

TA ASIA INCOME ESG BOND

(Formerly known as TA Flexible Asian Bond Fund)



PROSPECTUS

Manager : TA Investment Management Berhad (Registration Number: 199501011387 (340588-T))

Trustee : CIMB Commerce Trustee Berhad (Registration Number: 199401027349 (313031-A))

This Prospectus is dated 1 November 2025.

The date of constitution of the TA Asia Income ESG Bond is 5 March 2020.

TA ASIA INCOME ESG BOND IS A QUALIFIED SUSTAINABLE AND RESPONSIBLE INVESTMENT (SRI) FUND UNDER THE GUIDELINES ON SUSTAINABLE AND RESPONSIBLE INVESTMENT FUNDS.

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS PROSPECTUS. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER.

FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY PROSPECTIVE INVESTORS, SEE "RISK FACTORS" COMMENCING ON PAGE 11.

RESPONSIBILITY STATEMENTS AND STATEMENTS OF DISCLAIMER

Responsibility Statements

This Prospectus has been reviewed and approved by the directors of TA Investment Management Berhad and they collectively and individually accept full responsibility for the accuracy of the information. Having made all reasonable enquiries, 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 this Prospectus false or misleading.

Statements of Disclaimer

The Securities Commission Malaysia has authorised the TA Asia Income ESG Bond and a copy of this Prospectus has been registered with the Securities Commission Malaysia.

The authorisation of the Fund, and registration of this Prospectus, should not be taken to indicate that the Securities Commission Malaysia recommends the said Fund or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in this Prospectus.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of TA Investment Management Berhad, the management company responsible for the said Fund and takes no responsibility for the contents in this Prospectus. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Prospectus, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

INVESTORS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF THE INVESTMENT. IF INVESTORS ARE UNABLE TO MAKE THEIR OWN EVALUATION, THEY ARE ADVISED TO CONSULT PROFESSIONAL ADVISERS.

Additional Statements

THE FUND MAY DECLARE DISTRIBUTION OUT OF CAPITAL AND THE CAPITAL OF THE FUND MAY BE ERODED. THE DISTRIBUTION IS ACHIEVED BY FORGOING THE POTENTIAL FOR FUTURE CAPITAL GROWTH AND THIS CYCLE MAY CONTINUE UNTIL ALL CAPITAL IS DEPLETED.

Investors should note that they may seek recourse under the *Capital Markets and Services Act 2007* for breaches of securities laws including any statement in this Prospectus that is false, misleading, or from which there is a material omission; or for any misleading or deceptive act in relation to this Prospectus or the conduct of any other person in relation to the Fund.

This Prospectus does not constitute an offer or solicitation to anyone in any jurisdiction in which such offer or solicitation is not authorized or to any person to whom it is unlawful to make such offer or solicitation.

The Fund will not be offered for sale in the United States of America, its territories or possessions and all areas subject to its jurisdiction, or U.S. Person(s), except in a transaction which does not violate the securities laws of the United States of America. Accordingly, investors may be required to certify that they are not U.S. Person(s) before making an investment in the Fund.

Additional Disclosures on Personal Information

Investors are advised to read and understand the full personal data or information related disclosures which will be given to you together with the application form before purchasing Units of the Fund. The said disclosures consist of, but is not limited to, TA Investment Management Berhad being entitled to transfer, release or disclose from time to time any information relating to the Unit Holders to any of TA Investment Management Berhad's parent company, subsidiaries, associate companies, affiliates, delegates, service providers and/or agents (including any outsourcing agents and/or data processors) for any purpose on the basis that the recipients shall continue to maintain the confidentiality of information disclosed as required by laws, regulations or directives, regulatory agency, government body or authority, or in relation to any legal action to any court.

TABLE OF CONTENTS

	<u>Page No.</u>
DEFINITION	1
CORPORATE DIRECTORY	5
CHAPTER 1: THE FUND	6
1.1 Name of the Fund	6
1.2 Fund Category	6
1.3 Base Currency	6
1.4 Launch Date	6
1.5 Investment Objective	6
1.6 Investment Policy and Strategy	6
1.7 Asset Allocation	7
1.8 Performance Benchmark	8
1.9 Investor's Profile	8
1.10 Distribution Policy	8
1.11 Mode of Distribution	9
1.12 Permitted Investments	9
1.13 Investment Restrictions and Limits	9
1.14 Risk Factors	11
1.14.1 General Risks of Investing in a Unit Trust Fund	11
1.14.2 Specific Risks Associated to the Fund	12
1.14.3 Specific Risks Associated to the Target Fund	14
1.15 Risk Mitigation	22
CHAPTER 2: THE INFORMATION ON AMUNDI FUNDS - ASIA BOND INCOME RESPONSIBLE ("TARGET FUND")	23
2.1 Structure and Governing Law of the SICAV	23
2.2 Regulatory Authority which Regulates the Target Fund	23
2.3 Country of Domicile of the Target Fund	23
2.4 Fund Legislation Applicable to the Target Fund	23
2.5 The Management Company of the Target Fund	24

Prospectus in respect of the TA Asia Income ESG Bond

2.6	The Investment Manager of the Target Fund	24
2.7	Objective and Investment Policy of the Target Fund	24
2.8	Management Process of the Target Fund	25
2.9	Sustainable Investing of the Target Fund	26
2.10	Investment Restrictions and Powers of the Target Fund	33
2.11	Management and Monitoring of Global Risk Exposure of the Target Fund	40
2.12	More About Derivatives and Techniques of the Target Fund.....	40
2.13	Rights the Target Fund Reserve.....	45
2.14	Pricing of the Target Fund	46
2.15	Redeeming Shares of the Target Fund.....	46
2.16	Fee Chargeable by the Target Fund.....	47
CHAPTER 3: FEES, CHARGES AND EXPENSES.....		48
3.1	Sales Charge	48
3.2	Redemption Charge	48
3.3	Transfer Fee.....	48
3.4	Switching Fee	48
3.5	Other Charges	48
3.6	Annual Management Fee.....	49
3.7	Annual Trustee Fee.....	49
3.8	Other Expenses.....	49
3.9	Policy on Rebates and Soft Commissions	50
CHAPTER 4: TRANSACTION INFORMATION		52
4.1	Sale and Purchase of Units.....	52
4.1.1	Computation of NAV and NAV per Unit	52
4.2	Pricing of Units.....	52
4.3	Sale of Units	54
4.4	Redemption of Units	55
4.5	Cooling-off Policy	56
4.6	Minimum Holdings	57
4.7	Policy on Gearing.....	57

Prospectus in respect of the TA Asia Income ESG Bond

4.8	Securities Lending and Repurchase Transaction	57
4.9	Transfer of Units	57
4.10	Switching Facility	58
4.11	Valuation of the Fund and Bases of Valuation of the Assets of the Fund	59
4.11.1	Valuation of the Fund	59
4.11.2	Bases for Valuation of the Assets of the Fund	59
4.12	Payment Method	60
4.13	How to Buy, Sell, Switch and Transfer	61
CHAPTER 5: THE MANAGEMENT COMPANY.....		64
5.1	Background Information	64
5.2	Roles, Duties and Responsibilities of the Manager	64
5.3	Board of Directors.....	64
5.4	Investment Team	64
5.5	Material Litigation and Arbitration	64
CHAPTER 6: TRUSTEE.....		65
6.1	About CIMB Commerce Trustee Berhad	65
6.2	Experience as Trustee to Unit Trust Funds	65
6.3	Roles, Duties and Responsibilities of the Trustee	65
6.4	Trustee's Delegate (Custodian)	65
6.5	Trustee's Disclosure of Material Litigation and Arbitration	66
CHAPTER 7: SALIENT TERMS OF THE DEED		67
7.1	Unit Holders' Rights and Liabilities	67
7.2	Maximum Fees and Charges Permitted by the Deed	67
7.3	Procedures to increase the maximum rate of the direct and indirect fees and charges as provided in this Prospectus.....	67
7.4	Procedures to increase the maximum rate of the direct and indirect fees and charges as provided in the Deed.....	68
7.5	Expenses Permitted by the Deed	69
7.6	Retirement, Removal and Replacement of the Manager.....	69
7.7	Retirement, Removal and Replacement of the Trustee	70
7.8	Termination of the Fund and Class	71

7.9	Unit Holders' Meeting	72
CHAPTER 8: RELATED-PARTY TRANSACTIONS OR CONFLICT OF INTEREST		74
CHAPTER 9: TAX ADVISER'S LETTER		75
CHAPTER 10: ADDITIONAL INFORMATION		82
10.1	Reports and up-to-date information relating to the Fund	82
10.2	Customer Service	82
10.3	Anti-Money Laundering Policy	82
10.4	Deed(s)	83
10.5	Financial Year End	83
10.6	Unclaimed Moneys Policy	83
10.7	Unclaimed Distribution	83
10.8	Consent Statement	83
CHAPTER 11: DOCUMENTS AVAILABLE FOR INSPECTION		84
CHAPTER 12: LIST OF TA INVESTMENT MANAGEMENT BERHAD'S OFFICE, INSTITUTIONAL UTS ADVISERS AND AUTHORISED DISTRIBUTORS		85

DEFINITION

For the purpose of this Prospectus, all capitalized and non-capitalized reference(s) used in the Target Fund's Prospectus and referred herein shall have the same meaning and be interchangeable.

2010 Law	In relation to the Target Fund, means the Luxembourg law of December 17, 2010 on Undertakings for Collective Investment ("UCIs"), as amended.
Amundi	Amundi group of companies.
AUD	Australian Dollar, the lawful currency of Australia.
AUD Hedged Class	The Class issued by the Fund denominated in AUD that aims to minimise the effect of exchange rate fluctuations between the Base Currency and AUD.
Base Currency	The base currency of the Fund, i.e. USD.
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 declares a non-business day and/or if the Target Fund's manager declares a non-dealing day.</i>
Class(es)	Any class of Units representing similar interest in the assets of the Fund.
Deed	The deed dated 5 March 2020 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.
Disclosure Regulation or SFDR	In relation to the Target Fund, means Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability related disclosures in the financial services sector, as may be amended, supplemented, consolidated, substituted in any form or otherwise modified from time to time.
Distressed Securities	In relation to the Target Fund, means securities issued by a company, sovereign state or entity that are either in default or in high risk of default.
Eligible Market	An exchange, government securities market or an over-the-counter ("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.
ESG	Environmental, social and governance.
Fund	TA Asia Income ESG Bond (<i>formerly known as TA Flexible Asian Bond Fund</i>).

Prospectus in respect of the TA Asia Income ESG Bond

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.
Investment Manager	Amundi Singapore Limited.
IUTA / Institutional UTS Advisers	A corporation registered with the Federation of Investment Managers Malaysia ("FIMM") and authorised to market and distribute unit trust schemes of another party.
Last Practicable Date	31 August 2025.
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.
Management Company	Amundi Luxembourg S.A.
Member State	In relation to the Target Fund, means a member state of the European Union ("EU") or of the European Economic Area.
MYR Class	The Class issued by the Fund denominated in RM.
MYR Hedged Class	The Class issued by the Fund denominated in RM that aims to minimise the effect of exchange rate fluctuations between the Base Currency and RM.
NAV	Net asset value.
NAV of the Class	The value of the assets of the Fund attributable to a Class less the value of the liabilities of the Fund attributable to such Class at a valuation point.
NAV of the Fund	The value of all the Fund's assets less the 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.
Prospectus	This prospectus in relation to the Fund as may be amended by the supplementary prospectus or replacement prospectus from time to time.
Reinvestment Date	The distribution reinvestment date which shall be within three (3) Business Days after the date of declaration of any distribution.
RM / MYR	Ringgit Malaysia, the lawful currency of Malaysia.
RMB	Renminbi, the lawful currency of the People's Republic of China.
RMB Hedged Class	The Class issued by the Fund denominated in RMB that aims to minimise the effect of exchange rate fluctuations between the Base Currency and RMB.
SC / Securities Commission Malaysia	The Securities Commission Malaysia established under the Securities Commission Malaysia Act 1993.
SGD	Singapore Dollar, the lawful currency of Singapore.
SGD Hedged Class	The Class issued by the Fund denominated in SGD that aims to minimise the effect of exchange rate fluctuations between the Base Currency and SGD.

Prospectus in respect of the TA Asia Income ESG Bond

SICAV	Amundi Funds, a Luxembourg-domiciled SICAV.
Special Resolution	A resolution passed at a meeting of Unit Holders duly convened in accordance with the Deed by a majority of not less than three-fourths (3/4) of the Unit Holders present and voting at the meeting in person or by proxy; for the avoidance of doubt, “three-fourths (3/4) of the Unit Holders present and voting at the meeting in person or by proxy” means three-fourths (3/4) of the votes cast by the Unit Holders present and voting at the meeting in person or by proxy; for the purposes of terminating the Fund or a Class, “Special Resolution” means a resolution passed at a meeting of Unit Holders duly convened in accordance with the Deed by a majority in number representing at least three-fourths (3/4) of the value of the Units held by the Unit Holders in the Fund or in that Class, as the case may be, present and voting at the meeting in person or by proxy.
SRI Guidelines	The Guidelines on Sustainable and Responsible Investment Funds issued by the Securities Commission Malaysia as may be amended from time to time.
Sustainability Factors	In relation to the Target Fund and for the purposes of art. 2.(24) of the SFDR means environmental, social and employee matters, respect for human rights, anti-corruption and anti-bribery.
Sustainable Investment(s)	In relation to the Target Fund and for the purposes of art. 2.(17) of the SFDR means (1) an investment in an economic activity that contributes to an environmental objective, as measured by key resource efficiency indicators on (i) the use of energy, (ii) renewable energy, (iii) raw materials, (iv) water and land, (v) on the production of waste, (vi) greenhouse gas emissions, or (vii) its impact on biodiversity and the circular economy, or (2) an investment in an economic activity that contributes to a social objective (in particular an investment that contributes to tackling inequality or that fosters social cohesion, social integration and labour relations), or (3) an investment in human capital or economically or socially disadvantaged communities, provided that such investments do not significantly harm any of those objectives and that the investee companies follow good governance practices, in particular with respect to sound management structures, employee relations, remuneration of staff and tax compliance.
Sustainability Risks	In relation to the Target Fund and for the purposes of art. 2.(22) of the SFDR means an environmental, social or governance event or condition that, if it occurs, could cause an actual or a potential material negative impact on the value of an investment.
Target Fund	Amundi Funds - Asia Bond Income Responsible (<i>formerly known as Amundi Funds - Asia Income ESG Bond</i>).
Target Fund's Prospectus	The prospectus for the Target Fund dated 6 June 2025 as may be amended and/or supplemented from time to time.
Trustee	CIMB Commerce Trustee Berhad (Registration Number: 199401027349 (313031-A)).
UCITS	In relation to the Target Fund, means Undertaking for Collective Investment in Transferable Securities.
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.

Prospectus in respect of the TA Asia Income ESG Bond

USD	United States Dollar, the lawful currency of United States of America.
USD Class	The Class issued by the Fund denominated in USD.
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)).

CORPORATE DIRECTORY

Manager

Name: TA Investment Management Berhad (Registration Number: 199501011387 (340588-T))

Registered address: 34th Floor, Menara TA One
22 Jalan P. Ramlee
50250 Kuala Lumpur

Telephone number: 03-2072 1277

Head office / Business address: 23rd Floor, Menara TA One
22 Jalan P. Ramlee
50250 Kuala Lumpur

Telephone number: 03-2031 6603

Facsimile number: 03-2031 4479

Email address: investor.taim@ta.com.my

Website: www.tainvest.com.my

Trustee

Name: CIMB Commerce Trustee Berhad (Registration Number: 199401027349 (313031-A))

Registered address: Level 13, Menara CIMB
Jalan Stesen Sentral 2
Kuala Lumpur Sentral
50470 Kuala Lumpur

Telephone number: 03-2261 8888

Facsimile number: 03-2261 0099

Business address: Level 21, Menara CIMB
Jalan Stesen Sentral 2
Kuala Lumpur Sentral
50470 Kuala Lumpur

Telephone number: 03-2261 8888

Facsimile number: 03-2261 9894

Email address: ss.corptrust@cimb.com

Website: www.cimb.com

CHAPTER 1: THE FUND

1.1 Name of the Fund

TA Asia Income ESG Bond

1.2 Fund Category

Feeder fund (fixed income)

1.3 Base Currency

United States Dollar

1.4 Launch Date

USD Class	MYR Class	AUD Hedged Class	SGD Hedged Class	MYR Hedged Class	RMB Hedged Class
17 March 2020					

Notes:

1. 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.
2. The Manager may offer additional Class(es) from time to time at its absolute discretion by way of a supplementary or replacement 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.

1.5 Investment Objective

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.

1.6 Investment Policy and 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. Please refer to Section 2.8 Management Process of the Target Fund and Section 2.9 Sustainable Investing of the Target Fund for further details.

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.

Currently, the Manager intends to invest in share class A2 - USD of the Target Fund. The Fund may change its investments in one (1) 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 will seek concurrence from the Trustee and the Unit Holders will be notified before the implementation of such change. Please refer to Chapter 2: The Information on Amundi Funds - Asia Bond Income Responsible ("Target Fund") for details of the Target Fund. Investors may obtain a copy of the Target Fund's Prospectus from the Manager upon request.

1.7 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.

1.8 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.

Note: The use of benchmark is for performance comparison purposes. Thus, investors are cautioned that the risk profile of the Fund is not the same as the risk profile of the benchmark. There is no guarantee that the Fund will outperform the benchmark.

Information on the benchmark of the Fund can be obtained from Bloomberg at www.bloomberg.com or from the Manager upon request. Any change of the Fund's benchmark will be updated on our website and/or the Fund's product highlights sheet.

1.9 Investor's Profile

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.

1.10 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.

Note: The Manager has the right to make provisions for reserves in respect of distribution of the Fund. If the distribution 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.

1.11 Mode of Distribution

Distribution, if any, will be paid out in the currencies in which the Class(es) are denominated. Unit Holders may choose to receive any distribution declared in either of the following methods:

1) Reinvestment of Units

We will create the Units based on the NAV per Unit of the Class on the Reinvestment Date. There will not be any cost for reinvestment of those additional Units, i.e. no sales charge will be imposed on such transaction.

2) Cash Payment

Unit Holders should note that distribution payments, if any, will be made in the respective currency of the Class(es). As such, the distribution amount may be different for each Class as a result of exchange rate movement between the Base Currency and the currency denomination of the Class(es). The distribution will be paid into your bank account (which shall be in the respective currency of the Class(es)) in our records. All the cost and expenses incurred in facilitating such distribution payments shall be borne by Unit Holders.

Income distribution will be automatically reinvested on the Reinvestment Date without incurring any sales charge, if:

- any distribution payable is less than or equal to RM 25 or 250 in the respective currency of non-RM denominated Class or such amounts as may be determined by the Manager from time to time. Unit Holders will be notified prior to any increase in the said minimum threshold amount, and any changes to such an amount will be updated on our website at www.tainvest.com.my;
- no distribution choice was made on the account opening form or transaction form; and/or
- there is no bank account details provided.

Note:

Any change in distribution instruction must be in writing. If this is done in the last fourteen (14) days before the distribution declaration date of the Class, the change will only take effect from the next distribution point, if any.

1.12 Permitted Investments

Unless otherwise prohibited by the relevant regulatory authorities or any relevant law and provided always that there are no inconsistencies with the investment objective of the Fund, the Fund is permitted under the Deed to invest in the following:

- (a) a collective investment scheme including unlisted and listed unit trust fund that is regulated and registered by the relevant authorities in its home jurisdiction;
- (b) money market instruments;
- (c) deposits placed with financial institutions; and
- (d) financial derivatives instruments, including but not limited to options, futures contracts, forward contracts and swaps, for hedging purposes.

1.13 Investment Restrictions and Limits

Subject to the Guidelines, the Fund will be managed in accordance with the following investment restrictions and limits:

1. The Fund must invest at least 85% of its NAV in units or shares of a single collective investment scheme, provided that the collective investment scheme complies with the following criteria –
 - i. the collective investment scheme is constituted and regulated in a jurisdiction where the laws and practices provide the level of investor protection that is at least equivalent to that offered in Malaysia;
 - ii. the rules on investments, borrowing and lending are substantially similar to the requirements in the Guidelines. This would exclude hedge funds;
 - iii. the assets of the collective investment scheme are managed by an entity which is approved, authorised or licensed by a securities regulator to conduct fund management activities; and

Prospectus in respect of the TA Asia Income ESG Bond

- iv. the business of the collective investment scheme is reported in half-yearly and annual reports to enable an assessment to be made of the assets and liabilities, income and operations over the reporting period.
- 2. The Fund may invest up to 15% of its NAV in the following permitted investments:
 - i. 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;
 - ii. placement in short-term deposits; and
 - iii. derivatives for the sole purpose of hedging arrangement.
- 3. The Fund must not invest in-
 - i. a fund-of-funds;
 - ii. a feeder fund; and
 - iii. any sub-fund of an umbrella scheme which is a fund-of-funds or a feeder fund.
- 4. The value of the Fund's investments in money market instruments issued by any single issuer must not exceed 15% of the Fund's NAV.
- 5. The value of the Fund's placement in deposits with any single financial institution must not exceed 15% of the Fund's NAV.
- 6. The aggregate value of the Fund's investments in, or exposure to, a single issuer through –
 - i. money market instruments;
 - ii. deposits;
 - iii. underlying assets of derivatives; and
 - iv. counterparty exposure arising from the use of OTC derivatives,must not exceed 15% of the Fund's NAV.
- 7. The value of the Fund's investments in money market instruments issued by any group of companies must not exceed 15% of the Fund's NAV.
- 8. The single financial institution limit in paragraph (5) does not apply to placements of deposits arising from:
 - i. subscription monies received prior to the commencement of investment by the Fund;
 - ii. liquidation of investments prior to the termination or maturity of the Fund, where the placement of deposits with various financial institutions would not be in the best interests of Unit Holders; or
 - iii. monies held for the settlement of redemption or other payment obligations, where the placement of deposits with various financial institutions would not be in the best interest of Unit Holders.
- 9. The Fund's investments in money market instruments must not exceed 10% of the instruments issued by any single issuer. This limit does not apply to money market instruments that do not have a pre-determined issue size.
- 10. The Fund's global exposure from derivatives positions for hedging purposes should not exceed the Fund's NAV at all times. Further, the maximum exposure of the Fund to the counterparty, calculated based on the method prescribed in the Guidelines, must not exceed 10% of the Fund's NAV. The exposure to the underlying assets of the derivative must not exceed the investment restrictions or limitations applicable to such underlying assets and investments stipulated in the Guidelines.

During temporary defensive positions, the following investment restrictions and limits will apply:

- 1. The value of the Fund's investments in money market instruments issued by any single issuer must not exceed 15% of the Fund's NAV.
- 2. The value of the Fund's placement in deposits with any single financial institution must not exceed 20% of the Fund's NAV. This limit does not apply to placements of deposits arising from:
 - i. subscription monies received prior to the commencement of investment by the Fund;
 - ii. liquidation of investment prior to the termination of the Fund, where the placement of deposits with various financial institutions would not be in the best interests of the Unit Holders; or

- iii. monies held for the settlement of redemption or other payment obligations, where the placement of deposits with various financial institutions would not be in the best interests of the Unit Holders.
3. The aggregate value of the Fund's investments in, or exposure to, a single issuer through –
- i. money market instruments;
 - ii. deposits;
 - iii. underlying assets of derivatives; and
 - iv. counterparty exposure arising from the use of OTC derivatives,
- must not exceed 25% of the Fund's NAV.
4. The value of the Fund's investments in money market instruments issued by any group of companies must not exceed 20% of the Fund's NAV.

The above stated restrictions and limits shall be complied with at all times based on the most up-to-date value of the Fund's investments. The Manager shall notify the SC, within seven (7) Business Days, of any breach of investment limits and restrictions stated above with the steps taken to rectify and prevent such breach from recurring. However, any breach as a result of any –

- (a) appreciation or depreciation in value of the Fund's investments;
- (b) repurchase of Units or payment made out of the Fund;
- (c) change in capital of a corporation in which the Fund has invested in; or
- (d) downgrade in or cessation of a credit rating,

need not be reported to the SC but shall be rectified as soon as practicable within three (3) months from the date of the breach unless otherwise specified in the Guidelines. The three (3) months period may be extended if it is in the best interest of Unit Holders and Trustee's consent is obtained. Such extension shall be subject to at least a monthly review by the Trustee.

There are no restrictions and limits imposed on securities or instruments issued or guaranteed by the Malaysian government or Bank Negara Malaysia.

1.14 Risk Factors

1.14.1 General Risks of Investing in a Unit Trust Fund

While we believe that the investment policy will be effective and that investment in unit trust funds may be rewarding, you should be aware that there are risks associated with your investment in unit trust funds. Below are some of the **general risks** which you should be aware of when investing in a unit trust fund:

a) 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.

b) 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 or SRI Guidelines due to factors such as human error or weaknesses in operational processes and systems may adversely affect the performance of the Fund.

c) Inflation Risk

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

d) 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.

e) Loan Financing Risk

This risk occurs when investors take a loan or financing to finance their investment. The inherent risk of investing with borrowed or financed money includes investors being unable to service the loan or financing repayments. 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 loan or financing.

f) 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.

g) 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.

1.14.2 Specific Risks Associated to the Fund

Below are some of the **specific risks** when investing in the Fund; these may include but are not limited to:

a) 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.

b) 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.

c) 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.

d) 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.

e) 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.

f) 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.

g) 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 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.

h) 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 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.

1.14.3 Specific Risks Associated to the Target Fund

The risk information in this section is intended to give an idea of the main and material risks associated with the Target Fund. Any of these risks could cause the Target Fund to lose money, to perform less well than similar investments, to experience high volatility (ups and downs in NAV of the Target Fund), or to fail to meet its objective over any period of time. Investors should also read "Risk Descriptions" in the Target Fund's Prospectus for a full risk description in relation to the Target Fund.

a) Collateral Management Risk

Counterparty risk arising from investments in OTC financial derivative instruments and securities lending transactions[#] and repurchase agreements is generally mitigated by the transfer or pledge of collateral in favor of the Target Fund. However, transactions may not be fully collateralised. Fees and returns due to the Target Fund may not be collateralised. If a counterparty defaults, the Target Fund may need to sell non-cash collateral received at prevailing market prices. In such a case the Target Fund could realise a loss due, inter alia, to inaccurate pricing or monitoring of the collateral, adverse market movements, deterioration in the credit rating of issuers of the collateral or illiquidity of the market

[#] As of the date of the Target Fund's Prospectus, the Target Fund does not undertake securities lending transactions and reverse repurchase transactions.

on which the collateral is traded. Difficulties in selling collateral may delay or restrict the ability of the Target Fund to meet redemption requests.

The Target Fund may also incur a loss in reinvesting cash collateral received, where permitted. Such a loss may arise due to a decline in the value of the investments made. A decline in the value of such investments would reduce the amount of collateral available to be returned by the Target Fund to the counterparty as required by the terms of the transaction. The Target Fund would be required to cover the difference in value between the collateral originally received and the amount available to be returned to the counterparty, thereby resulting in a loss to the Target Fund.

b) Concentration Risk

To the extent that the Target Fund invests a large portion of its assets in a limited number of industries, sectors, or issuers, or within a limited geographical area, it can be more risky than a fund that invests more broadly.

When the Target Fund invests a large portion of its assets in a particular issuer, industry, type of bond, country or region, or in a series of closely interconnected economies, its performance will be more strongly affected by any business, economic, financial, market or political conditions affecting the area of concentration. This can mean both higher volatility and a greater risk of loss.

c) Contingent Convertible Bonds (“Cocos”) Risk

These include risks related to the characteristics of these almost perpetual securities: Coupon cancellation, partial or total reduction in the value of the security, conversion of the bond into equity, reimbursement of principal and coupon payments “subordinate” to those of other creditors with senior bonds, the possibility to call during life at predetermined levels or to extend the call. These conditions can be triggered, in whole or part, either due to financial ratios at level of the issuer or by discretionary and arbitrary decision of the latter or with the approval of the competent supervisory authority. Such securities are also innovative, yet untested and may therefore be subject to reaction of the market that may not be anticipated and that may affect their valuation and liquidity. The attractive yield offered by such securities compared to similarly rated debts may be the result of investors’ undervalued risk assessment and capacity to face adverse events. Occurrence of any such risks may cause a decrease in the NAV of the Target Fund.

d) Counterparty Risk

An entity with which the Target Fund does business (e.g. entering into OTC derivative agreements or efficient portfolio management (“EPM”) techniques such as repurchase or securities lending transactions[#]) could become unwilling or unable to meet its obligations to the Target Fund.

e) Country Risk – China

In China, it is uncertain whether a court would protect the Target Fund’s right to securities it may purchase via the Shanghai-Hong Kong Stock Connect or other programs, whose regulations are untested and subject to change. The structure of these schemes does not require full accountability of some of its component entities and leaves investors such as the Target Fund with relatively little standing to take legal action in China. In addition, the security exchanges in China may tax or limit short-selling profits, recall eligible stocks, set maximum trading volumes (at the investor level or at the market level) or may otherwise limit or delay trading.

Concerning investments in Chinese debt instruments, many of them do not have rating assigned by international credit agencies. The Target Fund investing in Chinese debt instruments may therefore make use of internal credit ratings or those from an onshore credit rating agency or both. The internal credit ratings rely on methodologies for the assessment of the credit quality address the profitability, solvency and liquidity, based on specific quantitative and qualitative elements that vary depending on the type of issuers and the type of asset class/instrument. The methodologies take into account quantitative and qualitative indicators that make it possible to assess in a prudent, systematic and

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permanent manner the reliability of the information and the visibility in the short and medium term for the viability of the issuer and issuances.

The credit appraisal system in China may be considered to be at an early stage of development. The same rating scale may be interpreted differently by different local rating agencies as there is no standard credit rating methodology used in investment appraisal. The ratings assigned may not reflect the actual financial strength of the appraised instrument. Credit ratings assigned by a rating agency should not be considered absolute standards of credit quality and do not evaluate market risks. An issuer's current financial condition may be better or worse than a rating indicates as rating agencies may fail to make timely changes to credit ratings.

f) Credit Risk

A bond or money market security could lose value if the issuer's financial health deteriorates.

If the financial health of the issuer of a bond or money market security weakens, or if the market believes it may weaken, the value of the bond or money market security may fall. The lower the credit quality of the debt, the greater the credit risk.

In some cases an individual issuer could go into default (see "Default Risk" below), even though ordinary conditions prevail in the general market.

g) Custody risk

Assets of the Target Fund are safe kept by the depositary of the Target Fund and shareholders of the Target Fund are exposed to the risk of the depositary of the Target Fund not being able to fully meet its obligation to reconstitute in a short time frame all of the assets of the Target Fund in the case of bankruptcy of the depositary of the Target Fund. Securities of the Target Fund will normally be identified in the depositary of the Target Fund's books as belonging to the Target Fund and segregated from other assets of the depositary of the Target Fund which mitigates but does not exclude the risk of non-restitution in case of bankruptcy. However, no such segregation applies to cash which increases the risk of non-restitution of cash in case of bankruptcy. The depositary of the Target Fund does not keep all the assets of the Target Fund itself but uses a network of sub-depositaries which are not necessarily part of the same group of companies as the depositary of the Target Fund. Shareholders of the Target Fund are exposed to the risk of bankruptcy of the sub-depositaries, to the extent that the depositary of the Target Fund may face difficulties ensuring the restitution of the securities to the Target Fund in all or in part or a timely manner. The Target Fund may invest in markets which custodial and/or settlement systems are not fully developed and is thus exposed to additional risks.

h) Currency Risk

Changes in currency exchange rates could reduce investment gains or increase investment losses, in some cases significantly.

Exchange rates can change rapidly and unpredictably, and it may be difficult for the Target Fund to unwind its exposure to a given currency in time to avoid losses.

i) Default Risk

The issuers of certain bonds could become unable to make payments on their bonds.

j) Derivatives Risk

Certain derivatives could behave unexpectedly or could expose the Target Fund to losses that are significantly greater than the cost of the derivative.

Derivatives in general are highly volatile and do not carry any voting rights. The pricing and volatility of many derivatives (especially credit default swaps) may diverge from strictly reflecting the pricing or volatility of their underlying reference(s). In difficult market conditions, it may be impossible or unfeasible to place orders that would limit or offset the market exposure or losses created by certain derivatives.

- **OTC derivatives** Because OTC derivatives are in essence private agreements between the Target Fund and one or more counterparties, they are less highly regulated than market-traded securities.

OTC derivatives carry greater counterparty risk and liquidity risk, and it may be more difficult to force a counterparty to honor its obligations to the Target Fund. The list of counterparty's contracts will be available in the annual report of the Target Fund. This counterparty default risk is limited by the regulatory OTC derivatives counterparty limits. Mitigation techniques aiming to limit this risk are used, such as collateral policy or resets in contracts for difference.

If a counterparty ceases to offer a derivative that the Target Fund had been planning on using, the Target Fund may not be able to find a comparable derivative elsewhere and may miss an opportunity for gain or find itself unexpectedly exposed to risks or losses, including losses from a derivative position for which it was unable to buy an offsetting derivative.

Because it is generally impractical for the SICAV to divide its OTC derivative transactions among a wide variety of counterparties, a decline in the financial health of any one counterparty could cause significant losses. Conversely, if the Target Fund experiences any financial weakness or fails to meet an obligation, counterparties could become unwilling to do business with the SICAV, which could leave the SICAV unable to operate efficiently and competitively.

- **Exchange-traded derivatives** While exchange-traded derivatives are generally considered lower-risk than OTC derivatives, there is still the risk that a suspension of trading in derivatives or in their underlying assets could make it impossible for the Target Fund to realise gains or avoid losses, which in turn could cause a delay in handling redemptions of shares. There is also a risk that settlement of exchange-traded derivatives through a transfer system may not happen when or as expected.

k) Distressed Securities Risk

The Target Fund may hold securities, which are Distressed Securities or, may, in accordance with the investment policies of the Target Fund, invest in Distressed Securities. Distressed Securities involve significant risk. Such investments are highly volatile and are made, when the Investment Manager believes, the investment will yield an attractive return based on the level of discount on price compared to perceived fair value of the security, or where there is a prospect of the issuer making a favorable exchange offer or plan of reorganisation. There can be no assurances that an exchange offer or reorganisation will occur or that any securities or other assets received will not have a lower value or income potential than anticipated at the time of investment. In addition, a significant period may pass between the time at which the investment in Distressed Securities is made and the time that any such exchange, offer or plan of reorganisation is completed. Distressed Securities may frequently not produce income while they are outstanding and there will be significant uncertainty as to whether fair value will be achieved or whether any exchange offer or plan of reorganisation will be completed. There may be a requirement for the Target Fund to bear certain expenses which are incurred to protect and recover its investment in Distressed Securities, or which arise in the course of negotiations surrounding any potential exchange or plan of reorganisation. Furthermore, constraints on investment decisions and actions with respect to Distressed Securities due to tax considerations may affect the return realised on Distressed Securities. The Target Fund's investments in Distressed Securities may include issuers with substantial capital needs or negative net worth or issuers that are, have been or may become, involved in bankruptcy or reorganisation proceedings. The Target Fund may be required to sell its investment at a loss or hold its investment pending bankruptcy proceedings.

l) Emerging Markets Risk

Emerging markets are less established than developed markets and therefore involve higher risks, particularly market, liquidity, currency risks and interest rate risks, and the risk of higher volatility.

Reasons for this higher risk may include:

- political, economic, or social instability
- fiscal mismanagement or inflationary policies
- unfavorable changes in regulations and laws and uncertainty about their interpretation
- failure to enforce laws or regulations, or to recognise the rights of investors as understood in developed markets
- excessive fees, trading costs or taxation, or outright seizure of assets
- rules or practices that place outside investors at a disadvantage
- incomplete, misleading, or inaccurate information about securities issuers
- lack of uniform accounting, auditing and financial reporting standards
- manipulation of market prices by large investors

- arbitrary delays and market closures
- fraud, corruption and error

Emerging markets countries may restrict securities ownership by outsiders or may have less regulated custody practices, leaving the Target Fund more vulnerable to losses and less able to pursue recourse. In countries where, either because of regulations or for efficiency, the Target Fund uses depository receipts (tradable certificates issued by the actual owner of the underlying securities), P-notes or similar instruments to gain investment exposure, the Target Fund takes on risks that are not present with direct investment. These instruments involve counterparty risk (since they depend on the creditworthiness of the issuer) and liquidity risk, may trade at prices that are below the value of their underlying securities, and may fail to pass along to the Target Fund some of the rights (such as voting rights) it would have if it owned the underlying securities directly.

