

TA GLOBAL ABSOLUTE ALPHA-i FUND

Date of issuance: 27 October 2025

RESPONSIBILITY STATEMENT

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

STATEMENT OF DISCLAIMER

The Securities Commission Malaysia has authorised the issuance of **TA Global Absolute Alpha-i Fund** and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

The authorisation of the **TA Global Absolute Alpha-i Fund** and lodgement of this Product Highlights Sheet, should not be taken to indicate that the Securities Commission of Malaysia recommends the **TA Global Absolute Alpha-i Fund** or assumes responsibility for the correctness of any statement made or opinion or report expressed in this Product Highlights Sheet.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of the TA Investment Management Berhad responsible for the **TA Global Absolute Alpha-i Fund** and takes no responsibility for the contents of this Product Highlights Sheet. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Product Highlights Sheet, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

This Product Highlights Sheet is an important document:

- It is a summary of the **salient information about the Fund**.
- You **MUST NOT invest in the Fund based on this Product Highlights Sheet alone**. Please read the prospectus dated 17 March 2022 and/or its supplementary(ies) prospectus or replacement prospectus of the **TA Global Absolute Alpha-i Fund** (collectively known as "Prospectus") before deciding to make an investment. If you do not have a copy, please contact us to ask for one.
- You should not invest in the Fund if you do not understand it or are not comfortable with the accompanying risks.

This Product Highlights Sheet only highlights the key features and risks of the TA Global Absolute Alpha-i Fund. Investors are advised to request, read and understand the disclosure documents before deciding to invest.

PRODUCT HIGHLIGHTS SHEET

TA GLOBAL ABSOLUTE ALPHA-i FUND

BRIEF INFORMATION OF THE PRODUCT

1. What is this product about?

TA Global Absolute Alpha-i Fund (the "Fund") aims to generate long term positive returns, which includes both capital appreciation and income, by investing primarily in global equities that are Shariah-compliant.

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

PRODUCT SUITABILITY

2. Who is this product suitable for?

The Fund is suitable for investors who:-

- have Medium to Long Term investment horizon;
- have a moderate risk tolerance; and
- seek income and capital appreciation.

KEY PRODUCT FEATURES

3. What am I investing in?

Fund Category	Equity (Shariah-compliant).	
Base Currency	United States Dollar ("USD").	
Launch Date	Classes	Launch Date
	USD Class A	17 March 2022
	MYR Class A	
	MYR Hedged Class A	
	AUD Hedged Class A	
	SGD Hedged Class A	
	GBP Hedged Class A	
	USD Class B	2 January 2025
	MYR Class B	
	MYR Hedged Class B	
	AUD Hedged Class B	
	SGD Hedged Class B	To be determined at a later date
	GBP Hedged Class B	
	RMB Hedged Class B	
Asset Allocation	<ul style="list-style-type: none"> • Minimum of 60% to 98% of the Fund's NAV in Shariah-compliant equities and Shariah-compliant equity-related securities; and • At least 2% of the Fund's NAV in Liquid Assets. 	
Performance Benchmark	<p>The performance of the Fund cannot be compared directly with any specific publicly available benchmark. However, the Fund has a target return of 8% per annum.</p> <p><i>Note:</i> This is not a guaranteed return and is only a measurement of the Fund's performance. The Fund may not achieve the target return in a particular financial year but targets to achieve this over Medium to Long Term.</p>	
Investment Policy & Strategy	<p>The Fund seeks to achieve its investment objective by investing primarily in global Shariah-compliant equities and Shariah-compliant equity-related securities (including Shariah-compliant ADRs, Shariah-compliant GDRs and Shariah-compliant warrants). The remaining of the Fund's NAV will be invested in Liquid Assets.</p> <p>The investment universe will include, but is not limited to, Shariah-compliant equities and Shariah-compliant equity-related securities listed on exchanges globally. The Fund invests in companies which is unconstrained by geographical location, but diversified across different countries with maximum 80% of the Fund's NAV per country. The exposure in each country is driven mainly by bottom up fundamental research and top down macro considerations as a check on the overall exposure.</p> <p>The Fund may employ Islamic financial derivative instruments for hedging purposes.</p>	

