

TA TOTAL RETURN INCOME FUND

Date of issuance: 11 January 2023

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 Total Return Income Fund** and a copy of this Product Highlights Sheet has been lodged with the Securities Commission Malaysia.

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

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

This Product Highlights Sheet is an important document:

- It is a summary of the **salient information about the Fund**.
- You **MUST NOT invest in the Fund based on this Product Highlights Sheet alone**. Please read the Prospectus in respect of **TA Total Return Income Fund** dated 11 January 2023 (“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 Total Return Income Fund. Investors are advised to request, read and understand the disclosure documents before deciding to invest.

PRODUCT HIGHLIGHTS SHEET

TA TOTAL RETURN INCOME FUND

BRIEF INFORMATION OF THE PRODUCT

1. What is this product about?

TA Total Return Income Fund (the "Fund") aims to generate regular income.

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

PRODUCT SUITABILITY

2. Who is this product suitable for?

The Fund is suitable for investors who:-

- seek regular income; and
- are comfortable with the greater volatility and risks of investing in one or multiple asset classes at any one point in time.

KEY PRODUCT FEATURES

3. What am I investing in?

Fund Category	Mixed assets																																
Launch Date	11 January 2023																																
Base Currency	United States Dollar																																
Class(es)	<ul style="list-style-type: none"> • USD Class A • MYR Class A • MYR Hedged Class A • SGD Hedged Class A • AUD Hedged Class A • USD Class B • MYR Class B • MYR Hedged Class B • SGD Hedged Class B • AUD Hedged Class B • USD Class C • MYR Class C • MYR Hedged Class C • SGD Hedged Class C • AUD Hedged Class C 																																
Initial Offer Price	<table border="1"> <tr> <td>USD Class A</td> <td>USD0.5000</td> <td>SGD Hedged Class B</td> <td>SGD0.5000</td> </tr> <tr> <td>MYR Class A</td> <td>RM0.5000</td> <td>AUD Hedged Class B</td> <td>AUD0.5000</td> </tr> <tr> <td>MYR Hedged Class A</td> <td>RM0.5000</td> <td>USD Class C</td> <td>USD0.5000</td> </tr> <tr> <td>SGD Hedged Class A</td> <td>SGD0.5000</td> <td>MYR Class C</td> <td>RM0.5000</td> </tr> <tr> <td>AUD Hedged Class A</td> <td>AUD0.5000</td> <td>MYR Hedged Class C</td> <td>RM0.5000</td> </tr> <tr> <td>USD Class B</td> <td>USD0.5000</td> <td>SGD Hedged Class C</td> <td>SGD0.5000</td> </tr> <tr> <td>MYR Class B</td> <td>RM0.5000</td> <td>AUD Hedged Class C</td> <td>AUD0.5000</td> </tr> <tr> <td>MYR Hedged Class B</td> <td>RM0.5000</td> <td></td> <td></td> </tr> </table> <p>Note: 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.</p>	USD Class A	USD0.5000	SGD Hedged Class B	SGD0.5000	MYR Class A	RM0.5000	AUD Hedged Class B	AUD0.5000	MYR Hedged Class A	RM0.5000	USD Class C	USD0.5000	SGD Hedged Class A	SGD0.5000	MYR Class C	RM0.5000	AUD Hedged Class A	AUD0.5000	MYR Hedged Class C	RM0.5000	USD Class B	USD0.5000	SGD Hedged Class C	SGD0.5000	MYR Class B	RM0.5000	AUD Hedged Class C	AUD0.5000	MYR Hedged Class B	RM0.5000		
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Asset Allocation	<ul style="list-style-type: none"> • Maximum 80% of the Fund's NAV will be invested in equities and equity-related securities (including gold ETF); • Minimum 20% of the Fund's NAV will be invested in fixed income and/or Liquid Assets; • Maximum of 30% of the Fund's NAV will be invested in derivatives, including gold derivatives. <p>Note: The Fund may invest in collective investment schemes to access investment opportunities which are not available through direct investments in equities, equity-related securities, fixed income, and Liquid Assets.</p>																																
Performance Benchmark	<p>The Fund has no benchmark.</p> <p>The Fund is actively managed on a total return basis without reference to a benchmark. Due to the investment strategy of the Fund, there is no reference benchmark against which the performance of Fund may be accurately measured.</p>																																
Investment Policy & Strategy	<p>The Fund aims to achieve the investment objective by adopting a multi-asset investment strategy to allow the Fund to invest in various asset classes such as equities, equity-related securities, fixed income instruments, collective investment schemes and/or Liquid Assets. The Fund may invest in one or multiple asset classes at any one point in time, depending on prevailing market conditions and will be adjusted through its tactical asset allocation. The selection of investments will be made based on the geographical and asset class focus to broaden the investment reach. This will be dependent on the current market environment and/or based on the External Investment Manager's view in order to take advantage of short term market inefficiencies in asset classes as well as to navigate changing markets with the objective of achieving regular income.</p> <p>For avoidance of doubt, the collective investment schemes that the Fund may invest in will also include exchange-traded funds ("ETFs"), which includes but not limited to gold ETFs.</p>																																