To the extent that emerging markets are in different time zones from Luxembourg, the Target Fund might not be able to react in a timely fashion to price movements that occur during hours when the Target Fund is not open for business.

For purposes of risk, the category of emerging markets includes markets that are less developed, such as most countries in Asia, Africa, South America and Eastern Europe, as well as countries that have successful economies but may not offer the same level of investor protection as exists in, for example, Western Europe, the United States of America and Japan.

m) Hedging Risk

Any attempts to hedge (reduce or eliminate certain risks) may not work as intended, and to the extent that they do work, they will generally eliminate potentials for gain along with risks of loss.

Any measures that the Target Fund takes that are designed to offset specific risks may work imperfectly, may not be feasible at times, or may fail completely. To the extent that no hedge exists, the Target Fund will be exposed to all risks that the hedge would have protected against.

The Target Fund may use hedging within its portfolio. With respect to any designated share classes of the Target Fund, the Target Fund may hedge either the currency exposure of the class (relative to the currency exposure(s) of the relevant portfolio or reference currency). Hedging involves costs, which reduce investment performance.

n) High Yield Risk

The high yield debt securities involve special considerations and risks, including the risks associated with international investing generally, such as currency fluctuations, the risks of investing in countries with smaller capital markets, limited liquidity, price volatility and restrictions on foreign investment.

Investment in high yield debt securities is subject to risks of interest rate, currency, market, credit and security. Compared to investment-grade bonds, the high yield bonds are normally lower-rated securities and will usually offer higher yields to compensate for the reduced creditworthiness or increased risk of default that these securities carry.

o) Interest Rate Risk

When interest rates rise, bond values generally fall. This risk is generally greater the longer the maturity of a bond investment.

p) Investment Fund Risk

As with any investment fund, investing in the Target Fund involves certain risks an investor would not face if investing in markets directly:

- the actions of other investors, in particular sudden large outflows of cash, could interfere with orderly management of the Target Fund and cause its NAV to fall
- the investor cannot direct or influence how money is invested while it is in the Target Fund
- the Target Fund's buying and selling of investments may not be optimal for the tax efficiency of any given investor

- the Target Fund is subject to various investment laws and regulations that limit the use of certain securities and investment techniques that might improve performance; to the extent that the Target Fund decides to register in jurisdictions that impose narrower limits, this decision could further limit its investment activities
- because the Target Fund is based in Luxembourg, any protections that would have been provided by other regulators (including, for investors outside Luxembourg, those of their home regulator) may not apply
- because the Target Fund shares are not publicly traded, the only option for liquidating shares is generally redemption, which could be subject to delays and any other redemption policies set by the Target Fund
- to the extent that the Target Fund invests in other UCITS / UCIs, it may incur a second layer of investment fees, which will further erode any investment gains
- to the extent that the Target Fund uses EPM techniques, such as securities lending[#], repurchase transactions and reverse repurchase transactions[#] as well as total return swap ("TRS"), and in particular if it reinvests collateral associated with these techniques, the Target Fund takes on counterparty, liquidity, legal, custody (e.g. absence of the assets' segregation) and operational risks, which can have an impact on the performance of the Target Fund. To the extent that related parties (companies of the same group as the Management Company or as the Investment Manager or as the sub-investment manager) may intervene as either counterparty or agent (or in any other role) in EPM operations, and in particular in securities lending[#] operations, a potential conflict of interest risk may arise. The Management Company is responsible for managing any conflict that might arise and avoid that such conflicts negatively impact shareholders. All the revenues arising from repurchase transactions and stock lending transactions shall be returned to the Target Fund following the deduction of any direct and indirect operational costs and fees. Such direct and indirect operational costs and fees, which shall not include hidden revenue, shall include fees and expenses payable to agents or counterparties at normal commercial rates. Amundi group policy for prevention and management of conflicts of interest is available on the website of Amundi (<http://www.amundi.com>)
- the Investment Manager or its designees may at times find their obligations to the Target Fund to be in conflict with their obligations to other investment portfolios they manage (although in such cases, all portfolios will be dealt with equitably)

q) Legal Risk

The use of EPM techniques and financial derivative instruments involves legal risks. The characterization of a transaction or a party's legal capacity to enter into it could render the financial contract unenforceable and the insolvency or bankruptcy of a counterparty could pre-empt otherwise enforceable contract rights.

r) Liquidity Risk

Any security could become hard to value or to sell at a desired time and price. Liquidity risk could affect the Target Fund's ability to repay repurchase proceeds by the deadline stated in the Target Fund's Prospectus. To the extent that the Target Fund uses derivatives to increase its net exposure to any market, rate, basket of securities or other financial reference source, fluctuations in the price of the reference source will be amplified at the Target Fund level.

s) Management Risk

The Target Fund's management team may be wrong in its analysis, assumptions, or projections.

This includes projections concerning industry, market, economic, demographic, or other trends.

t) Market Risk

Prices of many securities change continuously, and can fall based on a wide variety of factors.

Examples of these factors include:

[#] As of the date of the Target Fund's Prospectus, the Target Fund does not undertake securities lending transactions and reverse repurchase transactions.

- political and economic news
- government policy
- changes in technology and business practices
- changes in demographics, cultures and populations
- natural or human-caused disasters
- weather and climate patterns
- scientific or investigative discoveries
- costs and availability of energy, commodities and natural resources

The effects of market risk can be immediate or gradual, short-term or long-term, narrow or broad.

In particular, commodity market risk may experience significant, sudden price variations that have a direct effect on the valuation of shares and securities that equate to the shares in which the Target Fund may invest and/or indices that the Target Fund may be exposed to.

Moreover, the underlying assets may evolve in a markedly different way from traditional securities markets (equity markets, bond markets etc.).

u) Operational Risk

In any country, but especially in emerging markets, there could be losses due to errors, service disruptions or other failures, as well as fraud, corruption, electronic crime, instability, terrorism or other irregular events. Operational risks may subject the Target Fund to errors affecting valuation, pricing, accounting, tax reporting, financial reporting, and trading, among other things. Operational risks may go undetected for long periods of time, and even if they are detected it may prove impractical to recover prompt or adequate compensation from those responsible.

v) Perpetual Bonds Risk

Bonds without a maturity date and typically callable at pre-determined date(s). It cannot be assumed that the perpetual bond will be called on call date(s). The investor may not receive return of principal as expected on a given call date or indeed at any date. Perpetual bonds may be exposed to additional liquidity risk in certain market conditions. The liquidity for such investments in stressed market environments may be limited, negatively impacting the price they may be sold at, which in turn may negatively impact the Target Fund's performance.

w) Prepayment and Extension Risk

Any unexpected behavior in interest rates could hurt the performance of callable debt securities (securities whose issuers have the right to pay off the security's principal before the maturity date).

When interest rates fall, issuers tend to pay off these securities and reissue new ones at lower interest rates. When this happens, the Target Fund may have no alternative but to reinvest the money from these prepaid securities at a lower rate of interest ("prepayment risk").

At the same time, when interest rates rise, borrowers tend not to prepay their low-interest mortgages. This may lead the Target Fund to receiving below-market yields until interest rates fall or the securities mature ("extension risk"). It can also mean that the Target Fund must either sell the securities at a loss or forgo the opportunity to make other investments that may turn out to have performed better.

The prices and yields of callable securities typically reflect the assumption that they will be paid off at a certain point before maturity. If this prepayment happens when expected, the Target Fund generally will not suffer any adverse effects. However, if it happens substantially earlier or later than expected, it can mean that the Target Fund effectively overpaid for the securities. Other factors as well can affect when or if an individual security is prepaid, including the presence or absence of any optional redemption and mandatory prepayment features, the default rate of the underlying assets and the nature of any turnover in the underlying assets.

Prepayment and extension considerations can also affect the Target Fund's duration, increasing or decreasing sensitivity to interest rates in undesired ways. In some circumstances, the failure of rates to rise or fall when anticipated could cause prepayment or extension risks as well.

x) Sustainable Investment Risk

The Investment Manager considers the principal adverse impact of investment decisions on Sustainability Factors when making investments on behalf of the Target Fund. As indicated in the Target Fund's Prospectus, the Target Fund may also be established with either (i) investment policies that seek to promote environmental and social characteristics or (ii) a Sustainable Investment objective. In managing the Target Fund and in selecting the assets which the Target Fund shall invest in, the Investment Manager applies Amundi's Responsible Investment Policy.

The Target Fund may have an investment universe that focuses on investments in companies that meet specific criteria including ESG scores and relate to certain sustainable development themes and demonstrate adherence to environmental, social and corporate governance practices. Accordingly, the universe of investments of the Target Fund may be smaller than that of other funds. The Target Fund may (i) underperform the market as a whole if such investments underperform the market and/or (ii) underperform relative to other funds that do not utilise ESG criteria when selecting investments and/or could cause the Target Fund to sell for ESG related concerns investments that both are performing and subsequently perform well.

Exclusion or disposal of securities of issuers that do not meet certain ESG criteria from the Target Fund's investment universe may cause the Target Fund to perform differently compared to similar funds that do not have such a responsible investment policy and that do not apply ESG screening criteria when selecting investments.

The Target Fund will vote proxies in a manner that is consistent with the relevant ESG exclusionary criteria, which may not always be consistent with maximising the short-term performance of the relevant issuer. Please refer to Section 2.9 Sustainable Investing of the Target Fund for further information relating to Amundi's voting policy.

The selection of assets may rely on a proprietary ESG scoring process that relies partially on third party data. Data provided by third parties may be incomplete, inaccurate or unavailable and as a result, there is a risk that the Investment Manager may incorrectly assess a security or issuer.

y) Use of Techniques and Instruments Risk

Repurchase and reverse repurchase[#] transactions risk

The entering by the Target Fund into repurchase and reverse repurchase[#] transactions involves certain risks and there can be no assurance that the objective sought to be obtained from such use will be achieved. Investors must notably be aware that (1) in the event of the failure of the counterparty with which cash of the Target Fund has been placed there is the risk that collateral received may yield less than the cash placed out, whether because of inaccurate pricing of the collateral, adverse market movements, a deterioration in the credit rating of issuers of the collateral, or the illiquidity of the market in which the collateral is traded; that (2) (i) locking cash in transactions of excessive size or duration, (ii) delays in recovering cash placed out, or (iii) difficulties in realising collateral, may restrict the ability of the Target Fund to meet payment obligations arising from sale requests, security purchases or, more generally, reinvestment. Reinvestment of the cash collateral received in connection with repurchase transactions involves risks associated with the type of investments made and the risk that the value on return of the reinvested cash collateral may decline below the amount owed to the counterparties, and may create a leverage effect which will be taken into account for the calculation of the Target Fund's global exposure. The use of repurchase transactions also involves legal risks. The characterization of a transaction or a party's legal capacity to enter into it could render the financial contract unenforceable and the insolvency or bankruptcy of a counterparty could pre-empt otherwise enforceable contract rights. The use of repurchase transactions also involves operational risk, i.e. the risk of losses due to errors, service disruptions or other failures, as well as fraud, corruption, electronic crime, instability, terrorism or other irregular events in the settlement and accounting process. The Target Fund entering into

[#] As of the date of the Target Fund's Prospectus, the Target Fund does not undertake securities lending transactions and reverse repurchase transactions.

repurchase transactions may also be exposed to custody risk, i.e. the risk of loss on assets held in custody in the event of a custodian's (or sub-custodian's) insolvency, negligence, fraud, poor administration or inadequate recordkeeping.

1.15 Risk Mitigation

We do not employ risk management strategy on the portfolio of the Target Fund. The risk management strategies and techniques employed will be at the Target Fund level, where the Investment Manager combines financial techniques and instruments to manage the overall risk of the Target Fund's portfolio including diversification in terms of its exposure to various countries, industries and sectors.

As this is a feeder fund, the Fund 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. 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 if it is in the best interests of Unit Holders. If the Manager is of the view that they have 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 the Manager being unable to determine the market value or fair value of its investment in the Target Fund. 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.

For the purposes of the Fund's investment in derivatives for hedging purposes, the global exposure will be calculated using commitment approach to ensure it does not exceed the Fund's NAV. The global exposure of the Fund to derivatives is calculated as the sum of the:

- (a) absolute value of the exposure of each individual derivative not involved in netting or hedging arrangements;
- (b) absolute value of the net exposure of each individual derivative after netting or hedging arrangement; and
- (c) the values of cash collateral received pursuant to the reduction of exposure to counterparties of OTC derivatives.

THE ABOVE SHOULD NOT BE CONSIDERED TO BE AN EXHAUSTIVE LIST OF THE RISKS WHICH POTENTIAL INVESTORS SHOULD CONSIDER BEFORE INVESTING INTO THE FUND. POTENTIAL INVESTORS SHOULD BE AWARE THAT AN INVESTMENT IN THE FUND MAY BE EXPOSED TO OTHER RISKS FROM TIME TO TIME.

YOU SHOULD RELY ON YOUR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF AN INVESTMENT. YOU SHOULD READ AND UNDERSTAND THE CONTENTS OF THIS PROSPECTUS AND, IF NECESSARY, CONSULT YOUR ADVISER(S) BEFORE MAKING AN INVESTMENT DECISION.

THERE ARE FEES AND CHARGES INVOLVED AND INVESTORS ARE ADVISED TO CONSIDER THEM BEFORE INVESTING IN THE FUND. FOR INFORMATION CONCERNING FEES AND CHARGES WHICH INVESTORS SHOULD CONSIDER, PLEASE REFER TO THE "FEES, CHARGES AND EXPENSES" SECTION COMMENCING ON PAGE 48.

CHAPTER 2: THE INFORMATION ON AMUNDI FUNDS - ASIA BOND INCOME RESPONSIBLE (“TARGET FUND”)

This section of the Prospectus provides you with information regarding the Target Fund as extracted from the Target Fund’s Prospectus save for certain additional information included by the Investment Manager. All capitalized terms and expressions used in this section in reference to the Target Fund shall, unless the context otherwise requires, have the same meanings ascribed to them in the Target Fund’s Prospectus.

The Fund will invest in Amundi Funds - Asia Bond Income Responsible. The Target Fund was established on 6 December 2023.

Investors may obtain a copy of the Target Fund’s Prospectus and Target Fund’s Sustainable Finance Disclosure Statement from the Manager upon request.

2.1 Structure and Governing Law of the SICAV

Amundi Funds is an open-ended investment company organized as a société anonyme and qualifying as a société d’investissement à capital variable (“SICAV”).

The SICAV functions as an “umbrella fund” under which the Target Fund is created and operate. The assets and liabilities of the Target Fund are segregated from those of other sub-funds (meaning that third-party creditors have recourse only to the assets of the sub-fund concerned). The SICAV qualifies as an UCITS under Part 1 of the 2010 Law and some of its sub-funds qualify as money market funds (“MMFs”) under the MMF Regulation¹. The SICAV is registered on the official list of collective investment undertakings maintained by the Commission de Surveillance du Secteur Financier (“CSSF”).

Any legal disputes involving the SICAV, the depositary or any shareholder will be subject to the jurisdiction of the competent Luxembourg court, although the SICAV or the depositary may submit to a competent court of another jurisdiction when that jurisdiction’s regulations require it. The ability for a shareholder to bring a claim against the SICAV expires five years after the event on which the claim would be based (30 years in the case of claims concerning entitlement to the proceeds of a liquidation).

2.2 Regulatory Authority which Regulates the Target Fund

Commission de Surveillance du Secteur Financier

2.3 Country of Domicile of the Target Fund

Luxembourg

2.4 Fund Legislation Applicable to the Target Fund

2010 Law

¹ The Regulation (EU) 2017/1131 of the European Parliament and of the Council of 14 June 2017 on money market funds and Commission Delegated Regulation (EU) 2018/990 of 10 April 2018 amending and supplementing Regulation (EU) 2017/1131 of the European Parliament and of the Council with regard to simple, transparent and standardised (STS) securitisations and asset-backed commercial papers (ABCPs), requirements for assets received as part of reverse repurchase agreements and credit quality assessment methodologies.

2.5 The Management Company of the Target Fund

The board of directors of the SICAV has delegated the day-to-day management of the Target Fund to the management company, Amundi Luxembourg S.A. ("Management Company"), which in turn has delegated some of its responsibilities to an investment manager and other service providers.

The Management Company is a public limited liability company incorporated on 20 December 1996 under Luxembourg laws and established in the Grand Duchy of Luxembourg and is part of Amundi. The Management Company is authorised to act as a management company by the Luxembourg financial supervisory authority (CSSF) in accordance with Directive 2009/65/EC of the European Parliament and of the Council of 13 July 2009 on the coordination of laws, regulations and administrative provisions concerning certain UCITS and Chapter 15 of the 2010 Law. It is also an alternative investment fund manager approved by the CSSF in accordance with the Law of 12 July 2013 on alternative investment fund managers. The Management Company has been managing collective investment schemes and/or discretionary funds since 1996 and alternative investments since 2013.

The Management Company is responsible for investment management, administrative services, marketing services and distribution services. The Management Company also serves as domiciliary agent, in which capacity it is responsible for the administrative work required by law and the articles of incorporation, and for keeping the books and records of the Target Fund and the SICAV. The Management Company is subject to Chapter 15 of the 2010 Law.

The Management Company has the option of delegating to third parties some or all of its responsibilities. For example, so long as it retains control and supervision, the Management Company can appoint one or more investment managers to handle the day-to-day management of the Target Fund's assets, or one or more advisors to provide investment information, recommendations and research concerning prospective and existing investments. The Management Company can also appoint various service providers, and can appoint distributors to market and distribute the Target Fund's shares in any jurisdiction where the shares are approved for sale.

2.6 The Investment Manager of the Target Fund

The Management Company has delegated the investment management of the Target Fund to the investment manager, Amundi Singapore Limited ("Investment Manager").

Incorporated in Singapore in 1989, the Investment Manager is one of Amundi's global investment centres worldwide. The Investment Manager is licensed and regulated by the Monetary Authority of Singapore and has been managing collective investment schemes and/or discretionary funds since 1989.

The Investment Manager is responsible for day-to-day management of the Target Fund.

Upon request of the board of directors of the SICAV, the Investment Manager may provide advice and assistance to the board of directors of the SICAV in setting investment policy and in determining related matters for the SICAV or for the Target Fund.

The Investment Manager has the option of delegating to investment sub-investment managers, at its own expense and responsibility and with the approval of the board of directors of the SICAV, the Management Company and the CSSF, any or all of its investment management and advisory duties.

2.7 Objective and Investment Policy of the Target Fund

Objective

The Target Fund seeks to increase the value of investor's investment (through income and capital growth), and outperform the benchmark, over the recommended holding period, while achieving an ESG score greater than that of its investment universe.

Prospectus in respect of the TA Asia Income ESG Bond

The Target Fund is managed with consideration to a number of ESG themes in such areas as community involvement and human rights, carbon intensity and other such themes. The Target Fund aims to outperform its investment universe at least in two of those themes.

Benchmark

Secured Overnight Financing Rate ("SOFR"), an index that does not take into account ESG factors. Used for performance comparison.

Portfolio Holdings

The Target Fund invests extensively in corporate and government bonds in Asia, including emerging markets. These investments are mostly denominated in US dollar and some of them are below investment grade.

Specifically, the Target Fund invests at least 80% of net assets in bonds of issuers that are located, or do most of their business, in Asia. Bond investments may include the following up to the stated percentages of net assets:

- perpetual bonds: 50%
- subordinated bonds: 20%
- contingent convertible bonds (CoCos): 10%
- below investment grade bonds: 40%
- bonds issued in China, either through China Interbank Bond Market ("CIBM") or Bond Connect: 20%
- non-USD bonds denominated in a local currency: 20%
- Distressed Securities: 10%

The Target Fund invests at least 10% of net assets in green bonds (bonds whose proceeds finance environmental projects).

Other investments: The Target Fund may also invest in, or be exposed to, other types of bonds and in the following up to the stated percentages of net assets:

- equities: 10%
- UCITS/UCIs: 10%

The Target Fund may hold up to 20% of net assets in money market instruments and deposits for treasury management and for the purpose of coping with unusual market conditions.

Non-US dollar investments may or may not be hedged to the US dollar at the discretion of the Investment Manager.

Derivatives and Techniques

The Target Fund intends to use derivatives to reduce various risks (hedging) and costs, and to gain long or short exposure to various assets, markets or other investment opportunities.

The Target Fund intends to use securities financing transactions (please refer to Section 2.12 More about Derivatives and Techniques of the Target Fund).

Recommended holding period

5 years

2.8 Management Process of the Target Fund

Strategy

In actively managing the Target Fund, the Investment Manager combines market and fundamental analysis to identify the best investment through an unconstrained approach across bond and currency markets, and take advantage of divergences between issuer fundamentals and security valuations (top-down and bottom-up approach) over the different market cycles.

The Investment Manager is not constrained by the benchmark 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.

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.

Please refer to Section 2.9 Sustainable Investing of the Target Fund on the details of the Target Fund's commitments in terms of sustainability, and the methodologies used to meet these commitments.

SFDR product category

Article 8

2.9 Sustainable Investing of the Target Fund

Sustainability Approach

The Target Fund does not invest in companies deemed not compatible with the objective of the Paris Climate Agreement to limit global warming; the Target Fund therefore excludes companies that derive more than a certain percentage of their revenue from fossil fuels.

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.

Overview of Amundi's Responsible Investment Policy

Since its creation, Amundi has made responsible investment as one of its founding pillars. Responsible investing is one of Amundi's core values and an essential component of Amundi's investment management approach.

Amundi's commitment to responsible investment relies on three (3) convictions:

1. The integration of ESG criteria in investment decisions is a driver of long-term financial performance;
2. Economic and financial actors carry, alongside governments and consumers, a responsibility towards society;
3. The acceleration of Amundi's ESG ambition is the first lever of growth for Amundi globally.

Amundi embraces the concept of "double materiality" around which Amundi builds its proprietary ESG analysis and rating methodology, as Amundi believes both sets of criteria are material when making investment decisions in the interests of Amundi's beneficiaries, with the aim to generate sustainable returns. This means that Amundi's ESG analysis aims at not only assessing the way ESG factors can materially impact the value of companies, but also how companies can impact the environment and social matters or human rights.

Amundi's proprietary ESG rating methodology

Amundi has developed its own ESG analytical framework and scoring methodology. This methodology is both proprietary and centralised, enabling a self-defined, independent and consistent approach to responsible investing throughout the organisation.

Amundi has developed two (2) main ESG scoring methodologies, one for corporates issuing listed instruments and one for sovereign entities. Bespoke methodologies and frameworks developed for specific needs and asset classes or instruments such as real assets or use-of-proceeds bonds complement these methodologies.

The approach is based on texts that are universal in scope, such as the UN Global Compact, the Organisation for Economic Co-operation and Development's ("OECD") Principles of Corporate Governance and the International Labour Organization recommendations.

The ESG score aims to measure the ESG performance of an issuer, e.g. its ability to anticipate and manage the sustainability risks and opportunities inherent to its industry and to its individual circumstances. The ESG score also assesses the ability of the issuers' management team to handle potential negative impact of their activities on the sustainability factors².

ESG analysis of corporate issuers

Amundi bases its ESG analysis of corporates on a best-in-class approach. Each issuer is assigned a quantitative score assessed around the average of the issuers' sector, which separates what Amundi believes are best practices from worst practices. Amundi's assessment relies on a combination of extra financial data from third parties and qualitative analysis of associated sector and sustainability themes. The quantitative score is translated into a letter rating, using a seven (7) point scale from A to G, whereby A is for the best practices, and G for the worst ones. As part of the application of Amundi's Minimum Standards and Exclusion Policy, G-rated companies are excluded from the investment universe.

Amundi's analysis framework has been designed to assess corporate behaviour in three (3) dimensions: Environment, Social, and Governance (ESG). Amundi assesses companies' exposure to ESG risks and opportunities, including Sustainability Risks and impact on Sustainability Factors, and how corporates manage these challenges in their respective sectors. As far as issuers of listed securities are concerned, Amundi assigns a unique score at issuer level, which is attributed to all instrument types across the capital structure.

A. Environmental dimension

There are risks and opportunities linked to environmental issues. Amundi's analysis on this dimension examines how issuers address this topic, and assesses companies' ability to control their direct and indirect environmental impact, by limiting their energy consumption, reducing their greenhouse emissions, developing solutions to fight resource depletion and protecting biodiversity.

B. Social dimension

In this dimension, Amundi measures how issuers manage their human capital and stakeholders³, drawing on fundamental principles with a universal reach. This dimension covers multiple themes including the social aspect linked to issuers' human capital, those linked to human rights, and the responsibilities towards stakeholders.

C. Governance dimension

In this dimension, Amundi assesses issuers' ability to establish an effective corporate governance framework that ultimately supports the issuers' value over the long-term.

Amundi's ESG analysis framework is comprised of thirty-eight (38) criteria, of which seventeen (17) are cross-sector criteria and twenty-one (21) sector-specific criteria. These criteria are designed to assess how sustainability issues might affect the issuer as well as the quality of the management of these issues. Impact on sustainability factors as well as quality of the mitigation actions are also considered.

To be effective, ESG analysis must be focused on the most material criteria depending on the business and sector activity. The weighting of ESG criteria is therefore a critical element of Amundi's ESG analytical framework. For each sector, ESG analysts weigh the criteria deemed the most important.

² Sustainability risk means an environmental, social or governance event or condition that, if it occurs, could cause a negative material impact on the value of the investment - adverse impacts on sustainability factors are impacts of investment decisions that result in negative effects on sustainability factors.

³ Stakeholders other than shareholders.

Prospectus in respect of the TA Asia Income ESG Bond

Amundi's ESG criteria:

ESG Pillar	Cross-Sector Criteria	Sector-Specific Criteria
Environment (E)	- Emissions & Energy - Water Management - Biodiversity & Pollution - Supply Chain - Environment	- Clean Energy - Green Car - Green Chemistry - Sustainable Construction - Responsible Forest Management - Paper Recycling - Green Investing & Financing - Green Insuring - Green Business - Packaging
Social (S)	- Health & Safety - Working Conditions - Labour Relations - Supply Chain - Social - Product & Customer Responsibility - Communities Involvement & Human Rights	- Bioethics - Responsible Marketing - Healthy Products - Tobacco Risk - Vehicle Safety - Passenger Safety - Responsible Media - Data Security & Privacy - Digital Divide - Access to Medicine - Financial Inclusion
Governance (G)	- Board Structure - Audit & Control - Remuneration - Shareholders' Rights - Ethics - ESG Strategy - Tax Practices	Not applicable

ESG analysis of sovereign issuers

Amundi's ESG sovereign scoring methodology aims at assessing the ESG performance of sovereign issuers. E, S and G factors can have an impact on the issuer's ability to repay its debt in the medium and long-term. They can also reflect on how countries are faring in dealing with major sustainability issues that affect global stability.

Amundi's methodology relies on a set of about fifty (50) ESG indicators deemed relevant by Amundi ESG Research to address Sustainability Risks and Sustainability Factors, such as water stress, forced labor and corruption. Each indicator can weigh in several data points, coming from different sources, including open-source international databases (such as from the World Bank Group, the UN, etc.) and proprietary databases. Amundi has defined the weights of each ESG indicator contributing to the final Amundi sovereign ESG scores, and its various E, S and G sub-components. The indicators are sourced from an independent data provider.

All indicators have been grouped into eight (8) categories in order to provide greater clarity, each category falling into one of the E, S or G pillars. Similarly to Amundi's corporate ESG rating scale, issuers' ESG score is translated in an ESG rating ranging from A to G. The eight (8) categories are climate change, natural capital, human rights, social cohesion, human capital, civil rights, government effectiveness and economic environment.

The way in which and the extent to which ESG analyses are integrated, for example based on ESG scores, are determined separately for the Target Fund by the Investment Manager.

Other sustainability principles and considerations

Principal Adverse Impacts

Principal adverse impacts (“PAI”) are impacts of investment decisions that result in negative effects on Sustainability Factors. Sustainability Factors mean environmental, social and employee matters, respect for human rights, anti-corruption and anti-bribery matters.

Integration of Sustainability Risks and Opportunities by Amundi

Amundi’s approach to Sustainability Risks relies on four pillars: a targeted exclusion policy, integration of ESG scores in the investment process, Sustainable Investments and stewardship. The analysis for each pillar is carried out on a permanent and parallel basis.

1. Amundi’s Minimum Standards and Exclusion Policy

The Target Fund first applies Amundi’s Minimum Standards and Exclusion Policy (encompassed in Amundi’s Responsible Investment Policy), including the following rules:

- legal exclusions on controversial weapons (anti-personnel mines, cluster bombs, chemical weapons, biological weapons and depleted uranium weapons, etc.);
- companies that seriously and repeatedly violate one (1) or more of the ten (10) principles of the UN Global Compact, without credible corrective measures
 - Principle 1: businesses should support and respect the protection of internationally proclaimed human rights; and
 - Principle 2: make sure that they are not complicit in human rights abuses.
 - Principle 3: businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining;
 - Principle 4: the elimination of all forms of forced and compulsory labour;
 - Principle 5: the effective abolition of child labour; and
 - Principle 6: the elimination of discrimination in respect of employment and occupation.
 - Principle 7: businesses should support a precautionary approach to environmental challenges;
 - Principle 8: undertake initiatives to promote greater environmental responsibility; and
 - Principle 9: encourage the development and diffusion of environmentally friendly technologies.
 - Principle 10: businesses should work against corruption in all its forms, including extortion and bribery.
- the sectoral exclusions of the Amundi group on Coal and Tobacco.

Amundi applies the exclusion policies to all Amundi’s active investing strategies by excluding companies in contradiction with the Responsible Investment Policy, such as those which do not respect international conventions, internationally recognized frameworks or national regulations. Violations are reflected in issuers’ ESG rating and G-rated companies are excluded from the investment universe.

2. Integration of ESG Scores in the Investment Process

The Target Fund’s ESG criteria apply to at least:

- 90% of equities issued by large capitalisation companies in developed countries; debt securities, money market instruments with an investment grade credit rating; and sovereign debt issued by developed countries;
- 75% of equities issued by large capitalisation companies in emerging market countries; equities issued by small and mid-capitalisation companies in any country; debt securities and money market instruments with a high yield credit rating; and sovereign debt issued by emerging market countries.

However investors should note that it may not be practicable to perform ESG analysis on cash, near cash, some derivatives and some collective investment schemes, to the same standards as for the other investments. The ESG calculation methodology will not include those securities that do not have an ESG rating, nor cash, near cash, some derivatives and some collective investment schemes.

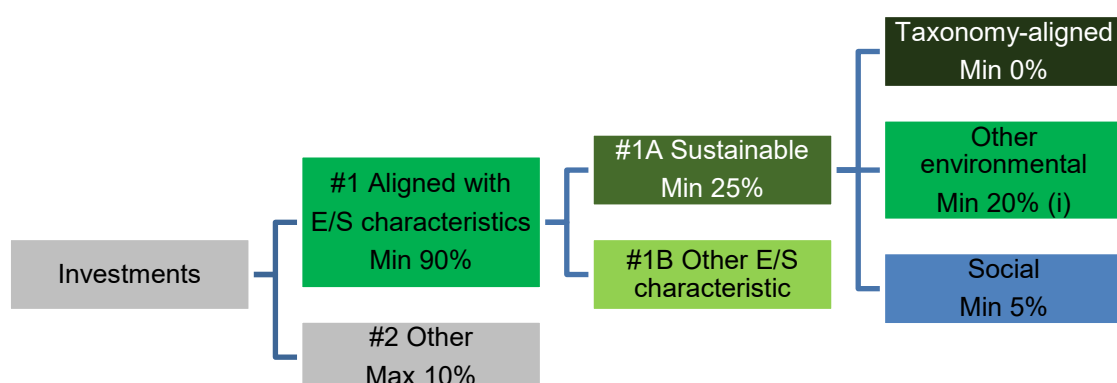
Prospectus in respect of the TA Asia Income ESG Bond

At least 90% of the investments of the Target Fund will be used to meet the environmental or social characteristics promoted by the Target Fund in accordance with the binding elements of the investment strategy of the Target Fund.

The Target Fund promotes environmental and/or social characteristics by aiming to have a higher ESG score than that of the investment universe. In determining the ESG score of the Target Fund and the investment universe, ESG performance is assessed by comparing the average performance of a security against the security issuer's industry, in respect of each of the three (3) ESG characteristics of environmental, social and governance. For the purpose of this measurement, the investment universe is defined as 90% JPM Asia Credit Index + 10% Markit iBoxx ALBI (USD Unhedged). The Target Fund is also managed with consideration to a number of ESG themes in such areas as community involvement and human rights, carbon intensity and other such themes. The Target Fund aims to outperform its investment universe at least in two (2) of those themes (the sustainability indicators of the Target Fund used in such areas as carbon intensity, community involvement and human rights are either deriving from one (1) of the seventeen (17) cross sector criteria described in Amundi's proprietary ESG rating methodology or from raw data provided by external data provider (such as Trucost for carbon intensity). Those sustainability indicators are measured against the corresponding scores of the investment universe). No ESG reference index has been designated.

When analysing the ESG score against the investible universe, the Target Fund is compared with the ESG score of its investible universe after 20% of the lowest ESG rated securities have been excluded from the investible universe.

Below is the diagram for the asset allocation of the Target Fund in relation to the sustainable investing:



Notes:

- **#1 Aligned with E/S characteristics** includes the investments of the Target Fund used to attain the environmental or social characteristics promoted by the Target Fund.
- **#2 Other** includes the remaining investments of the Target Fund, which are neither aligned with the environmental or social characteristics, nor are qualified as sustainable investments.
- The category **#1 Aligned with E/S characteristics** covers:
 - The sub-category **#1A Sustainable** covers sustainable investments with environmental or social objectives.
 - The sub-category **#1B Other E/S characteristics** covers investments aligned with the environmental or social characteristics that do not qualify as sustainable investments.

3. Sustainable Investments

While the Target Fund does not have as its objective a Sustainable Investment, it will have a minimum proportion of 25% of Sustainable Investments with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy⁴.

⁴ The EU Taxonomy is a classification system laid down in Regulation (EU) 2020/852, establishing a list of environmentally sustainable economic activities. That Regulation does not include a list of socially sustainable economic activities. Sustainable investments with an environmental objective might be aligned with the Taxonomy or not.

The planned proportions of other environmental and social investments represent respectively a minimum of 20% and 5% and may change as the actual proportions of Taxonomy-aligned and/or social investments increase.

The objectives of the Sustainable Investments are to invest in investee companies that seek to meet two (2) criteria:

1. follow best environmental and social practices; and
2. avoid making products or providing services that harm the environment and society.

Amundi considers that a company contributes to an environmental or social objective (“Contribution Test”) if it follows best environmental and social practices and if its products and services do not by essence harm the environment and society. Amundi follows the two (2) criteria outlined below to identify if a company can pass the Contribution Test:

1. The company operates in an activity which is compatible with long-term sustainability and development goals. Amundi considers that a company is compatible with long-term sustainability and development goals if it does not have a significant exposure⁵ to the activities below:
 - Activities listed as unsustainable in the Preliminary EU Social Taxonomy Report (July 2021): tobacco, weapons, gambling.
 - Activities that must be significantly reduced or discontinued to achieve global carbon neutrality objectives: coal, hydrocarbons (all «upstream» activities and the most polluting downstream activities), most polluting activities (meat production, aviation, etc.).
 - Activities that must be reduced in line with the EU Farm to Fork Strategy⁶ or have a significant negative impact on natural capital: fertilizer and pesticide manufacturing, single-use plastic production.
2. The company contributes to long term sustainability objectives. Amundi considers that to contribute to long-term sustainability and development goals, a company must be a “best performer” within its sector of activity on at least one (1) of its material environmental or social factors. The definition of best performing companies relies on Amundi’s ESG rating methodology which aims to measure the ESG performance of an issuer on relative terms⁷. In order to be considered “best performer”, Amundi considers that a company must perform within the top third⁸ of the companies within its sector on at least one (1) material environmental or social factors⁹. This corresponds to a minimum C score on Amundi’s ESG scoring methodology which goes from G to A (A being the best score).