	<p>Up to 35% of the Fund's NAV may be invested in China "A" Shares listed on PRC stock exchange through the Stock Connects and/or any other mutual market access program as may be permitted by the relevant regulations from time to time. The Fund may also invest in Shariah-compliant equities via other eligible access products (where the underlying assets would comprise Shariah-compliant equities defined above).</p> <p>The Fund may invest in Islamic collective investment schemes to access investment opportunities which are not available through direct investments in Shariah-compliant equities and Shariah-compliant equity-related securities.</p> <p>The Fund may take temporary defensive positions that may be inconsistent with the Fund's strategy in attempting to respond to adverse economic, political or any other market conditions. In such circumstances, the Fund may temporarily hold up to 100% of the Fund's assets in Liquid Assets which may be inconsistent with the Fund's objective and asset allocation strategy as a defensive strategy.</p> <p>The investment management function of the Fund has been delegated to an external investment manager, Fullerton Fund Management Company Ltd.</p>																										
<p>Minimum Initial Investment</p>	<table border="1" data-bbox="464 499 1271 730"> <thead> <tr> <th></th> <th>Class A</th> <th>Class B</th> </tr> </thead> <tbody> <tr> <td>USD Class</td> <td>USD1,000</td> <td>USD1,000</td> </tr> <tr> <td>MYR Class</td> <td>RM1,000</td> <td>RM1,000</td> </tr> <tr> <td>MYR Hedged Class</td> <td>RM1,000</td> <td>RM1,000</td> </tr> <tr> <td>AUD Hedged Class</td> <td>AUD1,000</td> <td>AUD1,000</td> </tr> <tr> <td>SGD Hedged Class</td> <td>SGD1,000</td> <td>SGD1,000</td> </tr> <tr> <td>GBP Hedged Class</td> <td>GBP1,000</td> <td>GBP1,000</td> </tr> <tr> <td>RMB Hedged Class</td> <td>NA</td> <td>RMB1,000</td> </tr> </tbody> </table> <p><i>or such other lower amount as we may decide from time to time.</i></p>				Class A	Class B	USD Class	USD1,000	USD1,000	MYR Class	RM1,000	RM1,000	MYR Hedged Class	RM1,000	RM1,000	AUD Hedged Class	AUD1,000	AUD1,000	SGD Hedged Class	SGD1,000	SGD1,000	GBP Hedged Class	GBP1,000	GBP1,000	RMB Hedged Class	NA	RMB1,000
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<p>Minimum Redemption</p>	<p>The minimum redemption of Unit for each Class is 500 Units or such other lesser number of Units as we may from time to time decide.</p>																										
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<p>Distribution Policy</p>	<table border="1" data-bbox="464 1150 1396 1497"> <thead> <tr> <th>Classes</th> <th>Distribution Rate</th> <th>Frequency</th> </tr> </thead> <tbody> <tr> <td>Class A <i>(for USD Class, MYR Class, MYR Hedged Class, AUD Hedged Class, SGD Hedged Class and GBP Hedged Class)</i></td> <td>-</td> <td>Incidental</td> </tr> <tr> <td>Class B <i>(for USD Class, MYR Class, MYR Hedged Class, AUD Hedged Class, SGD Hedged Class, GBP Hedged Class and RMB Hedged Class)</i></td> <td>Fixed payout of 5.00% per annum</td> <td>Monthly</td> </tr> </tbody> </table> <p>Distribution may be made out of income and/or capital of the Fund.</p> <p>For Class A, distribution (if any) may be declared in our absolute discretion. There is no guarantee, assurance and/or certainty that we will make distributions.</p> <p>For Class B, we will declare a fixed distribution. Further, we have the absolute discretion but not the obligation to declare a higher distribution (i.e. above the fixed rate of distribution) when the Fund performs well.</p> <p>Our current intention is to declare distribution out of the income and/or capital of the Fund. We intend to declare distribution out of income as much as possible and to retain discretion to distribute out of capital as deemed appropriate by us. The rationale for providing the payment of distribution out of capital for the Fund is to allow for the ability to provide a stable and consistent level of distribution to investors.</p> <p>For the Manager to generate the distributable income, all or parts of the fees and expenses incurred by the Fund may be charged to the capital of the Fund.</p>			Classes	Distribution Rate	Frequency	Class A <i>(for USD Class, MYR Class, MYR Hedged Class, AUD Hedged Class, SGD Hedged Class and GBP Hedged Class)</i>	-	Incidental	Class B <i>(for USD Class, MYR Class, MYR Hedged Class, AUD Hedged Class, SGD Hedged Class, GBP Hedged Class and RMB Hedged Class)</i>	Fixed payout of 5.00% per annum	Monthly															
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	<p>The effects of distributing income out of the Fund's capital would include but are not limited to the following:</p> <ul style="list-style-type: none"> • the value of the investments in the Fund may be reduced; and • the capital of the Fund may be eroded. <p>The distribution is achieved by forgoing the potential for future capital growth and this cycle may continue until all capital of the Fund is depleted. As a result, the value of future returns would be diminished and there would be an impact on the future growth potential of the Fund as the available assets to grow in the future is the net of the expenses charged to the Fund.</p> <p>Although Class A and Class B may make distribution out of income and/or capital, the potential distribution out of capital for Class B is expected to be more substantial than Class A due to the fixed distribution for Class B.</p> <p>Please note that if distribution is made, such distribution is not a forecast, indication or projection of the future performance of the Fund. The Manager has the right to make provisions for reserves in respect of distribution of the Fund. For Class A, 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 and the Manager has the discretion to decide on the amount to be distributed to the Unit Holders. The Manager also has the discretion to make distribution on an ad-hoc basis, taking into consideration the performance of the Fund.</p> <p>For the avoidance of doubt, any distribution will be rounded to two (2) decimal points (sen per Unit) based on the policy on rounding adjusting of the NAV per Unit of the Class.</p>
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Note:
Please refer to sections "The Fund" and "Transaction Information" of the Prospectus for further information.

