time.</i>					
Distribution Policy	The Fund intends to distribute income, if any, on a quarterly basis, at the Manager's discretion. 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. The Fund invests in the accumulation shares 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 shares 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. The effects of distributing income out of the Fund's capital would include but are not limited to the following: - the value of the investments in the Fund may be reduced; and - the capital of the Fund may be eroded. The distribution is achieved by forgoing the potential for future capital growth. 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 are the net of the expenses charged to the Fund. Please note that if distribution is made, such distribution is not a forecast, indication or projection of the future performance of the Fund.		
Target Fund's Information			
Target Fund	Amundi Funds - Asia Bond Income Responsible (formerly known as Amundi Funds - Asia Income ESG Bond).		
Country of Domicile	Luxembourg.	Management Company of the Target Fund	Amundi Luxembourg S.A.
Regulatory Authority	Commission de Surveillance du Secteur Financier ("CSSF")	Investment Manager of the Target Fund	Amundi Singapore Limited.

Note:

Please refer to sections "The Fund", "The Information on Amundi Funds - Asia Bond Income Responsible ("Target Fund")" and "Transaction Information" of the Prospectus for further information.

4. Who am I investing with?

Manager	TA Investment Management Berhad (Registration Number: 199501011387 (340588-T))
Trustee	CIMB Commerce Trustee Berhad (Registration Number: 199401027349 (313031-A))

5. What are the possible outcomes of my investment?

This is a feeder fund where the Target Fund invests extensively in corporate and government bonds in Asia, including emerging markets. 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 interest earned. However, investment involves risk. The value of the Fund may rise or fall. The Fund intends to distribute income, if any, on a quarterly 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	
Suspension Risk	The Manager may, 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 the Manager being unable to determine the market value or fair value of a material portion of the Fund's investments. Upon 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.
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 are left with the Investment Manager and the Fund's performance is fully dependent on the performance of the Target Fund.
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.
Country Risk	The Fund invests in the Target Fund which is domiciled in Luxembourg. Any adverse changes in the economic fundamentals, social and political stability, currency movements and foreign investments policies in Luxembourg may have an impact on the prices of the Target Fund and consequently may also affect the Fund's NAV.

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 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.

Counterparty Risk

Investors in the hedged Classes of the Fund are subject to counterparty risk on the derivatives contract that may be entered into with the financial institutions for the purpose of hedging strategy. Any default by the counterparty would affect the NAV of the Fund. The Fund will only enter into derivatives contract 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 by the Manager to assess the impact of unwinding the affected trades and replacement cost. The Manager should, within six (6) months or sooner, if the Trustee considers it to be in the best interest of the Unit Holders, take the necessary action to ensure that the requirements are complied with.

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 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.

Temporary Suspension of the Collective Investment Scheme Risk

The Management Company has the right to suspend calculation of NAV or transaction of the Target Fund. Please refer to Section 2.13 of the Prospectus for the Rights the Target Fund Reserve for more details.

If the right of the Fund to redeem its shares of the Target Fund is temporarily suspended, the Fund may also be affected if the Fund does not have sufficient liquidity to meet redemption requests from Unit Holders.

To avoid suspension of the Fund, the Fund will hold adequate Liquid Assets (up to 15% of the Fund's NAV) and if the Liquid Assets are insufficient to meet redemption requests, the Manager may seek temporary financing considering 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 fair value of the investment in the Target Fund cannot be determined.

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.

Sustainability Risk

The Target Fund incorporates ESG considerations into its overall investment process through the use of Amundi's proprietary methodology and/or third party ESG information. The Target Fund applies Amundi's exclusion policy such as United Nations ("UN") Global Compact principles to address Sustainability Risks. As such, the Target Fund may underperform funds that do not consider sustainability criteria in their investment strategy. Please refer to "Sustainable Investment Risk" under Section 1.14.3 Specific Risks Associated to the Target Fund of the Prospectus for further details.

The Manager will adopt its own proprietary ESG integration framework to manage and mitigate sustainability risk of the Fund's investment in Liquid Assets. Applying ESG integration in the investment process of Liquid Assets may lead to the exclusion of investments of certain issuers which may at times lead to better or worse performance than the relatable funds that do not apply such ESG integration. The Manager will conduct regular reviews of its internal ESG methodology to ensure its continued relevance and effectiveness. These reviews will be conducted whenever deemed necessary or at least annually and will focus on some of the areas such as ESG scoring assessment, data sources reliability, weighting methodology, regulatory changes and market trends.

Note:

Please refer to section "Risk Factors" of the Prospectus, including specific risks associated to the Target Fund for further information. Please note that this is only part of the general risks of investing in a unit trust fund. Unit Holders are required to refer to the full general risks' disclosure in the Prospectus such as Market Risk, Manager Risk, Inflation Risk, Non-compliance Risk, Loan Financing Risk and Operational Risk.