	<p>The Manager may use financial derivative instruments (“FDIs”) (including, without limitation, futures, options, swaps and forwards) for hedging and efficient portfolio management purposes.</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 investment objective and asset allocation as a defensive strategy.</p> <p>The investment management function of the Fund will be delegated to an external investment manager, Fullerton Fund Management Company Ltd.</p>																																																
Minimum Initial Investment / Additional Investment	<table border="1"> <thead> <tr> <th></th> <th>Minimum Initial Investment</th> <th>Minimum Additional Investment</th> </tr> </thead> <tbody> <tr><td>USD Class A</td><td>USD1,000</td><td>USD100</td></tr> <tr><td>MYR Class A</td><td>RM1,000</td><td>RM100</td></tr> <tr><td>MYR Hedged Class A</td><td>RM1,000</td><td>RM100</td></tr> <tr><td>SGD Hedged Class A</td><td>SGD1,000</td><td>SGD100</td></tr> <tr><td>AUD Hedged Class A</td><td>AUD1,000</td><td>AUD100</td></tr> <tr><td>USD Class B</td><td>USD1,000</td><td>USD100</td></tr> <tr><td>MYR Class B</td><td>RM1,000</td><td>RM100</td></tr> <tr><td>MYR Hedged Class B</td><td>RM1,000</td><td>RM100</td></tr> <tr><td>SGD Hedged Class B</td><td>SGD1,000</td><td>SGD100</td></tr> <tr><td>AUD Hedged Class B</td><td>AUD1,000</td><td>AUD100</td></tr> <tr><td>USD Class C</td><td>USD1,000</td><td>USD100</td></tr> <tr><td>MYR Class C</td><td>RM1,000</td><td>RM100</td></tr> <tr><td>MYR Hedged Class C</td><td>RM1,000</td><td>RM100</td></tr> <tr><td>SGD Hedged Class C</td><td>SGD1,000</td><td>SGD100</td></tr> <tr><td>AUD Hedged Class C</td><td>AUD1,000</td><td>AUD100</td></tr> </tbody> </table> <p>or such other lower amount as we may decide from time to time.</p>		Minimum Initial Investment	Minimum Additional Investment	USD Class A	USD1,000	USD100	MYR Class A	RM1,000	RM100	MYR Hedged Class A	RM1,000	RM100	SGD Hedged Class A	SGD1,000	SGD100	AUD Hedged Class A	AUD1,000	AUD100	USD Class B	USD1,000	USD100	MYR Class B	RM1,000	RM100	MYR Hedged Class B	RM1,000	RM100	SGD Hedged Class B	SGD1,000	SGD100	AUD Hedged Class B	AUD1,000	AUD100	USD Class C	USD1,000	USD100	MYR Class C	RM1,000	RM100	MYR Hedged Class C	RM1,000	RM100	SGD Hedged Class C	SGD1,000	SGD100	AUD Hedged Class C	AUD1,000	AUD100
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Minimum Redemption	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.																																																
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Note:

Please refer to Chapter 1 and Chapter 3 of the Prospectus for further information.