4. Who am I investing with?	
Manager	TA Investment Management Berhad (Registration Number: 199501011387 (340588-T))
Trustee	CIMB Islamic Trustee Berhad (Registration Number: 198801000556 (167913-M))
Shariah Adviser	Amanie Advisors Sdn Bhd (Registration Number: 200501007003 (684050-H))
External Investment Manager	Fullerton Fund Management Company Ltd (UEN: 200312672W)

5. What are the possible outcomes of my investment?

This is a Shariah-compliant equity fund that invests primarily in global Shariah-compliant equities and Shariah-compliant equity-related securities. The performance of the Fund would be dependent on the asset classes that are investable by the Fund and reliant on the External Investment Manager's expertise in managing the Fund to meet its investment objective.

The investors may gain from the appreciation of unit price as a result of the increase in value of the underlying and/or accrual of profit earned. However, investment involves risk. The value of the Fund may rise or fall. Distribution is incidental and may be made from realised gains or realised income and/or out of capital. These risk factors, among others, may cause you to lose part or all of your investment.

KEY RISKS

6. What are the key risks associated with this product?	
General risks of investing in a unit trust fund	
Market Risk	Market risk refers to the possibility that an investment will lose value because of a general decline in financial markets, due to economic, political and/or other factors, which will result in a decline in the Fund's NAV.
Manager Risk	This risk refers to the day-to-day management of the Fund by the Manager which will impact the performance of the Fund. For example, any non-compliance with internal policies, investment mandate, the Deed, relevant law or Guidelines due to factors such as human error or weaknesses in operational processes and systems may adversely affect the performance of the Fund.
Inflation Risk	Inflation risk is the risk that 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.
Non-compliance Risk	This risk arises from non-compliance with laws, rules, regulations, prescribed practices and internal policies and procedures by the management company. For example, the Manager may fail to comply with internal policies and procedures due to internal factors such as oversight, human error and/or system error. This risk may also occur indirectly due to the imposition and/or amendment to the relevant regulatory frameworks, laws, rules and other prescribed practices affecting the Fund. The Manager has put in place internal controls to ensure that comprehensive and timely compliance monitoring is undertaken.
Financing Risk	This risk occurs when investors take a financing to finance their investment. The inherent risk of investing with financed money includes investors being unable to service the financing payments. In the event Units are used as collateral, investors may be required to top-up the investors' existing instalment if the prices of Units fall below a certain level due to market conditions. Failing which, the Units may be sold at a lower NAV per Unit as compared to the NAV per Unit at the point of purchase towards settling the financing.

Operational Risk

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

Suspension Risk

The Manager may, in consultation with the Trustee and having considered the interests of the Unit Holders, suspend the redemption of Units where it is impractical for the Manager to calculate the NAV of the Fund due to the Manager being unable to determine the market value or fair value of a material portion of the Fund's investments. Upon suspension, the Fund will not be able to pay Unit Holders' redemption proceeds in a timely manner and Unit Holders will be required to remain invested in the Fund for a longer period. In such a scenario, Unit Holder's investments will continue to be subjected to risk factors inherent to the Fund.

Specific risks associated to the Fund**External Investment Manager's Risk**

The investments of Fund are managed by the External Investment Manager. The Manager has no control over the External Investment Manager's investment technique, knowledge or management expertise. In the event of mismanagement of the Fund by the External Investment Manager, the NAV of the Fund would be affected negatively. The Fund would also be affected should there be any unresolved dispute between the Manager and the External Investment Manager. Although the probability of such occurrence is minor, should the situation arise, the Manager reserves the right to seek an alternative external investment manager to replace the External Investment Manager.

Shariah Non-Compliance Risk

As the Fund can only invest in Shariah-compliant instruments, the Fund may suffer losses when the External Investment Manager has to dispose any investments of the Fund to rectify any Shariah non-compliance. If this occurs, the value of the Fund may be adversely affected. This risk is, however, mitigated through the appointment of Shariah Adviser, who will be responsible to ensure that the Fund is managed and administered in accordance with Shariah requirements.

Shariah Status Reclassification Risk

This risk refers to the risk of a possibility that the currently held Shariah-compliant equities or Shariah-compliant equity-related securities or Liquid Assets invested by the Fund may be reclassified as Shariah non-compliant by the relevant authority or the Shariah Adviser. If this occurs, the External Investment Manager will take the necessary steps to dispose of or withdraw such equities or equity-related securities or Liquid Assets.

Note: Please refer to cleansing process for the Fund for details.

Profit Rate Risk

Profit rate risk refers to the impact of profit rate changes on the valuation of Islamic money market instruments and Islamic deposits. When profit rates rise, Islamic money market instruments' prices generally decline and this may lower the market value of the Fund's investment in Islamic money market instruments. The reverse may apply when profit rates fall.