Amundi relies on its ESG scoring methodology in order to ensure that a company follows good governance practices. Amundi has defined the three (3) criteria below:

- A company should have an overall governance score better or equal to E. This governance score is the combination of multiple governance criteria.

⁵ Significant exposure is defined by Amundi as $\geq 10\%$ in terms of revenue.

⁶ The EU Farm to Fork (“F2F”) Strategy is part of the EU’s Green Deal, which aims to make the EU climate-neutral by 2050. The F2F Strategy is a policy framework setting out policy goals and initiatives designed to make the EU’s food system more sustainable and environmentally friendly, with the aims to accelerate the transition to a sustainable food system that should: (1) have a neutral or positive environmental impact; (2) help to mitigate climate change and adapt to its impacts; (3) reverse the loss of biodiversity; (4) ensure food security, nutrition and public health, making sure that everyone has access to sufficient, safe, nutritious, sustainable food; (5) preserve affordability of food while generating fairer economic returns, fostering competitiveness of the EU supply sector and promoting fair trade. The final objectives of the F2F Strategy are (i) sustainable food production; (ii) sustainable food processing and distribution; (iii) sustainable food consumption; and (iv) prevention of food loss and food waste.

⁷ Amundi relies on its ESG scoring methodology for specific criteria pertaining to ‘Sustainable Investment’. It is a best-in-class approach where the ESG score of an issuer is built using a z-scoring methodology at each and every level (ESG/E/S/G/individual criteria). Those scores are in a range that roughly goes from -3 to 3 which is then transposed on a G to A scale, A being the best score. Scores are distributed within each sector following a normal distribution. The ESG rating is thus “sector neutral”, that is to say that no sector is privileged.

⁸ The exact percentage can slightly differ across sectors though the exact threshold is a score higher than half a standard deviation above the median (i.e. a z-score of 0.5).

⁹ The ESG rating of an issuer is a weighted average of the scoring for E, S and G dimensions, each dimension being itself the weighted average of the internal reference values. The output of each the scores for the thirty-eight (38) criteria are translated into an ESG rating from A to G. There is only one (1) ESG rating for each issuer, regardless of the chosen reference universe. The ESG rating is thus “sector neutral”, that is to say that no sector is privileged or, on the opposite, disadvantaged.

- On some specific governance criteria (namely deontology, board of directors' structure, audit & control) a company should have at least two (2) (out of the three (3)) with a score better or equal to E.
- The company should not have any of the three (3) previous governance criteria with a score of G (the worst score in Amundi's ESG scoring methodology).

To ensure Sustainable Investments Do No Significant Harm ("DNSH"), Amundi utilizes two (2) filters:

- The first DNSH test filter relies on monitoring the mandatory PAI indicators where robust data is available (e.g. greenhouse gas ("GHG") intensity of investee companies) via a combination of indicators (e.g. carbon intensity) and specific thresholds or rules (e.g. that the investee company's carbon intensity does not belong to the last decile of the sector). Amundi already considers specific PAI within its exclusion policy as part of Amundi's Responsible Investment Policy. These exclusions, which apply on the top of the tests detailed above, cover the following topics: exclusions on controversial weapons, Violations of UN Global Compact principles, coal and tobacco.
- Beyond the specific PAI indicators Sustainability Factors covered in the first filter, Amundi has defined a second filter, which does not take the mandatory PAI indicators above into account, in order to verify that the company does not have badly perform from an overall environmental or social standpoint compared to other companies within its sector which corresponds to an environmental or social score superior or equal to E using Amundi's ESG rating.

The indicators for adverse impact to be taken into account are as follows:

- Have a CO2 intensity which does not belong to the last decile compared to other companies within its sector (only applies to high intensity sectors), and
- Have a board of directors' diversity which does not belong to the last decile compared to other companies within its sector, and
- Be cleared of any controversy in relation to work conditions and human rights.
- Be cleared of any controversy in relation to biodiversity and pollution.

Amundi applies its DNSH test and good governance criteria to green, social, and sustainable financial instruments issued by corporates. The good governance test does not apply to green, social and sustainable financial instruments issued by sovereign issuers.

4. Stewardship

Stewardship activity is an integral part of Amundi's ESG strategy. Amundi has developed an active stewardship activity through engagement and voting. The Amundi Engagement Policy applies to all Amundi funds and is included in the Responsible Investment Policy.

a) *Amundi's Engagement Policy*

Amundi has developed a pro-active engagement policy that seeks to:

- Contribute to best practice dissemination and drive a better integration of sustainability in Amundi's investees' governance, operations and business models,
- Trigger positive change concerning how investees are managing their impacts on specific topics paramount to the sustainability of our society and our economy,
- Support the investees in their own transition towards a more sustainable, inclusive and low carbon business model,
- Engage to push investees to increase their level of investment in Capex/R&D in highly needed areas for this transition.

b) *Amundi's Voting Policy*

Amundi has developed a voting policy emphasizing the need:

- for an accountable, diversified & well-functioning board,
- for corporates' governance and board to come to grasp with environmental and social challenges
- to ensure that boards and corporates are appropriately positioned and prepared to handle the transition towards a sustainable, inclusive and low carbon economy.

Engagement and voting are practiced on an ongoing basis, prioritizing topics that are most material to sectors or specific issuers. The outcome of engagement is integrated by the ESG research and corporate governance analysts, either in the ESG quality assessment of issuers (through overrides in the ESG scores) or in the voting exercises.

Impact of Sustainability Risks on the Target Fund's returns

Despite the integration of Sustainability Risks in the Target Fund's investment strategy as detailed above and in the Amundi Sustainable Finance Statement, certain Sustainability Risks will remain unmitigated.

Unmitigated or residual Sustainability Risks at the issuer level may result, when they materialise, over time horizons that can be also long-term, in a lower financial performance of certain holdings of the Target Fund. Depending on the exposure of the Target Fund to the affected securities, the impact of unmitigated or residual Sustainability Risks on the Target Fund's financial performance can have varying levels of severity.

Amundi's approach to mitigate Sustainability Risks at Target Fund level

The Target Fund is classified pursuant to article 8 of the Disclosure Regulation and aims to promote environmental or social characteristics and to invest in companies that follow good governance practices. In addition to applying the Responsible Investment Policy, the Target Fund aims to promote such characteristics through increased exposure to sustainable assets achieved by minimum commitment in terms of investment and/or gained by seeking to achieve an ESG score of their portfolios greater than that of the investment universe, considered globally and/or with respect to specific key performance indicator(s). The ESG portfolio score is the assets under management-weighted average of the issuers' ESG score based on Amundi ESG scoring model. The Target Fund seeks to mitigate Sustainability Risk via a targeted exclusion policy, via integration of ESG scores in its investment process and via a stewardship approach.

2.10 Investment Restrictions and Powers of the Target Fund

General Investment Policies

The Target Fund, and the SICAV itself, must comply with all applicable EU and Luxembourg laws and regulations, as well as certain circulars, technical standards and other requirements. This section presents, in synthesized form, the portfolio management requirements of the 2010 Law, the main law governing the operation of a UCITS as well as the European Securities and Markets Authority requirements for risk monitoring and management. In case of any discrepancy the law itself (which is in French) would prevail.

In the case of any detected violation of the 2010 Law, the Target Fund must comply with the relevant policies a priority in its securities trades and management decisions, taking due account of the interests of its shareholders. Except where noted, all percentages and restrictions apply to the Target Fund.

General rules on investment policies

Unless otherwise mentioned in the Target Fund's description in the Target Fund's Prospectus and always subject to all applicable investment limitations described in the below sections, the following principles will apply to the sub-funds of the SICAV:

- small capitalisation is defined as representing a market capitalisation of maximum 2 billion EUR or the equivalent amount in another currency;
- Use of deposits (excluding deposits at sight) and money market instruments: any sub-fund of the SICAV may hold up to 20% of net assets in money market instruments and deposits for treasury needs and for coping with unusual markets conditions.

When referred to in any sub-fund of the SICAV's investment policy:

- Any reference to a geographic area or the nationality of a security refers to the geographic zone or the country where the company or issuer is headquartered or do most of its business;

- Chinese securities: refers to securities that are subject to an investment program and/or regime (CIBM, Bond Connect, Qualified Foreign Investor license system, Shanghai Hong-Kong Stock Connect and Shenzhen-Hong Kong Stock Connect) in the People Republic of China;
- Bonds: may include eligible bonds with attached warrants, loan participation notes (LPNs), and sukuk;
- Distressed Securities: means that the sub-fund of the SICAV is allowed to actively invest in Distressed Securities;
- Equities: may include common equities and preferred equities, unless otherwise provided in the sub-fund of the SICAV's description in the Target Fund's Prospectus;
- Government bonds: may include supranational bonds;
- Commodity-linked instruments: exposure achieved through Exchange-Traded Commodities (ETCs) or derivatives on eligible commodity indices;
- Real Estate Investment Trusts: exposure achieved through closed-ended real estate investment trusts (REITs).

Permitted Securities and Transactions

The table below describes the types of securities and transactions that are allowable to any UCITS under the 2010 Law. The Target Fund sets limits that are more restrictive in one way or another, based on its investment objectives and strategy. The Target Fund will not make use of the investments described in Row 6 of the table below. For Row 9 of the table below, please refer to "Sub-Fund Descriptions" in the Target Fund's Prospectus. The Target Fund's usage of a security or technique must be consistent with its investment policies and restrictions. The Target Fund that invests or is marketed in jurisdictions outside the EU may be subject to further requirements (not described here) from regulators in those jurisdictions.

Except in exceptionally unfavourable market conditions where a temporary breach of the 20% limit is required by the circumstances and justified having regard to the interests of the shareholders, the Target Fund may hold up to 20% of its net assets in ancillary liquid assets (as defined in Row 8 of the table below), in order to cover current or exceptional payments, or for the time necessary to reinvest in eligible assets or for a period of time strictly necessary in case of unfavourable market conditions.

The Target Fund does not need to comply with investment limits when exercising subscription rights, so long as any violations are corrected as described above.

Security / Transaction	Requirements
1. Transferable securities and money market instruments	Must be listed or dealt on an official stock exchange in an eligible state, or must trade in a regulated market in an eligible state that operates regularly, is recognised, and is open to the public. Recently issued securities must pledge to seek a listing on a stock exchange or regulated market in an eligible state and must receive it within 12 months of issue.
2. Money market instruments that do not meet the requirements in Row 1.	Must be subject (either at the securities level or the issuer level) to investor protection and savings regulation and also must meet one of the following criteria: • issued or guaranteed by a central, regional or local authority or a central bank of a EU member, the European Central Bank, the European Investment Bank, the EU, an international authority to which at least one EU nation belongs, a sovereign nation, or in the case of a federation, a federal state Can also qualify if issuer belongs to a category recognized by the CSSF, is subject to investor protections that are equivalent to those described directly at left, and meets one of the following criteria: • issued by a company with at least EUR 10 million in capital and reserves that publishes annual account • issued by an entity dedicated to financing a group of companies at least one of which is publicly listed • issued by an entity dedicated to financing securitisation

	- issued by an issuer or undertaking whose securities qualify under Row 1 above - issued or guaranteed by an issuer that is subject to EU prudential supervision rules or to other prudential rules the CSSF accepts as equivalent	vehicles that benefit from a banking liquidity line
3. Units of UCITS or UCIs that are not linked to the SICAV¹⁰	Must be authorized by an EU member or by a state that the CSSF considers to have equivalent laws and adequate cooperation between authorities. Must issue annual and semi-annual financial reports. Must be limited by constitutional documents to investing no more than 10% of assets in other UCITS or UCIs.	Must be subject either to EU regulatory supervision and investor protections for a UCITS or to equivalent of those outside the EU (especially regarding asset segregation, borrowing, lending, and uncovered sales of transferable securities and money market instruments).
4. Units of UCITS or UCIs that are linked to the SICAV¹⁰	Must meet all requirements in Row 3. The UCITS/UCI cannot impose any charges for buying, switching or redeeming units.	The prospectus of any sub-fund with substantial investments in other UCITS/UCIs must state maximum management fees for the sub-fund itself and for UCITS/UCIs it intends to hold.
5. Units of other sub-funds of the SICAV	Must meet all requirements in Rows 3 and 4. The target sub-fund cannot invest, in turn, in the acquiring sub-fund (reciprocal ownership). At the time of investment, the target sub-fund must not have more than 10% of its assets in any other sub-fund of the SICAV.	The acquiring sub-fund surrenders all voting rights in units it acquires. The units do not count as assets of the acquiring sub-fund for purposes of minimum asset thresholds. Adhering to these requirements exempts the SICAV from the requirements of the Law of 10 August 1915.
6. Real estate and commodities, including precious metals	Investment exposure is allowed only through transferable securities, derivatives, or other allowable types of investments.	The SICAV may directly purchase real estate or other tangible property that is directly necessary to its business. Ownership of precious metals or commodities, directly or through certificates, is prohibited.
7. Credit institution deposits	Deposits (with the exclusion of bank deposits at sight) which must be able to be withdrawn on demand and must not have a maturity longer than 12 months.	Institutions either must be headquartered in an EU Member State or, if not, subject to EU prudential rules or to other prudential rules the CSSF accepts as equivalent.
8. Ancillary liquid assets	Bank deposits at sight that are accessible at any time.	

¹⁰ A UCITS/UCI is considered to be linked to the SICAV if both are managed or controlled by the same or affiliated management companies, or if the SICAV directly or indirectly holds more than 10% of capital or voting rights of the UCITS/UCI.

9. Derivatives and equivalent cash-settled instruments	Underlying investments or reference indicators must be those described in Rows 1, 2, 3, 4, 6 and 7, or must be indices, interest rates, forex rates or currencies. In all cases, these investments or indicators, and any investments they deliver, must be within scope for the Target Fund's non-derivative investments. Total exposure cannot exceed 100% of the Target Fund's assets.	OTC derivatives must meet all of the following criteria: • be in categories approved by the CSSF • have reliable daily valuations that are accurate and independent • be able to be sold, liquidated or otherwise closed at fair value at any time • be with counterparties that are subject to prudential supervision • have risk profiles that can adequately be measured • not exceed 10% of the Target Fund's assets when the counterpart is a credit institution or 5% with other counterparties.
10. Transferable securities and money market instruments that do not meet the requirements in Rows 1, 2, 6 and 7	Limited to 10% of the Target Fund's assets.	
11. Securities lending[#], borrowing, repurchase agreements and reverse repurchase agreements[#]	The volume of transactions must not interfere with the Target Fund's pursuit of its investment policy or its ability to meet redemptions.	The cash collateral from the transactions must be invested in high-quality, short term investments. Lending or guaranteeing loans to third parties for any other purposes is prohibited.
12. Borrowing	Except for back-to-back loans used for acquiring foreign currencies, all loans must be temporary and are limited to 10% of the Target Fund's net assets.	

[#] As of the date of the Target Fund's Prospectus, the Target Fund does not undertake securities lending transactions and reverse repurchase transactions.

Prospectus in respect of the TA Asia Income ESG Bond

Diversification Requirements

To ensure diversification, the Target Fund cannot invest more than a certain amount of its assets in one body or one category of securities. For purposes of this table and the next, a “body” means an individual company, except for the limits in the “In aggregate” column, which are monitored at the group or consolidated level.

Maximum investment/exposure, as a % of the Target Fund's assets			
Category of securities	In any one issuer	In aggregate	Other
A. Transferable securities and money market instruments issued or guaranteed by any nation, a public local authority within the EU, or an international body to which at least one EU member belongs	35%	35%	The Target Fund may invest up to 100% in as few as six issues if it is investing in accordance with the principles of risk spreading and the Target Fund invests no more than 30% in any one issue
B. Bonds subject to certain legally defined investor protections* and issued by a credit institution domiciled in the EU	25%		80% in bonds from all issuers or bodies in whose the Target Fund has invested more than 5% of assets
C. Any transferable securities and money market instruments other than those described in Rows A and B above	10%	20%	20% in all companies within a single issuer 40%, in aggregate, in all issuers or bodies in which the Target Fund has invested more than 5% of its assets
D. Credit institution deposits	20%		
E. OTC derivatives with a counterparty that is a credit institution as defined in Row 7 (previous table)	10% exposure		
F. OTC derivatives with any other counterparty	5% exposure	20%	
G. Units of UCITS or UCIs as defined in Rows 3 and 4 above (previous table)	20%		UCI compartments whose assets are segregated are each considered a separate UCI. Assets held by the UCITS/UCIs do not count for purposes of complying with Rows A - F of this table

* Bonds must invest the proceeds from their offerings to maintain full liability coverage and to give priority to bond investor repayment in case of issuer bankruptcy.

Limits to Prevent Significant Influence

These limits, which apply at the SICAV level, are intended to prevent the SICAV from the risks that could arise for it and the issuer if the SICAV were to own a significant percentage of a given security or issuer.

Category of securities	Maximum ownership, as a % of the total value of the securities issue	
Securities carrying voting rights	Less than would allow the SICAV significant management influence	These limits can be disregarded at purchase if not calculable at that time.
Non-voting securities of any one issuer	10%	
Debt securities of any one issuer	10%	
Money market securities of any one issuer	10%	
Shares of any one UCITS or UCI	25%	

These rules do not apply to:

- securities described in Row A (second table in this section)
- shares of EU funds that represent the only way the Target Fund can invest in the EU fund's home country and comply with the applicable articles of the 2010 Law

Additional Investment Restrictions Applicable to the Target Fund

1. The aggregate value of the Target Fund's investments in transferable securities, money market instruments, deposits, underlying assets of derivatives and counterparty exposure arising from the use of OTC derivatives issued by or placed with, as the case may be, any single issuer must not exceed 20% of the Target Fund's NAV.
2. Other than money market instruments that do not have a pre-determined issue size, the Investment Manager does not intend to invest more than 10% of the instruments issued by any single issuer in money market instruments.
3. Transferable securities must meet the following criteria: (a) the maximum potential loss which the Target Fund may incur as a result of the investment is limited to the amount paid for it; (b) the investment is liquid, and will not impair the Target Fund's ability to satisfy its redemption and other payment commitments; (c) the investment is subject to reliable and verifiable valuation on a daily basis; and (d) there is appropriate information available to the market on the investment.
4. For the purpose of borrowing:
 - the Target Fund may be entitled to borrow cash for the purpose of meeting repurchase requests for units and for short-term bridging requirements.
 - the borrowings shall not be persistent as the Target Fund's cash borrowing is only permitted on a temporary basis, up to 20 consecutive business days.
 - the aggregate borrowings of the Target Fund must not exceed 10% of the Target Fund's NAV at the time the borrowing is incurred.
 - the Target Fund intends to only borrow from financial institutions.
5. The Investment Manager does not intend to and will not acquire foreign currency by means of a back-to-back loan for the Target Fund.
6. For investment in derivatives:
 - The Investment Manager intends to select only counterparties of OTC derivatives that are financial institutions with a minimum long-term credit rating of at least investment grade (including gradation and subcategories). In the event of a material downgrade to an approved

counterparty, the Investment Manager would follow Amundi's internal Credit Risk Evaluation process to reassess the said counterparty and take the necessary action to restrict or revoke trading limits. Where the rating of the counterparty falls below the minimum required as set out in this paragraph, or the counterparty ceases to be rated, the Investment Manager should, within six months or sooner, if the internal compliance team of the Target Fund considers it to be in the best interest of the shareholders of the Target Fund, take the necessary action to ensure that the requirements are complied with.

- Where the underlying instrument of a derivative is a commodity, such derivative must be settled in cash at all times.
 - The derivative must meet the following criteria: (a) the derivative must be liquid and will not impair the Target Fund's ability to satisfy its redemption and other payment commitments; (b) the exposure to the underlying assets of the derivative must not exceed the investment restrictions or limitations applicable to such underlying assets and investments as set out in the Target Fund's Prospectus; (c) the derivative is subject to reliable and verifiable valuation on a daily basis; (d) the derivative can be sold, liquidated or closed by an offsetting transaction at any time at its fair value; and (e) the derivative must not result in the delivery of investments other than those prescribed above.
7. For investment in securities lending transactions, repurchase transactions and total return swap:
- The Target Fund does not undertake securities lending transactions as per the Target Fund's Prospectus and only intends to undertake repurchase transactions and total return swaps for the sole purpose of EPM¹¹.
 - The Investment Manager only intends to select counterparties to the repurchase transactions and total return swap that are financial institutions with a minimum top three long-term credit rating¹² (including gradation and subcategories).
 - The Investment Manager has appropriate policies and practices for the repurchase transactions and total return swap entered by the Target Fund, and the Investment Manager can ensure that the volume of repurchase transactions and total return swap are kept at an appropriate level.
 - The repurchase transactions must be effected in accordance with good market practice.
8. Where the Target Fund intends to invest in another collective investment scheme that is operated by the Management Company or its related corporation, the Management Company will ensure that:
- there is no cross-holding between the Target Fund and the other collective investment scheme;
 - all initial charges on the other collective investment scheme are waived; and
 - the management fee must only be charged once, either at the Target Fund or the other collective investment scheme.
9. The Target Fund does not engage in any short selling of transferable securities.
10. The Investment Manager does not intend to invest more than 10% of the Target Fund's NAV in transferable securities and money market instruments issued by any single issuer ("single issuer limit"). The Investment Manager intends to comply with the single issuer limit of up to 35% of the Target Fund's NAV if the issuing entity is, or the issue is guaranteed by, either a foreign government, foreign governmental agency, foreign central bank or supranational, that has a minimum long-term credit rating of investment grade (including gradation and subcategories) by an international rating agency. However, the Investment Manager may invest up to 100% of the Target Fund's NAV, as may be permitted by the relevant UCITS regulations, in as few as six issues if it is investing in accordance with the principles of risk spreading and invests no more than 30% in any one issue.

¹¹ When used for EPM, techniques and instruments on securities financing transactions are helping to meet any investment objective, for example to achieve exposure to assets while limiting costs, reducing risks, offer combined investments and/or facilitate the access to the market in a timely manner. For example, TRS may be used to gain exposure and benefit from the returns on a reference asset without purchasing the asset directly. EPM includes cash management and additional income generation with a level of risk that is consistent with the risk profile of the Target Fund. Securities financing transactions used for cash management to facilitate a cost efficient flow of cash with the objective to contribute to a complementary financing of its investment strategies (repurchase agreements). Securities financing transactions used to generate additional income contribute to generating additional income and/or to offset costs.

¹² Rating by Global Rating Agency, at least A- by Standard & Poor's, A3 by Moody's Investors Service or A- by Fitch Inc.

11. In the case where investments are higher than any investment limit (including a breach as a result from subscription of rights issue) and/or non-compliant with any rule stated above, the Investment Manager must take all necessary steps and action to rectify the breach within a period of not more than three (3) months from the date of the breach unless the Investment Manager is unable to do so for any reason that is beyond its reasonable control. The three (3) months period may be extended if the Management Company is of the view that it is in the best interest of the shareholders of the Target Fund.

2.11 Management and Monitoring of Global Risk Exposure of the Target Fund

The Management Company uses a risk-management process, approved and supervised by its board of directors of the SICAV, that enables it to monitor and measure the overall risk profile of the Target Fund. Risk calculations are performed every trading day.

The Target Fund uses commitment approach for risk measurement as described below.

Approach	Description
Commitment	By using the Commitment Approach for the calculation of the global exposure, each financial derivative instrument position is converted into the market or notional value of an equivalent position in the underlying asset of that derivative. Embedded derivatives and leverage linked to EPM techniques are also considered in the calculation. Netting and hedging arrangements may be taken into account. In accordance with the 2010 Law, the global exposure of the Target Fund using the Commitment Approach must not exceed 100% of the Target Fund's NAV.

For purposes of compliance and risk monitoring, any derivatives embedded in transferable securities or money market instrument count as derivatives, and any exposure to transferable securities or money market instruments gained through derivatives (except for index-based derivatives) counts as investment in those securities or instruments.

Derivatives contracts carry significant counterparty risk. Although the Target Fund uses various techniques to mitigate exposure to counterparty risk, this risk is still present and could affect investment results. Counterparties used by the SICAV are identified in the annual report.

2.12 More About Derivatives and Techniques of the Target Fund

Types of Derivatives the Target Fund may Use

A derivative is a financial contract whose value depends on the performance of one or more reference assets (such as a security or basket of securities, an index or an interest rate). Always consistent with its investment policy, the Target Fund may invest in any type of financial derivative instrument. These may include the following types currently making up the most common derivatives:

- currency forwards (including non-deliverable forwards), currency options currency swaps, equity swaps, futures contracts, interest rate swaps, inflation-linked swaps, interest rate swaps options, options on futures contracts, contracts for difference, volatility futures, variance swaps, warrants.
- TRS are contracts where one party transfers to another party the total performance of a reference assets, including all interest, fee income, market gains or losses, and credit losses. The maximum and expected exposure of the Target Fund's assets to TRS are disclosed in the Target Fund's Prospectus. In certain circumstances these proportions may be higher.
- credit derivatives, such as credit default swaps are contracts where a bankruptcy, default, or other "credit event" triggers a payment from one party to the other.
- To be announced ("TBA") derivatives (forward contracts on a generic pool of mortgages. Overall characteristics of this pool is specified but the exact securities to be delivered to the buyer are determined 2 days before delivery, rather than at the time of the original trade).
- structured financial derivatives, such as credit-linked and equity-linked securities.
- contracts for difference are contracts whose value is based on the difference between two reference measurements such as a basket of securities.

Prospectus in respect of the TA Asia Income ESG Bond

Futures are generally exchange-traded. All other types of derivatives are generally OTC. For any index-linked derivatives, the index provider determines the rebalancing frequency.

The Target Fund will, at any given time, be capable of meeting all its payment and delivery obligations incurred by transactions involving derivatives.

Purposes of Derivatives Use

Consistent with its investment policy, the Target Fund may use derivatives for hedging against various types of risk, for EPM or to gain exposure to certain investments or markets.

Currency Hedging

The Target Fund may engage in direct hedging (taking a position in a given currency that is in the opposite direction from the position created by other portfolio investments) and in cross-hedging (reducing the effective exposure to one currency while increasing the effective exposure to another).

Currency hedging can be done at the Target Fund level.

When the Target Fund holds assets that are denominated in multiple currencies, there is a greater risk that currency fluctuations will in practice not be fully hedged.

Interest Rate Hedging

For interest rate hedging, the Target Fund typically uses interest rate futures, interest rate swaps, writing call options on interest rates or buying put options on interest rates.

Credit Risk Hedging

The Target Fund can use credit default swaps to hedge the credit risk of its assets. This includes hedges against the risks of specific assets or issuers as well as hedges against securities or issuers to which the Target Fund is not directly exposed.

Duration Hedging

Seeks to reduce the exposure to interest rates parallel shifts along the curves. Such hedging can be done at the Target Fund level.

Efficient Portfolio Management

The Target Fund can use any allowable derivative for EPM. EPM includes cost reduction, cash management, the orderly maintenance of liquidity and related practices (for instance, maintaining 100% investment exposure while also keeping a portion of assets liquid to handle redemptions of shares and the buying and selling of investments). EPM does not include any activities that create leverage at the overall portfolio level.

Gaining Exposure

The Target Fund can use any allowable derivative as a substitute for direct investment, that is, to gain investment exposure to any security, market, index, rate, or instrument that is consistent with the Target Fund's investment objective and policy. This exposure may exceed the one that would be obtained through direct investment in that position (leverage effect).

The Target Fund can also sell a credit default swap as a way of gaining a specific credit exposure. Selling a credit default swap could generate large losses if the issuer or security on which the swap is based experiences a bankruptcy, default or other "credit event".

Techniques and Instruments on Securities Financing Transactions

Consistent with its investment policy, the Target Fund may use the techniques and instruments on securities financing transactions described in this section.

The Target Fund must ensure that it is able at all times to meet its redemption obligations towards shareholders and its delivery obligations toward counterparties.

The Target Fund may not sell, pledge, or give as security any securities received through these contracts.

Prospectus in respect of the TA Asia Income ESG Bond

Reverse Repurchase[#] and Repurchase Agreement Transactions

Under these transactions, the Target Fund respectively buys or sells securities and has either the right or the obligation to sell back or buy back (respectively) the securities at a later date and a specific price. The Target Fund may enter into repurchase agreements only with counterparties that are subject to prudential supervision rules considered by the CSSF as equivalent to those prescribed by EU law.

The securities and counterparties allowed for these operations must comply with CSSF circulars 08/356 and circular 14/592.

Acceptable Collateral

As part of OTC derivative transactions (including TRS) and temporary purchases and sales of securities, the Target Fund may receive securities and cash as a guarantee (collateral).

Any collateral received other than cash should be of high quality, highly liquid and traded on a regulated market or multilateral trading facility with transparent pricing in order that it can be sold quickly at a price that is close to pre-sale valuation.

It should be sufficiently diversified in terms of country, markets, issue and issuers and shall not entail on an aggregate basis an exposure to a given issuer for more than 20%* of the NAV of the Target Fund (*30% for specific issuers in accordance with CSSF circular 14/592).

Securities received as collateral, in compliance with and as listed in the CSSF circular 08/356 and CSSF circular 14/592 must adhere to the criteria defined by the Management Company. They must be:

- liquid;
- transferable at any time;
- diversified in compliance with the Target Fund's eligibility, exposure and diversification rules;
- issued by an issuer that is not an entity of the counterparty or its group and it is expected not to display a high correlation of the performance of the counterparty.

For bonds, securities will also be issued by high-quality issuers located in the OECD whose minimum rating may be AAA to BBB- on Standard & Poor's rating scale or with a rating deemed equivalent by the Management Company. Bonds must have a maximum maturity of 50 years.

Cash collateral received should only be (i) placed on deposit with entities prescribed in Article 41 1) (f) of the 2010 Law, (ii) invested in high-quality government bonds, (iii) used for the purpose of reverse repo transactions[#] provided the transactions are with credit institutions subject to prudential supervision and the Target Fund is able to recall at any time the full amount of cash on accrued basis, (iv) invested in short-term money market funds as defined in the MMF Regulation.

These criteria are detailed in a risks policy of the Target Fund which can be viewed on the website at www.amundi.com and may be subject to change, especially in the event of exceptional market circumstances.

The assets received as collateral are held in custody by the depository of the Target Fund.

Valuation of Collateral

Collateral received is valued daily at market price (mark-to-market).

Haircuts may be applied to the collateral received (which depends on the type and sub-types of collaterals), taking into account credit quality, price volatility and any stress-test results. Haircuts on debt securities are namely based on the type of issuer and the duration of these securities. Higher haircuts are used for equities.

Margin calls are in principle made daily unless stipulated otherwise in a framework agreement covering these transactions if it has been agreed with the counterparty to apply a trigger threshold.

The collateral policy of the SICAV is made available to investor on the website at www.amundi.com.

[#] As of the date of the Target Fund's Prospectus, the Target Fund does not undertake securities lending transactions and reverse repurchase transactions.

Prospectus in respect of the TA Asia Income ESG Bond

Reinvestment of Cash Provided as Guarantee

Any cash provided as a guarantee can only be reinvested in keeping with CSSF circular 08/356 and CSSF circular 14/592.

Any other assets provided as a guarantee will not be sold, re-invested or pledged.

Costs and Fees

The net revenues (that represent the gross revenues minus the direct and indirect operational costs and fees) achieved from techniques and instruments on securities financing transactions remain with the Target Fund. Direct and indirect operational costs and fees may be deducted from the gross revenues delivered to the Target Fund. These costs represent 35% of the gross revenues and are paid to Amundi Intermediation for its role as securities lending[#] agent. Out of the 35% it receives, Amundi Intermediation, covers its own fees and costs and shall pay any relevant direct fee and cost (including 5% to CACEIS Bank acting as collateral agent). For repurchase transactions, all revenues remain with the funds, and standard transaction costs of 0.005% on gross value of the transaction are separately charged. Such direct fees and costs are determined in accordance with market practice and consistent with the current market levels. The remaining 65% of the gross revenue goes to the Target Fund.

As of the Target Fund's Prospectus date, Amundi Intermediation acts as securities lending[#] agent of the Target Fund. It is in charge of counterparty selection and best execution. The custodian of the Target Fund, CACEIS Bank, Luxembourg Branch acts as collateral manager. Both Amundi Intermediation and CACEIS Bank, Luxembourg Branch are related parties to the Management Company, Amundi Luxembourg S.A. The counterparties with whom securities lending transactions[#] are entered will be detailed in the annual report of the Target Fund.

Counterparties

Counterparties are selected through a strict selection process. Counterparties analysis is based on credit risk analysis based on financial risk analysis (such as but not limited to earnings analysis, profitability evolution, structure of balance sheet, liquidity, capital requirement), and operational risk (such as but not limited to country, activity, strategy, business model viability, risk management and management track record).

The selection:

- only concerns financial institutions of OECD countries (without any legal status criteria) whose minimum rating ranges between AAA to BBB- by Standard and Poor's, at the moment of transaction's, or considered to be equivalent by the Management Company according its own criteria; and
- is made from among reputable financial intermediaries on the basis of multiple criteria related to the provision of research services (fundamental financial analysis, company information, value added by partners, solid basis for recommendations, etc.) or execution services (access to market information, transaction costs, execution prices, good transaction settlement practices, etc.).

In addition, each of the counterparties retained will be analysed using the criteria of the risk department, such as country, financial stability, rating, exposure, type of activity, past performance, etc.

The selection procedure, implemented annually, involves the different parties of the front office and support departments. The brokers and financial intermediaries selected through this procedure will be monitored regularly in accordance with the Execution Policy of the Management Company.

As of the Target Fund's Prospectus date, Amundi Intermediation acts as securities lending[#] agent and as executing platform for repurchase transactions and reverse repurchase transactions[#]. It is in charge of counterparty selection and best execution. The depositary of the Target Fund, CACEIS Bank, Luxembourg Branch, acts as collateral manager and performs the settlement of securities lending transactions[#]. Both Amundi Intermediation and CACEIS Bank, Luxembourg Branch are related parties to the Management Company, Amundi Luxembourg S.A. Such transactions may be executed with related parties, belonging to Credit Agricole Group such as Crédit Agricole CIB, CACEIS, Credit Agricole S.A. and other entities. The counterparties with whom securities lending transactions[#] and/or reverse repurchase agreement[#] are entered will be detailed in the annual report of the SICAV.

[#] As of the date of the Target Fund's Prospectus, the Target Fund does not undertake securities lending transactions and reverse repurchase transactions.

Prospectus in respect of the TA Asia Income ESG Bond

Use of Securities Financing Transactions and Total Return Swaps

The Target Fund will not use buy-sell back transactions, sell-buy back transactions, securities borrowing and margin lending transactions in the meaning of Regulation (EU) 2015/2365 of the European Parliament and of the Council of 25 November 2015 on transparency of securities financing transactions and of reuse ("SFTR").

As precised in the below table, the Target Fund uses securities financing transactions and TRS on a temporary basis for the following purpose:

When used for EPM, techniques and instruments on securities financing transactions are helping to meet any investment objective, for example to achieve exposure to assets while limiting costs, reducing risks, offer combined investments and/or facilitate the access to the market in a timely manner. For example, TRS may be used to gain exposure and benefit from the returns on a reference asset without purchasing the asset directly.

When used for cash management (indicated below with "Cash Manag."), securities financing transactions[#] are used as a treasury management tool, to facilitate a cost efficient flow of cash with the objective to contribute to a complementary financing of its investment strategies (repurchase agreements) or to affect temporary excess of cash while optimizing revenues (reverse repurchase agreements[#]).

When used to generate additional income (indicated below with "Add Income"), securities financing transactions such as securities lending[#] operations contribute to generate additional income and/or to offset costs.