4. Who am I investing with?

Manager	TA Investment Management Berhad (Registration Number: 199501011387 (340588-T))
Trustee	CIMB Commerce Trustee Berhad (Registration Number: 199401027349 (313031-A))
External Investment Manager	Fullerton Fund Management Company Ltd (UEN: 200312672W)

5. What are the possible outcomes of my investment?

This is a multi-asset fund that will be investing in various asset classes such as equities, equity-related securities, fixed income instruments, collective investment schemes and/or Liquid Assets. The selection of investments will be made based on the geographical and asset class focus to broaden investment reach.

The investors may gain from the appreciation of unit price as a result of the increase in value of the underlying and/or accrual profit earned. However, investment involves risk. The value of the Fund may rise or fall. Distribution (if any) may be declared out of the income and/or capital of the Fund. 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?

Specific risks related to the Fund:

External Investment Manager's Risk	<p>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.</p>
Currency Risk	<p>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.</p> <p>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.</p> <p>(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 Base Currency moves favourably against the currency of the hedged Classes. Additional transaction costs of hedging will also have to be borne by investors in these hedged Classes.</p> <p>(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.</p>
Liquidity Risk	<p>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 and difficult to value. To mitigate the liquidity risk, the External Investment Manager will monitor the minimum threshold for daily liquidity of the investment of the Fund. In the event the investments of 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.</p>
Derivatives Risk	<p>Unless otherwise specified, derivatives (which may include, but not limited to, options, swaps, futures and forwards) may be used and only where the relevant investment guidelines permit.</p> <p>The successful use of such instruments depends on the ability to accurately predict movements in stock prices, interest rates, currency exchange rates or other economic factors and the availability of liquid markets. If the External Investment Manager's prediction is incorrect, or if the derivatives do not work as anticipated, greater losses may be incurred than had derivatives not been used. While some strategies involving derivatives can reduce the risk of loss, they can also reduce the opportunity for gain or even result in losses by offsetting favourable price movements in other investments. This results in likelihood of high volatility of the NAV per Unit of the Fund.</p> <p>Investments in derivatives may require the deposit of an initial margin and additional deposits of margin on short notice if the market moves against the investment positions. If no provision is made for the required margin within the prescribed time, derivatives investments may be liquidated at a loss.</p> <p>The Fund may use futures to gain exposure to the performance of gold. The prices of gold futures are influenced by various macroeconomic factors such as, changing supply and demand relationships, climatic and geopolitical conditions, disease and other natural phenomena, trade, fiscal, monetary and exchange control programmes and policies of governments (including government intervention in certain markets) and other unforeseeable events. The volatility of the Fund will also depend on the correlations between gold futures to which the Fund is exposed and such correlations may vary from time to time.</p> <p>For hedged classes, the Manager may use forward contract for the purpose of hedging the foreign currency movement against the Base Currency.</p>
Counterparty Risk	<p>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. The Fund may enter into transactions in OTC markets, which will expose the Fund to the credit of its counterparties and their ability to satisfy the terms of such contracts. 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</p>