Profit rate fluctuations also affect the Islamic deposits' returns of the Fund. Profit rates offered by the financial institutions will fluctuate according to the overnight rate policy determined by Bank Negara Malaysia and this has direct correlation with the Fund's investment in Islamic deposits. The Fund's future reinvestment in Islamic deposits will benefit from the higher profit rate and in the event of falling profit rates, the Fund's future investment in Islamic deposits will be reinvested at lower profit rates which in turn will reduce the Fund's potential returns.

Islamic Collective Investment Scheme Risk

This risk refers to any adverse effect on the Islamic collective investment scheme in which the Fund is investing in that will impact the NAV of the Fund. For example, the Islamic collective investment scheme may underperform its benchmark due to poor market conditions and as a result, the NAV of the Fund will be adversely affected since the performance of the Fund is dependent on the performance of the Islamic collective investment scheme. While the External Investment Manager will exercise due skill and care in selecting the Islamic collective investment scheme, it does not have control over the management of the Islamic collective investment scheme and there is no guarantee that the investment objective of the Islamic collective investment scheme will be met.

Shariah-compliant Equity Risk

Prices of Shariah-compliant equities may be influenced and affected by many micro and macro factors such as economic, political, market, and company-specific changes. Such changes may adversely affect the value of the Shariah-compliant equities which can go up and down. Additionally, different industries, financial markets, and securities can react differently to these changes. This may give rise to fluctuations in the Fund's value and can adversely affect the overall portfolio performance in any given period, resulting in significant losses.

Shariah-compliant Equity Related Securities Risk

The value of the Shariah-compliant equity-related securities depends on the value of the underlying Shariah-compliant equities of that Shariah-compliant equity-related securities. Any upward movement in the value of the underlying Shariah-compliant equities may result an upward movement of the value of the respective Shariah-compliant equity-related securities, and vice versa. Hence, the movement of the value of the Shariah-compliant equity-related securities will affect the value of the Fund. The Fund may also invest in Shariah-compliant equity-related securities such as Shariah-compliant warrant, that have an expiry date and may experience time decay, and the erosion of value accelerates as the instrument advances to its expiry date. If the Shariah-compliant warrant is not exercised on or before the expiry date, the Shariah-compliant warrant will have no value and negatively impact the NAV of the Fund.

Shariah-compliant ADRs and Shariah-compliant GDRs are exposed to counterparty risks in the handling of the depositary receipts, may have differing accounting regimes from underlying assets, additional regulatory scrutiny, and may face unequal voting rights or economic interests relative to underlying shares. The prices of Shariah-compliant ADRs and Shariah-compliant GDRs may

diverge from the price of their underlying shares. Any adverse price movements of such Shariah-compliant ADRs and Shariah-compliant GDRs will adversely affect the Fund's NAV.

Islamic Financial Derivative Instruments (Islamic FDI) Risk

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

Currency Risk

As the investments of the Fund may be denominated in currencies other than the Base Currency, any fluctuation in the exchange rate between the Base Currency and the currencies in which the investments are denominated may have an impact on the value of these investments. Investors should be aware that if the currencies in which the investments are denominated depreciate against the Base Currency, this will have an adverse effect on the NAV of the Fund in the Base Currency and vice versa. Investors should note that any gains or losses arising from the fluctuation in the exchange rate may further increase or decrease the returns of the investment.

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

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

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

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

Country Risk

Investments of the Fund in foreign markets may be affected by changes in the economic and political climate, restriction on currency repatriation or other developments in the law or regulations of the countries in which the Fund invests in. This may impact on the prices of the Fund's investment in those countries and consequently may also adversely affect the Fund's NAV.

Liquidity Risk

Liquidity risk exists when a particular investment is difficult to purchase or sell. The Fund's investment in illiquid securities may reduce the returns of the Fund because it may be unable to sell the illiquid securities at an advantageous time or price. Investments in Shariah-compliant securities with substantial market risk tend to have the greatest exposure to liquidity risk. Illiquid securities may be highly volatile and difficult to value. To mitigate the liquidity risk, the External Investment Manager will apply the minimum threshold for daily liquidity of the Shariah-compliant securities in the investment process. In the event the Shariah-compliant securities in the Fund may not be able to be liquidated within a specific period of time, or may be sold below their valuation due to insufficient liquidity in the markets, this will negatively impact the NAV of the Fund and the investments of the Unit Holders.

Concentration Risk

The Fund may not be well diversified in terms of the number of holdings and the number of issuers of securities that the Fund invests in. Consequently, the price movement of the Fund can be more volatile than a fund which is more diversified.

Taxation Risk

Investors should note in particular that the proceeds from the sale of Shariah-compliant securities in some markets or the receipt of any dividends and other income may be or may become subject to tax, levies, duties or other fees or charges imposed by the authorities in that market, including taxation levied by withholding at source. Tax law and practice in certain countries into which the Fund invests in or may invest in the future (in particular emerging markets) is not clearly established. It is therefore possible that the current interpretation of the law or understanding of practice might change, or that the law might be changed with retrospective effect. As a result, the Fund could become subject to additional taxation in such countries that is not anticipated when investments are made, valued or disposed of.