By way of illustration in reference to the table below, the use of techniques and instruments on securities financing transactions by the Target Fund may be guided by market circumstances or specific opportunities which are less predictable. Estimate percentages are therefore absent in limited cases or, when present, are more likely to fluctuate over time due to following circumstances:

- Strong variations are affecting the Target Fund that enters into securities lending[#], reverse repurchase[#] and repurchase agreements in the context of opportunities that generate additional income, are likely to be guided by isolated and/or specific needs of counterparties and which frequency may be inconstant.
- The volume of use of those techniques with a view to optimizing revenues (indicated with "Revenues opt.") is likely to be impacted downwards when interest rates are low and upwards when getting higher.
- When considered for cash management purpose in case of important movements of subscription and redemption, the use of reverse repurchase[#] and repurchase agreements are fluctuating depending on the occurrence of the latter and estimated percentages are therefore not adequately reflecting a constantly varying volume of use.

Also and subject to the above in case of combined use, the Target Fund that indicates a continuous use of a given technique or instrument, is generally considering them as part of a permanent program and/or as a component of the deployed management process and will have estimates less likely to fluctuate (although at times the Target Fund may not have any outstanding trades in its books).

Target Fund		Repo	Reverse Repo	Sec Lending	TRS
Asia Bond Income Responsible	Estimates	10%	-	-	2%
	Max	20%	-	-	5%
	Frequency	Temporary	-	-	Temporary
	Purpose of Use	Add. income	-	-	Add. income

[#] As of the date of the Target Fund's Prospectus, the Target Fund does not undertake securities lending transactions and reverse repurchase transactions.

2.13 Rights the Target Fund Reserve

The Management Company reserves the right to do any of the following at any time:

i. Temporarily suspend the calculation of NAVs or transactions in the Target Fund's shares when any of the following is true:

- the principal stock exchanges or markets associated with a substantial portion of the Target Fund's investments are closed during a time when they normally would be open, or their trading is restricted or suspended
- the board of directors of the SICAV believes an emergency exists that has made it impractical to reliably value or to trade the Target Fund's assets; this may include political, military, economic, monetary, fiscal, or infrastructure-related events
- portfolio transactions are being hampered or blocked by restrictions on cash transfers or currency conversions, cannot be completed at normal exchange rates, or are otherwise affected by any settlement issue
- notice has been given of decision to merge the SICAV or the Target Fund, or of a shareholder meeting at which it will be decided whether or not to liquidate the Target Fund or the SICAV
- any other circumstance exists that would justify the suspension for the protection of shareholders

A suspension could apply to any share class and the Target Fund, or to all, and to any type of request (buy, switch, redeem). The Management Company can also refuse to accept requests to buy, switch or redeem shares.

During times of suspension, any unprocessed subscription orders are cancelled, and any unprocessed conversion/redemption orders are suspended, unless the Fund withdraws them.

If the Fund's order is delayed in processing because of a suspension, the Fund will be notified of the suspension within 7 days of the Fund's request, and of its termination. If a suspension lasts for an unusually long time, the Fund will be notified.

ii. Limit how many shares of the Target Fund are redeemed in a short amount of time

On any valuation day of the Target Fund, the Target Fund will not be obligated to process redemption requests that, in total, exceed either 10% of its outstanding shares or 10% of its net assets. To meet these limits, the Target Fund can reduce the requests on a pro rata basis. If this occurs, unfulfilled portions will be deferred to the next valuation day of the Target Fund and given priority over new requests.

On any day when the volume of redemptions to be processed is larger than the redemption capacity for the day, as determined by the rules stated in this bullet, all orders scheduled to be processed will be processed as partial redemptions, with the same pro rata percentage for each order. The Target Fund will only limit redemptions when necessary to prevent liquidity constraints that would be detrimental to remaining shareholders.

iii. Process unusually large purchases or redemptions at a price different from NAV of the Target Fund

With any order the Management Company believes is large enough that the purchases or liquidations of portfolio securities necessary to process the order may affect the prices at which the transactions occur, the Management Company may use actual ask or bid prices (for purchases or liquidations respectively) in determining the amount of redemption proceeds due or the quantity of the Target Fund shares purchased.

iv. Use fair market valuation of the Target Fund

In any case when the Target Fund has calculated its NAV and there is subsequently a material change in the quoted market prices of the Target Fund's investments, the board of directors of the SICAV may direct the Target Fund to cancel its current NAV and issue a new NAV of the Target Fund that reflects fair market values for its holdings. If any transactions were processed at the canceled NAV of the Target Fund, the Target Fund may re-process them at the new NAV of the Target Fund. The board of directors of the SICAV will only take these measures when it believes

they are warranted in light of unusual market volatility or other circumstances. Any fair value adjustments will be applied consistently to all share classes within the Target Fund.

2.14 Pricing of the Target Fund

Timing and Formula

The NAV of the Target Fund is determined for each business day of the Target Fund (the “valuation day of the Target Fund”) and published on the next day. The following formula is used to calculate NAV per share of the Target Fund:

$$\frac{(\text{assets-liabilities}) \text{ per share class}}{\text{number of outstanding shares of a class}} = \text{NAV}$$

Appropriate provisions will be made to account for the charges and fees attributable to the Target Fund as well as accrued income on investments.

The NAV of the Target Fund is normally calculated by reference to the value of the underlying assets of the Target Fund within the Target Fund on the relevant valuation day of the Target Fund.

The NAV of the Target Fund is stated in the designated currency of the Target Fund and is calculated to at least two (2) decimal points. All NAV of the Target Fund whose pricing involves currency conversion of an underlying NAV of the Target Fund are calculated at an exchange rate in effect at the time the NAV of the Target Fund is calculated.

Swing Pricing

On valuation days of the Target Fund when it believes that trading in the Target Fund's shares will require significant purchases or sales of portfolio investments, the board of directors of the SICAV may adjust the Target Fund's NAV to more closely reflect the actual prices of the underlying transactions, based on estimated dealing spreads, costs, and other market and trading considerations. In general, the NAV of the Target Fund will be adjusted upward when there is strong demand to buy the Target Fund shares and downward when there is strong demand to redeem the Target Fund shares. Any such adjustment is applied to all the Target Fund's transactions of a given day, when net demands exceed a certain threshold set by the board of directors of the SICAV. Those adjustments follow the objective to protect the SICAV's long-term shareholders of the Target Fund from costs associated with ongoing subscription and redemption activity and are not meant to address specific circumstances of each individual investor. Therefore, orders in the opposite direction of the Target Fund's net transaction activity may be executed at the expense of the other orders. For any given valuation day of the Target Fund, the adjustment will normally not be larger than 2% of NAV of the Target Fund, but the board of directors of the SICAV can raise this limit when necessary to protect the interests of shareholders. In such a case, a communication to investors will be published in the dedicated website.

The adjustment applied to any given order may be obtained upon request addressed to the SICAV. The list of sub-funds of the SICAV applying swing pricing can be found on www.amundi.lu.

2.15 Redeeming Shares of the Target Fund

When the Fund redeems shares from the Target Fund, the Management Company will send out payment on the settlement day indicated under “Cutoff times and processing schedule” in the Target Fund's Prospectus. Requests received and accepted by the Target Fund on a business day of the Target Fund will ordinarily be processed at the NAV of the Target Fund of the following valuation day of the Target Fund (D+1). Settlement occurs not later than D+3.

Once the Fund has placed a request to redeem shares, the Fund can withdraw it only if there is a suspension of trading in shares for the Target Fund.

2.16 Fee Chargeable by the Target Fund

The following fees and charges are currently payable out of the assets of the Target Fund:

Entry Charge (Max) ¹	4.50%
Annual Distribution Fee	None
Contingent Deferred Sales Charge (Max)	None
Exit Charge (Max)	None
Management Fee ² (Max)	1.15%
Administration Fee (Max)	0.33%
Performance Fee (Max)	None

Notes:

¹ The Fund will not be charged the entry charge as the Fund is subscribing directly through the administrator of the Target Fund.

² There will be no double charging of annual management fee. Any annual management fee charged by the Target Fund in relation to the Fund's investments in the Target Fund will be payable from the annual management fee of the Fund.

CHAPTER 3: FEES, CHARGES AND EXPENSES

Fees and charges directly incurred when you purchase or redeem Units of the Fund.

3.1 Sales Charge

The maximum sales charge that may be imposed by each authorised distribution channels and us are as follow:

Distribution Channel	Sales Charge per Unit (% of the NAV per Unit of the Class)
Imposed by IUTAs	3.00%
Imposed by Unit Trust Consultants	3.00%
Imposed by the Manager	3.00%

Notes:

- (1) 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.
- (2) 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.

Please refer to Section 4.2 Pricing of Units for information on how the sales charge is calculated.

3.2 Redemption Charge

No redemption charge will be imposed for each redemption.

3.3 Transfer Fee

No transfer fee will be imposed for each transfer.

3.4 Switching Fee

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.

Note: 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.

3.5 Other Charges

There are no other charges (except charges levied by the banks on remittance of money) payable directly by Unit Holders when purchasing or redeeming Units of the Fund.

Fees and expenses indirectly incurred when you invest in the Fund.

3.6 Annual Management Fee

Up to 1.50% per annum of the NAV per Unit of the Fund, calculated and accrued on a daily basis.

Note:

For information on the current annual management fee charged, please refer to our website at <https://www.tainvest.com.my/taim-annual-management-fee-trustee-fee/>.

Please refer to Section 4.1.1 Computation of NAV and NAV per Unit of the Fund on how the annual management fee is calculated.

3.7 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.

The annual trustee fee will be paid out of the Fund and will be calculated based on the NAV of the Fund and accrued on a daily basis.

For information on the current annual Trustee fee charged, please refer to our website at <https://www.tainvest.com.my/taim-annual-management-fee-trustee-fee/>. Please refer to Section 4.1.1 Computation of NAV and NAV per Unit of the Fund on how the annual trustee fee is calculated.

3.8 Other Expenses

Only the expenses (or part thereof) which are directly related and necessary to the operation and administration of the Fund or each Class may be charged to the Fund or each Class respectively. These would include (but are not limited to) the following:

- (a) commissions or fees paid to brokers or dealers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes;
- (b) taxes and other duties charged on the Fund by the government and/or other authorities;
- (c) costs, fees and expenses properly incurred by the auditor of the Fund;
- (d) fees for the valuation of any investment of the Fund;
- (e) costs, fees and expenses incurred for any modification of the Deed save where such modification is for the benefit of the Manager and/or the Trustee;
- (f) costs, fees and expenses incurred for any meeting of the Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee;
- (g) costs, commissions, fees and expenses of the sale, purchase, insurance and any other dealing of any asset of the Fund;
- (h) costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Fund;
- (i) costs, fees and expenses incurred in engaging any adviser for the benefit of the Fund;
- (j) costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund;

- (k) costs, fees and expenses incurred in the termination of the Fund or a Class or the removal or retirement of the Trustee or the Manager and the appointment of a new trustee or management company;
- (l) costs, fees and expenses incurred in relation to any arbitration or other proceedings concerning the Fund, Class or any asset of the Fund, including proceedings against the Trustee or the Manager by the other for the benefit of the Fund or the Class (save to the extent that legal costs incurred for the defence of either of them are ordered by the court not to be reimbursed by the Fund);
- (m) remuneration and out of pocket expenses of the person(s) or members of a committee undertaking the oversight function of the Fund, unless the Manager decides otherwise;
- (n) costs, fees and expenses deemed by the Manager to have been incurred in connection with any change or the need to comply with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority;
- (o) (where the custodial function is delegated by the Trustee) charges and fees paid to sub-custodians for taking into custody any foreign assets of the Fund;
- (p) fees, charges, costs and expenses relating to the preparation, printing, posting, registration and/or lodgment of documents and reports which the Manager and/or the Trustee may be obliged to prepare, print, post, register and/or lodge in relation to the Fund by virtue of any relevant law;
- (q) all costs and expenses associated with the distributions declared pursuant to the Deed and the payment of such distribution including without limitation fees, costs and/or expenses for the revalidation or reissuance of any distribution cheque or warrant or telegraphic transfer;
- (r) fees in relation to fund accounting;
- (s) costs, fees and expenses incurred for the subscription, renewal and/or licensing of the benchmark index; and
- (t) any tax now or hereafter imposed by law or required to be paid in connection with any costs, fees and expenses incurred under sub-paragraphs (a) to (s) above.

3.9 Policy on Rebates and Soft Commissions

The Trustee and the Manager will not retain any rebate from, or otherwise share in any commission with, any broker or dealer in consideration for directing dealings in the assets of the Fund. Accordingly, any rebate and shared commission will be directed to the account of the Fund.

Notwithstanding the aforesaid, the Manager may retain goods and services ("soft commissions") provided by any broker or dealer if:

- (a) the soft commissions bring direct benefit or advantage to the management of the Fund and may include research and advisory related services;
- (b) any dealing with the broker or dealer is executed on terms which are the most favourable for the Fund; and
- (c) the availability of soft commissions is not the sole or primary purpose to perform or arrange transactions with such broker or dealer, and the Manager shall not enter into unnecessary trades in order to achieve a sufficient volume of transactions to qualify for soft commissions.

Notes:

1. The Manager may for any reason and at any time, waive or reduce: (a) any fees (except the annual trustee fee¹³); (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

¹³ Any waiver and/or reduction of the annual trustee fee will be at the discretion of the Trustee.

Prospectus in respect of the TA Asia Income ESG Bond

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.

2. 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 this Prospectus.

As this is a feeder fund, you are advised that you will be subjected to higher fees arising from the layered investment structure.

THERE ARE FEES AND CHARGES INVOLVED AND INVESTORS ARE ADVISED TO CONSIDER THEM BEFORE INVESTING IN THE FUND.
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CHAPTER 4: TRANSACTION INFORMATION

4.1 Sale and Purchase of Units

4.1.1 Computation of NAV and NAV per Unit

The NAV of the Fund means the total value of the Fund's investments, assets and properties less the Fund's expenses or liabilities incurred or accrued for the day, at a particular valuation point.

The NAV per Unit is the NAV of the Fund attributable to a Class divided by the number of Units in circulation for that particular Class, at the same valuation point.

The valuation of the Fund will be carried out on a daily basis in the Base Currency. Accordingly, all assets that are not denominated in USD will be translated to USD for valuation purposes. The foreign exchange rate used for this purpose shall be the bid foreign exchange rate quoted by Bloomberg or LSEG at 4.00 p.m. United Kingdom time (which is equivalent to 11.00 p.m. or 12.00 midnight (Malaysia time) on the same day) as the valuation point of the Fund or such time as may be prescribed under the relevant laws from time to time.

Due to multiple Classes in the Fund, the gain, income, expenses, and/or other expenses related to the Fund are apportioned based on the value of the Class (quoted in the Base Currency) relative to the value of the Fund (also quoted in the Base Currency), which is shown as multi-class ratio.

Please refer to the illustration below for the computation.

An illustration of computation of NAV and the NAV per Unit for a particular day:-

Items	Fund (USD)	USD Class (USD)	SGD Hedged Class (USD)	MYR Hedged Class (USD)	AUD Hedged Class (USD)	MYR Class (USD)	RMB Hedged Class (USD)
Net Asset Value BF	35,142,072.92	8,302,515.85	2,978,175.31	12,986,252.69	5,860,079.47	3,500,045.10	1,515,004.50
Multi Class Ratio (MCR) %		23.62557231	8.47467170	36.95357619	16.67539500	9.95970018	4.31108462
Class gains	3,693.23	-	1,550.80	6,998.13	(3,500.50)	-	(1,355.20)
Gains, Income and Expenses	195,922.51	46,287.81	16,603.79	72,400.37	32,670.84	19,513.29	8,446.39
Gross Asset Value Before Fee	35,341,688.66	8,348,803.66	2,996,329.90	13,065,651.19	5,889,249.81	3,519,558.39	1,522,095.69
Management Fee	(1,452.40)	(343.10)	(123.14)	(536.94)	(242.02)	(144.64)	(62.55)
Trustee Fee	(38.73)	(9.15)	(3.28)	(14.32)	(6.45)	(3.86)	(1.67)
Net Asset Value	35,340,197.53	8,348,451.41	2,996,203.48	13,065,099.93	5,889,001.33	3,519,409.89	1,522,031.47
Units in Circulation		15,000,000.00	7,500,000.00	110,000,000.00	16,000,000.00	28,000,000.00	20,000,000
Exchange Rate		1.0000	1.3700	4.7000	1.4800	4.7000	7.2500
NAV Per Unit in Fund Currency		0.55656343	0.39949380	0.11877364	0.36806258	0.12569321	0.07610157
NAV Per Unit in Class Currency		0.55656343	0.54730650	0.55823609	0.54473262	0.59075809	0.55173641
NAV Per Unit in Class Currency (Rounded to four decimals)		0.5566	0.5473	0.5582	0.5447	0.5908	0.5517

Notes:

The management fee and trustee fee for a particular day is illustrated based on 365 calendar days. In the event of a leap year, the computation will be based on 366 calendar days.

Please note that the calculation set out above is for illustration purposes and exclusive of any payable taxes and/or duties.

4.2 Pricing of Units

We adopt the single pricing policy which is in line with the SC's requirement for the Malaysian unit trust industry. Under this regime, both the selling price and redemption price of Units are fixed at the initial offer price during the initial offer period. After the initial offer period, the selling price and redemption price will be at the NAV per Unit of the Fund.

Prospectus in respect of the TA Asia Income ESG Bond

The daily NAV per Unit is valued at the next valuation point after a subscription application or a redemption request is received by us, i.e., on forward price basis.

Example:

Making an investment

Illustration: Determining the Investment Amount & Units Entitlement		
Assuming an investor decided to invest RM10,000 in the Fund for MYR Class. The NAV per Unit is RM0.5000 and the sales charge is 3.00% of the NAV per Unit. The sales charge is calculated based on his investment amount and is illustrated as follows:		
Investment amount	RM	10,000.00
Number of Units allocated (RM10,000 / RM0.5000)		20,000
Add: sales charge 3.00% of investment amount (3.00% x RM10,000)	RM	300.00
Amount payable by investor	RM	10,300.00

Please note that the calculation set out above is for illustration purposes only.

Redeeming an investment

Investors may redeem their investment on a daily basis by submitting a complete transaction form to the Manager on any Business Day. The redemption application will be processed on a daily basis and the redemption amount is calculated by multiplying the NAV per Unit at the next valuation point after the Manager receives the redemption application, with the number of Units to be redeemed.

Illustration: Determining the Redemption Amount		
Number of Units to be redeemed		20,000.00
If for example, the NAV per Unit for MYR Class calculated at the next valuation point is RM0.5500, the redemption value, would be:		
Multiply: NAV per Unit	RM	0.5500
Redemption value payable to investor	RM	11,000.00

Please note that the calculation set out above is for illustration purposes only.

Incorrect Pricing

The Manager shall take immediate remedial action to rectify any incorrect valuation and/or pricing of the Fund and/or the Units and to notify the Trustee and the relevant authorities of the same unless the Trustee considers the incorrect valuation and/or pricing of the Fund and/or the Units is of minimal significance. An incorrect valuation and/or pricing of the Fund and/or the Units shall result in a reimbursement of moneys unless the Trustee considers that such incorrect valuation and/or pricing of the Fund and/or the Units is of minimal significance.

The Trustee shall not consider an incorrect valuation and/or pricing of the Fund and/or the Units to be of minimal significance if the error involves a discrepancy of zero point five per centum (0.5%) or more of the NAV per Unit attributable to a Class unless the total impact on a Unit Holder's account of each Class is less than RM10.00 or in the case of a foreign currency Class, less than 10.00 denominated in the foreign currency denomination of the Class. An incorrect valuation and/or pricing not considered to be of minimal significance by the Trustee shall result in reimbursement of moneys in the following manner:

- if there is an over valuation and/or pricing in relation to the application for Units, the Fund shall reimburse the Unit Holder;
- if there is an over valuation and/or pricing in relation to the redemption of Units, the Manager shall reimburse the Fund;

Prospectus in respect of the TA Asia Income ESG Bond

- (c) if there is an under valuation and/or pricing in relation to the application for Units, the Manager shall reimburse the Fund; and
- (d) if there is an under valuation and/or pricing in relation to the redemption of Units, the Fund shall reimburse the Unit Holder or former Unit Holder.

Policy on rounding adjustment

In calculating your investments with the Manager, the NAV per Unit of the Fund will be rounded to four (4) decimal places.

4.3 Sale of Units

Minimum Initial Investment	USD Class	MYR Class	AUD Hedged Class	SGD Hedged Class	MYR Hedged Class	RMB Hedged Class
	USD 1,000	RM 1,000	AUD 1,000	SGD 1,000	RM 1,000	RMB 1,000
<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
	USD 100	RM 100	AUD 100	SGD 100	RM 100	RMB 100
<i>or such other lower amount as we may decide from time to time.</i>						

The Fund is open for subscription on each Business Day and to individuals who are at least eighteen (18) years of age. In the case of joint application, the first name appearing in the register of Unit Holders must be at least eighteen (18) years of age.

Application of Units must be submitted by completing the account opening form, which is available at our head office and any of our business centres. Please refer to Chapter 12: List of TA Investment Management Berhad's Office, Institutional UTS Advisers and Authorised Distributors for details.

The duly completed documents, together with the proof of payment and a copy of bank statement must be attached. Bank charges, where relevant, will be borne by investors. The validity of the transaction is subject to clearance of the payment made to us.

Any duly completed application form received through fax will only be deemed complete after we receive the original copy of the form together with the proof of payment. Receipt of fax copy will not be an indication of acceptance of application by us or completion of transaction. We shall not be responsible for applications not processed as a result of incomplete transmission of fax. A duly completed application received by us on or before 4.00 p.m. on a Business Day be it via fax, send in by post or walk-in, will be processed based on the NAV per Unit calculated at the end of the Business Day. Any application received by us after 4.00 p.m. will be deemed to have been received on the next Business Day. If an application is received by us on a non-Business Day, such application request will be processed based on the NAV per Unit calculated at the close of the next Business Day. We reserve the right to reject any application that is unclear, incomplete and/or not accompanied by the required documents. Incomplete applications will not be processed until all the necessary information has been received.

We and the Trustee may temporarily suspend the subscription of Units of the Class or Fund, subject to the requirements in the Guidelines and in the circumstance as set out under Section 1.14.2(g) of this Prospectus.

Note: We reserve the right to accept or reject any application in whole or part thereof without assigning any reason.

All applicants intending to invest in a Class other than MYR denominated Class are required to have a foreign currency account with any financial institution as all transactions relating to the particular foreign currency will ONLY be made via telegraphic transfers.

INVESTORS ARE ADVISED NOT TO MAKE ANY PAYMENTS IN CASH TO ANY INDIVIDUAL AGENT WHEN PURCHASING UNITS OF THE FUND.

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).

4.4 Redemption of Units

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

or such other lesser number of Units as we may decide from time to time.

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.

If you give us written instructions, your letter should include:

- (a) your investment account number;
- (b) the name of the Fund and its Class (if any) that you wish to redeem your Units from;
- (c) the number of Units that you intend to redeem; and
- (d) instructions on what we should do with the moneys (e.g. credit into your bank account).

A duly completed redemption request sent via fax is accepted by us. Receipt of fax copy should not be an indication of acceptance of a redemption request by us or completion of transaction. We shall not be responsible for redemption requests that are not processed as a result of incomplete transmission of fax. We reserve the right to reject any redemption request that is unclear, incomplete and/or not accompanied by the required documents. Investors are strongly advised to contact our customer service to confirm the receipt of instruction given by fax.

The Fund will be valued on a daily basis and the daily prices of the Fund will be published on the next Business Day. The Fund's Unit prices are available on our website at www.tainvest.com.my or from our head office or any of our business centres listed in the Chapter 12: List of TA Investment Management Berhad's Office, Institutional UTS Advisers and Authorised Distributors.

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.

As this is a feeder fund, under normal circumstances, the receipt of redemption proceeds from the Target Fund will be paid to the Fund within five (5) business days and in view that this is a multi-class fund which is subject to currency conversion, the Manager will be required to convert the Classes denominated in currencies that are different from the Base Currency into the respective currency of the Classes before processing the payment of redemption proceeds to you. When determining the payment period of redemption proceeds, the Manager has to also take into consideration the cut off time imposed by the banks for any remittance, currencies' holiday and/or payment through nominee system for investors who invest in Units with an IUTA. Hence, 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 deferred or suspended (as prescribed in Sections 1.14.2(g) and 2.13 of the Prospectus), the redemption of the Fund may also be deferred or suspended 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.

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 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 shall 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.

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. 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.

The NAV per Unit of the Fund will be forwarded to the FIMM. We shall ensure the accuracy of the NAV per Unit forwarded to FIMM. We, however, shall not be held liable for any error or omission in the NAV per Unit published by any third party as this is beyond our control. In the event of any discrepancies between the NAV per Unit published by any third party and our NAV per Unit computation, our computed NAV per Unit shall prevail.

We reserve the right to vary the terms and conditions of the redemption payment mode from time to time, which shall be communicated to you in writing.

We and the Trustee may temporarily suspend the redemption in or switching from Units of the Class or Fund, subject to the requirements in the Guidelines and in the circumstance as set out under Section 1.14.2(g) of this Prospectus.

4.5 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:

Prospectus in respect of the TA Asia Income ESG Bond

- (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.

4.6 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

or such other lesser number of Units as we may decide from time to time.

4.7 Policy on Gearing

The Fund may borrow cash for the purpose of meeting repurchase requests for Units and for short-term bridging requirements. However, the Manager should ensure that:

- (i) The Fund’s cash borrowing is only on a temporary basis and that the borrowings are not persistent;
- (ii) The borrowing period should not exceed one (1) month;
- (iii) The aggregate borrowings of the Fund should not exceed 10% of the Fund’s NAV at the time the borrowing is incurred; and
- (iv) The Fund may only borrow from financial institutions.

Except as otherwise provided under the Guidelines, none of the cash or investments of the Fund may be lent. Further, the Fund may not assume, guarantee, endorse or otherwise become directly or contingently liable for or in connection with any obligation or indebtedness of any person.

4.8 Securities Lending and Repurchase Transaction

The Fund does not engage in the securities lending and repurchase transactions.

4.9 Transfer of Units

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

or such other lesser number of Units as we may decide from time to time.

Unit Holders may transfer all or partial of their Units to another person by completing a transfer form signed by both the transferor and transferee in the presence of a witness.

For partial transfer of Units, Unit Holders must maintain the minimum holdings for each Class or such other lesser number of Units as we may decide from time to time, and be subject to any other terms and conditions which may be applicable to the Class.

4.10 Switching Facility

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

or such other lesser number of Units as we may decide from time to time.

Switching is available between the Classes of the Fund and between a Class and any other TAIM's funds (or its classes of units), which are denominated in the same currency.

(a) for switching out of the Class:

- the minimum redemption of Units of the Class that you intend to switch out; and
- the minimum holdings of Units (after the switch) of the Class that you intend to switch out, will be applicable to you, unless you are redeeming from the Class entirely.

(b) for switching into the Class:

- the minimum initial investment amount or the minimum additional investment amount (as the case may be) applicable to the Class that you intend to switch into will be applicable to you.

Note: The Manager has the discretion to lower the minimum Units for switching from time to time.

Switching will be made at the prevailing NAV per Unit of the Class to be switched from on a Business Day when the switching request is received and accepted by us on or before the cut off time of 4.00 p.m., subject to any terms and conditions imposed by the intended fund to be switched into, if any. If we receive your switching request after 4.00 p.m., we will process your request on the next Business Day.

Please note that the NAV per unit of a fund (or its class of units) to be switched out and the NAV per unit of the fund to be switched into may be of different Business Days. The table below sets as a guide when the Unit Holder switches out of a fund into another fund managed by us. All switches will be transacted based on the NAV per unit of the fund on the same day except for the following:

Switch Out	Switch In	Pricing Day (NAV)	
		Switch Out	Switch In
Non-money market fund*	Non-money market fund**	T Day	T+1 Day
Non-money market fund	Money market fund	T Day	At the next valuation point, subject to clearance of payment and money received by the intended fund.
Money market fund	Money market fund	T Day	At the next valuation point, subject to clearance of payment and money received by the intended fund.

Notes:

* For certain funds with foreign investment exposure, the valuation point may be after the close of Bursa Malaysia but before 5.00 p.m. on the following day in which the Manager is open for business. As a result of having a valuation point on the following day (T+1 day), the NAV of those funds with foreign investment exposure will not be published on the next business day but instead will be published the next following business day i.e.: two (2) business days later (T+2 day).

** For funds where the valuation point is on the same day, the NAV of the funds will be published on the following business day (T+1 day).

For the avoidance of doubt, NAV of the funds managed by us will be published on our website or FIMM's website.

Prospectus in respect of the TA Asia Income ESG Bond

Currently, there is no restriction on the frequency of switch. However, we have the discretion to allow or reject any switching into (or out of) the Class, either generally (for all investors) or specifically (for any particular investor or a group of investors). However, switching from an Islamic fund to this Fund is not encouraged especially for Muslim unit holders.

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.

4.11 Valuation of the Fund and Bases of Valuation of the Assets of the Fund

4.11.1 Valuation of the Fund

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 FIMM's website.

Please refer to Chapter 12: List of TA Investment Management Berhad's Office, Institutional UTS Advisers and Authorised Distributors for contact details.

4.11.2 Bases for Valuation of the Assets of the Fund

Investment Instruments	Valuation Basis
Collective investment scheme	Collective investment scheme which is quoted on an exchange shall be valued based on the official closing price or last known transacted price on the Eligible Market on which the collective investment scheme is quoted. However, if the price is not representative or not available to the market, including a suspension in the quotation of the collective investment scheme for a period exceeding fourteen (14) days, or such shorter period as agreed by the Trustee, the collective investment scheme must be valued at fair value. Investments in unlisted collective investment scheme will be valued based on the last published redemption price or fair value as determined in good faith by us on methods and bases that will have to be approved by the Trustee.
Money market instruments	Investments in money market instruments (with remaining term to maturity of not more than ninety (90) calendar days at the time of acquisition) are valued based on amortised cost. The risk of using amortised cost accounting is the mispricing of the money market instruments. We will monitor regularly the valuation of such money market instruments using amortised cost method against the market value and will use the market value if the difference in valuation exceeds 3%. For negotiable instruments of deposit, valuation will be done using the indicative price quoted by the financial institution that issues or provides such instruments. Investments in money market instruments other than the above instruments will be valued by reference to the average indicative yield quoted by three (3) independent and reputable financial institutions or

Prospectus in respect of the TA Asia Income ESG Bond

Investment Instruments	Valuation Basis
	in accordance to fair value as determined in good faith by us on methods and bases that will have to be approved by the Trustee.
Derivatives	Listed or quoted derivatives will be valued based on the official closing price or last known transacted price on the Eligible Market on which the derivatives are quoted. However, if the price is not representative or not available to the market, including a suspension in the quotation of the derivatives for a period exceeding fourteen (14) days, or such shorter period as agreed by the Trustee, the derivatives shall be valued at fair value. If it is not listed or quoted on an exchange, the derivatives will be valued based on fair value as determined in good faith by us, on methods or bases which will have to be approved by the Trustee.
Deposits	Deposits placed with financial institutions will be valued each day by reference to the principal value of such investments and interest accrued thereon, if any, for the relevant period.
Foreign exchange conversion	Foreign exchange conversion of foreign investments for a particular Business Day is determined based on the bid foreign exchange rate quoted by Bloomberg or LSEG at 4.00 p.m. United Kingdom time which is equivalent to 11.00 p.m. or 12.00 midnight (Malaysia time) on the same day, or such other time as prescribed from time to time by FIMM or any relevant laws.
Any other instruments	Fair value as determined in good faith by us, on methods or bases which will have to be approved by the Trustee.

4.12 Payment Method

Payment for the investment can be made together with the completed application form by any of the following methods:

a) Cheque / Bank's Cheque / Cashier's Cheque

Any of the above instruments drawn on a bank in Malaysia may be used to make payment for your investment.

b) Electronic fund transfer (e.g.: Telegraphic Transfer (TT) / Rentas Transfer / Interbank Giro (GIRO) / DuitNow / e-Wallet)

Payment made via electronic fund transfer can be credited into our bank account. Payment must be made in the currency of the Class which you intend to invest into.

All the mode of payment is subject to further limits, restrictions and/or terms and conditions that we and/or the relevant authorities may impose from time to time. Any fees, charges and expenses incurred or to be incurred for payment shall be borne by the Unit Holders. We may accept such other mode of payment that we and/or the relevant authorities may approve from time to time.

You may obtain our bank account details from our website at www.tainvest.com.my.

INVESTORS ARE ADVISED NOT TO MAKE PAYMENT IN CASH WHEN PURCHASING UNITS OF THE FUND VIA ANY IUTAS/ UNIT TRUST CONSULTANTS.

4.13 How to Buy, Sell, Switch and Transfer

Transaction	Documents Required*	Minimum Amounts	Documents to be received by investors
Investment (Buy)	<u>For New Investor(s):</u> <i>Individual Investor(s):</i> ▪ Account opening form; and ▪ Copy of NRIC / passport. ▪ For applicants below eighteen (18) years of age (joint holder), copy of identity card or birth certificate is required. <i>Non-Individual Investor(s):</i> ▪ Account opening form; ▪ A certified true copy of the certificate of incorporation; memorandum and articles of association or constitution; form 24 or return for the allotment of shares under section 78 of the Companies Act 2016, form 44 or notice under section 46 of the Companies Act 2016 and form 49 or notice under section 58 of the Companies Act 2016; board resolution with list of authorised signatories and company seal (if applicable); ▪ The latest audited financial statement; and ▪ Certified true copy of NRIC or passport or other form of identification of directors. <u>For Existing Investor(s):</u> <i>Individual Investor(s):</i> ▪ Transaction form; and ▪ Investor suitability assessment form, if any. <i>Non-Individual Investor(s):</i> ▪ Transaction form; and ▪ A certified true copy of board resolution with list of authorised signatories and company seal (if applicable). All application must be attached with: ➢ proof of payment; and ➢ copy of bank statement.	<u>Initial Investment</u> USD1,000 AUD1,000 SGD1,000 RMB1,000 RM1,000 or such other amount as the Manager may decide from time to time <u>Additional Investment</u> USD100 AUD100 SGD100 RMB100 RM100 or such other amount as the Manager may decide from time to time	▪ Successful applicants will be issued a transaction advice slip ▪ Unsuccessful applicants will be notified and application money will be refunded within thirty (30) days of our receipt of the application
Redemption (Sell)	▪ Transaction form; or ▪ Written instructions clearly stating account number, Fund's name and number of Units to be redeemed and payment instruction; ▪ Copy of NRIC (if applicable); and ▪ Copy of bank statement.	500 Units or such other lesser number of Units as the Manager may decide from time to time	<u>Transfer payment via Interbank Giro (IBG)</u> ▪ Transaction advice slip <u>Cheque</u> ▪ Transaction advice slip; and ▪ Redemption cheque or deposited cheque slip
Switching	<i>Individual Investor(s):</i> ▪ Transaction form; and	500 Units	Transaction advice slip

Transaction	Documents Required*	Minimum Amounts	Documents to be received by investors
	- Investor suitability assessment form (for switching to new investment fund). Non-Individual Investor(s): - Transaction form; and - A certified true copy of board resolution with list of authorised signatories and company seal (if applicable); and/or - Investor suitability assessment form (for switching to new investment fund).	Switching is available between the Classes of the Fund and between a Class and any other TAIM's funds (or its classes of units), which are denominated in the same currency.	
Transfer	Individual Investor(s): - Transfer form; and - Copy of NRIC / passport. - If the transferee is new account holder: - Account opening form; and - Copy of NRIC / passport. - For applicant below eighteen (18) years of age (joint holder), copy of identity card or birth certificate is required. Non-Individual Investor(s): - Transfer form. - If the transferee is new account holder: - Account opening form; - A certified true copy of the certificate of incorporation; memorandum and articles of association or constitution; form 24 or return for the allotment of shares under section 78 of the Companies Act 2016, form 44 or notice under section 46 of the Companies Act 2016 and form 49 or notice under section 58 of the Companies Act 2016; board resolution with list of authorised signatories and company seal (if applicable); - The latest audited financial statement; and - Certified true copy of NRIC or passport or other form of identification of directors.	500 Units	Transaction advice slip
Cooling-Off	- Transaction form; or - Written instructions clearly stating your intention to cool off the transaction, the value of investment, Fund's name and payment instruction.	N/A	- Transaction advice slip - Payment for cooling-off

* We reserve the right to request additional documents from you as we deem appropriate from time to time.