	<p>subcategories) by an international rating agency. 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.</p>
<p>Commodities Risk – Gold</p>	<p>The Fund may use ETFs or futures to gain exposure to the performance of gold. The prices of gold ETFs and futures are influenced by various macroeconomic factors such as, changing supply and demand relationships, climatic and geopolitical conditions, disease and other natural phenomena, trade, fiscal, monetary and exchange control programmes and policies of governments (including government intervention in certain markets) and other unforeseeable events.</p> <p>The volatility of the Fund will also depend on the correlations between gold ETFs and futures to which the Fund is exposed and such correlations may vary from time to time.</p>
<p>Collective Investment Scheme Risk</p>	<ul style="list-style-type: none"> • Underlying fund risk This risk refers to any adverse effect on the collective investment schemes in which the Fund is investing in that will impact the NAV of the Fund. For example, the collective investment schemes 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 collective investment schemes. While the External Investment Manager will exercise due skill and care in selecting the collective investment scheme, it does not have control over the management of the collective investment schemes and there is no guarantee that the investment objective of the collective investment schemes will be met. • Concentration Risk The Fund's investment approach does not mandate diversification. Also, it may have a high percentage of its assets invested in one or more of the underlying funds. In addition, the managers of the underlying funds may take positions or engage in transactions in the same securities or in issues of the same asset class, industry or currency at the same time. Such lack of diversification could result in either large gains or losses depending on the performance of the underlying investments funds. Accordingly, the investment portfolio of the Fund may be subject to more rapid change in value than would be the case if it were required to maintain a diversified portfolio of investments. • Multiple Levels of Expenses The underlying funds have fees and expenses that are borne by the Fund. As a result, you will be subject to fees and expenses at the Fund's level and at the underlying funds' level. As a consequence, the direct and indirect costs borne by the Fund are likely to represent a higher percentage of the net asset value than would typically be the case with collective investment schemes which invest directly in equity and bond markets. The managers of the underlying funds may also receive compensation based on the performance of their investments. Under these arrangements, the managers will benefit from the appreciation, including unrealised appreciation of the investments of such underlying funds, but they are not similarly penalised for realised or unrealised losses. • Risks of Investing in ETFs Although the Fund may invest in ETFs which track the performance of designated indices, the trading price of the ETFs may differ from the ETFs' net asset value. While the value of the ETFs will generally fluctuate with changes in the market value of the index shares, it will also fluctuate in accordance with changes in the supply and demand for the units in the ETFs on the regulated markets. It is impossible to predict whether units in an underlying ETF of the Fund will trade at, above or below their value at any given time.
<p>Temporary Suspension of the Collective Investment Schemes Risk</p>	<p>If at any one point in time, the Fund holds substantial investment in collective investment schemes and the right of the Fund to redeem its shares of the collective investment schemes is temporarily suspended, the Fund may also be affected if the Fund does not have sufficient liquidity to meet redemption request from Unit Holder.</p> <p>To avoid suspension of the Fund as a result of the temporarily suspension from the collective investment schemes, the Fund will hold adequate Liquid Assets and if the Liquid Assets are insufficient to meet redemption requests, the Manager will either liquidate the investments of the Fund in other instruments or seek temporary financing, considering which is in the best interests of Unit Holders. If the Manager 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 material portion of the Fund's investment cannot be determined.</p> <p>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.</p>
<p>Distribution Out of Capital Risk</p>	<p>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 in Class B and Class C 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 that the Fund has available for investment in the future. As a result, capital growth may be reduced and a high</p>

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 1.16 of the Prospectus for further information on the risk factors. 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 Equities Risk, Interest Rate Risk, Credit Risk, Investment in Non-Investment Grade Securities and Emerging Markets Risk.

Please be advised that if an investor invests in Units through an IUTA which adopts the nominee system of ownership, the investor would not be considered to be a Unit Holder under the Deed and 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 and the right to have the investor's particulars appearing in the register of Unit Holders of the Fund).