Risk of Investing in Emerging and Less Developed Markets

In emerging and less developed markets, in which the Fund may invest in, the legal, judicial and regulatory infrastructure is still developing but there is much legal uncertainty both for local market participants and their overseas counterparts.

Emerging markets may be subject to political instability which could affect the value of Shariah compliant securities in emerging markets to a significant extent. Emerging markets tend to have higher volatility and less liquidity than developed markets, and this could affect the liquidation of Shariah compliant securities and valuation of assets in such markets.

Investing in emerging markets are also subject to risks such as market suspension, restriction on foreign investment and repatriation of capital. There are also possibilities of nationalism, expropriation or confiscatory taxation, foreign exchange controls, political changes, government regulation or social instability which could affect adversely the Fund's investments.

Political and Economic Risk

Economic and/or political instability in countries the Fund invests in could lead to legal, fiscal and regulatory changes or the reversal of legal / fiscal / regulatory / market reforms, which could have an adverse impact on the Fund's investments. Such changes include, but are not limited to (A) the compulsory acquisition of assets without adequate compensation; (B) interest rate hikes which could adversely affect the valuation of securities and the profitability of the companies the Fund invests in; and (C) sudden imposition of taxes or exchange controls.

A country may be heavily dependent on its commodity and natural resource imports/exports and is therefore vulnerable to weaknesses in world prices for these products.

Countries the Fund invests in may be subject to inflation/deflation risks. Inflation is the risk that the Fund's assets or income from the Fund's investments may be worth less in the future as inflation decreases the value of money. As inflation increases, the real value of the Fund's portfolio could decline. Deflation risk is the risk that prices throughout the economy may decline over time. Deflation may have an adverse effect on the creditworthiness of issuers and may make issuer default more likely, which may result in a decline in the value of the Fund's portfolio.

Small Capitalisation Companies Risk

Smaller companies may offer greater opportunities for capital appreciation than larger companies, but are more likely to have limited product lines, markets or financial resources, or to depend on a small, inexperienced management group. Shariah-compliant securities of smaller companies may, especially during periods where markets are falling, become less liquid and experience short-term price volatility and wide spreads between dealing prices. They may also be traded on the OTC market or on a regional exchange, which have limited liquidity. Investments in smaller companies may be more vulnerable to adverse developments than those in larger companies. Consequently, the Fund may have more difficulty in trading the Shariah-compliant securities of smaller companies at prevailing market prices. There may be less publicly available information about smaller companies or less market interest in the Shariah-compliant securities, and it may take longer for the prices of the Shariah-compliant securities to reflect the full value of the issuers' earning potential or assets.

Settlement Risk

The Shariah-compliant securities markets in some countries are lack of efficiency and regulatory controls than more developed markets.

The share register of some markets may not be properly maintained and the ownership or interest may not be (or remain) fully protected. Registration of Shariah-compliant securities may be subject to delay and during the period of delay it may be difficult to prove beneficial ownership of the Shariah-compliant securities. The provision for custody of assets may be less developed than in other more mature markets and thus provides an additional level of risk for the Fund. Settlement procedures may be less developed and still be in physical form.

Limitations may exist with respect to the Fund's ability to repatriate investment income, capital or the proceeds from the sale of Shariah-compliant securities by foreign investors. The Fund can be adversely affected by delays in, or refusal to grant, any required governmental approval for such repatriation.

Shariah-compliant Initial Public Offering ("IPO") Securities Risk

The Fund may invest in Shariah-compliant IPO securities. Shariah-compliant IPO securities risk is the risk that the prices of Shariah-compliant IPO securities may experience higher volatility and subject to more unpredictable changes than Shariah-compliant securities which are already listed. Liquidity risk associated with Shariah-compliant IPO securities may be difficult to assess, due to factors such as the lack of trading history. As a result, such Shariah-compliant securities could have a significant impact on the Fund's performance.

Counterparty Risk

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

Distribution Out of Capital Risk

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

Note:

Please refer to section "Risk Factors" of the Prospectus for further information. Please note that this is part of the specific risks associated to the Fund only. Unit Holders are required to refer to the full risks associated to the Fund in the Prospectus such as Stock Connects Risks.