There are no restrictions as to the frequency of redemption or switching to be made on any of the funds managed by us.

Notes:

1. In the case of a partial redemption of Units, the minimum holdings of each Class must be retained in the Class. If the number of Units drops below the minimum holdings due to redemption, the Manager will withdraw your entire investment in the Class and forward the proceeds to you.
2. We may, at our absolute and sole discretion at any time and without having to assign any reason, allow for a lower amount or number of Units in any purchasing of Units (or additional Units) or withdrawing of Units or switching of Units and/or transferring of Units, either generally (for all investors) or specifically (for any particular investor, a group of investors or investments made via any digital platform) without prior notice to you. We may also, at our absolute and sole discretion at any time and without having to assign any reason, reduce the minimum holdings of Units, either generally (for all investors) or specifically (for any particular investor, a group of investors or investments made via any digital platform) without prior notice to you.

UNIT PRICES AND DISTRIBUTIONS PAYABLE, IF ANY, MAY GO DOWN AS WELL AS UP.

CHAPTER 5: THE MANAGEMENT COMPANY

5.1 Background Information

The manager of the Fund is TA Investment Management Berhad. TAIM was incorporated on 17 April 1995 under the Companies Act 1965 (*now known as Companies Act 2016*) and commenced operations on 1 July 1996. TA Securities Holdings Berhad, a wholly owned subsidiary of TA Enterprise Berhad, is the holding company of TAIM. TA Enterprise Berhad, an investment holding company has years of exposure and experience in investing in the Malaysian securities markets.

The principal activities of TAIM are the establishment and management of unit trust funds and portfolio clients. TAIM has more than twenty-nine (29) years of experience in managing unit trust funds.

5.2 Roles, Duties and Responsibilities of the Manager

TAIM is responsible for the day to day management of the Fund and for the development and implementation of appropriate investment strategies. The main tasks performed by TAIM include:

- managing investments portfolio;
- processing the sale and redemption of Units;
- keeping proper records for the Fund;
- valuing investments of the Fund; and
- distributing income and/or capital to the Unit Holders.

5.3 Board of Directors

The functions of the board of directors of the Manager are to elaborate, decide, endorse or resolve all matters pertaining to the Manager and the Fund at the board meetings that are held formally four (4) times yearly or as and when circumstances require.

The list of board of directors are available at our website at <https://www.tainvest.com.my/our-people/>.

5.4 Investment Team

The information on the investment team and the designated fund manager of the Fund can be obtained from our website at <https://www.tainvest.com.my/our-people/>.

5.5 Material Litigation and Arbitration

The disclosure of Manager's material litigation and arbitration can be obtained from the Manager's website at <https://www.tainvest.com.my/company-information/>.

Further information and/or updated information about the Manager can be obtained from the Manager's website at www.tainvest.com.my.

CHAPTER 6: TRUSTEE

6.1 About CIMB Commerce Trustee Berhad

CIMB Commerce Trustee Berhad was incorporated on 25 August 1994 and registered as a trust company under the Trust Companies Act, 1949 and having its registered office at Level 13, Menara CIMB, Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470, Kuala Lumpur, Malaysia. The Trustee is qualified to act as a trustee for collective investment schemes approved under the Capital Markets and Services Act 2007.

6.2 Experience as Trustee to Unit Trust Funds

CIMB Commerce Trustee Berhad has been involved in unit trust industry as trustee since 1996. It acts as trustee to various unit trust funds, real estate investment trusts, wholesale funds, private retirement schemes and exchange-traded funds.

6.3 Roles, Duties and Responsibilities of the Trustee

The Trustee's functions, duties and responsibilities are set out in the Deed. The general functions, duties and responsibilities of the Trustee include, but are not limited to, the following:

- (a) Take into custody the investments of the Fund and hold the investments in trust for the Unit Holders;
- (b) Ensure that the Manager operates and administers the Fund in accordance with the provisions of the Deed, the Guidelines and acceptable business practice within the unit trust industry;
- (c) As soon as practicable, notify the SC of any irregularity or breach of the provisions of the Deed, the Guidelines and any other matters which in the Trustee's opinion, may indicate that the interests of Unit Holders are not served;
- (d) Exercise reasonable diligence in carrying out its functions and duties, actively monitoring the operations and management of the Fund by the Manager to safeguard the interests of Unit Holders;
- (e) Maintain, or cause the Manager to maintain, proper accounting records and other records as are necessary to enable a complete and accurate view of the Fund to be formed and to ensure that the Fund is operated and managed in accordance with the Deed, this Prospectus, the Guidelines and securities law; and
- (f) Require that the accounts be audited at least annually.

The Trustee has covenanted in the Deed that it will exercise all due diligence and vigilance in carrying out its functions and duties, and in safeguarding the rights and interests of Unit Holders.

6.4 Trustee's Delegate (Custodian)

CIMB Commerce Trustee Berhad has delegated its custodian function to CIMB Bank Berhad ("CIMB Bank"). CIMB Bank's ultimate holding company is CIMB Group Holdings Berhad, a listed company on Bursa Malaysia. CIMB Bank provides full fledged custodial services, typically clearing, settlement and safekeeping of all types of investment assets and classes, to a cross section of investors and intermediaries client base, both locally and overseas.

Prospectus in respect of the TA Asia Income ESG Bond

For the local Ringgit Malaysia assets, they are held through its wholly owned nominee subsidiary “CIMB Group Nominees (Tempatan) Sdn Bhd”. For foreign non-Ringgit Malaysia assets, CIMB Bank appoints global custodian as its agent bank to clear, settle and safekeep on its behalf and to its order.

All investments are automatically registered in the name of the custodian to the order of the Trustee. CIMB Bank acts only in accordance with instructions from the Trustee.

6.5 Trustee’s Disclosure of Material Litigation and Arbitration

As at the Last Practicable Date, CIMB Commerce Trustee Berhad is not engaged in any material litigation and arbitration, including those pending or threatened, and is not aware of any facts likely to give rise to any proceedings which might materially affect the business/financial position of the Trustee.

CHAPTER 7: SALIENT TERMS OF THE DEED

7.1 Unit Holders' Rights and Liabilities

Rights of Unit Holders

As a Unit Holder, and subject to the provisions of the Deed, you have the right:

- (a) to receive distribution of income and/or capital (if any);
- (b) to participate in any increase in the value of the Units;
- (c) to call for Unit Holders' meetings, and to vote for the removal of the Trustee or the Manager through Special Resolution;
- (d) to receive annual and semi-annual reports of the Fund; and
- (e) to enjoy such other rights and privileges as are provided for in the Deed.

No Unit Holder shall be entitled to require the transfer to him of any of the assets of the Fund or be entitled to interfere with or question the exercise by the Trustee, or the Manager on the Trustee's behalf, of the rights of the Trustee as the registered owner of such assets.

Liabilities of Unit Holders

No Unit Holder is liable for any amount in excess of the purchase price paid for the Units as determined in accordance with the Deed at the time the Units were purchased and any charges payable in relation thereto.

A Unit Holder shall not be under any obligation to indemnify the Manager and/or the Trustee in the event that the liabilities incurred by the Manager and/or the Trustee in the name of or on behalf of the Fund pursuant to and/or in the performance of the provisions of the Deed exceed the value of the Fund's assets, and any right of indemnity of the Manager and/or the Trustee shall be limited to recourse to the Fund.

7.2 Maximum Fees and Charges Permitted by the Deed

The maximum rate of direct fees and charges allowable by the Deed are as follows:

Maximum Rate of Sales Charge	Maximum Rate of Redemption Charge
8.00% of the NAV per Unit of a Class	3.00% of the NAV per Unit of a Class

The maximum rate of indirect fees and charges allowable by the Deed are as follows:

Maximum Rate of Annual Management Fee	Maximum Rate of Annual Trustee Fee
2.00% per annum of the NAV of the Fund	0.10% per annum of the NAV of the Fund, subject to a minimum fee of RM10,000.00 per annum (including local custodian fees but excluding foreign custodian fees and charges)

7.3 Procedures to increase the maximum rate of the direct and indirect fees and charges as provided in this Prospectus

Sales Charge

The Manager may only charge a sales charge at a rate higher than that disclosed in this Prospectus if:

Prospectus in respect of the TA Asia Income ESG Bond

- (a) the Manager has notified the Trustee in writing of the higher charge and the effective date for the higher charge;
- (b) a supplemental prospectus or replacement prospectus in respect of the Fund setting out the higher charge is registered, lodged and issued; and
- (c) such time as may be prescribed by any relevant law has elapsed since the effective date of the supplemental prospectus or replacement prospectus.

Redemption Charge

The Manager may only charge a redemption charge at a rate higher than that disclosed in this Prospectus if:

- (a) the Manager has notified the Trustee in writing of the higher charge and the effective date for the higher charge;
- (b) a supplemental prospectus or replacement prospectus in respect of the Fund setting out the higher charge is registered, lodged and issued; and
- (c) such time as may be prescribed by any relevant law has elapsed since the effective date of the supplemental prospectus or replacement prospectus.

Annual Management Fee

The Manager may not charge an annual management fee at a rate higher than that disclosed in this Prospectus unless:

- (a) the Manager has come to an agreement with the Trustee on the higher rate;
- (b) the Manager has notified the Unit Holders of the higher rate and the date on which such higher rate is to become effective; such time as may be prescribed by any relevant law shall have elapsed since the notice is sent;
- (c) a supplemental prospectus or replacement prospectus stating the higher rate is registered, lodged and issued; and
- (d) such time as may be prescribed by any relevant law shall have elapsed since the date of the supplemental prospectus or replacement prospectus.

Annual Trustee Fee

The Trustee may not charge an annual trustee fee at a rate higher than that disclosed in this Prospectus unless:

- (a) the Trustee has come to an agreement with the Manager on the higher rate;
- (b) the Manager has notified the Unit Holders of the higher rate and the date on which such higher rate is to become effective; such time as may be prescribed by any relevant law shall have elapsed since the notice is sent;
- (c) a supplemental prospectus or replacement prospectus stating the higher rate is registered, lodged and issued; and
- (d) such time as may be prescribed by any relevant law shall have elapsed since the date of the supplemental prospectus or replacement prospectus.

7.4 Procedures to increase the maximum rate of the direct and indirect fees and charges as provided in the Deed

The maximum sales charge, redemption charge, annual management fee or annual trustee fee set out in the Deed may not be increased unless a meeting of Unit Holders has been held in accordance with the Deed. A supplemental deed proposing a modification to the Deed to increase such charges or fees is required to be submitted for registration with the SC accompanied by a resolution of not less than two-thirds (2/3) of all Unit Holders at the meeting of Unit Holders sanctioning the proposed modification to the Deed.

7.5 Expenses Permitted by the Deed

Only the expenses (or part thereof) which are directly related and necessary to the operation and administration of the Fund or each Class may be charged to the Fund or each Class respectively. These would include (but are not limited to) the following:

- (a) commissions or fees paid to brokers or dealers in effecting dealings in the investments of the Fund, shown on the contract notes or confirmation notes;
- (b) taxes and other duties charged on the Fund by the government and/or other authorities;
- (c) costs, fees and expenses properly incurred by the auditor of the Fund;
- (d) fees for the valuation of any investment of the Fund;
- (e) costs, fees and expenses incurred for any modification of the Deed save where such modification is for the benefit of the Manager and/or the Trustee;
- (f) costs, fees and expenses incurred for any meeting of the Unit Holders save where such meeting is convened for the benefit of the Manager and/or the Trustee;
- (g) costs, commissions, fees and expenses of the sale, purchase, insurance and any other dealing of any asset of the Fund;
- (h) costs, fees and expenses incurred in engaging any specialist approved by the Trustee for investigating or evaluating any proposed investment of the Fund;
- (i) costs, fees and expenses incurred in engaging any adviser for the benefit of the Fund;
- (j) costs, fees and expenses incurred in the preparation and audit of the taxation, returns and accounts of the Fund;
- (k) costs, fees and expenses incurred in the termination of the Fund or a Class or the removal or retirement of the Trustee or the Manager and the appointment of a new trustee or management company;
- (l) costs, fees and expenses incurred in relation to any arbitration or other proceedings concerning the Fund, Class or any asset of the Fund, including proceedings against the Trustee or the Manager by the other for the benefit of the Fund or the Class (save to the extent that legal costs incurred for the defence of either of them are ordered by the court not to be reimbursed by the Fund);
- (m) remuneration and out of pocket expenses of the person(s) or members of a committee undertaking the oversight function of the Fund, unless the Manager decides otherwise;
- (n) costs, fees and expenses deemed by the Manager to have been incurred in connection with any change or the need to comply with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority;
- (o) (where the custodial function is delegated by the Trustee) charges and fees paid to sub-custodians for taking into custody any foreign assets of the Fund;
- (p) fees, charges, costs and expenses relating to the preparation, printing, posting, registration and/or lodgment of documents and reports which the Manager and/or the Trustee may be obliged to prepare, print, post, register and/or lodge in relation to the Fund by virtue of any relevant law;
- (q) all costs and expenses associated with the distributions declared pursuant to the Deed and the payment of such distribution including without limitation fees, costs and/or expenses for the revalidation or reissuance of any distribution cheque or warrant or telegraphic transfer;
- (r) fees in relation to fund accounting;
- (s) costs, fees and expenses incurred for the subscription, renewal and/or licensing of the benchmark index; and
- (t) any tax now or hereafter imposed by law or required to be paid in connection with any costs, fees and expenses incurred under sub-paragraphs (a) to (s) above.

7.6 Retirement, Removal and Replacement of the Manager

Retirement of the Manager

The Manager shall have the power to retire in favour of some other corporation and as necessary under any relevant law upon giving to the Trustee three (3) months' notice in writing of its desire so to do, or such other period as the Manager and the Trustee may agree upon, and subject to the fulfilment of the following conditions:

- (a) the retiring Manager shall appoint such corporation by writing under the seal of the retiring Manager as the management company of the Fund in its stead and assign and transfer to such corporation all its rights and duties as management company of the Fund;

- (b) such corporation shall enter into such deed or deeds as the Trustee may consider to be necessary or desirable to secure the due performance of its duties as management company for the Fund;
- (c) upon the payment to the Trustee of all sums due from the retiring Manager to the Trustee at the date of such retirement, the retiring Manager shall be absolved and released from all further obligations but without prejudice to the rights of the Trustee or any Unit Holder or other person in respect of any act or omission on the part of the retiring Manager prior to such retirement and the new management company may and shall thereafter exercise all the powers and enjoy all the rights and shall be subject to all the duties and obligations of the Manager as fully as though such new management company had been originally a party to the Deed.

Removal and Replacement of the Manager

The Manager may be removed by the Trustee on the grounds that:

- (a) the Manager has failed or neglected to carry out its duties to the satisfaction of the Trustee and the Trustee considers that it would be in the interests of Unit Holders for the Trustee to do so after the Trustee has given notice to the Manager of the Trustee's opinion and the reasons for that opinion, and has considered any representations made by the Manager in respect of that opinion, and after consultation with the relevant authorities and with the approval of the Unit Holders by way of a Special Resolution;
- (b) unless expressly directed otherwise by the relevant authorities, if the Manager is in breach of any of its obligations or duties under the Deed or the relevant laws, or has ceased to be eligible to be a management company under the relevant laws; or
- (c) the Manager has gone into liquidation, except for the purpose of amalgamation or reconstruction or some similar purpose, or has had a receiver appointed or has ceased to carry on business.

If any of the above occurs, the Manager shall upon receipt of a written notice from the Trustee cease to be the management company of the Fund. The Trustee shall, at the same time, in writing appoint some other corporation already approved by the relevant authorities to be the management company of the Fund; such corporation shall have entered into such deed or deeds as the Trustee may consider to be necessary or desirable to secure the due performance of its duties as management company for the Fund.

7.7 Retirement, Removal and Replacement of the Trustee

Retirement of the Trustee

The Trustee may retire upon giving three (3) months' notice in writing to the Manager of its desire so to do, or such other period as the Manager and the Trustee shall agree, and may by deed appoint in its stead a new trustee approved by the relevant authorities and under any relevant law.

Removal and Replacement of the Trustee

The Manager shall take all reasonable steps to replace the Trustee as soon as practicable after becoming aware that:

- (a) the Trustee has ceased to exist;
- (b) the Trustee has not been validly appointed;
- (c) the Trustee was not eligible to be appointed or to act as trustee under any relevant law;
- (d) the Trustee has failed or refused to act as trustee in accordance with the provisions or covenants of the Deed or any relevant law;
- (e) receiver has been appointed over the whole or a substantial part of the assets or undertaking of the Trustee and has not ceased to act under that appointment;
- (f) petition has been presented for the winding up of the Trustee (other than for the purpose of and followed by a reconstruction, unless during or following such reconstruction the Trustee becomes or is declared to be insolvent); or
- (g) the Trustee is under investigation for conduct that contravenes the Trust Companies Act 1949, the Trustee Act 1949, the Companies Act 2016 or any relevant law.

Prospectus in respect of the TA Asia Income ESG Bond

The Trustee may be removed or replaced and such other corporation may be appointed as the replacement trustee of the Fund by Special Resolution of the Unit Holders at a duly convened meeting or after the occurrence of any of the circumstances mentioned herein above.

7.8 Termination of the Fund and Class

Termination of the Fund

The Manager may terminate the Fund in accordance with the relevant laws.

Notwithstanding the above and subject to the provisions of the relevant laws, the Manager may, without having to obtain the prior approval of the Unit Holders, terminate the trust created and wind up the Fund if such termination:

- (a) is required by the relevant authorities; or
- (b) is in the best interests of Unit Holders and the Manager in consultation with the Trustee deems it to be uneconomical for the Manager to continue managing the Fund.

Notwithstanding the aforesaid, if the Fund is left with no Unit Holder, the Manager shall be entitled to terminate the Fund.

Upon the termination of the Fund, the Trustee shall:

- (a) sell all the assets of the Fund then remaining in its hands and pay out of the Fund any liabilities of the Fund; such sale and payment shall be carried out and completed in such manner and within such period as the Trustee considers to be in the best interests of the Unit Holders; and
- (b) from time to time distribute to the Unit Holders, in proportion to the number of Units held by them respectively:
 - (1) the net cash proceeds available for the purpose of such distribution and derived from the sale of the assets of the Fund less any payments for liabilities of the Fund; and
 - (2) any available cash produce,

provided always that the Trustee shall not be bound, except in the case of final distribution, to distribute any of the moneys for the time being in his hands the amount of which is insufficient for payment to the Unit Holders of RM0.50 or its equivalent currency denomination of the Class, if applicable, in respect of each Unit and provided also that the Trustee shall be entitled to retain out of any such moneys in his hands full provision for all costs, charges, taxes, expenses, claims and demands incurred, made or anticipated by the Trustee in connection with or arising out of the winding-up of the Fund and, out of the moneys so retained, to be indemnified against any such costs, charges, taxes, expenses, claims and demands; each of such distribution shall be made only against the production of such evidence as the Trustee may require of the title of the Unit Holder relating to the Units in respect of which the distribution is made.

In the event the Fund is terminated:

- (a) the Trustee shall be at liberty to call upon the Manager to grant the Trustee, and the Manager shall so grant, a full and complete release from the Deed;
- (b) the Manager and the Trustee shall notify the relevant authorities in such manner as may be prescribed by any relevant law; and
- (c) the Manager or the Trustee shall notify the Unit Holders in such manner as may be prescribed by any relevant law.

In any of the following events:

- (a) if the Manager has gone into liquidation, except for the purpose of reconstruction or amalgamation upon terms previously approved in writing by the Trustee and the relevant authorities;
- (b) if, in the opinion of the Trustee, the Manager has ceased to carry on business; or
- (c) if, in the opinion of the Trustee, the Manager has to the prejudice of Unit Holders failed to comply with the provisions of the Deed or contravened any of the provisions of any relevant law.

the Trustee shall summon a Unit Holders' meeting for the purpose of seeking directions from the Unit Holders. If at any such meeting a Special Resolution to terminate and wind-up the Fund is passed by the Unit Holders, the Trustee shall apply to the court for an order confirming such Special Resolution.

Termination of a Class

The Manager may terminate a particular Class via the passing of a Special Resolution by the Unit Holders of such Class at a meeting of such Unit Holders of such Class, and subject to and in accordance with the relevant laws. The Manager may only terminate a particular Class if the termination of that Class does not prejudice the interests of Unit Holders of any other Class. For the avoidance of doubt, the termination of a Class shall not affect the continuity of any other Class of the Fund.

Notwithstanding the above and subject to the provisions of the relevant laws, the Manager may, without having to obtain the prior approval of the Unit Holders, terminate a particular Class if such termination:

- (a) is required by the relevant authorities; or
- (b) is in the best interests of Unit Holders and the Manager in consultation with the Trustee deems it to be uneconomical for the Manager to continue managing the Class.

Notwithstanding the above, if the Class is left with no Unit Holder, the Manager shall be entitled to terminate the Class.

If at a meeting of Unit Holders of a particular Class to terminate such Class, a Special Resolution to terminate the Class is passed by the Unit Holders:

- (a) the Trustee shall cease to create and cancel Units of that Class;
- (b) the Manager shall cease to deal in Units of that Class;
- (c) the Trustee and the Manager shall notify the relevant authorities in writing of the passing of the Special Resolution; and
- (d) the Trustee or the Manager shall as soon as practicable inform all Unit Holders of the Fund of the termination of that Class.

The Trustee shall then arrange for a final review and audit of the final accounts of the Fund attributable to that Class by the auditor of the Fund. Upon the completion of the termination of that Class, the Trustee and the Manager shall notify the relevant authorities of the completion of the termination of that Class.

7.9 Unit Holders' Meeting

Quorum required for a Unit Holders' Meeting

- (a) The quorum required for a meeting of the Unit Holders of the Fund or a Class, as the case may be, shall be five (5) Unit Holders, whether present in person or by proxy; however, if the Fund or a Class, as the case may be, has five (5) or less Unit Holders, the quorum required for a meeting of the Unit Holders of the Fund or a Class, as the case may be, shall be two (2) Unit Holders, whether present in person or by proxy.
- (b) If the meeting has been convened for the purpose of voting on a Special Resolution, the Unit Holders present in person or by proxy must hold in aggregate at least twenty-five per centum (25%) of the Units in circulation of the Fund or a Class, as the case may be, at the time of the meeting.
- (c) If the Fund or a Class, as the case may be, has only one (1) remaining Unit Holder, such Unit Holder, whether present in person or by proxy, shall constitute the quorum required for the meeting of the Unit Holders of the Fund or a Class, as the case may be.

Unit Holders' Meeting convened by the Unit Holders

Unless otherwise required or allowed by the relevant laws, the Manager shall, within twenty-one (21) days of receiving a direction at its registered office from not less than fifty (50) or one-tenth (1/10), whichever is less, of all the Unit Holders of the Fund or a particular Class, as the case may be, summon a meeting of the Unit Holders of the Fund or a particular Class, as the case may be, by:

Prospectus in respect of the TA Asia Income ESG Bond

- (a) sending by post to each Unit Holder of the Fund or a particular Class, as the case may be, at his last known address or, in the case of jointholders, to the jointholder whose name stands first in the records of the Manager at the jointholder's last known address at least seven (7) days before the date of the proposed meeting a notice of the proposed meeting to all the Unit Holders of the Fund or a particular Class, as the case may be;
- (b) publishing at least fourteen (14) days before the date of the proposed meeting an advertisement giving notice of the proposed meeting in a national language newspaper published daily and another newspaper approved by the relevant authorities; and
- (c) specifying in the notice the place and time of the meeting and the terms of the resolutions to be proposed at the meeting.

The Unit Holders may direct the Manager to summon a meeting for any purpose including, without limitation, for the purpose of:

- (a) requiring the retirement or removal of the Manager;
- (b) requiring the retirement or removal of the Trustee;
- (c) considering the most recent financial statements of the Fund;
- (d) giving to the Trustee such directions as the meeting thinks proper; or
- (e) considering any matter in relation to the Deed,

provided always that the Manager shall not be obliged to summon such a meeting unless a direction has been received at its registered office from not less than fifty (50) or one-tenth (1/10), whichever is less, of all the Unit Holders of the Fund or a particular Class, as the case may be.

Unit Holders' Meeting convened by the Manager

The Manager may summon a meeting of the Unit Holders for any purpose whatsoever by:

- (a) giving at least fourteen (14) days written notice of the meeting to Unit Holders; and
- (b) specifying in the notice the place and time of the meeting and the terms of the resolutions to be proposed at the meeting.

Unit Holders' Meeting convened by the Trustee

Where:

- (a) the Manager is in liquidation;
- (b) in the opinion of the Trustee, the Manager has ceased to carry on business; or
- (c) in the opinion of the Trustee, the Manager has, to the prejudice of Unit Holders, failed to comply with the Deed or contravened any of the provisions of the Capital Markets and Services Act 2007,

the Trustee shall summon a Unit Holders' meeting by:

- (a) sending by post at least twenty-one (21) days before the date of the proposed meeting a notice of the proposed meeting to each of the Unit Holders at the Unit Holder's last known address or, in the case of joint holders, to the joint holder whose name stands first in the records of the Manager at the joint holder's last known address; and
- (b) publishing at least twenty-one (21) days before the date of the proposed meeting an advertisement giving notice of the meeting in a national language newspaper published daily and another newspaper approved by the relevant authorities.

The Trustee may also summon a Unit Holders' meeting for any purpose including, without limitation, for the purpose of:

- (a) requiring the retirement or removal of the Manager;
- (b) giving instructions to the Trustee or the Manager if the Trustee considers that the investment management policies of the Manager are not in the interests of Unit Holders;
- (c) securing the agreement of the Unit Holders to release the Trustee from any liability;
- (d) deciding on the next course of action after the Trustee has suspended the sale and redemption of Units; and
- (e) deciding on the reasonableness of the annual management fee charged to the Fund or each Class.

CHAPTER 8: RELATED-PARTY TRANSACTIONS OR CONFLICT OF INTEREST

Policies and Procedures on Dealing with Conflict of Interest

Manager

In the course of managing the Fund, TAIM may face conflicts in respect of its duties to the Fund. In such an event, TAIM is obliged to act in the best interests of all its investors and will seek to resolve any conflicts fairly and in accordance with the Deed. TAIM has in place policies and procedures to deal with any of conflict of interest situations.

In making an investment transaction for the Fund, the Manager is obliged not to make inappropriate use of its position in managing the Fund to gain, directly or indirectly, any advantage for itself or for any other person or to cause detriment to the interests of Unit Holders.

TAIM or any delegate thereof will, as far as possible in their dealings, avoid any conflict of interest situation or, if conflicts arise, will ensure that the Fund is not disadvantaged by the transaction concerned. The compliance department of TAIM will report directly to the board of directors of any conflict that may arise/ has arisen and the board of directors will decide on the next course of action to remedy the situation. Where a director, a person undertaking the oversight function of the Fund or a delegate of the Manager is aware of a transaction or an arrangement in which a conflict of interest arises involving a related party or an associate, he/she must promptly abstain from any decision-making regarding the transaction.

All transactions carried out for or on behalf of the Fund are executed on terms that are best available to the Fund and which are no less favourable than an arm's length transactions between independent parties.

Advisers

The auditor, tax adviser and solicitor have confirmed that they have no interest/potential interest or conflict of interest/potential conflict of interest with the Manager and the Fund.

Trustee's declaration

The Trustee is independent of the Manager. The Trustee will carry out transactions on an arm's length basis and on terms which are best available for the Fund, as well as act at all times in the best interest of the Fund's investors. The Trustee also has adequate procedures and processes in place to prevent or control conflicts of interest.

CHAPTER 9: TAX ADVISER'S LETTER

Private and Confidential

The Board of Directors
TA Investment Management Berhad
23rd Floor, Menara TA One
22, Jalan P. Ramlee
50250 Kuala Lumpur

Our Ref NBG/SWSF/CYEY/
HUS

Contact Ext. 7364 / 3481

12 September 2025

Dear Sirs

Re: Taxation of the Fund and Unit Holders

This letter has been prepared for inclusion in the Prospectus for TA Investment Management Berhad ("Prospectus") in relation to TA Asia Income ESG Bond (*formerly known as TA Flexible Asian Bond Fund*) ("the Fund").

Taxation of the Fund

Income Tax

The Fund is a unit trust for Malaysian tax purposes. The taxation of the Fund is therefore governed principally by Sections 61 and 63B of the Income Tax Act, 1967 ("the Act").

Subject to certain exemptions, the income of the Fund in respect of investment income derived from or accruing in Malaysia is liable to income tax at the rate of 24% effective Year of Assessment ("YA") 2016.

The Fund may receive dividends, interest and other income from investments outside Malaysia. Income derived from sources outside Malaysia and received in Malaysia was previously exempt from Malaysian income tax. However, such income may be subject to tax in the country from which it is derived.

Based on the Finance Act 2021, income derived by a resident unit trust from foreign sources and received in Malaysia from 1 January 2022 onwards will be subject to Malaysian income tax. From 1 July 2022, the prevailing tax rate of 24% will apply to the chargeable income computed in respect of the foreign source income remitted into Malaysia by the Fund.

Where the same foreign income has been taxed in both Malaysia and the foreign country, a tax credit in the form of bilateral relief under a Double Tax Agreement ("DTA") or unilateral relief under the domestic law (if there is no available DTA or a limited DTA which does not provide such relief) may be given in respect of such income, subject to conditions.

Nevertheless, pursuant to Income Tax (Unit Trust in Relation to Income Received in Malaysia from Outside Malaysia) (Exemption) Order 2024, the Minister of Finance exempts a qualifying unit trust¹ from the payment of income tax in respect of the gross income on all sources of foreign income under Section 4 of the Act which is received in Malaysia in the basis period for a YA, subject to meeting the prescribed conditions. The exemption is granted for foreign source income received in Malaysia from 1 January 2024 to 31 December 2026.

The above tax exemption is subject to the compliance with the conditions imposed by the Minister of Finance in the relevant basis period as specified in the guidelines to be issued by the Director General of Inland Revenue, which shall include the following conditions:-

- a. The foreign sourced income of the qualifying unit trust has been subjected to tax of a similar character to income tax under the law in its originating country. Additionally, the highest tax rate in that country is at least 15%; or
- b. The Fund management company¹ of the qualifying unit trust shall employ an adequate number of employees in Malaysia and incur an adequate amount of operating expenditure in Malaysia.

Gains from the realisation of investments by the Fund prior to 1 January 2024 shall not be treated as an income of the Fund and is exempted from income tax pursuant to Section 61(1)(b) of the Act. However, such gains may be subject to tax in the country from which it is derived.

Based on the Finance (No. 2) Act 2023, gains or profits from the realisation of investments will be treated as an income of the Fund under the newly introduced Section 4(aa) of the Act as gains or profit from the disposal of capital asset and subject to tax in Malaysia (i.e. Capital Gains Tax ["CGT"]), effective from 1 January 2024. CGT will be imposed on the Fund on gains arising from the disposal of the following capital assets:-

- (a) shares in companies incorporated in Malaysia not listed on the stock exchange (including any rights or interest thereof) ("Malaysian shares")²;
- (b) shares of a controlled company incorporated outside Malaysia which owns real property situated in Malaysia or shares of another controlled company, subject to meeting the 75% threshold conditions ("Section 15C shares")²; and
- (c) moveable or immovable properties situated outside Malaysia ("foreign capital assets") that occurs on or after 1 January 2024, when the gains are received in Malaysia³.

¹ "Qualifying unit trust" refers to a unit trust resident in Malaysia managed by a management company (as defined below) and has foreign sourced income received in Malaysia but excludes a unit trust which is approved by the Securities Commission as Real Estate Investment Trust ("REIT") or Property Trust Fund ("PTF") listed on Bursa Malaysia.

"Management company" means a company licensed by the Securities Commission by which or on whose behalf a unit of a qualifying unit trust either has been or is proposed to be issued, or offered for subscription or purchase; or in respect of which an invitation to subscribe or purchase has been made, and includes any person for the time being exercising the functions of the management company ("Licensed Management Company").

² The Income Tax (Unit Trust) (Exemption) Order 2024 has been gazetted to provide a CGT exemption on gains or profits to a qualifying unit trust from the disposal of unlisted shares of a company incorporated in Malaysia and disposal of Section 15C shares made from 1 January 2024 to 31 December 2028. However, the exemptions does not apply to gains or profits from the disposal of shares chargeable to tax as a business income under Section 4(a) of the Act.

³ The gains from the realisation of the foreign capital assets when remitted into Malaysia, would be exempted from CGT if the qualifying unit trust complies with the conditions imposed under the Income Tax (Unit Trust in Relation to Income Received in Malaysia from Outside Malaysia) (Exemption) Order 2024.

Pursuant to Section 2 of the Act, “share” is defined in relation to a company, includes stock other than debenture stock.

Where the CGT exemption does not apply to the Fund, the following CGT tax rate may be applied for any disposal of Malaysian shares and Section 15C shares that are acquired prior to 1 January 2024:-

- 10% on the chargeable income from the disposal of the investments; or
- 2% of gross on the disposal price of the investments.

Whilst CGT tax rate of 10% will apply on the chargeable income from the disposal of Malaysian shares and Section 15C shares that are acquired on or after 1 January 2024.

Gains from disposal of foreign investments received in Malaysia will be subject to CGT based on the prevailing income tax rate of the Fund (i.e., 24%) where the CGT exemption does not apply. The relevant DTAs need to be studied to ascertain whether any relief or exemption is available over such gains.

However, gains from the realisation of investments by the Fund which relate to real property as defined in the Real Property Gains Tax (“RPGT”) Act, 1976 will not be subject to CGT under the Act and will remain to be subjected to RPGT.

Notwithstanding the above, gains or profits earned by the Fund from the following are exempt from tax:-

- any savings certificates issued by the Government; or
- securities or bonds issued or guaranteed by the Government; or
- debentures or sukuk, other than convertible loan stock, approved or authorized by, or lodged with, the Securities Commission; or
- Bon Simpanan Malaysia issued by the Central Bank of Malaysia; or
- a bank or financial institution licensed under the Financial Services Act 2013 or Islamic Financial Services Act 2013⁴; or
- any development financial institution regulated under the Development Financial Institutions Act 2002⁴; or
- sukuk originating from Malaysia, other than convertible loan stocks, issued in any currency other than Ringgit and approved or authorized by, or lodged with, the Securities Commission, or approved by the Labuan Financial Services Authority⁵.

⁴ Effective from 1 January 2019, the exemption shall not apply to the interest paid or credited to a unit trust that is a wholesale fund which is a money market fund.

⁵ Effective from YA 2017, income tax exemption shall not apply to interest paid or credited to a company in the same group, licensed banks and prescribed development financial institutions. Based on the Finance Act 2021, income tax exemption shall also not apply to interest paid or credited by a special purpose vehicle to a company pursuant to the issuance of asset-backed securities lodged with the Securities Commission or approved by the Labuan Financial Services Authority from 1 January 2022 where the company and the person who established the special purpose vehicle solely for the issuance of the asset-backed securities are in the same group.

Discounts earned by the Fund from the following are also exempt from tax:-

- securities or bonds issued or guaranteed by the Government; or
- debentures or sukuk, other than convertible loan stock, approved or authorized by, or lodged with, the Securities Commission; or
- Bon Simpanan Malaysia issued by the Central Bank of Malaysia.

Tax deductions in respect of the Fund's expenses such as manager's remuneration, expenses on maintenance of register of unit holders, share registration expenses, secretarial, audit and accounting fees, telephone charges, printing and stationery costs and postage ("permitted expenses") are allowed based on a prescribed formula subject to a minimum of 10% and a maximum of 25% of the total permitted expenses.

Single tier Malaysian dividends received by the Fund are exempt from tax and expenses in relation to such dividend income are disregarded.