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.																																
	<table border="1"> <tr> <td>USD Class A</td> <td>USD25</td> <td>SGD Hedged Class B</td> <td>SGD25</td> </tr> <tr> <td>MYR Class A</td> <td>-</td> <td>AUD Hedged Class B</td> <td>AUD25</td> </tr> <tr> <td>MYR Hedged Class A</td> <td>-</td> <td>USD Class C</td> <td>USD25</td> </tr> <tr> <td>SGD Hedged Class A</td> <td>SGD25</td> <td>MYR Class C</td> <td>-</td> </tr> <tr> <td>AUD Hedged Class A</td> <td>AUD25</td> <td>MYR Hedged Class C</td> <td>-</td> </tr> <tr> <td>USD Class B</td> <td>USD25</td> <td>SGD Hedged Class C</td> <td>SGD25</td> </tr> <tr> <td>MYR Class B</td> <td>-</td> <td>AUD Hedged Class C</td> <td>AUD25</td> </tr> <tr> <td>MYR Hedged Class B</td> <td>-</td> <td></td> <td></td> </tr> </table>	USD Class A	USD25	SGD Hedged Class B	SGD25	MYR Class A	-	AUD Hedged Class B	AUD25	MYR Hedged Class A	-	USD Class C	USD25	SGD Hedged Class A	SGD25	MYR Class C	-	AUD Hedged Class A	AUD25	MYR Hedged Class C	-	USD Class B	USD25	SGD Hedged Class C	SGD25	MYR Class B	-	AUD Hedged Class C	AUD25	MYR Hedged Class B	-		
	USD Class A	USD25	SGD Hedged Class B	SGD25																													
	MYR Class A	-	AUD Hedged Class B	AUD25																													
	MYR Hedged Class A	-	USD Class C	USD25																													
	SGD Hedged Class A	SGD25	MYR Class C	-																													
	AUD Hedged Class A	AUD25	MYR Hedged Class C	-																													
	USD Class B	USD25	SGD Hedged Class C	SGD25																													
	MYR Class B	-	AUD Hedged Class C	AUD25																													
MYR Hedged Class B	-																																
<i>or such other lower amount as we may decide from time to time.</i>																																	
Transfer Fee	No transfer fee will be imposed for each transfer.																																
Annual Management Fee⁴	Up to 1.50% per annum of the NAV per Unit of the Fund, calculated and accrued on a daily basis.																																
Annual Trustee Fee	Up to 0.04% per annum of the NAV of the Fund subject to a minimum of RM10,000 per annum calculated and accrued daily (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 Trustee's fee); (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.
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 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. Where the Fund invests in a collective investment scheme operated by us or the External Investment Manager, there will be no double charging of annual management fee. Any annual management fee charged by the collective investment scheme in relation to the Fund's investments in the collective investment scheme will be payable from the annual management fee of the Fund.

Please refer to Chapter 2 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 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"> our staff; and a person registered with a body approved by the SC to deal in unit trusts 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"> 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 if the market price is higher than the original price, the original price at the point of cooling-off; and the sales charge per Unit originally imposed on the day the Units were purchased. All such requests must be received or deemed to have been received by us on or before 4.00 p.m. on a Business Day. Requests received or deemed to have been received after 4.00 p.m. will be treated as having been received on the following Business Day. If you submit your payment by cheque, the cooling-off period will accrue from the date on which the Manager receives the cheque and payment for the cooling-off will be made after the cheque has been cleared. The proceeds would generally be refunded to you within seven (7) Business Days of receiving the request for withdrawal. 						
Redemption of Units	<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. Redemption proceeds will be paid to you within the period set out below based on the respective Classes. <table border="1" style="width: 100%; border-collapse: collapse;"> <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, MYR Class A, MYR Hedged Class A, USD Class B, MYR Class B, MYR Hedged Class B, USD Class C, MYR Class C and MYR Hedged Class C</td> <td>Within ten (10) Business Days from the date the transaction form is received.</td> </tr> <tr> <td>AUD Hedged Class A, SGD Hedged Class A, AUD Hedged Class B, SGD Hedged Class B, AUD Hedged Class C and SGD Hedged Class C</td> <td>Within eleven (11) Business Days from the date the transaction form is received.</td> </tr> </tbody> </table> 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, MYR Class A, MYR Hedged Class A, USD Class B, MYR Class B, MYR Hedged Class B, USD Class C, MYR Class C and MYR Hedged Class C	Within ten (10) Business Days from the date the transaction form is received.	AUD Hedged Class A, SGD Hedged Class A, AUD Hedged Class B, SGD Hedged Class B, AUD Hedged Class C and SGD Hedged Class C	Within eleven (11) Business Days from the date the transaction form is received.
Classes	Payment of Redemption Proceeds						
USD Class A, MYR Class A, MYR Hedged Class A, USD Class B, MYR Class B, MYR Hedged Class B, USD Class C, MYR Class C and MYR Hedged Class C	Within ten (10) Business Days from the date the transaction form is received.						
AUD Hedged Class A, SGD Hedged Class A, AUD Hedged Class B, SGD Hedged Class B, AUD Hedged Class C and SGD Hedged Class C	Within eleven (11) Business Days from the date the transaction form is received.						