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

FEE & CHARGES¹

7. What are the fees and charges involved?

Fees and charges related to the Fund:

Sales Charge²	Up to 5.50% of the NAV per Unit of the Class is imposed either by IUTAs, unit trust consultants or by the Manager.		
Redemption Charge	No redemption charge will be imposed for each redemption.		
Switching Fee³	Administrative fee for a switching transaction from each Class may be imposed, subject to our discretion.		
		Class A	Class B
	USD Class	USD25	USD25
	MYR Class	-	-
	MYR Hedged Class	-	-
	AUD Hedged Class	AUD25	AUD25
	SGD Hedged Class	SGD25	SGD25
	GBP Hedged Class	GBP25	GBP25
	RMB Hedged Class	NA	RMB25
	or such other lower amount as we may decide from time to time.		
Transfer Fee	No transfer fee will be imposed for each transfer.		
Annual Management Fee⁴	Up to 1.80% per annum of the NAV per Unit of the Fund, calculated and accrued on a daily basis.		
Annual Trustee Fee	0.04% per annum of the NAV of the Fund subject to a minimum of RM12,000 per annum calculated and accrued daily (excluding foreign custodian fees and charges) and is to be charged to the Fund by the Trustee.		

Notes:

1. We may for any reason and at any time, waive or reduce: (a) any fees (except the annual trustee fee¹); (b) other charges payable by you in respect of the Fund; and/or (c) transactional values including but not limited to the Units or amount, for any Unit Holder and/or investments made via any distribution channels or platform. Unit Holders and/or the Fund, shall be responsible for any taxes and/or duties chargeable in respect of all applicable fees, charges and expenses which may be imposed by the government or other authorities from time to time as provided in the Prospectus.
2. All sales charge is to be rounded to two (2) decimal points. The Manager reserves the right to waive and/or reduce the sales charge from time to time at its absolute discretion. Investors may negotiate with their preferred distribution channel for a lower sales charge. Investment through the distribution channel shall be subjected to their respective terms and conditions.
3. In addition to switching fee, Unit Holders will have to pay the difference in sales charge, if any, when switching from a Class to any other funds 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.
4. We may, at our own discretion, from time to time, charge an annual management fee that is lower than that stated above.

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

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

8. How often are valuations available?

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

As the Fund may invest in foreign markets, the valuation of the Units in respect of a particular Valuation Day can only be carried out on the following Business Day at the close of business of the last relevant foreign market in which the Fund invests in. If the foreign market in which the Fund is invested therein is closed for business, the Manager will value the investment based on the latest available price as at the day the particular foreign market was last opened for business.

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

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

Cooling-off Policy	<ul style="list-style-type: none"> • 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: <ol style="list-style-type: none"> a) our staff; and b) 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: <ol style="list-style-type: none"> 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
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¹ Any waiver and/or reduction of the annual trustee fee will be at the discretion of the Trustee.

	<ul style="list-style-type: none"> 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. <ul style="list-style-type: none"> • All such requests must be received or deemed to have been received by us on or before 4.00 p.m. on a Business Day. Requests received or deemed to have been received after 4.00 p.m. will be treated as having been received on the following Business Day. If you submit your payment by cheque, the cooling-off period will accrue from the date on which the Manager receives the cheque and payment for the cooling-off will be made after the cheque has been cleared. The proceeds would generally be refunded to you within seven (7) Business Days of receiving the request for withdrawal. 						
Redemption of Units	<ul style="list-style-type: none"> • Redemption of Units can be made by completing a transaction form available from any of our offices or by sending written instructions to any of our offices on any Business Day. Any valid redemption request received by our head office or any of our business centres 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. A 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 non-Business Day, such redemption request will be processed based on the NAV per Unit calculated at the close of the next Business Day. • Under normal circumstances, 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 Fund be suspended (as prescribed in Sections 1.17.1(g) and 1.17.3 of the Prospectus), the redemption proceeds will be paid to you within ten (10) Business Days or eleven (11) Business Days (as the case may be) after the suspension is lifted. <table border="1" data-bbox="492 663 1409 863"> <thead> <tr> <th style="text-align: left;">Classes</th> <th style="text-align: left;">Payment of Redemption Proceeds</th> </tr> </thead> <tbody> <tr> <td>USD Class A and Class B MYR Class A and Class B MYR Hedged Class A and Class B</td> <td>Within ten (10) Business Days from the date the transaction form is received.</td> </tr> <tr> <td>AUD Hedged Class A and Class B SGD Hedged Class A and Class B GBP Hedged Class A and Class B RMB Hedged Class B</td> <td>Within eleven (11) Business Days from the date the transaction form is received.</td> </tr> </tbody> </table> <p>With effect from 16 January 2025, if any of the following circumstances shall occur which is beyond the control of the Manager:</p> <ul style="list-style-type: none"> (i) operational, network or system disruptions involving the clearing houses, banks, Trustee, administrator (if any) and/or custodian; or (ii) settlement delays between the clearing houses, banks, Trustee, administrator (if any) and/or custodian, <p>the Manager may require up to two (2) additional Business Days for the Fund to receive the redemption proceeds, hence the redemption proceeds will be paid to you within twelve (12) Business Days or thirteen (13) Business Days (as the case may be) from the date the transaction form is received by the Manager. Should the redemption request of the Fund be suspended, the redemption proceeds will be paid to you within twelve (12) Business Days or thirteen (13) Business Days (as the case may be) after the suspension is lifted.</p> <ul style="list-style-type: none"> • Payment of redemption proceeds shall be based on the selected payment method stated in the transaction form received by our head office. • In case of jointholders, 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 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. 	Classes	Payment of Redemption Proceeds	USD Class A and Class B MYR Class A and Class B MYR Hedged Class A and Class B	Within ten (10) Business Days from the date the transaction form is received.	AUD Hedged Class A and Class B SGD Hedged Class A and Class B GBP Hedged Class A and Class B RMB Hedged Class B	Within eleven (11) Business Days from the date the transaction form is received.
Classes	Payment of Redemption Proceeds						
USD Class A and Class B MYR Class A and Class B MYR Hedged Class A and Class B	Within ten (10) Business Days from the date the transaction form is received.						
AUD Hedged Class A and Class B SGD Hedged Class A and Class B GBP Hedged Class A and Class B RMB Hedged Class B	Within eleven (11) Business Days from the date the transaction form is received.						