RPGT

Gains on disposal of investments by the Fund was previously not subject to income tax in Malaysia. However, such gains may be subject to RPGT in Malaysia, if the gains are derived from sale of Malaysian real properties and shares in Malaysian real property companies (as defined). Such gains would be subject to RPGT at the applicable rate depending on the holding period of the chargeable assets.

Based on the Finance (No. 2) Act 2023, gains from the disposal of shares in real property companies (as defined) by the Fund would no longer be subject to RPGT, with effect from 1 January 2024. The gains would be subject to CGT under the Act unless CGT exemption is available. Gains from the realisation of investments which relate to real property as defined in the RPGT Act, 1976 will remain to be subjected to RPGT.

Sales Tax and Service Tax

Under the Sales Tax Act 2018, Service Tax Act 2018 and subsidiary legislation, the sales tax rate for taxable goods is 5% or 10% and specific rates as specified in the Sales Tax (Rate of Tax) Order 2025 and its amendment Orders. The service tax rate for taxable service is at 8% except for food and beverage, telecommunication services, parking, and logistics services, which remain at 6%. Effective 1 March 2024, the scope of taxable services was expanded to include karaoke, maintenance and repair services, brokerage and underwriting services, and logistics services. Subsequently, with effect from 1 July 2025, the scope was further broadened to cover rental or leasing services (8%), construction works services (6%), financial services (generally, 8%), private healthcare, traditional and complementary medicine, and allied health services (6%), and education services (6%).

The issue, holding or redemption of any unit under a trust fund does not fall within the list of taxable services under the First Schedule of the Service Tax Regulations 2018 and its amendment Regulations, and hence, is not subject to service tax. The investment activities of the Fund such as buying and selling of securities and deposits in financial institutions are also not subject to service tax. As such, if the Fund is only deriving income from such activities, the Fund is not liable to be registered for service tax. However, in the event the Fund earns any other income which involves the provision of services, the services would need to be assessed to determine if it falls under taxable services.

Separately, certain expenses incurred by the Fund such as legal fees and consultancy fees may be subject to service tax at 8%. In addition, fees, commissions, or similar payments charged for the provision of financial services by any person including those who are regulated by the Central Bank of Malaysia, the Securities Commission Malaysia or the Labuan Financial Services Authority (and this includes management services provided by any person who is licensed or registered with the Securities Commission Malaysia for carrying out the regulated activity of fund management under the Capital Markets and Services Act 2007), are also subject to service tax at 8%. This is effective 1 July 2025⁶. The service tax incurred by the Fund is a cost to the Fund and is not recoverable.

Based on the Finance Act 2018, the imposition and scope of service tax has been widened to include any imported taxable service. This is effective from 1 January 2019.

Taxation of Unit Holders

Income Tax

Unit holders are taxed on an amount equivalent to their share of the total taxable income of the Fund, to the extent that this is distributed to them. The income distribution from the Fund may carry with it applicable tax credits proportionate to each unit holder's share of the total taxable income in respect of the tax paid by the Fund. Unit holders will be entitled to utilise the tax credit as a set off against the tax payable by them. Any excess over their tax liability will be refunded to the unit holders.

Based on the Finance (No.2) Act 2023, CGT will apply to a company, limited liability partnership, trust body (including unit trust) and co-operative society excluding an individual. The income distributed to unit holders out of the gains arising from the realisation of investments subjected to CGT will continue to be not taxable in the hands of unit holders and unit holders may not claim a tax credit on any CGT paid by the Fund, effective 1 January 2024.

Corporate unit holders, resident or non-resident in Malaysia, would be taxed at the current corporate tax rate of 24% on distributions of income from the Fund to the extent of an amount equivalent to their share of the total taxable income of the Fund. Based on the Finance Act 2023, effective from YA 2023, corporate unit holders in Malaysia with paid-up capital in the form of ordinary shares of RM2.5 million and below will be subject to concessionary tax rates as follows:

Chargeable Income	Tax Rate
up to RM150,000	15%
RM150,001 up to RM600,000	17%
in excess of RM600,000	24%

The above concessionary income tax rate is given only to corporate unit holders having gross business income for the relevant YA of not more than RM50 million, in addition to the share capital requirement. However, the above concessionary income tax rate would not apply if more than 50% of the paid up capital in respect of ordinary shares of that corporate unit holder is directly or indirectly owned by a related company which has a paid up capital exceeding RM2.5 million in respect of ordinary shares, or vice versa; or more than 50% of the paid up capital in respect of ordinary shares of both companies are directly or indirectly owned by another company.

⁶ The Service Tax Policy 1/2025 and the Guide on Financial Services (as at 9 June 2025) provides that only the financial services set out in Appendix A of the documents are subject to Service Tax at 8% effective 1 July 2025. The list of financial services listed in Appendix A refers to conventional and Islamic banking services, corporate banking advisory services, investment banking services (debt markets), equity markets and Bursa Malaysia services. It is also provided in the Guide on Financial Services (as at 9 June 2025) that other financial services not listed in Appendix A will only be subject to Service Tax effective 1 September 2025. It remains to be seen if the Service Tax legislations will be amended to reflect the subsequent effective date of 1 September 2025.

In addition to the above, the concessionary tax rate would not apply if more than 20% of the paid-up capital in respect of ordinary shares of the company at the beginning of the basis period for a YA is directly or indirectly owned by a company or companies incorporated outside Malaysia or an individual or individuals who are not Malaysian citizens. This is effective from YA 2024.

Individuals and other non-corporate unit holders who are resident in Malaysia will be subject to income tax at scale rates. The scale tax rates range from 0% to 30% with effect from YA 2020.

Individuals and other non-corporate unit holders who are not resident in Malaysia, for tax purposes, are subject to Malaysian income tax at the rate of 30% with effect from YA 2020. Non-resident unit holders may also be subject to tax in their respective jurisdictions and depending on the provisions of the relevant tax legislation and any double tax treaties with Malaysia, the Malaysian tax suffered may be creditable in the foreign tax jurisdiction.

The distribution of tax exempt income by the Fund will not be subject to tax in the hands of the unit holders in Malaysia. Units split by the Fund will also be exempt from tax in Malaysia in the hands of the unit holders.

However, based on the Finance Act 2021, the income distributed to a unit holder other than an individual, out of the interest income exempt from tax of a unit trust that is a retail money market fund which is paid or credited by a bank or financial institution licensed under the Financial Services Act 2013 or Islamic Financial Services Act 2013, or any development financial institution regulated under the Development Financial Institutions Act 2002, will be subjected to tax. This is effective from 1 January 2022. Further, a new withholding tax mechanism is applicable on the above distribution. The income distributed to the unit holder other than an individual will be subject to withholding tax at the rate of 24% and the tax deducted can be utilised to set off against the tax payable by a tax resident unit holder. Withholding tax deducted on the income distributed to a non-individual unit holder who is not a tax resident in Malaysia will be regarded as a final tax. This is effective from 1 January 2022.

Any gains realised by the unit holders (other than financial institutions, insurance companies and those dealing in securities) from the transfer or redemption of the units are generally treated as capital gains. However, certain unit holders may be subject to income tax in Malaysia on such gains, due to specific circumstances of the unit holders.

Service Tax

Only taxable services listed in the First Schedule of the Service Tax Regulations 2018 and its amendment Regulations are subject to service tax, which exclude investment income or gains.

However, certain expenses incurred by the unit holders such as legal fees and consultancy fees may be subject to service tax at 8%. In addition, fees, commissions, or similar payments charged for the provision of financial services by any person including those who are regulated by the Central Bank of Malaysia, the Securities Commission Malaysia or the Labuan Financial Services Authority (and this includes management services provided by any person who is licensed or registered with the Securities Commission Malaysia for carrying out the regulated activity of fund management under the Capital Markets and Services Act 2007), are also subject to service tax at 8%. This is effective 1 July 2025⁶.

Based on the Finance Act 2018, the imposition and scope of service tax has been widened to include any imported taxable service. This is effective from 1 January 2019.

The tax position is based on our understanding and interpretation of the Malaysian tax legislations and proposals as they stand at present. All prospective investors should not treat the contents of this letter as advice relating to taxation matters and are advised to consult their own professional advisers concerning their respective investments.

Yours faithfully

Neoh Beng Guan
Executive Director

KPMG Tax Services Sdn Bhd

CHAPTER 10: ADDITIONAL INFORMATION

10.1 Reports and up-to-date information relating to the Fund

The semi-annual and annual reports of the Fund will be made available to Unit Holders no later than two (2) months after the period that such reports covered.

A copy of this Prospectus and the monthly fund fact sheets relating to the Fund are available upon request from the Manager.

As for the Fund's daily NAV per Unit, it will be published on our website at www.tainvest.com.my. Unit Holders may contact us during our business hours from 9.00 a.m. to 6.00 p.m. from Monday to Friday (except public holidays) to obtain the latest NAV per Unit.

Note: The Fund's annual report is available upon request.

10.2 Customer Service

When you invest in the Fund, the Manager will undertake to make available to you the following:

- Written confirmation on all transactions and distributions (if any);
- Unaudited semi-annual report for half year of the Fund's financial year; and
- Audited annual report for the Fund's financial year-end.

If you have any questions about the information in this Prospectus or would like to know more about investing in any investment funds managed by the Manager, please contact our authorised distributors or our Customer Service Officers on our toll free number at 1-800-38-7147 between 9.00 a.m. to 6.00 p.m., from Monday to Friday (except public holidays).

Where Units Can Be Purchased or Redeemed

In relation to the information on where Units can be purchased or redeemed, please refer to the addresses and contact numbers of the offices of TAIM as disclosed in Chapter 12: List of TA Investment Management Berhad's Office, Institutional UTS Advisers and Authorised Distributors of this Prospectus.

AIMS@TA Investment

Is an online service that assists you in administering and tracking your unit trust investments more effectively and efficiently at our website, www.tainvest.com.my. There is no registration fee.

For security and compliance purposes, corporate investors who wish to register with the facilities are required to complete a hardcopy of user application form that is available online.

10.3 Anti-Money Laundering Policy

A customer acceptance procedure, which includes the identification and verification of identity of new customers, is conducted prior to entering into the relationship by Customer Due Diligence. Information, documents and evidences will be obtained depending on the types of applicant i.e. individual or corporate clients, etc. The classification of customer is based on risk-based approach whereby customers are classified into different risk level according to their background and investment threshold. Any suspicious transactions for Anti Money Laundering and Anti-Terrorist Financing and Targeted Financial Sanctions-Proliferation Financing will be reported to our compliance officer as well as to the local regulators, where applicable. All employees are required to adhere to these policies and procedures.

10.4 Deed(s)

Principal Deed	5 March 2020
Supplementary Deed(s)	First Supplemental Deed – 22 February 2024 Second Supplemental Deed – 29 October 2024

10.5 Financial Year End

30 November

10.6 Unclaimed Moneys Policy

Any moneys (other than unclaimed distribution) payable to Unit Holders which remain unclaimed after two (2) years from the date of payment or such other period as may be prescribed by the Unclaimed Moneys Act 1965 will be paid to the Registrar of Unclaimed Moneys by us in accordance with the requirements of the Unclaimed Moneys Act 1965. Unit Holders will have to liaise directly with the Registrar of Unclaimed Moneys to reclaim their moneys.

10.7 Unclaimed Distribution

For income distribution payout by way of bank transfer, if any, which remained unsuccessful and/or unclaimed for six (6) months, it will be automatically reinvested into additional Units of the Class within thirty (30) Business Days after the six (6) months period based on the prevailing NAV per Unit on the day of the reinvestment provided that the Unit Holder still has an account with the Manager. For income distribution payout by way of cheque, if any, which remain unclaimed and/or not presented for payment by the expiry of six (6) months from the date of issuance of such cheques, will be automatically reinvested into additional Units of the Class within thirty (30) Business Days after the six (6) months period based on the prevailing NAV per Unit on the day of the reinvestment provided that the Unit Holder still has an account with the Manager. For the avoidance of doubt, there will not be any sales charge imposed for the reinvestment.

If the Unit Holder no longer has an account with the Manager, such payment of distribution will be dealt with in accordance with the requirements of the Unclaimed Moneys Act 1965.

10.8 Consent Statement

The Trustee, the Trustee's delegate (custodian function) and the Management Company have given their consent for the inclusion of their names and statements in the form and context in which they appear in this Prospectus and have not withdrawn such consent.

The tax adviser has given its consent for the inclusion of its name and the tax adviser's letter in the form and context in which they appear in this Prospectus and has not withdrawn such consent.

CHAPTER 11: DOCUMENTS AVAILABLE FOR INSPECTION

The copies of the following documents are available for inspection at the registered office of the Manager or such other place as the SC may determine:

- a) The Deed and the supplemental deed(s) of the Fund (if any);
- b) This Prospectus and the supplementary or replacement prospectus (if any);
- c) The latest annual and semi-annual reports of the Fund;
- d) Each material contract disclosed in this Prospectus and, in the case of contracts not reduced into writing, a memorandum which gives full particulars of the contracts (if any);
- e) The audited financial statements of the Manager and the Fund for the current financial year (where applicable) and for the last three (3) financial years or if less than three (3) years, from the date of incorporation or commencement;
- f) All reports, letters or other documents, valuations and statements by any expert, any part of which is extracted or referred to in this Prospectus (if any). Where a summary expert's report is included in this Prospectus, the corresponding full expert's report should be made available for inspection (if any);
- g) Writ and relevant cause papers for all material litigation and arbitration disclosed in this Prospectus; and
- h) All consents given by experts disclosed in this Prospectus.

CHAPTER 12: LIST OF TA INVESTMENT MANAGEMENT BERHAD'S OFFICE, INSTITUTIONAL UTS ADVISERS AND AUTHORISED DISTRIBUTORS

Head Office

TA Investment Management Berhad
23rd Floor, Menara TA One
22 Jalan P. Ramlee
50250 Kuala Lumpur

Telephone number: 03-2031 6603
Facsimile number: 03-2031 4479
Toll Free: 1-800-38-7147
Email address: investor.taim@ta.com.my
Website: www.tainvest.com.my

Miri Business Centre	Lot 1251, 1 st Floor Centrepont Commercial Centre (Phase 1) Jalan Melayu 98000 Miri, Sarawak Tel: 085-430 415
Kota Kinabalu Business Centre	Unit 4-1-02, 1 st Floor Block 4, Api-Api Centre Jalan Centre Point 88000 Kota Kinabalu, Sabah Tel: 088-268 023 Fax: 088-248 463
Kuching Business Centre	2 nd Floor, Lot 13008, SL26, Block 16, KCLD Gala City Commercial Centre Jalan Tun Jugah 93350 Kuching, Sarawak Tel: 082-265 979
Penang Business Centre	15-1-8, Bayan Point Medan Kampung Relau 11900 Pulau Pinang Tel: 04-645 9801 Fax: 04-611 9805
Melaka Business Centre	57A, Jalan Merdeka Taman Melaka Raya 75000 Melaka Tel: 06-288 2687
Ipoh Business Centre	29A, Jalan Niaga Simee Arena Niaga Simee 31400 Ipoh, Perak Tel: 05-545 5222

Prospectus in respect of the TA Asia Income ESG Bond

Johor Bahru Business Centre	37-01, Jalan Molek 1/29 Taman Molek 81100 Johor Bahru Johor Tel: 07-361 1781
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Institutional UTS Advisers or Authorised Distributors

For more details on the list of appointed IUTAs or authorised distributors, please contact the Manager.

IMPORTANT: In accordance with the requirements of the Capital Markets and Services Act 2007, this Form should not be circulated unless accompanied by the Prospectus(es)/Information Memorandum(s) and Supplemental(s) (if any). Investors are required to read and understand the contents in the Prospectus(es)/Information Memorandum(s) and Supplemental(s) (if any) and Product Highlights Sheet of the Funds before completing this Form.
 Complete in **BLOCK LETTERS**, preferably in **BLACK INK** and tick (✓) where applicable.

Account Type ☐ Individual ☐ Individual with Joint Holder ☐ Corporate
 Investment Type ☐ Cash ☐ EPF (EPF No.....)

1. INDIVIDUAL (PRINCIPAL APPLICANT)

Salutation	Full Name (as per NRIC/Passport/Others)

NRIC No./Passport No.

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 Date of Birth

D	D	-	M	M	-	Y	Y	Y	Y
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 Tax Identification No. (TIN)

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 Mobile Phone No.

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Race		Marital Status		Gender	
Nationality ☐ Malaysian ☐ Non Malaysian (please specify Country/Citizenship below) Country :..... Citizenship :.....		Occupation ☐ Student ☐ Executive ☐ Non-Executive ☐ Management ☐ Director ☐ Businessman ☐ Professional ☐ Pensioner ☐ Others (please specify)			
Source of Income ☐ Business ☐ Employment ☐ Savings ☐ Inheritance ☐ Others (please specify).....		Religion ☐ Islam ☐ Buddhist ☐ Hindu ☐ Christian ☐ Others (please specify).....			
Estimated Net Worth ☐ ≤RM 100K ☐ RM 100,001 – RM 500,000 ☐ RM 500,001 – RM 1.0 Mil ☐ ≥RM 1.0 Mil – RM 3.0 Mil ☐ ≥RM3 Mil		Annual Income ☐ N/A ☐ ≤RM 72,000 ☐ RM 72,001 – RM 120,000 ☐ RM 120,001 – RM 300,000 ☐ RM 300,001 – RM 600,000 ☐ ≥RM 600,001			
Mother's Maiden Name		House Phone No.		Email	
Name of Company/Employer					
Nature of Business		Designation		Office Email	

EMERGENCY CONTACT (PRINCIPAL APPLICANT)

Salutation	Full Name (as per NRIC/Passport/Others)
Mobile Phone No.	Relationship with Applicant

2. INDIVIDUAL (JOINT APPLICANT)

Salutation	Full Name (as per NRIC/Passport/Others)																
NRIC No./Passport No.												Date of Birth		D D - M M - Y Y Y Y			
Tax Identification No. (TIN)												Mobile Phone No.					
Race					Marital Status					Gender							
Nationality ☐ Malaysian ☐ Non Malaysian (please specify Country/Citizenship below) Country : Citizenship :					Occupation ☐ Student ☐ Management ☐ Professional ☐ Executive ☐ Director ☐ Pensioner ☐ Non-Executive ☐ Businessman ☐ Others (please specify)												
Source of Income ☐ Business ☐ Inheritance ☐ Employment ☐ Others (please specify)..... ☐ Savings					Religion ☐ Islam ☐ Christian ☐ Buddhist ☐ Others (please specify)..... ☐ Hindu												
Estimated Net Worth ☐ ≤RM 100K ☐ RM 500,001 – RM 1.0 Mil ☐ ≥RM3 Mil ☐ RM 100,001 – RM 500,000 ☐ ≥RM 1.0 Mil – RM 3.0 Mil					Annual Income ☐ N/A ☐ RM 72,001 – RM 120,000 ☐ RM 300,001 – RM 600,000 ☐ ≤RM 72,000 ☐ RM 120,001 – RM 300,000 ☐ ≥RM 600,001												
Relationship with Principal Applicant					House Phone No.					Email							
Name of Company/Employer																	
Nature of Business					Designation					Office Email							

CORRESPONDENCE ADDRESS (Please complete both addresses)

Permanent/Home Address			☐ Please tick if this is your preferred correspondence address
Postcode	Town/City	State	
Country			
Business/Office Address			☐ Please tick if this is your preferred correspondence address
Postcode	Town/City	State	
Country			

If you are using a P.O. Box, please indicate the reason ☐ No postal service available ☐ Others (please specify)

3. CORPORATE (COMPANY/INSTITUTION/ASSOCIATION/ORGANIZATION)

Company/Institution Name (as per Certificate of Incorporation)		Company Registration No.	
Date of Incorporation		Sales and Service Tax (SST)	
Nature of Business			
Source of Wealth ☐ Disposal of non-core business/assets/investments ☐ Fund raising exercise such as rights issues ☐ Cash in hand/surplus fund/working capital ☐ Others (please specify)		Status of Incorporation ☐ Incorporated in Malaysia, Bumiputra Controlled ☐ Incorporated in Malaysia, Non-Bumiputra Controlled ☐ Incorporated outside Malaysia ☐ Others (please specify)	
Type of Corporation ☐ Private Limited (Sdn Bhd) ☐ Non-listed Public Limited ☐ Listed Public Limited (Bhd) ☐ Partnership ☐ Sole Proprietorship ☐ Society/Co-operative (Koperasi) ☐ State/Federal Government ☐ Others, please specify		Asset Net Worth ☐ ≤RM 100K ☐ RM 100,001 – RM 500,000 ☐ RM 500,001 – RM 1.0 Mil ☐ ≥RM 1.0 Mil – RM 3.0 Mil ☐ ≥RM3.0 Mil – RM 10.0 Mil ☐ ≥RM10.0 Mil – RM 100.0 Mil ☐ ≥RM100.0 Mil	

BENEFICIAL OWNER

[illegible]

Authorized Person

Authorized Contact Person 1	Authorized Contact Person 2
Office Email	Office Email
Office Phone/Mobile Phone No.	Office Phone/Mobile Phone No.
Designation	Designation

CORRESPONDENCE ADDRESS (Please complete both addresses)

Registered Office Address			☐ Please tick if this is your preferred correspondence address
Postcode	Town/City	State	Country
Place of Business			☐ Please tick if this is your preferred correspondence address
Postcode	Town/City	State	Country

4. VULNERABLE CLIENT (ONLY FOR INDIVIDUAL CLIENT)

If the applicant falls in any of the below category, please tick "YES". If not, please tick "NO".

Principal Applicant ☐ YES ☐ NO Joint Applicant ☐ YES ☐ NO

If "YES", tick the applicable category (s):

- ☐ Aged 65 and above
- ☐ Low Financial Capabilities
- ☐ Low Financial Resilience
- ☐ Physical/Cognitive Disabilities
- ☐ Life Events
- ☐ Aged 65 and above
- ☐ Low Financial Capabilities
- ☐ Low Financial Resilience
- ☐ Physical/Cognitive Disabilities
- ☐ Life Events

Note:
Age - 65 and above;
Low Financial Capabilities - Lack of confidence in managing money and knowledge about financial matters;
Low Financial Resilience - Overly indebted, low ability to withstand financial shocks, have cash flow problems and have no saving
Physical/Cognitive Disabilities - Refers to long term: (a) hearing impairment (b) visual impairment (c) speech impairment (d) physical impairment or (e) learning impairment such as dyslexia or low spectrum autism
Life Events - One who have experienced adverse life events resulting in temporary or long-term financial hardship such as unemployment, or death or total permanent disability of the main breadwinner

5. INITIAL INVESTMENT

Distribution Instruction (Reinvest/Payout)			Fund Name	Class(es) ^	Sales Charge %	Investment Amount	
1	☐ Reinvest	☐ Payout					
2	☐ Reinvest	☐ Payout					
3	☐ Reinvest	☐ Payout					
^For Class(es), please specify: eg. USD Class /AUD Hedged Class /SGD Class /MYR Class /MYR Hedged Class, etc. (Please refer to the relevant Prospectus(es)/Information Memorandum(s) and Supplemental(s) (if any) and Product Highlights Sheet for the class(es) to invest)						Total	

Note:
All applicants intending to invest in a class other than MYR Class and MYR Hedged Class are required to have a foreign currency account maintained with an approved financial institution
Purpose of Income ☐ Savings ☐ Retirement ☐ Education Funding ☐ Others (please specify).....

6. INVESTMENT PAYMENT DETAILS

- ☐ Cheque/Banker's Cheque/Cashier's Cheque No: ☐ EPF
- ☐ Electronic Fund Transfer (Telegraphic Transfer (TT)/Rentas Transfer/Interbank Giro (IBG)/DuitNow/e-Wallet) :Ref no.....

1) For cheque must be accompanied with the bank statement
2) For banker's cheque & cashier's cheque, must provide the bank application form.
3) Enclose proof of payment (e.g payment slip/fund transfer receipt) together with copy of the bank statement for verification of applicant(s) name and bank account number
4) No payment from any third party account is allowed

7. DISTRIBUTION INSTRUCTION (ONLY FOR CASH PAYMENT)

(Bank details must belong to the Applicant(s) name as the above)

☐ Individual Account ☐ Joint Account ☐ Corporate Account

Principal Applicant Name/Corporate Name (as per bank record)		Bank Name
Joint Account Name (as per bank record)		Bank Account No.
Currency	Bank Swift Code	

8. ACCOUNT OPERATING INSTRUCTION

- ☐ Principal Applicant to Sign
- ☐ Both to Sign
- ☐ Either Principal or Joint Applicant to Sign
- ☐ Others (for corporate use only).....

9. TAX RESIDENCY STATUS

(A) FOREIGN ACCOUNT TAX COMPLIANCE ACT ("FATCA") DECLARATION

(Note: Only individual investors are required to complete the following U.S. indicia questionnaire. Legal entity(s) or corporate clients do not have to complete the following U.S. indicia questionnaire)

U.S. Indicia Questionnaire:

Do you possess any of the following U.S. indicia? If "Yes", please indicate

U.S. citizen/tax resident (US passport/green card holder/US tax payer & etc.)?

☐ No ☐ Yes

U.S. place of birth?

☐ No ☐ Yes

U.S. address (residency/mailling/P.O. Box)?

☐ No ☐ Yes

U.S. telephone number?

☐ No ☐ Yes

Standing instructions to pay amounts from TA Investment account to an account maintained in the U.S.?

☐ No ☐ Yes

I/We hereby declare that I/we am/are

☐ Non-U.S. Individual(s) with no U.S. indicia

☐ Non-U.S. Individual(s) with U.S. indicia/Non-U.S. Legal Entity(s) (please provide Form W-8)

If there is any update to the account information/FATCA status or if updates provided reveal any U.S. indicia or change to FATCA status. I/we hereby agree to notify and furnish TA Investment Management Berhad ("TAIM") with the relevant documentary evidence within 30 days of such change. I/We consent to and authorise TAIM to perform any of the following (if applicable):

1. Withhold any applicable payments in the account.
2. Report or disclose all relevant information relating to or arising from the account.
3. Terminate (with prior notice) my/our contractual relationship(s) with TAIM.

Note: For further clarification, please consult your tax adviser

(B) CRS SELF-CERTIFICATION FORM ("CRS") FORM (Note: Please tick (✓) box that is applicable)

In accordance with the regulatory requirement, TAIM is required to collect and report information about tax residence(s) status.
(Each applicant to complete separate CRS Form)

- ☐ Individual (Principal Applicant): Complete and sign CRS Self-Certification Form (Individual) Principal, page 9
- ☐ Individual (Joint Applicant): Complete and sign CRS Self-Certification Form, (Individual) Joint, page 10
- ☐ Non-Individual Applicant: Complete and sign (i) CRS Self-Certification Form (Entity), page 12 & 13
(ii) CRS Self-Certification Form (Controlling Person), page 16 & 17

10. DECLARATION & SIGNATURE (S)

I/We hereby declare that have received, read and understood the contents of the relevant Prospectus(es)/Information Memorandum(s) and Supplemental(s) (if any), and agree to abide by the Notes, Terms and Conditions as specified prior to completing this application.

I/We wish to invest in the Fund(s) mentioned above and agree to be bound by the provisions of the Deed(s).

I/We declare that the above particulars are true and complete and that no information was withheld that may influence the acceptance of this application.

I/We declare that this application is not funded by gains from any unlawful activities.

I/We am/are aware on the fees and charges that will be incurred directly and indirectly when investing in the relevant Fund(s).

I/We irrevocably consent & authorise TA Investment to disclose any information/documents provided by Applicant from time to time as TA Investment deems fit in its absolute discretion.

I/We have read the Personal Data Protection Act (PDPA) 2010 Notice on the TA Investment Management Berhad's website and consent to the use of my personal data as per notice.

I/We declare the personal data information given by me/us is accurate, complete and not misleading.

I/We hereby agree to indemnify TA Investment Management Berhad against any actions, proceedings, claims, losses, damages and costs which be brought against, suffered or incurred by TA Investment as a result of any inaccuracy of declarations herein.

I/We declare am/are not an undischarged bankrupt nor has any petition for bankruptcy been filed against me/us.

I/We declare, where applicable, to be the authorised person to act on behalf of a person where information of such person is declared under section "Beneficial Owner".

I/We hereby agree to update TA Investment against any changes of Beneficial Owner/Controlling Person.

Signature is not required for joint applicant who is below 18 years old. In the event there is a change in the Section 12 (Account Operating Instruction) when the minor turns 18 years old, a fresh instruction has to be given by the Principal Applicant. (Not applicable for Wholesale Fund investors)

Principal Applicant/Authorised Signatory 1 Date	Joint Applicant/Authorised Signatory 2 (if any) Date	Company Seal or Stamp
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FOR DISTRIBUTORS USE ONLY

☐ UTC	☐ Walk In	Name
☐ IUTA	☐ Signature Sighted	Code
☐ Business Centre		Date
☐ TA Investment HQ		

FOR OFFICE USE ONLY

Remarks	Attended By/Date	
	Approved By/Date	
Received By/Date	Processed By/Date	Verified By/Date

INVESTOR SUITABILITY ASSESSMENT FORM

This Investor Suitability Assessment Form will guide your authorised adviser or distributors in choosing the unlisted capital market products that suit your investment objective, risk tolerance, financial profile and investment experience. The information you provide will form the basis of our recommendation. It is important to provide accurate and complete information to ensure that a suitable unlisted capital market products are recommended according to your investment needs and objectives. Any misleading, inaccurate or incomplete information provided by you will effect the outcome of the recommendation made. In such a case, TA Investment Management Berhad or its authorised distributors are not held liable for such recommendation.

Note:

1. All investors should complete the suitability assessment form (SA), including the first time investor, investor who wants to invest in different category of fund from his/her earlier risk profile result and for same investor who maintain the investment account with different authorised adviser.
 2. Only High Net-Worth Entity may opt out from completing the SA.
 3. For joint account, the principal applicant answers for Section 1A and will be treated as representing the joint response of both (principal & joint) applicant and both agreed to declare and sign at Section 3.
- All information will be treated with strictest confidence.

Please circle your scores:

Individual

Section 1A - Suitability Assessment

1. How old are you? a. <25 b. 25 to 40 c. 41 to 60 d. >60	[15] [10] [5] [0]	2. What is your investment objective? a. Maximise growth b. Income & growth c. Income generation d. Capital preservation	[15] [10] [5] [0]
3. From your current savings, how much percentage would you be comfortable to invest in equity investment? a. >30% b. 21% - 30% c. 11% - 20% d. <10%	[15] [10] [5] [0]	4. How certain are you that your various sources of income will be stable in the future? a. Very certain b. Certain c. Somewhat certain d. Not certain	[15] [10] [5] [0]
5. For how many years will you remain invested? a. >10 years b. 6 to 10 years c. 3 to 5 years d. <3 years	[15] [10] [5] [0]	6. What is your investment experience? a. Very experience with investment more than 10 years b. Experience with investment between 6 to 10 years c. Basic experience with investment between 3 to 5 years d. Inexperience with investment between 1 to 2 years	[15] [10] [5] [0]
7. In assessing your risk tolerance, what level of capital loss you comfortably endure? a. >12% b. 9% -12% c. 5% - 8% d. 0% - 4%	[15] [10] [5] [0]	8. Which of the following best describes your view on investing? a. To achieve high levels of growth, it is necessary to take risk b. I can accept possible losses for long-term investment growth c. I can accept lower growth for greater certainty d. I am more concerned about the possible lossess than the possible gains	[15] [10] [5] [0]
Total the score for Individual			

Corporate

Section 1B - Suitability Assessment

1. What is your company's investment objective? a. Maximise growth b. Income & growth c. Income generation d. Capital preservation	[15] [10] [5] [0]	2. How long has your company been investing in equity funds? a. >6 years b. 4 to 6 years c. 1 to 3 years d. <1 year or None	[15] [10] [5] [0]
3. Which of the following best describes your company's view on investing? a. To achieve high levels of growth, it is necessary to take risk b. I can accept possible losses for long-term investment growth c. I can accept lower growth for greater certainty d. I am more concerned about the possible lossess than the possible gains.	[15] [10] [5] [0]	4. Which of the following best fits your company's current investment portfolio? a. 40% cash & fixed income + 60% equities b. 60% cash & fixed income + 40% equities c. 100% cash & fixed income d. 100% cash	[15] [10] [5] [0]
5. Share with us, your fund's expected annualised gains? a. >12 % b. 9% to 12% c. 5% to 8% d. 0% to 4%	[15] [10] [5] [0]	6. In assessing your risk tolerance, what level of capital loss your company comfortably endure? a. >12% b. 9% to 12% c. 5% to 8% d. 0% to 4%	[15] [10] [5] [0]
Total the score for Corporate			

Total Score	Tick (✓)	Type of Fund	Your Investment Profile
Below 30 points		- Low Risk	Conservative You are a conservative investor who is looking for low risk investment and at the same time preservation of capital is very important to you. You are prepared to sacrifice higher returns for peace of mind.
30 - 69 points		- Low Risk - Medium Risk	Moderate You are a balanced investor who can accept some risks to your capital. You require an investment that has some potential to grow in value over the medium-to-long term.
Above 70 points		- Low Risk - Medium Risk - High Risk	Aggressive You seek capital growth over the long-term and are prepared to accept higher amount of risk of your potential capital appreciation.

Section 2 - Personal Advice (To Be Completed by Consultant)

Personal advice was offered to investor(s). Please tick either "Accepted" or "NOT Accepted":

- ☐ Accepted (To Complete Section A and B)
 ☐ NOT Accepted (To Complete Section C)

After reviewing the investor's investment profile based on Investor Suitability Assessment Form, in consideration of investor's investment objective and investment preference, the below Fund(s) is/are recommended.

A. List of Recommended Fund(s)

1.	4.
2.	5.
3.	6.

B. The Fund(s) has/have been recommended because:

- ☐ The Fund(s)' objective is in accordance with the investor's investment goals.
 ☐ The Fund(s)' objective is aligned with the investor's investment profile.
 ☐ Additional notes, if any _____

C. ☐ Investor(s) do(es) not require any personal advice from consultant.

Section 3 – Investor’s Acknowledgement (Tick ONE only)

- ☐ I/We acknowledge to the personal advice (To Complete Section A or B)
 ☐ No personal advice required (To Complete Section C or D)
- ☐ A. I/We agree to the personal advice, and fully understand the investment risk involved. I/We will invest into funds that recommended by product distributor.
- ☐ B. I/We disagree to the personal advice. I/We fully understand the investment risk involved and choose to invest into the funds of my/our choice.
- ☐ C. I/We fully understand the investment risk involved and choose to invest into the funds of my/our choice.
- ☐ D. Others: _____
- ☐ **Only for High Net-Worth Entity/Accredited Investor** (I/We do not agree to participate in this assessment)

WARNING:
THE RECOMMENDATION IS MADE BASED ON INFORMATION OBTAINED FROM THE SUITABILITY ASSESSMENT. INVESTORS ARE ADVISED TO EXERCISE JUDGEMENT IN MAKING AN INFORMED DECISION IN RELATION TO THE UNLISTED CAPITAL MARKET PRODUCT.

Principal Applicant/Authorised Signatory 1

Joint Applicant/Authorised Signatory 2 (if any)

Company Seal or Stamp

Section 4 – Adviser’s - Unit Trust Consultant (UTC)/Institutional Unit Trust Advisers (IUTA) Declaration

- I declare that:
- The information provided to me in this Suitability Assessment is strictly confidential and is used for the purpose to recommend a suitable unlisted capital market according to the applicant's investment risk and objective.
 - I have explained all the required information to the applicant and have attached the relevant documents.
 - I am a trained/qualified and licensed UTC/IUTA by Federation of Investment Managers Malaysia (FIMM).