Note:

Please refer to Chapter 3 of the Prospectus for further information.

CONTACT INFORMATION

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

- For internal dispute resolution, you may contact:
Our authorised distributors or our customer service officers on toll free number at 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
- If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Securities Industry Dispute Resolution Center (SIDREC):

(a) via phone to	: 03-2282 2280
(b) via fax to	: 03-2282 3855
(c) via e-mail to	: info@sidrec.com.my
(d) via letter to	: Securities Industry Dispute Resolution Center (SIDREC) Unit A-9-1, Level 9, Tower A Menara UOA Bangsar No. 5, Jalan Bangsar Utama 1 59000 Kuala Lumpur
- You can also direct your complaint to the SC even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Consumer & Investor Office:

(a) via phone to the Aduan Hotline at	: 03-6204 8999
(b) via fax to	: 03-6204 8991
(c) via e-mail to	: aduan@seccom.com.my
(d) via online complaint form available at	: www.sc.com.my
(e) via letter to	: Consumer & Investor Office Securities Commission Malaysia 3 Persiaran Bukit Kiara Bukit Kiara

50490 Kuala Lumpur

4. Federation of Investment Managers Malaysia (FIMM)'s Complaints Bureau:

- (a) via phone to : 03-2092 3800
 (b) via fax to : 03-2093 2700
 (c) via e-mail to : complaints@fimm.com.my
 (d) via online complaint form available at : www.fimm.com.my
 (e) via letter to : Legal, Secretarial & Regulatory Affairs
 Federation of Investment Managers Malaysia
 19-06-1, 6th Floor Wisma Tune
 No. 19 Lorong Dungun
 Damansara Heights
 50490 Kuala Lumpur

APPENDIX: GLOSSARY

AUD	Australian Dollar, the lawful currency of Australia.
AUD Hedged Class	In relation to Class A, B and C, 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.
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.
Class(es)	Any class of units representing similar interest in the assets of the Fund.
Deed	The deed dated 2 December 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.
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.
Fund	TA Total Return Income Fund.
Initial Offer Period	The period of not more than twenty-one (21) days from the date of this Prospectus. The Manager reserves the right to shorten the Initial Offer Period at its own discretion.
Initial Offer Price	The price payable by an applicant for a Unit during the Initial Offer Period.
IUTA / Institutional UTS Adviser	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 • placement in short-term deposits; or • money market instruments that are dealt in or under the rules of an Eligible Market and whose residual maturity does not exceed 12 months.
MYR Class	In relation to Class A, B and C, the Class issued by the Fund denominated in RM.
MYR Hedged Class	In relation to Class A, B and C, 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.
RM / MYR	Ringgit Malaysia, the lawful currency of Malaysia.
SC / Securities Commission	The Securities Commission Malaysia established under the Securities Commission Malaysia Act 1993.
SGD	Singapore Dollar, the lawful currency of Singapore.
SGD Hedged Class	In relation to Class A, B and C, 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.
Trustee	CIMB Commerce Trustee Berhad (Registration Number: 199401027349 (313031-A)).
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.
USD	United States Dollar, the lawful currency of United States of America.
USD Class	In relation to Class A, B and C, the Class issued by the Fund denominated in USD.
Valuation Day	A Business Day on which the price of the Fund is calculated.
We / ours / us / the Manager / TAIM	TA Investment Management Berhad (Registration Number: 199501011387 (340588-T)).