Note:

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

FUND PERFORMANCE

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

<p>Percentage Growth = $\frac{N^1 - N^2}{N^2} \times 100$</p> <p>N¹ = NAV on the end of the period N² = NAV on the beginning of the period</p> <p>* Average Total Return = $\frac{\text{Total Sub Period Returns}}{\text{Number of Sub Periods}}$</p> <p>** Annual Total Return = $(1 + \text{Cumulative Return})^{N^3/N^4} - 1$</p> <p>N³ = Number of periods per year N⁴ = Total number of periods</p> <p>Factor in for unit split and distribution paid out (if any during the period)</p>
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Average Total Return as at 31 July 2025

	1 Year	3 Years	Since Inception (17/03/2022-31/07/2025)
USD Class A (%)	15.68	16.08	10.94
MYR Class A (%)	7.51	14.44	11.30
AUD Hedged Class A (%)	11.81	13.39	10.91
SGD Hedged Class A (%)	12.12	13.68	9.49
GBP Hedged Class A (%)	14.57	14.86	12.24
MYR Hedged Class A (%)	12.09	12.82	8.39
Benchmark (%)	7.99	8.00	7.99

	Since Inception (02/01/2025-31/07/2025)
MYR Class B (%)	3.01
MYR Hedged Class B (%)	7.59
USD Class B (%)	12.03
Benchmark (%)	7.99

RMB Hedged Class A was terminated on 31 July 2025.

Source: Morningstar Direct for data of financial year ended 31 July 2025, Lipper for Investment Management for data of financial year ended 31 July 2024 and 31 July 2023.

Annual Total Return for the Financial Year Ended 31 July

	2025	2024	2023
USD Class A (%)	15.68	27.33	6.19
MYR Class A (%)	7.51	29.71	7.48
AUD Hedged Class A (%)	11.81	24.03	5.12
SGD Hedged Class A (%)	12.12	24.78	5.00
GBP Hedged Class A (%)	14.57	26.37	4.66
MYR Hedged Class A (%)	12.09	23.03	4.11
Benchmark (%)	7.99	8.01	8.00

	Since Inception (02/01/2025-31/07/2025)
MYR Class B (%)	1.72
MYR Hedged Class B (%)	4.30
USD Class B (%)	6.75
Benchmark (%)	4.52

RMB Hedged Class A was terminated on 31 July 2025.

Source: Morningstar Direct for data of financial year ended 31 July 2025, Lipper for Investment Management for data of financial year ended 31 July 2024 and 31 July 2023.

Distribution of Income/Unit Split for the Financial Year Ended 31 July

	USD Class A	MYR Class A	AUD Hedged Class A	SGD Hedged Class A	GBP Hedged Class A	MYR Hedged Class A
	2025					
Unit Split	Nil	Nil	Nil	Nil	Nil	Nil
Gross distribution per unit (sen/cents) – Final (for each share class of the Fund)	Nil	0.0300	Nil	Nil	Nil	0.0600
Net distribution per unit (sen/cents) – Final (for each share of the Fund)	Nil	0.0300	Nil	Nil	Nil	0.0600
	2024					
Unit Split	Nil	1:4	Nil	Nil	Nil	Nil
Gross distribution per unit (sen/cents) – Final (for each share class of the Fund)	Nil	Nil	Nil	Nil	Nil	Nil
Net distribution per unit (sen/cents) – Final (for each share of the Fund)	Nil	Nil	Nil	Nil	Nil	Nil
	2023					
Unit Split	Nil	Nil	Nil	Nil	Nil	Nil
Gross distribution per unit (sen/cents) – Final (for each share class of the Fund)	Nil	Nil	Nil	Nil	Nil	Nil
Net distribution per unit (sen/cents) – Final (for each share of the Fund)	Nil	Nil	Nil	Nil	Nil	Nil

	MYR Class B	MYR Hedged Class B	USD Class B
	Since Inception (02/01/2025-31/07/2025)		
Unit Split	Nil	Nil	Nil
Gross distribution per unit (sen/cents) – Final (for each share class of the Fund)	0.0139	0.0140	0.0144
Net distribution per unit (sen/cents) – Final (for each share of the Fund)	0.0139	0.0140	0.0144

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

Performance and Investment Strategies Employed

The Fund was managed within its investment objective for the financial year ended 31 July 2025.