Signature	Date
Adviser's Name	Adviser's Code

For Office Use:

Received By/Date	Processed By/Date	Verified By/Date

CRS SELF-CERTIFICATION FORM (INDIVIDUAL)

INSTRUCTIONS (Please read these instructions before completing the form)

- In accordance with regulatory requirement, TAIM is required to collect and report information about your tax residence(s) status. If you are a tax resident outside the country where your account is held, we may be obliged to transmit your information to Inland Revenue Board of Malaysia ("IRBM") and they may exchange your information between different countries' tax authorities.
- This form will remain valid unless there is a change in circumstances relating to information, such as the account's tax status or other mandatory field information that makes this form incorrect or incomplete. In that case you must notify TAIM and provide an updated self-certification.
- Please fill in this form if you are an individual account holder, sole trader or sole proprietor.
- For joint or multiple account holders, use a separate form for each individual person.
- Where you need to self-certify on behalf of an entity account holder, do not use this form. Instead, you will need to complete an "Entity tax residency self-certification form". Similarly, if you are a controlling person of an entity, please fill in a "Controlling person tax residency self-certification form" instead of this form.
- Even if you have already provided information in relation to the United States Government's Foreign Account Tax Compliance Act ("FATCA"), you may still need to provide additional information for the CRS as this is a separate regulation.

As a financial institution, we are not allowed to give tax advice.

- Your tax adviser may be able to assist you in answering specific questions on this form. Your domestic tax authority can provide guidance regarding how to determine your tax status.
- You can also find out more, including a list of jurisdictions that have signed agreements to automatically exchange information, along with details about the information being requested, on the OECD automatic exchange of information portal at: <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>

CRS SELF-CERTIFICATION FORM
(INDIVIDUAL) PRINCIPAL

Please complete in BLOCK LETTERS

PART 1. IDENTIFICATION OF INDIVIDUAL - PRINCIPAL APPLICANT

First Name (Given Name)

Last Name (Family Name)

NRIC No./Passport No.

If your legal name is a single name, the first name data element should be completed as "NFN" (No First Name) and the last name field should be completed with account holder's single name.

PART 2. TAX RESIDENCY DECLARATION

Please tick one option and complete as appropriate:

- ☐ i. I am a tax resident of Malaysia and I do not have any tax residency with other countries.
- ☐ ii. I am a tax resident of Malaysia and I **have** any tax residency with other countries.
- ☐ iii. I am not a tax resident of Malaysia and I do not have any tax residency with other countries.
- ☐ iv. I am not a tax resident of Malaysia and I **have** tax residency with other countries.

If you select (ii) or (iv), please complete the following table.

No.	Country/Jurisdiction of Tax Residence	Tax Identification No. (TIN)	If TIN is unavailable, indicate Reason A, B or C	If Reason C, explain why unable to obtain TIN
1				
2				
3				
4				
5				

If the tax residence is more than five (5) countries, please add a separate sheet

Reason A	The country/jurisdiction where the Account Holder is resident does not issue TINs to its resident.
Reason B	No TIN is required. (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction).
Reason C	The Account Holder is otherwise unable to obtain a TIN or equivalent number. Please explain why you are unable to obtain a TIN in the above table if you have selected this reason.

PART 3. DECLARATION & SIGNATURE

I understand that the information provided by me is covered by the full provisions of the notes, terms and conditions governing the Account Holder's relationship with TA Investment Management Berhad ("TAIM") setting out how TAIM may use and share the information supplied by me.

I acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be reported to tax authorities of the country/jurisdiction in which this account(s) is maintained and exchanged with tax authorities of another country/jurisdiction in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I certify that I am the Account Holder (or am authorised to sign for the Account Holder) of all the account(s) to which this form relates.

I have read the Personal Data Protection Act (PDPA) 2010 Notice on the TA Investment Management Berhad's website and consent to the use of my personal data as per notice.

I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.

I undertake to advise TAIM within 30 days of any change in circumstance which affects the tax residency status of the Account Holder or causes the information contained herein to become incorrect or incomplete, and to provide TAIM with a suitably updated Self-Certification and Declaration within 30 days of such change in circumstances.

Signature
Date

Note: If you are not the Account Holder, please indicate the capacity in which you are signing the form. If signing under power of attorney, please also attach a certified copy of the power of attorney.
Capacity:

CRS SELF-CERTIFICATION FORM (INDIVIDUAL) JOINT

Please complete in BLOCK LETTERS

PART 1. IDENTIFICATION OF INDIVIDUAL - JOINT APPLICANT

First Name (Given Name)
Last Name (Family Name)

NRIC No./Passport No.	<table><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>															

If your legal name is a single name, the first name data element should be completed as "NFN" (No First Name) and the last name field should be completed with account holder's single name.

PART 2. TAX RESIDENCY DECLARATION

Please tick one option and complete as appropriate:

- ☐ i. I am a tax resident of Malaysia and I do not have any tax residency with other countries.
- ☐ ii. I am a tax resident of Malaysia and I **have** any tax residency with other countries.
- ☐ iii. I am not a tax resident of Malaysia and I do not have any tax residency with other countries.
- ☐ iv. I am not a tax resident of Malaysia and I **have** tax residency with other countries.

If you select (ii) or (iv), please complete the following table.

No.	Country/Jurisdiction of Tax Residence	Tax Identification No. (TIN)	If TIN is unavailable, indicate Reason A, B or C	If Reason C, explain why unable to obtain TIN
1				
2				
3				
4				
5				

If the tax residence is more than five (5) countries, please add a separate sheet

Reason A	The country/jurisdiction where the Account Holder is resident does not issue TINs to its resident.
Reason B	No TIN is required. (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction).
Reason C	The Account Holder is otherwise unable to obtain a TIN or equivalent number. Please explain why you are unable to obtain a TIN in the above table if you have selected this reason.

PART 3. DECLARATION & SIGNATURE

I understand that the information provided by me is covered by the full provisions of the notes, terms and conditions governing the Account Holder's relationship with TA Investment Management Berhad ("TAIM") setting out how TAIM may use and share the information supplied by me.

I acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be reported to tax authorities of the country/jurisdiction in which this account(s) is maintained and exchanged with tax authorities of another country/jurisdiction in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I certify that I am the Account Holder (or am authorised to sign for the Account Holder) of all the account(s) to which this form relates.

I have read the Personal Data Protection Act (PDPA) 2010 Notice on the TA Investment Management Berhad's website and consent to the use of my personal data as per notice.

I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.

I undertake to advise TAIM within 30 days of any change in circumstance which affects the tax residency status of the Account Holder or causes the information contained herein to become incorrect or incomplete, and to provide TAIM with a suitably updated Self-Certification and Declaration within 30 days of such change in circumstances.

Signature Date	Note: If you are not the Account Holder, please indicate the capacity in which you are signing the form. If signing under power of attorney, please also attach a certified copy of the power of attorney. Capacity:
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CRS SELF-CERTIFICATION FORM (ENTITY)

INSTRUCTIONS (Please read these instructions before completing the form)

- In accordance with regulatory requirement, TAIM is required to collect and report information about your tax residence(s) status. If you are a tax resident outside the country where your account is held, we may be obliged to transmit your information to Inland Revenue Board of Malaysia ("IRBM") and they may exchange your information between different countries' tax authorities.
- This form will remain valid unless there is a change in circumstances relating to information, such as the account's tax status or other mandatory field information, that makes this form incorrect or incomplete. In that case you must notify TAIM and provide an updated self-certification.
- Please complete this form if you are doing so on behalf of an entity account holder.
- If you are an individual account holder or sole trader or sole proprietor do not complete this form. Instead, please complete an "Individual tax residency self-certification form".
- Even if you have already provided information in relation to the United States Government's Foreign Account Tax Compliance Act ("FATCA"), you may still need to provide additional information for the CRS as this is a separate regulation.

As a financial institution, we are not allowed to give tax advice.

- Your tax adviser may be able to assist you in answering specific questions on this form. Your domestic tax authority can provide guidance regarding how to determine your tax status.
- You can also find out more, including a list of jurisdictions that have signed agreements to automatically exchange information, along with details about the information being requested, on the OECD automatic exchange of information portal at:
<http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>

CRS SELF-CERTIFICATION FORM
(ENTITY)

Please complete in BLOCK LETTERS

PART 1. IDENTIFICATION OF ACCOUNT HOLDER

Name of Entity/Organisation
(as per Company Registration Certificate)

Country of Incorporation

Company Registration No.

PART 2. TAX RESIDENCY DECLARATION

Please tick one option and complete as appropriate:

- ☐ i. I am a tax resident of Malaysia and I do not have any tax residency with other countries.
- ☐ ii. I am a tax resident of Malaysia and I **have** any tax residency with other countries.
- ☐ iii. I am not a tax resident of Malaysia and I do not have any tax residency with other countries.
- ☐ iv. I am not a tax resident of Malaysia and I **have** tax residency with other countries.

If you select (ii) or (iv), please complete the following table.

No.	Country/Jurisdiction of Tax Residence	Tax Identification No. (TIN)	If TIN is unavailable, indicate Reason A, B or C	If Reason C, explain why unable to obtain TIN
1				
2				
3				
4				
5				

If the tax residence is more than five (5) countries, please add a separate sheet

Reason A	The country/jurisdiction where the Account Holder is resident does not issue TINs to its resident.
Reason B	No TIN is required. (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction).
Reason C	The Account Holder is otherwise unable to obtain a TIN or equivalent number. Please explain why you are unable to obtain a TIN in the above table if you have selected this reason.

PART 3. ENTITY TYPE

Please provide the Account Holder’s Status by selecting one of the followings:

1. Financial Institution

a) Depository Institution, Custodial Institution or Specified Insurance Company

☐

b) An Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution
If this box is ticked, please provide the names and complete "Controlling Person Self-Certification Form" for each of your Controlling Persons.

☐

c) Other Investment Entity

☐

2. Non-Financial Entity (NFE)

d) **Active NFE** - a Government Entity or Central Bank, an International Organisation, other (e.g. non-listed entity or non-profit organization).

☐

e) **Active NFE** - a corporation the stock of which is regularly traded on an established securities market & a corporation which is a related entity of such a corporation.

☐

Please provide the name of the established securities market on which the corporation is regularly traded.

If you are a Related Entity of a regularly traded corporation, please provide the name of the regularly traded corporation.

f) **Passive NFE** – NFE that is not an active NFE
If this box is ticked, please provide the names and complete "Controlling Person Self-Certification Form" for each of your Controlling Persons.

☐

Indicate the name of all controlling person(s) of the Account Holder in the table below: (each individual controlling person must complete separate "Controlling Person Self-Certification Form").

PART 4. NAME OF CONTROLLING PERSON

1.	
2.	
3.	

PART 5. DECLARATION & SIGNATURE(S)

I understand that the information provided by me is covered by the full provisions of the notes, terms and conditions governing the Account Holder’s relationship with TA Investment Management Berhad ("TAIM") setting out how TAIM may use and share the information supplied by me.

I acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be reported to tax authorities of the country/jurisdiction in which this account(s) is maintained and exchanged with tax authorities of another country/jurisdiction in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I certify that I am the Account Holder (or am authorised to sign for the Account Holder) of all the account(s) to which this form relates.

I have read the Personal Data Protection Act (PDPA) 2010 Notice on the TA Investment Management Berhad’s website and consent to the use of my personal data as per notice.

I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.

I undertake to advise TAIM within 30 days of any change in circumstance which affects the tax residency status of the Account Holder or causes the information contained herein to become incorrect or incomplete, and to provide TAIM with a suitably updated Self-Certification and Declaration within 30 days of such change in circumstances.

Authorised Signatory 1 Name Date	Authorised Signatory 2 (if any) Name Date	Note: If signing under power of attorney, please also attach a certified copy of the power of attorney. Capacity:
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DEFINITIONS

Account Holder

The "Account Holder" means the person listed or identified as the holder of a Financial Account by the Financial Institution that maintains the account. This is regardless of whether such person is a flow-through Entity. Thus, for example, if a trust or an estate is listed as the holder or owner of a Financial Account, the trust or the estate is the Account Holder, rather than the trustee or the trust's owners or beneficiaries. Similarly, if a partnership is listed as the holder or owner of a Financial Account, the partnership is the Account Holder, rather than the partner in the partnership. A person, other than a Financial Institution, holding a Financial Account for the benefit or account of another person as agent, custodian, nominee, signatory, investment advisor, or intermediary, is not treated as holding the account, and such other person is treated as holding the account.

Active NFE

An NFE is an Active NFE if it meets any of the criteria listed below. In summary, those criteria refer to

- active NFEs by reason of income and assets;
- publicly traded NFEs;
- Governmental Entities, International Organisation, Central Banks, or their wholly owned Entities;
- holding NFEs that are members of a nonfinancial groups;
- start-up NFEs;
- NFEs that are liquidating or emerging from bankruptcy;
- treasury centres that are members of a nonfinancial group; or
- non-profit NFEs.

Controlling Person(s)

Controlling Person(s) are the natural person(s) who exercises control over an entity. Where that entity is treated as a Passive Non-Financial Entity ("Passive NFE") then a Financial Institution is required to determine whether or not these Controlling Persons are Reportable Persons. This definition corresponds to the term "beneficial owner" described in Recommendation 10 and the Interpretative Note on Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012).

Entity

The term "Entity" means a legal person or a legal arrangement such as a corporation, organisation, partnership, trust or foundation. The term covers any person other than an individual (i.e. a natural person).

Financial Institution

The term "Financial Institution" means a "Custodial Institution", a "Depository Institution", an "Investment Entity", or a "Specified Insurance Company". Please see the relevant domestic guidance and the CRS for further classification definitions that apply to Financial Institutions.

NFE

"NFE" is an Entity that is not a Financial Institution.

Passive NFE

Under the CRS a "Passive NFE" means any NFE that is not an Active NFE. An Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution is also treated as a Passive NFE for purposes of the CRS.

Related Entity

An Entity is a "Related Entity" of another Entity if either Entity controls the other Entity, or the two Entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the vote and value in an Entity.

Reportable Person

A "Reportable Person" defined as a "Reportable Jurisdiction Person", other than:

- a corporation the stock of which is regularly traded on one or more established securities markets;
- any corporation that is a related Entity of a corporation described in clause (i);
- a Governmental Entity;
- an International Organisation;
- a Central Bank; or a Financial Institution (except for an Investment Entity described in Sub Paragraph A (6) b) of the CRS that are not Participating Jurisdiction Financial Institutions. Instead, such Investment Entities are treated as Passive NFE's)

Reportable Account

The term "Reportable Account" means an account held by one or more Reportable Persons or by a Passive NFE with one or more Controlling Persons that is a Reportable Person.

CRS SELF-CERTIFICATION FORM (CONTROLLING PERSON)

INSTRUCTIONS (Please read these instructions before completing the form)

- In accordance with regulatory requirement, TAIM is required to collect and report information about your tax residence(s) status. If you are a tax resident outside the country where your account is held, we may be obliged to transmit your information to Inland Revenue Board of Malaysia ("IRBM") and they may exchange your information between different countries' tax authorities.
- This form will remain valid unless there is a change in circumstances relating to information, such as the account's tax status or other mandatory field information, that makes this form incorrect or incomplete. In that case you must notify TAIM and provide an updated self-certification.
- Please fill in this form if the account holder is a Passive NFE, or an Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution.
- Where you need to self-certify on behalf of an entity account holder, do not use form. Instead, you will need an "Entity tax residency self-certification." Similarly, if you're an individual account holder, sole trader or sole proprietor, then please complete an "Individual tax residency self-certification".
- If you are filling in this form on behalf of a controlling person, please tell us in what capacity you are signing this form. (For example, you may be the Passive NFE Account Holder, or completing the form under a power of attorney).
- For joint or multiple controlling persons, use a separate form for each individual person.
- Even if you have already provided information in relation to the United States Government's Foreign Account Tax Compliance Act ("FATCA"), you may still need to provide additional information for the CRS as this is a separate regulation.

As a financial institution, we are not allowed to give tax advice.

- Your tax adviser may be able to assist you in answering specific questions on this form. Your domestic tax authority can provide guidance regarding how to determine your tax status.
- You can also find out more, including a list of jurisdictions that have signed agreements to automatically exchange information, along with details about the information being requested, on the OECD automatic exchange of information portal at:
<http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>

CRS SELF-CERTIFICATION FORM
(CONTROLLING PERSON)

Please complete in BLOCK LETTERS

PART 1. IDENTIFICATION OF CONTROLLING PERSON

A. Name of Controlling Person

First Name (Given Name)

Last Name (Family Name)

NRIC No./Passport No.

If your legal name is a single name, the first name data element should be completed as "NFN" (No First Name) and the last name field should be completed with account holder's single name.

B. Current Residence Address

Address

Postcode	Town/City	State	Country
House Contact No.	Mobile No.	Email	

C. Mailing Address (please only complete if different to the address shown in Section B)

Address

Postcode	Town/City	State	Country
House Contact No.	Mobile No.	Email	

D. Date and Place of Birth

Date of Birth (dd/mm/yyyy)	Town/City of Birth
State of Birth	Country of Birth

E. Please enter the legal name of the relevant Entity Account Holder(s) of which you are the Controlling Person

Legal Name of Entity 1

Legal Name of Entity 2

Legal Name of Entity 3

PART 2. TAX RESIDENCY DECLARATION

Please tick one option and complete as appropriate:

- ☐ i. I am a tax resident of Malaysia and I do not have any tax residency with other countries.
- ☐ ii. I am a tax resident of Malaysia and I **have** any tax residency with other countries.
- ☐ iii. I am not a tax resident of Malaysia and I do not have any tax residency with other countries.
- ☐ iv. I am not a tax resident of Malaysia and I **have** tax residency with other countries.

If you select (ii) or (iv), please complete the following table.

No.	Country/Jurisdiction of Tax Residence	Tax Identification No. (TIN)	If TIN is unavailable, indicate Reason A, B or C	If Reason C, explain why unable to obtain TIN
1				
2				
3				
4				
5				

If the tax residence is more than five (5) countries, please add a separate sheet

Reason A	The country/jurisdiction where the Account Holder is resident does not issue TINs to its resident.
Reason B	No TIN is required. (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction).
Reason C	The Account Holder is otherwise unable to obtain a TIN or equivalent number. Please explain why you are unable to obtain a TIN in the above table if you have selected this reason.

PART 3. TYPE OF CONTROLLING PERSON

Please only complete this section if you are a tax resident in one or more reportable jurisdiction.

Type of Controlling Person	Controlling Person's Status	Entity 1	Entity 2	Entity 3
Controlling Person of a legal person	Control by ownership	☐	☐	☐
	Control by other means	☐	☐	☐
	Senior managing official	☐	☐	☐
Controlling Person of a trust	Settlor	☐	☐	☐
	Trustee	☐	☐	☐
	Protector	☐	☐	☐
	Beneficiary	☐	☐	☐
	Other	☐	☐	☐
Controlling Person of a legal arrangement (non-trust)	Settlor - equivalent	☐	☐	☐
	Trustee - equivalent	☐	☐	☐
	Protector - equivalent	☐	☐	☐
	Beneficiary - equivalent	☐	☐	☐
	Other - equivalent	☐	☐	☐

PART 4. DECLARATION & SIGNATURE

I understand that the information provided by me is covered by the full provisions of the notes, terms and conditions governing the Account Holder's relationship with TA Investment Management Berhad ("TAIM") setting out how TAIM may use and share the information supplied by me.

I acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be reported to tax authorities of the country/jurisdiction in which this account(s) is maintained and exchanged with tax authorities of another country/jurisdiction in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I certify that I am the Account Holder (or am authorised to sign for the Account Holder) of all the account(s) to which this form relates.

I have read the Personal Data Protection Act (PDPA) 2010 Notice on the TA Investment Management Berhad's website and consent to the use of my personal data as per notice.

I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.

I undertake to advise TAIM within 30 days of any change in circumstance which affects the tax residency status of the Account Holder or causes the information contained herein to become incorrect or incomplete, and to provide TAIM with a suitably updated Self-Certification and Declaration within 30 days of such change in circumstances.

Signature Date	Note: If you are not the Account Holder, please indicate the capacity in which you are signing the form. If signing under power of attorney, please also attach a certified copy of the power of attorney. Capacity:
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DEFINITIONS

Account Holder

The term "Account Holder" means the person listed or identified as the holder of a Financial Account. A person, other than a Financial Institution, holding a Financial Account for the benefit of another person as an agent, a custodian, a nominee, a signatory, an investment advisor, an intermediary, or a legal guardian, is not treated as the Account Holder. In these circumstances that other person is the Account Holder. For example, in the case of a parent/child relationship where the parent is acting as a legal guardian, the child is regarded as the Account Holder. With respect to a jointly held account, each joint holder is treated as an Account Holder.

Controlling Person

This is a natural person who exercises control over an entity. Where that entity is treated as a Passive Non-Financial Entity ("NFE") then a Financial Institution must determine whether such Controlling Persons are Reportable Persons. This definition corresponds to the term 'beneficial owner' as described in Recommendation 10 and the Interpretative Note on Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012).

Controlling Person of a trust

Means the settlor(s), the trustee(s), the protector(s) (if any), the beneficiary(ies) or class(es) of beneficiaries, and any other natural person(s) exercising ultimate effective control over the trust (including through a chain of control or ownership). The settlor(s), the trustee(s), the protector(s) (if any), and the beneficiary(ies) or class(es) or beneficiaries, must always be treated as Controlling Persons of a trust, regardless of whether or not any of them exercises control over the activities of the trust.

Where the settlor(s) of a trust is an Entity then the CRS requires Financial Institutions to also identify the Controlling Persons of the settlor(s) and when required report them as Controlling Persons of the trust.

In a case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions.

Entity

The term "Entity" means a legal person or a legal arrangement such as a corporation, organisation, partnership, trust, or foundation.

Passive NFE

Under the CRS a "Passive NFE" means any NFE that is not an Active NFE. An Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution is also treated as a Passive NFE for purposes of the CRS.

Reportable Account

The term "Reportable Account" means an account held by one or more Reportable Persons or by a Passive NFE with one or more Controlling Persons that is a Reportable Person.

Reportable Jurisdiction

A Reportable Jurisdiction is a jurisdiction with which an obligation to provide financial account information is a place and that is identified in a published list.

DECLARATION FORM (SOPHISTICATED INVESTOR)

This Declaration Form is to be completed when you invest in a Wholesale Fund Only.

(Note: Principal and joint applicant must be 18 years old and above. Both need to declare that they are sophisticated investors.)

I/We* hereby declare and confirm that I/we* am/are* qualified to invest in the Fund as stated above. I/We* acknowledge that **TA Investment Management Berhad** accepts the investment into the Fund on the basis of this Declaration. I/We* further confirm that this Declaration is accurate as to the matter stated herein and am/are* prepared to furnish any documentary evidence to establish the accuracy of this Declaration. In any event, I/we* agree to indemnify and keep **TA Investment Management Berhad** indemnified in respect of any costs, expenses, fines, penalties, or any other losses, which it may suffer or incur in the event of this Declaration is untrue or incorrect in any way.

* Please delete where appropriate.

Principal Applicant/Authorised Signatory 1 Date ☐ I declare that I am a Sophisticated Investor	Joint Applicant/Authorised Signatory 2 (if any) Date ☐ I declare that I am a Sophisticated Investor	Company Seal or Stamp
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Notes To Read Before Completing This Declaration Form (Investment in Wholesale Fund Only)

You are advised to read and understand the Information Memorandum and Supplemental Information Memorandum(s) (if any) relating to the Fund before investing in the Fund and for additional terms including but not limited to, minimum initial and subsequent investment amount.

Please tick (✓) in the appropriate box(es) below. Only a "Sophisticated Investor(s)" may invest in a wholesale fund. A "Sophisticated Investor(s)" refers to: -

Category of Investors	Definition
A. Accredited Investor	☐ (i) A unit trust scheme, private retirement scheme or prescribed investment scheme. ☐ (ii) Bank Negara. ☐ (iii) A licensed person or a registered person. ☐ (iv) An exchange holding company, a stock exchange, a derivatives exchange, an approved clearing house, a central depository or a recognized market operator. ☐ (v) A corporation that is licensed, registered or approved to carry on any regulated activity or capital market services by an authority in Labuan or outside Malaysia which exercises functions corresponding to the functions of the SC. ☐ (vi) A bank licensee or an insurance licensee as defined under the Labuan Financial Services and Securities Act 2010 [Act 704]. ☐ (vii) An Islamic bank licensee or a takaful licensee as defined under the Labuan Islamic Financial Services and Securities Act 2010 [Act 705]. ☐ (viii) A chief executive officer or a director of any person referred to in subparagraphs (iii), (iv), (v), (vi) and (vii) above. ☐ (ix) A closed-end fund approved by the SC.
B. High-Net Worth Entity	☐ A company that is registered as a trust company under the Trust Companies Act 1949 and has assets under its management exceeding ten million ringgit or its equivalent in foreign currencies. ☐ A corporation that: ☐ is a public company under the Companies Act 2016 which is approved by the SC to be a trustee under the CMSA and has assets under its management, exceeding ten million ringgit or its equivalent in foreign currencies; or ☐ is carrying on the regulated activity of fund management solely for the benefit of its related corporations and has assets under its management exceeding ten million ringgit or its equivalent in foreign currencies. ☐ A corporation with total net assets exceeding ten million ringgit or its equivalent in foreign currencies based on the last audited accounts. ☐ A partnership with total net assets exceeding ten million ringgit or its equivalent in foreign currencies. ☐ A statutory body established under any laws whose function or mandate is investment in capital market products. ☐ A pension fund approved by the Director General of Inland Revenue under the Income Tax Act 1967.
C. High-Net Worth individual	An individual: ☐ whose total net personal assets exceeding three million ringgit or its equivalent in foreign currencies, provided that the net value of the primary residence of the individual contributes not more than one million ringgit of the total net assets; ☐ whose total net joint assets with: ☐ his or her spouse; or ☐ his or her child, exceeding three million ringgit or its equivalent in foreign currencies, provided that the net value of the primary residence of the individual with his or her spouse or child contributes not more than one million ringgit of the total net assets; ☐ who has a gross annual income exceeding three hundred thousand ringgit or its equivalent in foreign currencies in the preceding twelve months; ☐ who jointly with his or her spouse or child, has a gross annual income exceeding four hundred thousand ringgit or its equivalent in foreign currencies in the preceding twelve months; ☐ whose total net personal investment portfolio or total net joint investment portfolio with his or her spouse or child, in any capital market products exceeding one million ringgit or its equivalent in foreign currencies; ☐ who holds any of the following qualifications and has five consecutive years of relevant working experience in finance, economics, actuarial science or accounting: ☐ holds a Bachelor's or Master's degree related to Finance, Economics or Actuarial Science; ☐ holds a Bachelor's or Master's degree in Accounting; or ☐ holds a Master of Business Administration; ☐ who holds the following membership in the associations as set out below: ☐ Active Member of Chartered Financial Analyst (CFA) Institute; ☐ Chartered Banker of Asian Institute of Chartered Bankers (AICB); ☐ Ordinary Member of Financial Markets Association Malaysia (FMAM); ☐ Chartered Accountant, C.A(M) of Malaysian Institute of Accountants (MIA); ☐ Ordinary Member of Malaysia Association of Tax Accountants (MATA); ☐ Accredited Angel Investor of Malaysian Business Angel Network (MBAN); ☐ Certified Member of Financial Planning Association of Malaysia (FPAM); or ☐ Ordinary Member of Malaysian Financial Planning Council (MFPC); or

	☐ who has five consecutive years of working experience in a capital market intermediary relating to product development, corporate finance, deal advisory, investment management, sales and trading, investment research and advisory, financial analysis, or the provision of training in investment products.
D. Consideration ≥ RM250,000	☐ An individual who acquires unlisted capital market products where the consideration is not less than two hundred and fifty thousand ringgit or its equivalent in foreign currencies for transaction whether such amount is paid for in cash or otherwise. ☐ A company/corporation/institution who acquire unlisted capital market products where the consideration is not less than two hundred and fifty thousand ringgit or its equivalent in foreign currencies for transaction whether such amount is paid for in cash or otherwise.

A "wholesale fund" means a unit trust scheme established where the units are to be issued, offered for subscription or purchase, or for which invitations to subscribe for or purchase the units are to be made, exclusively to sophisticated investors. Please note that this Declaration is not the only term relating to investments into a Wholesale Fund.

NOTES, TERMS AND CONDITIONS

1. INSTRUCTIONS

Please read the following before completing this Form. By applying for units of the Funds managed by TA Investment Management Berhad ("TAIM" or "the Manager"), you are bound by the terms stated below. All instructions given or purported to be given via any written or facsimile transmission by the applicant, as named in this Form or otherwise in writing are binding on the applicant. **Duly completed forms or instructions from the applicant are deemed irrevocable.**

2. DOCUMENTS REQUIRED

a) Principal/Joint Applicant (CASH Investment)

- Account Opening Form;
- Declaration Form (Wholesale Funds Only);
- A photocopy of principal/joint applicant NRIC, passport or other form of identification.
- Proof of payment.

b) Principal (EPF Investment)

- Account Opening Form;
- KWSP 9N (AHL) Form;
- A photocopy of NRIC.

c) Company/Institution/Association

- Account Opening Form;
- Declaration Form (Wholesale Funds Only);
- A certified true copy of the the following:
- Certification of incorporation (if any);
- Memorandum and Articles of Association or constitution (if any);
- Form 24 (List of Shareholders) (if any) or return for the allotment of shares under section 78 of the Companies Act 2016;
- Form 44 (if any) or notice under section 46 of the Companies Act 2016;
- Form 49 (List of Directors) (if any) or notice under section 58 of the Companies Act 2016;
- Board Resolution to authorise the investment;
- A list of authorised signatories & specimen signatures;
- The latest Audited Financial Statement;
- Copy of NRIC or passport or other form of identification of directors;
- The Company Seal or Stamp, if applicable, must be affixed on this form;
- Proof of payment.

TAIM reserve the right to request additional documents from applicant(s) to support the application. Application for investment shall not processed in the event of the investor fails to complete the forms and provide required documents for the purpose of investment.

"Beneficial Owner" is the natural person who ultimately owns or controls a customer and/or the natural person on whose behalf a transaction is being conducted. It also includes that person who exercises ultimate effective control over a legal person or arrangement. This is pursuant to Anti-Money Laundering (AML) requirement.

3. PRINCIPAL APPLICANT

Principal applicants must be 18 years of age as at the date of application.

4. JOINT APPLICANT

- Joint applicant is also required to sign this form.
- A joint applicant who is under 18 years of age need not sign this form. Instead, a photocopy of the NRIC or Birth Certificate is required. (Not applicable for Wholesale Fund investors)
- In the event of the death of a joint applicant, the survivor will be the only person recognised by the Manager as having any title to or interest in the units.
- Units registered in joint names with a minor can be redeemed or transferred by the parent/guardian. On or after the minor's 18th birthday, the parent/guardian may request that the units be transferred to the minor's name. In the event of the death of the parent/guardian, the Executor or Administrator of the deceased's estate will be the only person recognised by the Manager as having title to such units. (Not applicable for Wholesale Fund investors)

5. ACCOUNT OPERATING INSTRUCTION

- The operating instruction empowers the authorised signatory(ies) to operate the account.
- All redemption proceeds will be made payable only to the principal applicant, unless there is a request by the principal applicant that the proceeds be made payable to the joint applicant.

6. PAYMENT

- a) Investors are advised NOT to make payment in cash when purchasing units of the Fund(s) via any UTC/IUTA.
- b) All applicant intending to invest in a Class other than MYR Class and MYR Hedged Class are required to have a foreign currency account maintained with approve financial institution.
- c) Payment in the form of Cheque (without applicant name printed on it must accompanied with bank statement), Banker's Cheque (provide copy of banker's application form), Cashier's Cheque (provide copy of cashier's application form), Electronic fund transfer (e.g: Telegraphic Transfer (TT), Rentas Transfer, Interbank Giro (IBG), DuitNow, e-Wallet or other mode of payment (provide supporting of payment proceed)) must be attached.
- d) For cash investment, investor is requested to provide proof of payment to show the payment is from the investor and not from any third party account holder. The proof of payment must show investor's name as the bank account holder, investor's bank account number, bank logo, TAIM bank account number and this must be a legal statement/screenshot from online bank page.
- e) All payments must be made into our MAYBANK Account, details as below. Swift code Maybank Account is MBBEMYKLXXX.

Denominated in MYR Currency

Fund	Account Number	Payable to
TA Funds	5143 5640 0987	TAIM CLIENTS' TRUST A/C – COLLECTION
TA Islamic CashPLUS Fund	5643 5150 1744	TAIM CLIENTS' TRUST A/C – TAICPF
3 rd Party Funds	5143 5672 9223	TAIM CLIENTS' TRUST A/C – IUTA 3RD PARTY

Denominated in other than MYR Currencies

Fund	Account Number	Payable to
TA Funds/3 rd Party Funds	7143 5600 8995	TAIM TRUST A/C COLLECTION

- f) The Manager will not accept any investment application which is incomplete or not accompanied by the required documents although payment has been credited into TAIM's account.
- g) **The Manager does not accept payment (cheque/online transfer) from any third party of the applicant(s) nor issue payment to any third party of the applicant(s).**

7. OTHER CHARGES

Charges, for instance bank charges, telegraphic or online transfer charges and courier charges shall be borne by the Unit Holder in order to execute transactions on behalf of the Unit Holder.

8. COOLING-OFF POLICY

Please refer to the Prospectus(es)/Information Memorandum(s) and Supplemental(s), (if any) for more information on the cooling-off right.

9. DISTRIBUTION INSTRUCTION

Unit Holders may choose to receive any distributions declared by either of the following methods however is subject as stipulated in the relevant Prospectus(es)/Information Memorandum(s) and Supplemental(s), if any:

(a) Reinvestment

For reinvestment, the Units will be created based on the NAV per Unit of the Class on the Reinvestment Date. There will not be any cost for the reinvestment of those additional Units i.e: no sales charge will be imposed on such transaction.

b) Payout

Unit Holders should note that distribution payments, if any, will be made in the respective currency of the Class(es). As such, the distribution amount may be different for each Class as a result of exchange rate movement between the Base Currency and the currency denomination of the Class(es). The distribution will be paid into your bank account (which shall be in the respective currency of the Class(es)) in our records. All the cost and expenses incurred in facilitating such distribution payments shall be borne by Unit Holders. In the absence of instructions to the contrary, distribution income from the Fund will be automatically reinvested, at no charge, into additional Units of that Fund based on the NAV per Unit of the Class on the Reinvestment Date.

Income distribution will be automatically reinvested on the Reinvestment Date without incurring any sales charge, if:

- any distribution payable which is less than or equal to the amount of USD/AUD/SGD/GBP/MYR/RMB 250.00, or such amounts as may be determined by the Manager from time to time;
- no distribution choice was made on the account opening form or transaction form; and/or
- there is no bank account details provided.

Note: Any change in distribution instruction must be in writing. If this is done in the last fourteen (14) days before the distribution declaration date of the Class, the change will only take effect from the next distribution point, if any.

10. RIGHT OF THE MANAGER

The Manager shall be entitled to reject any transaction at its sole discretion without having to furnish any reasons for its rejection to investors.

11. NOTES & CONDITIONS RELATING TO THIRD PARTY FUNDS

Please read the following before completing this form. By applying to invest in units of the other unit trust management companies' Funds ("Third Party Funds") distributed by TA Investment Management Berhad ("TAIM") as an IUTA you are bound by the terms stated below.

- a) The applicant hereby agrees that TAIM shall be a bare Custodian and not a trustee to hold and act for and on behalf of the applicant in relation to any units of such Third Party Funds as maybe invested in from time to time by the applicant and TAIM shall not recognise any trust or equity in respect of the units registered in the name of TAIM at the applicant's request.
- b) The applicant hereby appoints TAIM as nominee to apply and undertake any authorised transactions on behalf of the applicant in relation to the Third Party Funds.
- c) TAIM will hold the purchased units as registered unit holder for and/ or behalf of the applicant and is authorised to request payment of and receive all dividends and other payments or distributions in relation to the units of such Third Party Funds.
- d) Transactions for the units may be aggregated and consolidated either daily or from time to time by TAIM with such transactions as placed or sent by TAIM to the relevant manager of the Fund.
- e) All transactions with respect to the units effected by TAIM for the applicant shall be according to the terms of the relevant Prospectus(es)/Information Memorandum(s) and Supplemental(s) (if any), deed of the Third Party Funds and applicable laws.