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 & CHARGES¹**7. What are the fees and charges involved?****Fees and charges related to the Fund:**

Sales Charge²	Up to 3.00% of the NAV per Unit of the Class is imposed either by IUTAs, unit trust consultants or the Manager.
Redemption Charge	No redemption charge will be imposed for each redemption.
Switching Fee³	Administrative fee for a switching transaction from each Class may be imposed, subject to our discretion.

	USD Class	MYR Class	AUD Hedged Class	SGD Hedged Class	MYR Hedged Class	RMB Hedged Class
	USD25	-	AUD25	SGD25	-	RMB25
	or such other lower amount as we may decide from time to time.					
Transfer Fee	No transfer fee will be imposed for each transfer.					
Annual Management Fee¹	Up to 1.50% per annum of the NAV per Unit of the Fund, calculated and accrued on a daily basis.					
Annual Trustee Fee	Up to 0.04% per annum of the NAV of the Fund subject to a minimum of RM10,000 per annum calculated and accrued daily (including local custodian fees but excluding foreign custodian fees and charges) and is to be charged to the Fund by the Trustee.					

Notes:

1. The Manager may for any reason and at any time, waive or reduce: (a) any fees (except the annual trustee fee¹); (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 Prospectus.
2. 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.
3. In addition to switching fee, Unit Holders will have to pay the difference in sales charge, if any, when switching from a Class to any other funds (or its class) managed by us. No sales charge difference will be charged if the Class or fund (or its class) to be switched into has a lower sales charge.

Please refer to section "Fees, Charges and Expenses" of the 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.

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 next Business Day (T+1 day) and the Unit Holders may obtain the latest price of the Fund from our website at www.tainvest.com.my or Federation of Investment Managers Malaysia (FIMM)'s website.

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

Cooling-off Policy	• 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: ➢ our staff; and ➢ a person registered with a body approved by the SC to deal in unit trust funds. • 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: 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 b) if the market price is higher than the original price, the original price at the point of cooling-off; and c) the sales charge per Unit originally imposed on the day the Units were purchased. • 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.
Redemption of Units	• 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. • Under normal circumstances, 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 deferred or suspended, the redemption of the Fund may also be deferred or suspended

¹ Any waiver and/or reduction of the annual trustee fee will be at the discretion of the Trustee.

accordingly. The redemption proceeds will be paid to you within nine (9) Business Days or ten (10) Business Days (as the case may be) after the suspension is lifted.

Classes	Payment of Redemption Proceeds
USD Class, MYR Class, MYR Hedged Class	Within nine (9) Business Days from the date the transaction form is received.
AUD Hedged Class, SGD Hedged Class, RMB Hedged Class	Within ten (10) Business Days from the date the transaction form is received.

If any of the following circumstances occur which is beyond the control of the Manager:

- (i) operational, network or system disruptions involving the clearing houses, banks, Trustee, administrator (if any), custodian and/or Management Company; or
- (ii) settlement delays between the clearing houses, banks, Trustee, administrator (if any), custodian and/or Management Company,

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 eleven (11) Business Days or twelve (12) 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 deferred or suspended, the redemption of the Fund may also be deferred or suspended accordingly. The redemption proceeds will be paid to you within eleven (11) Business Days or twelve (12) Business Days (as the case may be) after the suspension is lifted.

- 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 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 Prospectus for further information.

FUND PERFORMANCE

The basis of calculating and assumption made in calculating the returns:

$$\text{Percentage Growth} = \frac{N^1 - N^2}{N^2} \times 100$$

N^1 = NAV on the end of the period

N^2 = NAV on the beginning of the period

$$\text{* Average Total Return} = \frac{\text{Total Sub Period Returns}}{\text{Number of Sub Periods}}$$

$$\text{** Annual Total Return} = (1 + \text{Cumulative Return})^{N^3/N^4} - 1$$

N^3 = Number of periods per year

N^4 = Total number of periods

Factor in for unit split and distribution paid out (if any during the period)

Average Total Return as at 30 November 2024

	USD Class (%)	MYR Class (%)	AUD Hedged Class (%)	SGD Hedged Class (%)	MYR Hedged Class (%)	RMB Hedged Class (%)	Benchmark (%)
1 Year	6.42	1.47	4.29	4.09	3.84	3.18	10.87
3 Years	-2.38	-0.57	-3.89	-3.38	-4.00	-4.66	1.15
Since Inception (17/03/2020 to 30/11/2024)	0.57	1.06	-2.20	-0.60	-0.65	-0.54	2.89

Note: EUR Hedged Class and GBP Hedged Class have been terminated on 21 June 2024 and 17 April 2025 respectively.