<p>USD Class A Over the financial year under review, the USD Class A of the Fund delivered a total return of 15.68%, outperforming its target return of 7.99%.</p>	<p>MYR Class A Over the financial year under review, the MYR Class A of the Fund delivered a total return of 7.51%, underperforming its target return of 7.99%.</p>
<p>AUD Hedged Class A Over the financial year under review, the AUD Hedged Class of the Fund delivered a total return of 11.81%, outperforming its target return of 7.99%.</p>	<p>SGD Hedged Class A Over the financial year under review, the SGD Hedged Class of the Fund delivered a total return of 12.12%, outperforming its target return of 7.99%.</p>
<p>GBP Hedged Class A Over the financial year under review, the GBP Hedged Class of the Fund delivered a total return of 14.57%, outperforming its target return of 7.99%.</p>	<p>MYR Hedged Class A Over the financial year under review, the MYR Hedged Class A of the Fund delivered a total return of 12.09%, outperforming its target return of 7.99%.</p>
<p>USD Class B Over the financial period from its launch on 2 January 2025 to 31 July 2025, the USD Class B of the Fund delivered a total return of 6.75%, outperforming its target return of 4.52%.</p>	<p>MYR Class B Over the financial period from its launch on 2 January 2025 to 31 July 2025, the MYR Class B of the Fund delivered a total return of 1.72%, underperforming its target return of 4.52%.</p>
<p>MYR Hedged Class B Over the financial period from its launch on 2 January 2025 to 31 July 2025, the MYR Hedged Class B of the Fund delivered a total return of 4.30%, underperforming its target return of 4.52%.</p>	

RMB Hedged Class A was terminated on 31 July 2025.

Portfolio Turnover Ratio (“PTR”) for the Financial Year Ended 31 July

	2025	2024	2023
PTR (times)	1.55	1.95	2.38

The PTR for the current financial year has registered a decrease as compared to the previous financial year due to increase in average net asset value of the Fund.

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

CONTACT INFORMATION

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

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

(d) via online : www.sc.com.my complaint form available at		Federation of Investment Managers Malaysia 19-06-1, 6 th Floor, Wisma Capital A No. 19 Lorong Dungun Damansara Heights 50490 Kuala Lumpur
(e) via letter to : Consumer & Investor Office Securities Commission Malaysia 3 Persiaran Bukit Kiara Bukit Kiara 50490 Kuala Lumpur		

APPENDIX: GLOSSARY

ADRs	American Depositary Receipt(s).
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.
China / Mainland China / PRC	The People's Republic of China (excluding Hong Kong, Macau and Taiwan).
China "A" Shares	Renminbi-denominated "A" shares in Mainland China-based companies that trade on Chinese stock exchanges such as the SSE and the SZSE.
Class(es)	Any class of units representing similar interest in the assets of the Fund.
Deed	The deed dated 28 January 2022 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.
GDRs	Global Depositary Receipt(s).
Guidelines	The Guidelines on Unit Trust Funds and other relevant guidelines issued by the SC as may be amended from time to time.
IUTA	A corporation registered with the Federation of Investment Managers Malaysia and authorised to market and distribute unit trust schemes of another party.
Liquid Assets	Means: <ul style="list-style-type: none"> • placement in short-term Islamic deposits; or • Islamic money market instruments that are dealt in or under the rules of an Eligible Market and whose residual maturity does not exceed twelve (12) months.
Medium to Long Term	A period of at least three (3) years.
NAV	Net asset value
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.
SC / Securities Commission	The Securities Commission Malaysia established under the Securities Commission Malaysia Act 1993.
Shariah	Islamic law comprising the whole body of rulings pertaining to human conducts derived from sources of the Shariah namely the Qur'an (the holy book of Islam) and Sunnah (practices and explanations rendered by the Prophet Muhammad (pbuh)) and other sources of Shariah such as Ijtihad (exertion of individual efforts to determine the true ruling of the divine law on matters whose revelations are not explicit) of Shariah scholars.
Shariah requirements	The rulings, guidelines and resolutions made by the Shariah Advisory Council of the SC or the advice given by the Shariah Adviser.
SSE	The Shanghai Stock Exchange.
SZSE	The Shenzhen Stock Exchange.
Unit / Units	An undivided share in the beneficial interest and/or right in the Fund and a measurement of the interest and/or right of a Unit Holder in the Fund.
Unit Holder(s) / investor(s) / you	The person or persons registered for the time being as the holder or holders of Units of the Fund including persons jointly registered.
Valuation Day	A Business Day on which the price of the Fund is calculated.
We / our / us / the Manager / TAIM	TA Investment Management Berhad (Registration Number: 199501011387 (340588-T)).