12. GENERAL

- a) This Form must be received by TAIM on or 4.00pm (for Third Party Funds before 2.00pm) and if accepted, the NAV for transaction of units will be based at the end of the Business Day on which the application is received by the Manager, except for EPF Investment, the NAV for transaction of units will be based on EPF disbursement received by the Manager before 4.00pm at the end of the business day.
- b) For TA Islamic CashPLUS Fund and TA Income PLUS Fund, the NAV for transaction of units will be based on the day when the payment is cleared in TAIM Trust Account before 4.00 pm on a business day.
- c) Applicant utilizing their EPF savings are not allowed to invest in Funds that are not EPF approved funds.
- d) You will receive a transaction advice slip from the Manager indicating the number of units allotted and the confirmed NAV per units of the Class within 14 days.
- e) For retail unit trust funds, investors will be issued with a Statement of Account together with the notification letter on the Fund's annual and semi-annual report.
- f) For Wholesale Fund(s) investors will be issued with a Monthly Statement of Account, and Statement of Account with the notification letter on the Fund's annual and quarterly reports.
- g) In the case of joint applicants, distribution and tax vouchers will be issued in the name of the first applicant.
- h) TAIM reserves the right to reassign another qualified person to replace applicant's consultant at any time it deems fit without having to give any reason whatsoever.
- i) All investors of any Fund(s) are eligible to use the online service – AIMS@TA Investment. This online service will assist investors to administer and track their Unit Trust investments more effectively and efficiently. Log on to www.tainvest.com.my to sign up.

13. STATEMENTS/NOTICES

- a) Unless otherwise specified, all statement including but not limited to your statements of account, tax voucher, transaction advice slip and any other documents will be sent to you via your latest email address that is registered with us.
- b) The onus is on you to notify TAIM of any change/update of email address, contact number or correspondence address immediately to ensure continuity in the receipt of notifications from the Manager. TAIM shall not be responsible for any failure in transmission or delivery of the statements/notices.
- c) All details shown in the transaction advice slips or statements of account are deemed to be correct unless TAIM is notified in writing of any discrepancy within 14 days of issue or 30 days of issue respectively.

14. INDEMNITY

- a) The applicant shall fully indemnify TAIM and any of their consultants against any actions, proceedings, claims, losses, damages, costs and expenses which may be brought against, suffered or incurred by any or all of them arising either directly or indirectly out of or in connection with TAIM accepting, relying on or failing to act on any instructions given by or on behalf of the applicant unless due to the wilful default or negligence of TAIM.
- b) The applicant acknowledges and accepts that TAIM has absolute discretion to rely on facsimile confirmation from the applicant and undertakes to indemnify and hold harmless TAIM, its employees and agents against all costs, expenses, losses, damages, claims and demands arising out of relying on the applicant's confirmation.

15. UNIT TRUST LOAN FINANCING RISK DISCLOSURE STATEMENT

Investing in a unit trust scheme with borrowed money is more risky than investing with your own savings.

You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financial circumstances. You should be aware of the risks, which would include the following:-

- a) The higher the margin of financing (that is, the amount of money you borrow for every ringgit of your own money which you put in as deposit or down payment), the greater the potential for losses as well as gains.
- b) You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.
- c) If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral or pay additional amounts on top of your normal installments. If you fail to comply within the time prescribed, your units may be sold to settle your loan.
- d) Returns on unit trusts are not guaranteed and may not be earned evenly over time. This means that there may be some years where returns are high and other years where losses are experienced. Whether you eventually realise a gain or loss may be affected by the timing of the sale of your units. The value of units may fall just when you want your money back even though the investment may have done well in the past.

This brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore study the terms and conditions carefully before you decide to take a loan. If you are in doubt about any aspect of this risk disclosure statement or the terms of the loan financing, you should consult the institution offering the loan.

16. MONEY LAUNDERING STATEMENTS

The applicant hereby warrants that:-

- a) The applicant is the underlying principal of the Account (where applicable)
- b) No person other than the applicant has or will have any interest in the Account (where applicable); and
- c) All monies as may be paid to TAIM from time to time shall come from a legitimate (and not illegal) source

The applicant agrees to provide all such information and documents as may be necessary to verify the applicant's identity and do all such acts and things as may be necessary to enable TAIM to comply with all applicable anti-money laundering and counter financing of terrorism (AML/CFT), and know-your-customer laws, rules and regulations (whether in Malaysia or elsewhere). The applicant agrees that TAIM shall not be liable or responsible in anyway whatsoever and shall be held harmless against any loss arising as a result of or in connection with any delay or failure to process any application or transaction if such information or documents requested by TAIM have not been promptly provided by the applicant to TAIM.

TAIM reserves the right to terminate the relationship if any documents requested pursuant to the AML/CFT requirements are not received within 14 business days from the date of documents require. In the event of termination, units will be redeemed at the closing NAV price on the 15th business day.

17. PERSONAL DATA PROTECTION ACT 2010 (Notice Pursuant to Section 7)

The Personal Data Protection Act 2010 (hereinafter referred to as the "PDP Act"), which regulates the processing of personal data in commercial transactions, applies to TA Investment Management Berhad (hereinafter referred to as "TAIM, our, us or we"). For the purposes of this personal data notice, the terms "personal data" and "processing" shall have the meaning prescribed in the PDP Act.

This personal data notice applies to any person whose personal data is processed by TAIM.

- 1) This personal data notice serves to inform you how your personal data is being processed by or on behalf of TAIM.
- 2) The personal data processed by us may include your name, MyKad/passport/identification number, contact details, email address, username, password, information about any past breaches of or convictions under any law, the relevant services provided to you and any other personal data required for the purposes set out in paragraph 3 below.
- 3) Subject to the relevant laws, including the Securities Industry (Central Depositories) Act 1991 and Capital Markets and Services Act 2007 regarding depositors' information maintained by Bursa Malaysia Depository Sdn.Bhd., TAIM may use your personal data for the following purposes ("Purposes"):
 - a) To enable it to discharge its duties and obligations under the Capital Markets and Services Act 2007, the Securities Commission Act 1993, the Securities Industry (Central Depositories) Act 1991, any other written law, the rules of Bursa Malaysia Berhad and its related companies (hereinafter collectively referred to as "Bursa Malaysia") or any co-operation arrangement with any relevant authority or any other stock or derivatives exchange, clearing house, securities depository authorised by the relevant local or foreign laws;
 - b) To enable it to discharge its contractual obligations;
 - c) To provide investor and other capital market education events and activities;
 - d) To enable the resolution of a concern or complaint;
 - e) To create directories or databases;
 - f) To provide on going information about events and programs, our products and services to people we believe may be interested in such event, programs, products and services;
 - g) To provide services;
 - h) To research, develop and improve our events, programs, products and services; and
 - i) For any other purpose that is incidental or ancillary or in furtherance to the above purposes.
- 4) Your personal data is collected from various sources, including information you have provided us, information from third parties, interactions with our Help Desk, use of our mobile device applications, access to our website, visit to our office premises and information in the public domain.

5) You may access and request for correction of your personal data. Please contact us using any of the following modes if you have any enquiries or complaints in respect of your personal data:

Designated Contact Person	Manager Customer Service
Mailing address	TA Investment Management Berhad 23 rd Floor Menara TA One, 22 Jalan P Ramlee 50250 Kuala Lumpur
Telephone No	(603) 2031 6603
E-mail address	investor.taim@ta.com.my

In accordance with the Act:

- a) We may charge a fee for processing your request for access; and
 - b) We may refuse to comply with your request for access or correction in accordance with the PDP Act.
- 6) Subject to relevant laws, your personal data may be disclosed to:
- a) Our parent company, subsidiaries, related and associated companies;
 - b) Our licensees, co-organisers of events, business partners and service providers;
 - c) Bursa Malaysia, Securities Commission Malaysia, Federation of Investment Managers Malaysia, Bank Negara Malaysia, the Royal Malaysian Police, Malaysian Anti- Corruption Commission, the Companies Commission of Malaysia, Registrar of Societies and other supervisory, governmental or relevant authority;
 - d) Any other stock or derivatives exchange, clearing house, securities depository authorised by the relevant laws;
 - e) The public at large by publishing the same in accordance with the relevant rules of Bursa Malaysia/Securities Commission Malaysia/Federation of Investment Managers Malaysia;
 - f) Auditors, professional firms or entities; and
 - g) Any other person whom TAIM may think fit,
- Notwithstanding that any such persons maybe outside Malaysia, for any of the above purposes or any other purpose for which your personal data was to be disclosed at the time of its collection or any other purpose directly related to any of the above purposes or where such disclosure is required or authorised by law or by the order of a court.
- 7) Unless otherwise specified by us at the time the personal data is collected, it is obligatory that you supply us with the personal data requested for by us.
 - 8) If you fail to supply to us the above personal data, we may not be able to carry out the purpose for which you have provided us the personal data and in addition, you may be in breach of the requirements of the relevant rules of Bursa Malaysia/Securities Commission Malaysia/Federation of Investment Managers Malaysia.
 - 9) We shall retain your personal data for as long as necessary to fulfil the Purposes for which it was collected or until a period of seven (7) years has elapsed from the date of closure of your
 - 10) account unless otherwise permitted by relevant law or in defending legal claims.
 - 11) In the event of any inconsistency between the English version and the Bahasa Malaysia version of this form, the English version shall prevail over the Bahasa Malaysia version.
 - 12) TAIM reserves the right to amend and update this Personal Data notice at any time and the updated notice will be posted on this website pr via any other mode that TAIM views as suitable.
 - 13) Your personal data may be transferred to a place outside Malaysia and you hereby give your consent to the transfer.

By providing to us with your personal data, you hereby consent to the processing of your personal data in accordance with all of the foregoing.

(For Bahasa Malaysia version of the Personal Data Protection Notice, please refer to our website at www.tainvest.com.my)

Updated v10.06.2025

In accordance with the requirements of the Capital Markets and Services Act 2007, this Form should not be circulated unless accompanied by the Prospectus(es)/Information Memorandum(s) and Supplemental(s) (if any). Investors are required to read and understand the contents in the Prospectus(es)/Information Memorandum(s) and Supplemental(s) (if any) and Product Highlights Sheet of the Funds before completing this Form. Complete in BLOCK LETTERS, preferably in BLACK INK and tick (✓) where applicable.	☐ Individual ☐ Individual with Joint Holder ☐ Corporate ☐ Investment (To Complete Section 1,2,6,7,8 & 9) ☐ Switching (To Complete Section 1,3,6,7 & 9) ☐ Redemption (To Complete Section 1,4,8 & 9) ☐ Cooling-Off (To Complete Section 1,5 & 9)	☐ Cash Investment ☐ EPF Investment EPF No (.....)
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1. INDIVIDUAL/NON-INDIVIDUAL APPLICANT DETAILS

Principal Applicant's Full Name (as per NRIC/Passport)/Name of Company/Institution (as per Certificate of Incorporation)
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Principal Applicant's NRIC/Passport/Company Registration No	Contact No																														
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Joint Applicant's Full Name (as per NRIC/Passport)
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Joint Applicant's NRIC/Passport	Contact No																														
<table border="1" style="width:100%; height: 20px; border-collapse: collapse;"> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table>																<table border="1" style="width:100%; height: 20px; border-collapse: collapse;"> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table>															

Source of Income (Only for investment purpose) ☐ Business ☐ Employment ☐ Savings ☐ Inheritance ☐ Others (please specify).....

Purpose of Income (Only for investment purpose) ☐ Savings ☐ Retirement ☐ Education Funding ☐ Others (please specify).....

2. INVESTMENT ☐ INITIAL ☐ ADDITIONAL

Distribution Instruction (All 3rd party funds will be auto reinvested) <i>Only for Initial Investment</i>			Fund Name	TA Account Number	Class(es)^	Sales Charge %	Investment Amount
1	☐ Reinvest	☐ Payout					
2	☐ Reinvest	☐ Payout					
3	☐ Reinvest	☐ Payout					
Total							

3. SWITCHING

TA Account Number	Fund Name With Class(es)^		Sales Charge %	Unit/Amount
	From	To		
1				☐ Full ☐ Partial
2				☐ Full ☐ Partial
3				☐ Full ☐ Partial

4. REDEMPTION

Fund Name	TA Account Number	Class(es)^	Unit/Amount
			☐ Full ☐ Partial
			☐ Full ☐ Partial
			☐ Full ☐ Partial

^For Class(es), please specify: eg. USD Class /AUD Hedged Class / SGD Class / MYR Class/ MYR Hedged Class, etc. (Please refer to the relevant Prospectus(es)/ Information Memorandum(s) and Supplemental(s) (if any) and Product Highlights Sheet for the class(es) to invest)
 Note: All applicant intending to invest in a class other than MYR class and MYR Hedged Class are required to have a foreign currency account maintained with any approved financial institution

5. COOLING-OFF

I/We would like to exercise my/our cooling-off right for my/our investment invest on _____ (date)

Fund Name	Class(es)^

6. SUITABILITY ASSESSMENT DECLARATION

Are there any changes to your investment profile from last investment?

☐ Yes (To complete the "Investor Suitability Assessment Form") ☐ No

DECLARATION (SOPHISTICATED INVESTOR)

Are there any changes to your status as Sophisticated Investor from your last investment?

☐ Yes (To complete the "Declaration Form") ☐ No

7. PERSONAL ADVICE

PERSONAL ADVICE - TO BE COMPLETED BY ADVISOR/DISTRIBUTOR

Personal advice was offered to investor(s). Please tick either "Accepted" or "NOT Accepted":

☐ Accepted (To Complete Section A and B) ☐ NOT Accepted (To Complete Section C)

After reviewing the investor's investment profile based on Investor Suitability Assessment Form, in consideration of investor's investment objective and investment preference, the below Fund(s) is/are recommended.

A. List of Recommended Fund(s)

1.	4.
2.	5.
3.	6.

B. The Fund(s) has/have been recommended because:

☐ The Fund(s)' objective is in accordance with the investor's investment goals.

☐ The Fund(s)' objective is aligned with the investor's investment profile.

☐ Additional notes, if any _____

C. ☐ Investor(s) do(es) not require any personal advice from consultant.

INVESTOR'S ACKNOWLEDGEMENT (Tick ONE only)

☐ I/We acknowledge to the personal advice (To Complete Section A or B) ☐ No personal advice required (To Complete Section C or D)

☐ A. I/We agree to the personal advice, and fully understand the investment risk involved. I/We will invest into the funds that recommended by product distributor.

☐ B. I/We disagree to the personal advice. I/We fully understand the investment risk involved and choose to invest into the funds of my/our choice.

☐ C. I/We fully understand the investment risk involved and choose to invest into the funds of my/our choice.

☐ D. Others: _____

☐ **Only for High Net-Worth Entity/Accredited Investor** (I/We do not agree to participate in this assessment)

8. PAYMENT

PAYMENT DETAILS (For Investment only)

- ☐ Cheque/Banker's Cheque/Cashier's Cheque No:
- ☐ Electronic Fund Transfer (Telegraphic Transfer (TT)/Rentas Transfer/Interbank Giro (IBG)/DuitNow/e-Wallet) : Ref no

- 1) Cheque must be accompanied with the bank statement.
- 2) For banker's cheque & cashier's cheque, must provide the bank application form.
- 3) Enclose proof of payment (e.g payment slip/fund transfer receipt) together with copy of the bank statement for verification of applicant(s) name and bank account number.
- 4) No payment from a third-party account of the applicant is allowed.

PAYMENT DETAILS (For Redemption only) Note: a) Applicant is required to provide the correct details per their bank record. TA Investment Management Berhad will not be responsible for any return transaction b) Please enclose photocopy of the bank passbook or bank statement as supporting documents c) Redemption proceeds for EPF will be credited back to EPF ☐ i) Transfer payment via IBG ☐ ii) TT/Rentas (charges incurred will be borne by the investor and will be deducted upfront from the redemption proceed)	Authorised by Principal Applicant ☐ Redemption payment payable to Joint Applicant Signature (Principal Applicant)
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Kindly complete the below as per Bank details

☐ Individual Account

☐ Joint Account

☐ Corporate Account

Principal Applicant Name/Corporate Name (as per bank record)

Joint Account Name (as per bank record)

Bank Name	Bank Account No.
Currency	Bank Swift Code

9. DECLARATION & SIGNATURE(S)

I/We hereby declare that have received, read and understood the contents of the relevant Prospectus(es)/Information Memorandum(s)/Supplemental(s) (if any), and Product Highlights Sheet and agree to abide by the Notes, Terms and Conditions as specified prior to completing this application.

I/We wish to invest in the Fund(s) mentioned above and agree to be bound by the provisions of the Deed(s).

I/We have read the Personal Data Protection Act (PDPA) 2010 Notice on the TA Investment Management Berhad's website and consent to the use of my personal data as per notice.

I/We declare that the above particulars are true and complete and that no information was withheld that may influence the acceptance of this application.

I/We declare that this application is not funded by gains from any unlawful activities.

I/We am/are aware on the fees and charges that will be incurred directly or indirectly when investing in the Fund.

I/We hereby agree to indemnify TA Investment Management Berhad against any actions, proceedings, claims, losses, damages and costs which be brought against, suffered or incurred by TA Investment Management Berhad as a result of any inaccuracy of declarations herein.

I/We am/are aware that cancellation of any request is not allowed once TA Investment Management Berhad receives this form.

Signature(s) given must be identical to the Account Opening Form.

Principal Applicant/Authorised Signatory 1 Date	Joint Applicant/Authorised Signatory 2 (if any) Date	Company Seal or Stamp
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FOR DISTRIBUTORS USE ONLY

☐ UTC	☐ Walk In	Name
☐ IUTA	☐ Signature Sighted	Code
☐ Business Centre		Date
☐ TA Investment HQ		

FOR OFFICE USE ONLY

Remarks	Attended By/Date	
	Approved By/Date	
Received By/Date	Processed By/Date	Verified By/Date

NOTES, TERMS AND CONDITIONS

1. INSTRUCTIONS

Please read the following before completing this Form. By applying for units of the Funds managed by TA Investment Management Berhad ("TAIM" or "the Manager"), you are bound by the terms stated below. All instructions given or purported to be given via any written or facsimile transmission by the applicant, as named in this Form or otherwise in writing are binding on the applicant. Duly completed forms or instructions from the applicant are deemed irrevocable.

2. DOCUMENTS REQUIRED

a) Principal/Joint Applicant

- i. Investment
Transaction Form, Copy of NRIC, Proof of payment (for cash investment), KWSP 9N (AHL) Form (for EPF investment)
- ii. Switching
Transaction Form, Investor suitability assessment form (if any)
- iii. Redemption
Transaction Form, Copy of NRIC (if any), Copy of bank statement for verification of bank details (for cash investment).

b) Company/Institution/Association – (Cash Investment only)

- i. Investment
Transaction Form (Company seal or stamp if applicable), Certified true copy of the board resolution with list of authorized signatories and company seal (if applicable), Proof of payment.
- ii. Switching
Transaction Form (Company seal or stamp if applicable), Board Resolution to authorize the switching (if any), Investor suitability assessment form (if any), A list of signatories & specimen signatures (if any)
- iii. Redemption
Transaction Form (Company seal or stamp if applicable), Copy of bank statement for verification of bank details.

Note: Applicant can perform a maximum of 3 transactions for switching or redemption with the same signing condition, different account type with different signing condition, separate forms are to be completed. TAIM reserve the right to request additional documents from applicant(s) to support the application.

3. REDEMPTION

- a) For partial redemption a minimum balance is required to be retained in the account as specified in the relevant Prospectus(es)/Information Memorandum(s) and Supplemental(s) (if any).
- b) The charges for any other request of redemption payment will be borne by the applicant (if any).
- c) All redemption proceeds will be made payable only to the principal applicant, unless there is a request by the principal applicant that the proceeds be made payable to the join applicant. Proceeds cannot be paid to any Third Party's Account.

4. SWITCHING

- a) Applicant may switch between Funds managed by TAIM only (unless otherwise stated by the Deed for the relevant Fund).
- b) Switching from zero sales charge Funds/lower sales charge Funds (if any), to other Funds, a sales charge/ the different of the sales charge between the two (2) Funds will be incurred before it is invested in the recipient Funds as stipulated in the relevant Prospectus(es)/Information Memorandum(s) and Supplemental(s) (if any).
- c) Switching is available between the Classes of Units of the Fund and between a Class and any other TAIM funds (or its class of units), which is denominated in the same currency.
- d) Applicant utilising their EPF savings are not allowed to switch to Funds that are not EPF approved.

5. PAYMENT

- a) Investors are advised NOT to make payment in cash when purchasing units of the Fund via any UTC/IUTA.
- b) All applicant intending to invest in a Class other than MYR Class and MYR Hedged Class are required to have a foreign currency account maintained with approved financial institution.
- c) Payment in the form of Cheque (without applicant name printed on it must provide bank statement), Banker's Cheque (provide copy of banker's application form), Cashier's Cheque (provide copy of cashier's application form), Rentas Transfer, Interbank Giro (IBG), Telegraphic Transfer (TT) or other mode of payment (provide supporting of payment proceed) must attached.
- d) For cash investment, investor is requested to provide proof of payment to show the payment is from the investor and not from any 3rd party account holder. The proof of payment must show investor's name as the bank account holder, investor's bank account number, bank logo, TAIM bank account number and this must be a legal statement/screenshot from online bank page.
- e) All payments must be made into our MAYBANK Account, details as below.

Denominated in other than MYR Currencies

Fund	Account Number	Payable to
TA Funds/3 rd Party Funds	7143 5600 8995	TAIM TRUST A/C COLLECTION

Denominated in MYR Currency

Fund	Account Number	Payable to
TA Funds	5143 5640 0987	TAIM CLIENTS' TRUST A/C – COLLECTION
TA Islamic CashPLUS Fund	5643 5150 1744	TAIM CLIENTS' TRUST A/C – TAICPF
3 rd Party Funds	5143 5672 9223	TAIM CLIENTS' TRUST A/C – IUTA 3RD PARTY

- f) For the above mentioned bank accounts, the swift code is MBBEMYKL.
- g) The Manager will not accept any investment application which is incomplete or not accompanied by the required documents although payment has been credited into TAIM's account.
- h) The Manager does not accept payment (cheque/online transfer) from a third party of the applicant(s) nor issue payment to any third party of the applicant(s).

6. OTHER CHARGES

Charges, for instance bank charges, telegraphic or online transfer charges and courier charges shall be borne by the Unit Holder in order to execute transactions on behalf of the Unit Holder.

7. COOLING-OFF POLICY

Investors have the right to request for a cancellation of their investment within 6 business days or any other period as mentioned in the Prospectus(es)/Information Memorandum(s) and Supplemental(s) (if any) from the day of purchase. For details, please refer relevant Prospectus(es)/Information Memorandum(s) and Supplemental(s) (if any).

8. DISTRIBUTION INSTRUCTION

Unit Holders may choose to receive any distributions declared by either of the following methods, however is subject as stipulated in the relevant Prospectus(es)/Information Memorandum(s) and Supplemental(s), if any:

- a) Reinvestment
For reinvestment, the Units will be created based on the NAV per Unit on the Reinvestment Date. There will not be any additional cost for the reinvestment of those additional Units i.e: no sales charge will be imposed on such transaction.
- b) Payout
Unit Holders should note that distribution payments, if any, will be made in the respective currency of the Class(es). As such, the distribution amount may be different for each Class as a result of exchange rate movement between the Base Currency and the currency denomination of the Class(es). The distribution will be paid into your bank account (which shall be in the respective currency of the Class(es)) in our records. All the cost and expenses incurred in facilitating such distribution payments shall be borne by Unit Holders. In the absence of instructions to the contrary, distribution income from the Fund will be automatically reinvested, at no charge, into additional Units of that Fund based on the NAV per Unit of the Class on the Reinvestment Date.
Income distribution will be automatically reinvested on the Reinvestment Date without incurring any sales charge, if:
 - any distribution payable which is less than or equal to the amount of USD/AUD/SGD/GBP/MYR/RMB 250.00, or such amounts as may be determined by the Manager from time to time;
 - no distribution choice was made on the account opening form or transaction form; and/or
 - there is no bank account details provided.

Note: Any change in distribution instruction must be in writing. If this is done in the last fourteen (14) days before the distribution declaration date of the Class, the change will only take effect from the next distribution point, if any.

9. RIGHT OF THE MANAGER

TAIM reserves the right to reject any transaction request that is unclear, incomplete, having different signature from TAIM's records (as per Account Opening Form) and/or not accompanied by the required documents.

10. NOTES & CONDITIONS RELATING TO THIRD PARTY FUNDS

Please read the following before completing this form. By applying to invest in units of the other unit trust management companies' Funds ("Funds") distributed by TA Investment Management Berhad ("TAIM") as an Institutional Unit Trust Adviser ("IUTA"), you are bound by the terms stated below.

- a) The applicant hereby agrees that TAIM shall be a bare Custodian and not a trustee to hold and act for and on behalf of the applicant in relation to any units of such Funds as maybe invested in from time to time by the applicant and TAIM shall not recognise any trust or equity in respect of the units registered in the name of TAIM at the applicant's request.
- b) The applicant hereby appoints TAIM as nominee to apply and undertake any authorised transactions on behalf of the applicant in relation to the Funds.
- c) TAIM will hold the purchased units as registered unit holder for and/or behalf of the applicant and is authorised to request payment of and receive all dividends and other payments or distributions in relation to the units.
- d) Transactions for the units may be aggregated and consolidated either daily or from time to time by TAIM with such transactions as placed or sent by TAIM to the relevant manager of the Fund.
- e) All transactions with respect to the units effected by TAIM for the applicant shall be according to the terms of the relevant Prospectus(es)/ Information Memorandum(s) and Supplemental(s) (if any), deed of the Fund(s) and applicable laws.

11. GENERAL

- a) This Form must be received by TAIM before 4.00pm (for Third Party Funds before 2.00pm) and if accepted, the NAV will be based at the end of the Business Day on which the application is received by the Manager, except for EPF Investment, the NAV for transaction of units will be based on EPF disbursement received by the Manager before 4.00pm at the end of the business day.
- b) You will receive a transaction advice slip from the Manager indicating the number of units allotted and the confirmed NAV within 14 days.
- c) For TA Islamic CashPlus Fund, NAV for transaction of units will be based when the payment is cleared in TAIM Trust Account before 4.00 pm on a business day.
- d) Applicant utilizing their EPF savings are not allowed to invest in Funds that are not EPF approved.
- e) Funds that are bought from our authorised distribution channel, the completed Investment Form must be submitted to the distribution channel only.
- f) Bank charges, where relevant, will be borne by investors. The validity of the transaction is dependent upon clearance of the payment made to TAIM.

12. INDEMNITY

- a) The applicant shall fully indemnify TAIM and any of their consultants against any actions, proceedings, claims, losses, damages, costs and expenses which may be brought against, suffered or incurred by any or all of them arising either directly or indirectly out of or in connection with TAIM accepting, relying on or failing to act on any instructions given by or on behalf of the applicant unless due to the willful default or negligence of TAIM.
- b) The applicant acknowledges and accepts that TAIM has absolute discretion to rely on facsimile confirmation from the applicant and undertakes to indemnify and hold harmless TAIM, its employees and agents against all costs, expenses, losses, damages, claims and demands arising out of relying on the applicant's confirmation.

13. CONTACT DETAILS

- a) The onus is on the applicant to notify TAIM of any change in address and contact number immediately to ensure continuity in the receipt of mails from the Manager.
- b) All details shown in the transaction advice slips or statements of account are deemed to be correct unless TAIM is notified in writing of any discrepancy within 14 days of issue or 30 days of issue respectively.

14. UNIT TRUST LOAN FINANCING RISK DISCLOSURE STATEMENT

Investing in a unit trust scheme with borrowed money is more risky than investing with your own savings.

You should assess if loan financing is suitable for you in light of your objectives, attitude to risk and financial circumstances. You should be aware of the risks, which would include the following: -

- a) The higher the margin of financing (that is, the amount of money you borrow for every ringgit of your own money which you put in as deposit or down payment, the greater the potential for losses as well as gains.
- b) You should assess whether you have the ability to service the repayments on the proposed loan. If your loan is a variable rate loan, and if interest rates rise, your total repayment amount will be increased.
- c) If unit prices fall beyond a certain level, you may be asked to provide additional acceptable collateral or pay additional amounts on top of your normal installments. If you fail to comply within the time prescribed, your units may be sold to settle your loan.
- d) Returns on unit trusts are not guaranteed and may not be earned evenly over time. This means that there may be some years where returns are high and other years where losses are experienced. Whether you eventually realise a gain or loss may be affected by the timing of sale of your units. The value of units may fall just when you want your money back even though the investment may have done well in the past.

This brief statement cannot disclose all the risks and other aspects of loan financing. You should therefore study the terms and conditions carefully before you decide to take a loan. If you are in doubt about any aspect of this risk disclosure statement or the terms of the loan financing, you should consult the institution offering the loan.

15. MONEY LAUNDERING STATEMENTS

The applicant hereby warrants that: -

- a) The applicant is the underlying principal of the Account (where applicable)
- b) No person other than the applicant has or will have any interest in the Account (where applicable); and
- c) All monies as may be paid to TAIM from time to time shall come from a legitimate (and not illegal) source

The applicant agrees to provide all such information and documents as may be necessary to verify the applicant's identity and do all such acts and things as may be necessary to enable TAIM to comply with all applicable anti-money laundering and counter financing of terrorism (AML/CFT), and know-your-customer laws, rules and regulations (whether in Malaysia or elsewhere). The applicant agrees that TAIM shall not be liable or responsible in anyway whatsoever and shall be held harmless against any loss arising as a result of or in connection with any delay or failure to process any application or transaction if such information or documents requested by TAIM have not been promptly provided by the applicant to TAIM.

TAIM reserves the right to terminate the relationship if any documents requested pursuant to the AML/CFT requirements are not received within 14 business days from the date of documents require. In the event of termination, units will be redeemed at the closing NAV price on the 15th business day.

16. PERSONAL DATA PROTECTION ACT 2010 (Notice Pursuant to Section 7)

The Personal Data Protection Act 2010 (hereinafter referred to as the "PDP Act"), which regulates the processing of personal data in commercial transactions, applies to TA Investment Management Berhad (hereinafter referred to as "TAIM, our, us or we"). For the purposes of this personal data notice, the terms "personal data" and "processing" shall have the meaning prescribed in the PDP Act.

This personal data notice applies to any person whose personal data is processed by TAIM.

- 1) This personal data notice serves to inform you how your personal data is being processed by or on behalf of TAIM.
- 2) The personal data processed by us may include your name, MyKad/passport/identification number, contact details, email address, username, password, information about any past breaches of or convictions under any law, the relevant services provided to you and any other personal data required for the purposes set out in paragraph 3 below.
- 3) Subject to the relevant laws, including the Securities Industry (Central Depositories) Act 1991 and Capital Markets and Services Act 2007 regarding depositors' information maintained by Bursa Malaysia Depository Sdn.Bhd., TAIM may use your personal data for the following purposes ("Purposes"):
 - a) To enable it to discharge its duties and obligations under the Capital Markets and Services Act 2007, the Securities Commission Act 1993, the Securities Industry (Central Depositories) Act 1991, any other written law, the rules of Bursa Malaysia Berhad and its related companies (hereinafter collectively referred to as "Bursa Malaysia") or any co-operation arrangement with any relevant authority or any other stock or derivatives exchange, clearing house, securities depository authorised by the relevant local or foreign laws;
 - b) To enable it to discharge its contractual obligations;
 - c) To provide investor and other capital market education events and activities;
 - d) To enable the resolution of a concern or complaint;
 - e) To create directories or databases;
 - f) To provide on going information about events and programs, our products and services to people we believe may be interested in such event, programs, products and services;
 - g) To provide services;
 - h) To research, develop and improve our events, programs, products and services; and
 - i) For any other purpose that is incidental or ancillary or in furtherance to the above purposes.
- 4) Your personal data is collected from various sources, including information you have provided us, information from third parties, interactions with our Help Desk, use of our mobile device applications, access to our website, visit to our office premises and information in the public domain.

5) You may access and request for correction of your personal data. Please contact us using any of the following modes if you have any enquiries or complaints in respect of your personal data:

Designated Contact Person	Manager Customer Service
Mailing address	TA Investment Management Berhad 23 th Floor Menara TA One, 22 Jalan P Ramlee 50250 Kuala Lumpur
Telephone No	(603) 2031 6603
E-mail address	investor.taim@ta.com.my

In accordance with the Act:

- a) We may charge a fee for processing your request for access; and
 - b) We may refuse to comply with your request for access or correction in accordance with the PDP Act.
- 6) Subject to relevant laws, your personal data may be disclosed to:
- a) Our parent company, subsidiaries, related and associated companies;
 - b) Our licensees, co-organisers of events, business partners and service providers;
 - c) Bursa Malaysia, Securities Commission Malaysia, Federation of Investment Managers Malaysia, Bank Negara Malaysia, the Royal Malaysian Police, Malaysian Anti- Corruption Commission, the Companies Commission of Malaysia, Registrar of Societies and other supervisory, governmental or relevant authority;
 - d) Any other stock or derivatives exchange, clearing house, securities depository authorised by the relevant laws;
 - e) The public at large by publishing the same in accordance with the relevant rules of Bursa Malaysia/Securities Commission Malaysia/ Federation of Investment Managers Malaysia;
 - f) Auditors, professional firms or entities: and
 - g) Any other person whom TAIM may think fit,
- Notwithstanding that any such persons maybe outside Malaysia, for any of the above purposes or any other purpose for which your personal data was to be disclosed at the time of its collection or any other purpose directly related to any of the above purposes or where such disclosure is required or authorised by law or by the order of a court.
- 7) Unless otherwise specified by us at the time the personal data is collected, it is obligatory that you supply us with the personal data requested for by us.
 - 8) If you fail to supply to us the above personal data, we may not be able to carry out the purpose for which you have provided us the personal data and in addition, you may be in breach of the requirements of the relevant rules of Bursa Malaysia/Securities Commission Malaysia/Federation of Investment Managers Malaysia.
 - 9) We shall retain your personal data for as long as necessary to fulfil the Purposes for which it was collected or until a period of seven (7) years has elapsed from the date of closure of your
 - 10) account unless otherwise permitted by relevant law or in defending legal claims.
 - 11) In the event of any inconsistency between the English version and the Bahasa Malaysia version of this form, the English version shall prevail over the Bahasa Malaysia version.
 - 12) TAIM reserves the right to amend and update this Personal Data notice at any time and the updated notice will be posted on this website pr via any other mode that TAIM views as suitable.
 - 13) Your personal data may be transferred to a place outside Malaysia and you hereby give your consent to the transfer.

By providing to us with your personal data, you hereby consent to the processing of your personal data in accordance with all of the foregoing.

(For Bahasa Malaysia version of the Personal Data Protection Notice, please refer to our website at www.tainvest.com.my)

Updated v5.06.2025

HEAD OFFICE

TA Investment Management Berhad
23rd Floor, Menara TA One
22 Jalan P. Ramlee
50250 Kuala Lumpur
Tel: 03-2031 6603 | Fax: 03-2031 4479

MELAKA
Business Centre

57A, Jalan Merdeka
Taman Melaka Raya
75000 Melaka
Tel: 06-288 2687

PENANG
Business Centre

15-1-8, Bayan Point
Medan Kampung Relau
11900 Pulau Pinang
Tel: 04-645 9801 | Fax: 04-611 9805

KOTA KINABALU
Business Centre

Unit 4-1-02, 1st Floor
Block 4, Api-Api Centre
Jalan Centre Point
88000 Kota Kinabalu, Sabah
Tel: 088-268 023 | Fax: 088-248 463

KUCHING
Business Centre

2nd Floor, Lot 13008, SL26, Block16, KCLD
Gala City Commercial Centre
Jalan Tun Jugah
93350 Kuching, Sarawak
Tel: 082-265 979

MIRI
Business Centre

Lot 1251, 1st Floor
Centrepont Commercial Centre (Phase 1)
Jalan Melayu
98000 Miri, Sarawak
Tel: 085-430 415

IPOH
Business Centre

29A, Jalan Niaga Simee
Arena Niaga Simee
31400 Ipoh, Perak
Tel: 05-545 5222

JOHOR BAHRU
Business Centre

37-01, Jalan Molek 1/29
Taman Molek
81100 Johor Bahru
Johor
Tel: 07-3611781

1-800-38-7147
www.tainvest.com.my