Source: Lipper for Investment Management

Annual Total Return for the Financial Year Ended 30 November

	USD Class (%)	MYR Class (%)	AUD Hedged Class (%)	SGD Hedged Class (%)	MYR Hedged Class (%)	RMB Hedged Class (%)	Benchmark (%)
2024	6.42	1.47	4.29	4.09	3.84	3.18	10.87
2023	4.00	8.99	2.13	2.15	0.77	1.18	6.84
2022	-15.96	-11.12	-16.67	-15.17	-15.47	-16.99	-12.64
2021	-0.05	3.18	-1.58	-0.54	0.21	2.04	0.10
Since Inception (17/03/2020 to 30/11/2020)	10.48	3.59	3.06	8.34	9.41	10.24	10.42

Note: EUR Hedged Class and GBP Hedged Class have been terminated on 21 June 2024 and 17 April 2025 respectively.

Source: Lipper for Investment Management

Distribution of Income/Unit Split for the Financial Year Ended 30 November

	2024	2023	2022
Unit Split	Nil	Nil	Nil
Gross distribution per unit (sen/cents) - Final (for each share class of the Fund)	Nil	Nil	Nil
Gross distribution per unit (sen/cents) - Interim (for each share class of the Fund)	Nil	Nil	Nil
Net distribution per unit (sen/cents) - Final (for each share class of the Fund)	Nil	Nil	Nil
Net distribution per unit (sen/cents) - Interim (for each share class of the Fund)	Nil	Nil	Nil

(Distribution of income was made in the form of cash and reinvestment of units)

Performance and Investment Strategies Employed

The Fund was managed within its investment objective for the financial year under review.

USD Class Over the financial year under review, the USD Class of the Fund delivered a total return of 6.42%, underperforming the benchmark which posted a return of 10.87% in USD terms.	SGD Hedged Class Over the financial year under review, the SGD Hedged Class of the Fund delivered a total return of 4.09%, underperforming the benchmark which posted a return of 10.87% in USD terms.
MYR Class Over the financial year under review, the MYR Class of the Fund delivered a total return of 1.47%, underperforming the benchmark which posted a return of 10.87% in USD terms.	MYR Hedged Class Over the financial year under review, the MYR Hedged Class of the Fund delivered a total return of 3.84%, underperforming the benchmark which posted a return of 10.87% in USD terms.
AUD Hedged Class Over the financial year under review, the AUD Hedged Class of the Fund delivered a total return of 4.29%, underperforming the benchmark which posted a return of 10.87% in USD terms.	RMB Hedged Class Over the financial year under review, the RMB Hedged Class of the Fund delivered a total return of 3.18%, underperforming the benchmark which posted a return of 10.87% in USD terms.

Note: EUR Hedged Class and GBP Hedged Class have been terminated on 21 June 2024 and 17 April 2025 respectively.

Portfolio Turnover Ratio ("PTR") for the Financial Year Ended 30 November

	2024	2023	2022
PTR (times)	1.00	0.25	0.20

The PTR for the current financial year has registered an increase as compared to the previous financial year due to increase in total transaction value of the Fund.

PAST PERFORMANCE OF THE FUND IS NOT AN INDICATION OF ITS FUTURE PERFORMANCE.

CONTACT INFORMATION

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

1. For internal dispute resolution, you may contact: 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 investor.taim@ta.com.my.	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"): (a) via phone to : 03-2272 2811 (b) via online : www.fmos.org.my 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
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 & Investor Office: (a) via phone to the : 03-6204 8999 Aduan Hotline at (b) via fax to : 03-6204 8991 (c) via e-mail to : aduan@seccom.com.my (d) via online : www.sc.com.my complaint form available at (e) via letter to : Consumer & Investor Office Securities Commission Malaysia 3 Persiaran Bukit Kiara Bukit Kiara 50490 Kuala Lumpur	4. Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau: (a) via phone to : 03-2092 3800 (b) via fax to : 03-2093 2700 (c) via e-mail to : complaints@fimm.com.my (d) via online : www.fimm.com.my complaint form available at (e) via letter to : Legal, Secretarial & Regulatory Affairs Federation of Investment Managers Malaysia 19-06-1, 6th Floor, Wisma Capital A No. 19 Lorong Dungun Damansara Heights 50490 Kuala Lumpur

APPENDIX: GLOSSARY

Guidelines	The Guidelines on Unit Trust Funds and other relevant guidelines issued by the Securities Commission Malaysia as may be amended from time to time.
Liquid Assets	Means • 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; or • placement in short-term deposits.
SRI Guidelines	The Guidelines on Sustainable and Responsible Investment Funds issued by the Securities Commission Malaysia as may be amended from time to time.